

Spain 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	Transactions value up to and including € 20, 0.1% Transactions value over € 20, 0.2% Capped at: € 0.07
	Credit Card/ Signature-based Debit Card & Prepaid Card	Transactions value up to and including € 20, 0.2% Transactions value over € 20, 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