France | Domestic Multi-lateral Interchange Fees

Consumer		
Product	**Fee Type**	**General**
Visa Consumer Debit **Visa Consumer Prepaid** **V PAY Debit** **V PAY Prepaid**	Low Value (≤€15.00) High Value (>€15.00)	0.20%
Visa Consumer Credit **Visa Consumer Deferred Debit**	Low Value (≤€15.00) High Value (>€15.00)	0.30%

Commercial				
Product	**Fee Type**	**General**	**Government Payments[1] and Money Services[2]**	**Charity[3]**
Visa Business Debit	EMV® Chip (Incl. Contactless)	0.90%	0.90% (capped at €1.50)	0.90% (capped at €0.50)
	Electronic Commerce	1.65%	1.65% (capped at €1.50)	1.65% (capped at €0.50)
	Standard	1.65%	1.65% (capped at €1.50)	1.65% (capped at €0.50)
Visa Platinum Business Debit	EMV Chip (Incl. Contactless)	1.80%	1.80% (capped at €1.50)	1.80% (capped at €0.50)
	Electronic Commerce	2.00%	2.00% (capped at €1.50)	2.00% (capped at €0.50)
	Standard	2.00%	2.00% (capped at €1.50)	2.00% (capped at €0.50)
Visa Infinite Business Debit	EMV Chip (Incl. Contactless)	2.00%	2.00% (capped at €1.50)	2.00% (capped at €0.50)
	Electronic Commerce	2.20%	2.20% (capped at €1.50)	2.20% (capped at €0.50)
	Standard	2.20%	2.20% (capped at €1.50)	2.20% (capped at €0.50)
Visa Business Prepaid	EMV Chip (Incl. Contactless)	1.30%, minimum €0.35	1.30%, minimum €0.35 (capped at €1.50)	1.30%, minimum €0.35 (capped at €0.50)
	Electronic Commerce	1.65%, minimum €0.35	1.65%, minimum €0.35 (capped at €1.50)	1.65%, minimum €0.35 (capped at €0.50)
	Standard	1.65%, minimum €0.35	1.65%, minimum €0.35 (capped at €1.50)	1.65%, minimum €0.35 (capped at €0.50)
Visa Platinum Business Prepaid	EMV Chip (Incl. Contactless)	1.80%, minimum €0.35	1.80%, minimum €0.35 (capped at €1.50)	1.80%, minimum €0.35 (capped at €0.50)
	Electronic Commerce	2.00%, minimum €0.35	2.00%, minimum €0.35 (capped at €1.50)	2.00%, minimum €0.35 (capped at €0.50)
	Standard	2.00%, minimum €0.35	2.00%, minimum €0.35 (capped at €1.50)	2.00%, minimum €0.35 (capped at €0.50)
Visa Infinite Business Prepaid	EMV Chip (Incl. Contactless)	2.00%, minimum €0.35	2.00%, minimum €0.35 (capped at €1.50)	2.00%, minimum €0.35 (capped at €0.50)
	Electronic Commerce	2.20%, minimum €0.35	2.20%, minimum €0.35 (capped at €1.50)	2.20%, minimum €0.35 (capped at €0.50)
	Standard	2.20%, minimum €0.35	2.20%, minimum €0.35 (capped at €1.50)	2.20%, minimum €0.35 (capped at €0.50)
Visa Business Credit - Small Market Expense	Standard	0.30%	-	-
Visa Business Credit	EMV Chip (Incl. Contactless)	1.30%	-	-
Visa Business Deferred Debit	Electronic Commerce	1.65%	-	-
	Standard	1.65%	-	-
Visa Platinum Business Credit	EMV Chip (Incl. Contactless)	1.90%	-	-
Visa Platinum Business Deferred Debit	Electronic Commerce	2.10%	-	-
	Standard	2.10%	-	-
Visa Infinite Business Credit	EMV Chip (Incl. Contactless)	2.10%	-	-
Visa Infinite Business Deferred Debit	Electronic Commerce	2.30%	-	-
	Standard	2.30%	-	-
Visa Corporate - Large Market Enterprise	Standard	0.30%	-	-
Visa Corporate[4]	EMV Chip (Incl. Contactless)	1.55%	-	-
	Electronic Commerce	1.90%	-	-
	Standard	1.90%	-	-

Purchasing				
Product	**Fee Type**	**General**	**with VGIS**	**with LID**
Visa Purchasing	EMV Chip (Incl. Contactless)	1.55%[5] [6]	1.55% - €0.50	1.55% - €0.50
	Electronic Commerce	1.90%[5] [6]	1.90% - €0.50	1.90% - €0.50
	Standard	1.90%[5] [6]	1.90% - €0.50	1.90% - €0.50
	Large Ticket Program 1[7]	1.00% + €60.00	-	-
	Large Ticket Program 2[7]	0.75% + €98.00	-	-

Purchasing with Fleet Cards				
Product	**Fee Type**	**Level 2 - Fuel Only**	**Level 3 - Fuel and non-Fuel**	**Level 3 - Non-Fuel**
Visa Purchasing with Fleet	EMV Chip (Incl. Contactless)	1.55% - 0.30%	1.55% - 0.30%	1.55% - 0.30%
	Electronic Commerce	1.90% - 0.30%	1.90% - 0.30%	1.90% - 0.30%
	Standard	1.90% - 0.30%	1.90% - 0.30%	1.90% - 0.30%

[1] Government Payments: Merchant Category Code (MCC) 9311—Tax Payments; MCC 9399—Government Services (Not Elsewhere Classified).

[2] Money Services: MCC 6012—Financial Institutions – Merchandise, Services, and Debt Repayments; MCC 6211—Security Brokers/Dealers.

[3] Charity: MCC 8398—Charitable Social Service Organizations.

[4] Includes deferred debit, credit and prepaid.

[5] 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).

[6] Visa Fleet acquirers may receive an additional interchange incentive of 0.30% if they submit the transaction with additional Level 2 and Level 3 data as per the Visa Fleet specification, at fuel related MCCs.

[7] Visa Purchasing: Large Ticket Program 1 is for transactions between €7,500 and €15,000 and Large Ticket Program 2 is for transactions greater than €15,000.

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