

# Visa Ukraine Interchange Reimbursement Fees<sup>1</sup>

Effective 1 July 2023, 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
<b>Government, Utilities, and Postal Services</b> (Government only)	<b>0.70%</b>
<b>Quick service restaurants High Volume Fee Program</b>	<b>0.80%</b>
<b>Transportation services</b>	<b>0.90%</b>
<b>Real Estate</b>	<b>Card Present rate / E-commerce rate (capped at 500 UAH)</b>
<b>Auto Dealership</b>	<b>Card Present rate / E-commerce rate (capped at 500 UAH)</b>

## Applicable rates for All Other Merchants

Consumer Product Rates	Card Present rate	E-commerce / Other rate
<b>Visa Classic</b>	<b>0.90%</b>	<b>0.90%</b>
<b>Visa Gold</b>	<b>0.90%</b>	<b>0.90%</b>
<b>Visa Platinum</b>	<b>0.90%</b>	<b>0.90%</b>
<b>Visa Rewards</b>	<b>0.90%</b>	<b>0.90%</b>
<b>Visa Signature</b>	<b>0.90%</b>	<b>0.90%</b>
<b>Visa Infinite</b>	<b>0.90%</b>	<b>0.90%</b>

## Merchant Category Codes for Industry and High-Volume Programs

Merchant Segments	Applicable Merchant Category Codes
<b>Government, Utilities, and Postal Services</b> (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)
<b>Quick service restaurants High Volume Fee Program</b>	5814 (Fast Food Restaurants)
<b>Transportation services</b>	4111 (Local and Suburban Commuter Passenger Transportation), 4131 (Bus Lines)
<b>Real Estate</b>	6513 (Real Estate Agents and Managers)
<b>Auto Dealership</b>	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)

<sup>1</sup> 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.