



France | Domestic Multi-lateral Interchange Fees

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

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 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 Business Credit	EMV Chip (Incl. Contactless)	1.30%	-	-
Visa Business Deferred Debit	Electronic Commerce	1.65%	-	-
	Standard	1.65%	-	-
Visa Business Credit - Small Market Expense	Standard	0.30%	-	-
Visa Platinum Business Debit	EMV Chip (Incl. Contactless)	1.55%	1.55% (capped at €1.50)	1.55% (capped at €0.50)
Visa Infinite Business Debit	Electronic Commerce	1.90%	1.90% (capped at €1.50)	1.90% (capped at €0.50)
	Standard	1.90%	1.90% (capped at €1.50)	1.90% (capped at €0.50)
Visa Platinum Business Prepaid	EMV Chip (Incl. Contactless)	1.55%, minimum €0.35	1.55%, minimum €0.35 (capped at €1.50)	1.55%, minimum €0.35 (capped at €0.50)
Visa Infinite Business Prepaid	Electronic Commerce	1.90%, minimum €0.35	1.90%, minimum €0.35 (capped at €1.50)	1.90%, minimum €0.35 (capped at €0.50)
	Standard	1.90%, minimum €0.35	1.90%, minimum €0.35 (capped at €1.50)	1.90%, minimum €0.35 (capped at €0.50)
Visa Platinum Business Credit	EMV Chip (Incl. Contactless)	1.55%	-	-
Visa Platinum Business Deferred Debit	Electronic Commerce	1.90%	-	-
Visa Infinite Business Credit	Standard	1.90%	-	-
Visa Infinite Business Deferred Debit				
Visa Corporate ⁷	EMV Chip (Incl. Contactless)	1.55%	-	-
	Electronic Commerce	1.90%	-	-
	Standard	1.90%	-	-
Visa Corporate - Large Market Enterprise	Standard	0.30%	-	-

Purchasing				
Product	Fee Type	General	with VGIS	with LID
Visa Purchasing	EMV Chip (Incl. Contactless)	1.55% ^{4,5}	1.55% - €0.50	1.55% - €0.50
	Electronic Commerce	1.90% ^{4,5}	1.90% - €0.50	1.90% - €0.50
	Standard	1.90% ^{4,5}	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.

² Money Services: MCC 6012—Financial Institutions; MCC 6211—Security Brokers/Dealers.

³ Charity: MCC 8398—Charitable Social Service Organizations.

⁴ 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).

⁵ 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

⁶ Visa Purchasing: Large Ticket Program 1 is for transactions greater than €7,500 and Large Ticket Program 2 is for transactions greater than €15,000.

⁷ Includes deferred debit, credit and prepaid.

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