



Domestic Interchange Reimbursement Fees

Hungary

Visa Consumer cards

| INTERCHANGE FEE CATEGORY | IMMEDIATE DEBIT ¹ | | CREDIT & DEFERRED DEBIT |
|-------------------------------|-------------------------------|---|-------------------------|
| | Interchange Fees [*] | Transitional Incentive Fee (TIF) ³ | |
| EMV Chip | 0.15% + € 0.015 ² | -0.035% | 0.55% |
| Electronic Authorised (EA) | 0.17% + € 0.015 ² | -0.035% | 0.65% |
| Electronic Data Capture (EDC) | 0.19% + € 0.015 ² | -0.035% | 0.75% |
| Secure Electronic Commerce | 0.15% + € 0.015 ² | -0.035% | 0.65% |
| Card Not Present - CVV2 | 0.16% + € 0.015 ² | -0.035% | 0.75% |
| Recurring Transaction | 0.15% + € 0.015 ² | -0.035% | 0.75% |
| Card Not Present (CNP) | 0.19% + € 0.015 ² | -0.035% | 0.85% |
| Standard / Non-Electronic | 0.19% + € 0.015 ² | -0.035% | 0.95% |
| Airline ⁴ | n/a | n/a | 0.95% |

Visa Commercial cards

| Interchange fees | Immediate Debit [*] | Credit & Deferred Debit ⁵ |
|---|------------------------------|--------------------------------------|
| Business - EMV Chip | € 0.60 | 1.30% |
| Business - Electronic Authorised (EA) | € 0.60 | 1.40% |
| Business - Standard | € 0.60 | 1.45% |
| Corporate / Purchasing - EMV Chip | n/a | 1.35% |
| Corporate / Purchasing - Electronic Authorised (EA) | n/a | 1.45% |
| Corporate / Purchasing - Standard | n/a | 1.50% |

V PAY cards

Not applicable, as there are no domestic V PAY cards currently in issue.

If/when V PAY cards are issued, such transactions will be subject to either the intra Visa Europe or separate domestic V PAY interchange fees.

^{*} Defaults to Visa Europe cross-border rates.

¹ The above rates are set to achieve an average of 20basis points. Visa Europe monitors these rates and adjusts, as appropriate, to ensure that this average is maintained

² Prepaid transactions will be subject to an additional € 0.01

³ TIF is a discount on interchange fees, payable by issuer to acquirer on Consumer Immediate Debit card transactions.

⁴ Consumer Airline transactions are eligible for all other Consumer incentive fees if they meet the qualification criteria.

⁵ Transactions submitted with specific additional data are eligible to an incentive of € 0.50, payable by issuer to acquirer on sales transactions.