



Germany | Domestic Multi-lateral Interchange Fees

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

Commercial					
Product	Fee Type	General	Petrol ²	Airlines ³ , Railways ⁴	Supermarket ⁵ , Travel Agency ⁶ , Transportation ⁷
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)	1.85% ^{8 9}			
Visa Fleet	Electronic Commerce	2.05% ^{8 9}	0.68%	1.35%	0.83%
	Standard	2.05% ^{8 9}			

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 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.

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