

## Germany | Domestic Multi-lateral Interchange Fees

<b>Consumer</b>		
	<b>Credit &amp; Deferred Debit</b>	<b>Immediate Debit &amp; Prepaid</b>
<b>Visa Consumer</b>		
Contactless Low Value		
Secure <sup>1</sup>	0.30%	0.20%
Non-Secure		
<b>V PAY</b>		
Secure Electronic Commerce <sup>2</sup>	n/a	0.20%
Standard		
<b>Visa Electron</b>		
PIN Verified		
Signature Verified	0.30%	0.20%
Secure Electronic Commerce		
<b>Commercial</b>		
	<b>Credit &amp; Deferred Debit</b>	<b>Immediate Debit &amp; Prepaid</b>
Business		1.75% <sup>3</sup>
Corporate & Purchasing	1.75% <sup>3</sup>	n/a
Supermarket & Petrol Station - Electronic Authorised	0.68%	
Supermarket & Petrol Station - Electronic Data Capture	0.76%	
Supermarket & Petrol Station - Standard	1.00%	
Travel & Tour		0.83%
Airline	1.35%	n/a <sup>4</sup>
Small Market Expenses		
Large Market Enterprise	0.30%	n/a

<sup>1</sup> Comprises of EMV Chip, Verified by Visa, or other equivalent secure Visa technology which may be developed in the future.

<sup>2</sup> Comprises of Verified by Visa or other equivalent secure Visa technology which may be developed in the future.

<sup>3</sup> Commercial Purchasing Card Credit & Deferred Debit transactions submitted with specific additional data (VGIS or LID) are eligible to an incentive of €0.50, payable by issuer to acquirer.

<sup>4</sup> Sector rate is only applicable to Credit and Deferred Debit card transactions, Immediate Debit and Prepaid card transactions will qualify for the non-sector specific rates