



## Latvia | Domestic Multi-lateral Interchange Fees

| Consumer                     |                     |         |
|------------------------------|---------------------|---------|
| Product                      | Fee Type            | General |
| Visa Consumer Debit          | Contactless         | 0.20%   |
| Visa Consumer Prepaid        | Secure <sup>1</sup> |         |
|                              | Non-Secure          |         |
| Visa Consumer Credit         | Contactless         | 0.30%   |
| Visa Consumer Deferred Debit | Secure              |         |
|                              | Non-Secure          |         |

| Commercial                     |                               |                      |   |   |
|--------------------------------|-------------------------------|----------------------|---|---|
| Product                        | Fee Type                      | General              | Government Payments <sup>2</sup><br>and Money Services <sup>3</sup> | Charity <sup>4</sup>                      |
| Visa Business Debit            | EMV® Chip (Incl. Contactless) | 1.30%                | 1.30% (capped at €1.50)   | 1.30% (capped at €0.50)                   |
|                                | Electronic Commerce           | 1.65%                | 1.65% (capped at €1.50)   | 1.65% (capped at €0.50)                   |
|                                | Standard                      | 1.65%                | 1.65% (capped at €1.50)   | 1.65% (capped at €0.50)                   |
| Visa Business Prepaid          | EMV Chip (Incl. Contactless)  | 1.30%, minimum €0.35 | 1.30%, minimum €0.35<br>(capped at €1.50)                           | 1.30%, minimum €0.35<br>(capped at €0.50) |
|                                | Electronic Commerce           | 1.65%, minimum €0.35 | 1.65%, minimum €0.35<br>(capped at €1.50)                           | 1.65%, minimum €0.35<br>(capped at €0.50) |
|                                | Standard                      | 1.65%, minimum €0.35 | 1.65%, minimum €0.35<br>(capped at €1.50)                           | 1.65%, minimum €0.35<br>(capped at €0.50) |
| Visa Platinum Business Debit   | EMV Chip (Incl. Contactless)  | 1.55%                | 1.55% (capped at €1.50)   | 1.55% (capped at €0.50)                   |
|                                | Electronic Commerce           | 1.90%                | 1.90% (capped at €1.50)   | 1.90% (capped at €0.50)                   |
|                                | Standard                      | 1.90%                | 1.90% (capped at €1.50)   | 1.90% (capped at €0.50)                   |
| Visa Platinum Business Prepaid | EMV Chip (Incl. Contactless)  | 1.55%, minimum €0.35 | 1.55%, minimum €0.35<br>(capped at €1.50)                           | 1.55%, minimum €0.35<br>(capped at €0.50) |
|                                | Electronic Commerce           | 1.90%, minimum €0.35 | 1.90%, minimum €0.35<br>(capped at €1.50)                           | 1.90%, minimum €0.35<br>(capped at €0.50) |
|                                | Standard                      | 1.90%, minimum €0.35 | 1.90%, minimum €0.35<br>(capped at €1.50)                           | 1.90%, minimum €0.35<br>(capped at €0.50) |
| Visa Infinite Business Debit   | EMV Chip (Incl. Contactless)  | 1.65%                | 1.65% (capped at €1.50)   | 1.65% (capped at €0.50)                   |
|                                | Electronic Commerce           | 2.00%                | 2.00% (capped at €1.50)   | 2.00% (capped at €0.50)                   |
|                                | Standard                      | 2.00%                | 2.00% (capped at €1.50)   | 2.00% (capped at €0.50)                   |
| Visa Infinite Business Prepaid | EMV Chip (Incl. Contactless)  | 1.65%, minimum €0.35 | 1.65%, minimum €0.35<br>(capped at €1.50)                           | 1.65%, minimum €0.35<br>(capped at €0.50) |
|                                | Electronic Commerce           | 2.00%, minimum €0.35 | 2.00%, minimum €0.35<br>(capped at €1.50)                           | 2.00%, minimum €0.35<br>(capped at €0.50) |
|                                | Standard                      | 2.00%, minimum €0.35 | 2.00%, minimum €0.35<br>(capped at €1.50)                           | 2.00%, minimum €0.35<br>(capped at €0.50) |

