Germany | Domestic Multi-lateral Interchange Fees

Consumer			
Product	**Fee Type**	**General**	**Money Services[2]**
Visa Consumer Debit **Visa Consumer Prepaid**	Contactless Secure[1] Non-Secure	0.20%	0.20% (capped at €0.60)
V PAY Debit **V PAY Prepaid**	Standard	0.20%	-
Visa Consumer Credit **Visa Consumer Deferred Debit**	Contactless Secure Non-Secure	0.30%	0.30% (transaction ≤ €300) 0.10% + €0.60 (transaction > €300)

Commercial					
Product	**Fee Type**	**General**	**Petrol[3]**	**Airlines[4], Railways[5]**	**Supermarket[6], Travel Agency[7], Transportation[8]**
Visa Business Credit - Small Market Expense	Standard	0.30%	-	-	-
Visa Business Debit	EMV® Chip (Incl. Contactless)	2.15%	0.68%	1.35%	0.83%
Visa Business Prepaid	Electronic Commerce	2.30%			
Visa Business Credit	Standard	2.30%			
Visa Business Deferred Debit					
Visa Platinum Business Debit	EMV Chip (Incl. Contactless)	2.20%	0.68%	1.35%	0.83%
Visa Platinum Business Prepaid	Electronic Commerce	2.40%			
Visa Platinum Business Credit	Standard	2.40%			
Visa Platinum Business Deferred Debit					
Visa Infinite Business Debit	EMV Chip (Incl. Contactless)	2.30%	0.68%	1.35%	0.83%
Visa Infinite Business Prepaid	Electronic Commerce	2.50%			
Visa Infinite Business Credit	Standard	2.50%			
Visa Infinite Business Deferred Debit					
Visa Corporate[9]	EMV Chip (Incl. Contactless)	2.30%	0.68%	1.35%	0.83%
	Electronic Commerce	2.50%			
	Standard	2.50%			
Visa Corporate - Large Market Enterprise	Standard	0.30%	-	-	-

Purchasing							
Product	**Fee Type**	**General**	**Petrol[3]**	**Airlines[4], Railways[5]**	**Supermarket[6], Travel Agency[7], Transportation[8]**	**with VGIS**	**with LID**
Visa Purchasing	EMV Chip (Incl. Contactless)	2.30%[10 11]	0.68%	1.35%	0.83%	2.30% - €0.50	2.30% - €0.50
	Electronic Commerce	2.50%[10 11]				2.50% - €0.50	2.50% - €0.50
	Standard	2.50%[10 11]				2.50% - €0.50	2.50% - €0.50

Purchasing with Fleet Cards			
Product	**Fee Type**	**Petrol[3]**	**Electric Vehicle Charging**
Level 2 - Fuel Only	EMV Chip (Incl. Contactless)	0.68% - 0.20%	2.30% - 0.20%
	Electronic Commerce		2.50% - 0.20%
	Standard		2.50% - 0.20%
Level 3 - Fuel and non-Fuel	EMV Chip (Incl. Contactless)	0.68% - 0.20%	2.30% - 0.20%
	Electronic Commerce		2.50% - 0.20%
	Standard		2.50% - 0.20%
Level 3 - Non-Fuel	EMV Chip (Incl. Contactless)	0.68% - 0.20%	2.30% - 0.20%
	Electronic Commerce		2.50% - 0.20%
	Standard		2.50% - 0.20%

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

[2] Money Services: Merchant Category Code (MCC) 6211— Security Brokers/Dealers.

[3] Petrol: MCC 5541—Service Stations; MCC 5542—Automated Fuel Dispensers.

[4] Airlines: MCCs 3000-3350 or 4511 (All airlines).

[5] Railways: MCC 4112—Passenger Railways.

[6] Supermarket: MCC 5411—Grocery Stores and Supermarkets.

[7] Travel Agency: MCC 4722—Travel Agencies and Tour Operators; MCC 4723—Package Tour Operators.

[8] Transportation: MCC 4111—Local and Suburban Commuter Passenger Transportation, Including Ferries.

[9] Includes deferred debit, credit and prepaid.

[10] 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).

[11] Visa Fleet acquirers may receive an additional interchange incentive of 0.20% if they submit the transaction with additional Enhanced Level 2 and Level 3 Data at fuel related MCCs.

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