



Estonia | Domestic Multi-lateral Interchange Fees

Consumer		
	Credit & Deferred Debit	Immediate Debit & Prepaid
Visa Consumer		
Contactless Low Value		
Secure ¹	0.30%	0.20%
Non-Secure		
V PAY		
There are no domestic V PAY cards currently in issue		n/a

Commercial		
	Credit & Deferred Debit	Immediate Debit & Prepaid
<u>Non-Sector Specific</u>		
EMV Chip		
Secure Electronic Commerce ²		
Electronic Authorised		
Electronic Data Capture		1.20%
Card Not Present - CVV2		
Card Not Present - CNP		
Standard		
<u>Sector Specific</u>		
Airline	1.00%	n/a ³

¹ Comprises of EMV Chip, Verified by Visa, or other equivalent secure Visa technology which may be developed in the future.

² Comprises of Verified by Visa or other equivalent secure Visa technology which may be developed in the future.

³ Sector rate is only applicable to Credit and Deferred Debit card transactions, Immediate Debit and Prepaid card transactions will qualify for the non-sector specific rates