



Germany | Domestic Multi-lateral Interchange Fees

Consumer		
Product	Fee Type	General
Visa Consumer Debit	Contactless	0.20%
Visa Consumer Prepaid	Secure ¹ Non-Secure	
V PAY Debit	Standard	0.20%
V PAY Prepaid		
Visa Consumer Credit	Contactless	0.30%
Visa Consumer Deferred Debit	Secure Non-Secure	

Commercial					
Product	Fee Type	General	Petrol ²	Airlines ³ , Railways ⁴	Supermarket ⁵ , Travel Agency ⁶ , Transportation ⁷
Visa Business Debit	EMV® Chip (Incl. Contactless)	1.85%	0.68%	1.35%	0.83%
Visa Business Prepaid	Electronic Commerce	2.05%			
	Standard	2.05%			
Visa Business Credit	EMV® Chip (Incl. Contactless)	1.85%	0.68%	1.35%	0.83%
Visa Business Deferred Debit	Electronic Commerce	2.05%			
	Standard	2.05%			
Visa Business Credit - Small Market Expense	Standard	0.30%	0.30%	0.30%	0.30%
Visa Platinum Business Debit	EMV Chip (Incl. Contactless)	2.10%	0.68%	1.35%	0.83%
Visa Platinum Business Prepaid	Electronic Commerce	2.30%			
Visa Platinum Business Credit	Standard	2.30%			
Visa Platinum Business Deferred Debit					
Visa Infinite Business Debit	EMV Chip (Incl. Contactless)	2.20%	0.68%	1.35%	0.83%
Visa Infinite Business Prepaid	Electronic Commerce	2.40%			
Visa Infinite Business Credit	Standard	2.40%			
Visa Infinite Business Deferred Debit					
Visa Corporate ¹⁰	EMV Chip (Incl. Contactless)	1.85%	0.68%	1.35%	0.83%
	Electronic Commerce	2.05%			
	Standard	2.05%			
Visa Corporate - Large Market Enterprise	Standard	0.30%	0.30%	0.30%	0.30%

Purchasing				
Product	Fee Type	General	with VGIS	with LID
Visa Purchasing	EMV Chip (Incl. Contactless)	1.85% ^{8,9}	1.85% - €0.50	1.85% - €0.50
	Electronic Commerce	2.05% ^{8,9}	2.05% - €0.50	2.05% - €0.50
	Standard	2.05% ^{8,9}	2.05% - €0.50	2.05% - €0.50

Purchasing with Fleet Cards				
Product	Fee Type	Petrol	Electric Vehicle Charging	
Level 2 - Fuel Only	EMV Chip (Incl. Contactless)	0.68% - 0.20%	1.85% - 0.20%	
	Electronic Commerce		2.05% - 0.20%	
	Standard		2.05% - 0.20%	
Level 3 - Fuel and non-Fuel	EMV Chip (Incl. Contactless)	0.68% - 0.20%	1.85% - 0.20%	
	Electronic Commerce		2.05% - 0.20%	
	Standard		2.05% - 0.20%	
Level 3 - Non-Fuel	EMV Chip (Incl. Contactless)	0.68% - 0.20%	1.85% - 0.20%	
	Electronic Commerce		2.05% - 0.20%	
	Standard		2.05% - 0.20%	

¹ Comprises of EMV Chip, Visa Secure, or other equivalent secure Visa technology which may be developed in the future.

² Petrol: Merchant Category Code (MCC) 5541—Service Stations; MCC 5542—Automated Fuel Dispensers

³ Airlines: MCCs 3000-3350 (All airlines)

⁴ Railways: MCC 4112—Passenger Railways

⁵ Supermarket: MCC 5411—Grocery Stores and Supermarkets

⁶ Travel Agency: MCC 4722—Travel Agencies and Tour Operators; MCC 4723—Package Tour Operators

⁷ Transportation: MCC 4111—Local and Suburban Commuter Passenger Transportation, Including Ferries

⁸ Includes deferred debit, credit and prepaid.

⁹ Visa Purchasing acquirers may receive an additional interchange incentive of €0.50 if they submit the transaction with additional data: "Visa Global Invoicing System and Line Item Detail" (VGIS/LID).

⁹ Visa Fleet acquirers may receive an additional interchange incentive of €0.50 if they submit the transaction with additional Enhanced Level 2 and Level 3 Data at fuel related MCCs.

¹⁰ Includes deferred debit, credit and prepaid.

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