

Belgium Domestic Interchange Reimbursement Fees (IRF)

1. IRF for POS/QRC/ E-Commerce/ MO/TO and Recurring Transactions

Card Product	Category	Acquirer Pays Issuer
Consumer Card	PIN-based Debit Card & Prepaid Card	0.2% Capped at EUR 0.056
	Credit Card/ Signature-based Debit Card & Prepaid Card	0.3%
Commercial Card	PIN-based Debit Card & Prepaid Card	EUR 0.6
	Credit Card/ Signature-based Debit Card & Prepaid Card	1.5%

2. IRF for ATM Transactions

Transaction	Issuer Pays Acquirer
ATM Withdrawal	USD 1.375
ATM Inquiry	USD 0.25