

Visa Ukraine Interchange Reimbursement Fees¹

Effective 17 July 2021, the following by default interchange rates apply to domestic purchase transactions processed through Visa. These domestic interchange rates are applicable for Visa branded consumer cards issued in Ukraine and used at merchants that are acquired in Ukraine. Visa uses interchange reimbursement fees as transfer fees between issuers and acquirers to balance and grow the payment system for the benefit of all participants in the market. Merchants do not pay interchange reimbursement fees; merchants pay a "merchant discount rate" to their acquirer for variety of processing services provided by the respective financial institution and interchange may only be one component of their overall merchant discount rate.

Industry and High Volume Programs

Merchant Segment Rate Programs	Rate
Government, Utilities, and Postal Services (Government only)	0.70%
Wholesale B2B High Volume Fee Program (Commercial Products only)	0.70%
Quick service restaurants High Volume Fee Program	0.80%
Digital Village Micro-Merchant High Volume Fee Program	1.00%
Transportation services	1.00%
Real Estate	Card Present rate / E-commerce rate (capped at 500 UAH)
Auto Dealership	Card Present rate / E-commerce rate (capped at 500 UAH)
Remote Mobile Payment (e-commerce only)	1.20%
Grocery High Volume Fee Program	1.30%

Applicable rates for All Other Merchants

Consumer Product Rates	Card Present rate	E-commerce / Other rate
Visa Electron	1.15%	1.60%
Visa Classic	1.20%	1.60%
Visa Gold	1.30%	1.60%
Visa Platinum	1.50%	1.95%
Visa Rewards	1.50%	2.00%
Visa Signature	1.80%	2.05%
Visa Infinite	1.80%	2.15%

Merchant Category Codes for Industry and High-Volume Programs

Merchant Segments	Applicable Merchant Category Codes
Government, Utilities, and Postal Services (Government only)	9211 (Court costs), 9222 (Fines), 9223 (Bail and bond payments), 9399 (Government services), 9311 (Tax payments), 9402 (Postal Services - Government Only), 4900 (Utilities – Electric, Gas, Water, and Sanitary)
Wholesale B2B High Volume Fee Program	5300 (Wholesale Clubs)

¹ The rates are provided for reference only. While Visa will use its best efforts to ensure that this document is up to date, Visa does not guarantee that it is so. In the event of any discrepancy between these rates and rates that are deemed official by Visa, the rates that are deemed official will apply.

Quick service restaurants High Volume Fee Program	5814 (Fast Food Restaurants)
Digital Village Micro-Merchant High Volume Fee Program	5499 (Miscellaneous Food Stores—Convenience Stores and Specialty Markets)
Transportation services	4111 (Local and Suburban Commuter Passenger Transportation), 4131 (Bus Lines)
Real Estate	6513 (Real Estate Agents and Managers)
Auto Dealership	5511 (Car and Truck Dealers (New and Used) Sales, Service, Repairs, Parts, and Leasing), 5521 (Car and Truck Dealers (Used Only) Sales, Service, Repairs, Parts, and Leasing)
Remote Mobile Payment (e-commerce only)	4814 (Telecommunication Services, including Local and Long-Distance Calls)
Grocery High Volume Fee Program	5411 (Grocery Stores and Supermarkets)