



Germany | Domestic Multi-lateral Interchange Fees

Consumer			
Product	Fee Type	General	Security Brokers / Dealers 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%	0.20% (capped at € 0.60)
Visa Consumer Credit Visa Consumer Deferred Debit	Contactless Secure Non-Secure	0.30%	Transactions < € 300 0.30% Transactions > € 300 0.10% + € 0.60

Commercial					
Product	Fee Type	General	Petrol ³	Airlines ⁴ , Railways ⁵	Supermarket ⁶ , Travel Agency ⁷ , Transportation ⁸
Visa Business Debit Visa Business Prepaid	EMV® Chip (Incl. Contactless) Electronic Commerce Standard	1.85% 2.05% 2.05%	0.68%	1.35%	0.83%
Visa Business Credit Visa Business Deferred Debit	EMV® Chip (Incl. Contactless) Electronic Commerce Standard	1.85% 2.05% 2.05%	0.68%	1.35%	0.83%
Visa Business Credit - Small Market Expense	Standard	0.30%	0.30%	0.30%	0.30%
Visa Platinum Business Debit Visa Infinite Business Debit	EMV Chip (Incl. Contactless) Electronic Commerce Standard	2.10% 2.30% 2.30%	0.68%	1.35%	0.83%
Visa Platinum Business Credit Visa Infinite Business Credit	EMV Chip (Incl. Contactless) Electronic Commerce Standard	2.10% 2.30% 2.30%	0.68%	1.35%	0.83%
Visa Corporate	EMV Chip (Incl. Contactless) Electronic Commerce Standard	1.85% 2.05% 2.05%	0.68%	1.35%	0.83%
Visa Corporate - Large Market Enterprise	Standard	0.30%	0.30%	0.30%	0.30%
Visa Purchasing	EMV Chip (Incl. Contactless) Electronic Commerce Standard	1.85% ⁹ 2.05% ⁹ 2.05% ⁹	0.68%	1.35%	0.83%

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

² Security Brokers / Dealers: Merchant Category Code (MCC) 6211 – Security Brokers / Dealer

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

⁴ Airlines: MCCs 3000–3350 (All

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 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).

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