| Product  | Fee Type                     | General |
|--|------------------------------|---------|
| <b>Visa Business Credit - Small Market Expense</b> | Standard                     | 0.30%   |
| <b>Visa Business Credit</b>                        | EMV Chip (Incl. Contactless) | 1.30%   |
| <b>Visa Business Deferred Debit</b>                | Electronic Commerce          | 1.65%   |
|  | Standard                     | 1.65%   |
| <b>Visa Platinum Business Credit</b>               | EMV Chip (Incl. Contactless) | 1.55%   |
| <b>Visa Platinum Business Deferred Debit</b>       | Electronic Commerce          | 1.90%   |
|  | Standard                     | 1.90%   |
| <b>Visa Infinite Business Credit</b>               | EMV Chip (Incl. Contactless) | 1.65%   |
| <b>Visa Infinite Business Deferred Debit</b>       | Electronic Commerce          | 2.00%   |
|  | Standard                     | 2.00%   |
| <b>Visa Corporate<sup>8</sup></b>                  | EMV Chip (Incl. Contactless) | 1.55%   |
|  | Electronic Commerce          | 1.90%   |
|  | Standard                     | 1.90%   |
| <b>Visa Corporate - Large Market Enterprise</b>    | Standard                     | 0.30%   |

| Purchasing             |                                     |                      |                   |                  |
|------------------------|-------------------------------------|----------------------|-------------------|------------------|
| Product                | Fee Type                            | General              | General with VGIS | General with LID |
| <b>Visa Purchasing</b> | EMV Chip (Incl. Contactless)        | 1.55% <sup>5,6</sup> | 1.55% - €0.50     | 1.55% - €0.50    |
|                        | Electronic Commerce                 | 1.90% <sup>5,6</sup> | 1.90% - €0.50     | 1.90% - €0.50    |
|                        | Standard                            | 1.90% <sup>5,6</sup> | 1.90% - €0.50     | 1.90% - €0.50    |
|                        | Large Ticket Program 1 <sup>7</sup> | 1.00% + €60.00       | -                 | -                |
|                        | Large Ticket Program 2 <sup>7</sup> | 0.75% + €98.00       | -                 | -                |

| Purchasing with Fleet Cards       |                              |                     |                             |                    |
|-----------------------------------|------------------------------|---------------------|-----------------------------|--------------------|
| Product                           | Fee Type                     | Level 2 - Fuel Only | Level 3 - Fuel and non-Fuel | Level 3 - Non-Fuel |
| <b>Visa Purchasing with Fleet</b> | EMV Chip (Incl. Contactless) | 1.55% - 0.30%       | 1.55% - 0.30%               | 1.55% - 0.30%      |
|                                   | Electronic Commerce          | 1.90% - 0.30%       | 1.90% - 0.30%               | 1.90% - 0.30%      |
|                                   | Standard                     | 1.90% - 0.30%       | 1.90% - 0.30%               | 1.90% - 0.30%      |

<sup>1</sup> Comprises of EMV Chip, Visa Secure, or other equivalent secure Visa technology which may be developed in the future.

<sup>2</sup> Government Payments: Merchant Category Code (MCC) 9311—Tax Payments, MCC 9399—Government Services.

<sup>3</sup> Money Services: MCC 6012—Financial Institutions; MCC 6211—Security Brokers/Dealers.

<sup>4</sup> Charity: MCC 8398—Charitable Social Service Organizations.

<sup>5</sup> Visa Purchasing acquirers may receive an additional interchange incentive of €0.50 if they submit the transaction with additional data: "Visa Global Invoicing System and Line Item Detail" (VGIS/LID).

<sup>6</sup> Visa Fleet acquirers may receive an additional interchange incentive of 0.30% if they submit the transaction with additional Level 2 and Level 3 data as per the Visa Fleet specification, at fuel related MCCs.

<sup>7</sup> Visa Purchasing: Large Ticket Program 1 is for transactions greater than €7,500 and Large Ticket Program 2 is for transactions greater than €15,000.

<sup>8</sup> Includes deferred debit, credit and prepaid.

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