



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 Infinite Business Debit	Electronic Commerce	2.30%			
	Standard	2.30%			
Visa Platinum Business Credit	EMV Chip (Incl. Contactless)	2.10%	0.68%	1.35%	0.83%
Visa Infinite Business Credit	Electronic Commerce	2.30%			
	Standard	2.30%			
Visa Corporate	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%

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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