

Visa Ukraine Interchange Reimbursement Fees¹

Effective 20 January 2024, 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 Programs

Merchant Segment Rate Programs	Rate
Government	0.50%
Utilities	0.70%
Postal Services (Government only)	0.70%
Transportation services	0.70%
Real Estate	Card Present rate / E-commerce rate (capped at 500 UAH)
Auto Dealership	Card Present rate / E-commerce rate (capped at 500 UAH)

Applicable rates for All Other Merchants

Consumer Product Rates	Card Present rate	E-commerce / Other rate
Visa Classic	0.70%	0.70%
Visa Gold	0.70%	0.70%
Visa Platinum	0.70%	0.70%
Visa Rewards	0.70%	0.70%
Visa Signature	0.70%	0.70%
Visa Infinite	0.70%	0.70%

Merchant Category Codes for Industry Programs

Merchant Segments	Applicable Merchant Category Codes
Government	9211 (Court costs), 9222 (Fines), 9223 (Bail and bond payments), 9399 (Government services), 9311 (Tax payments)
Utilities	4900 (Utilities – Electric, Gas, Water, and Sanitary)
Postal Services (Government only)	9402 (Postal Services – Government Only)
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)

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.