



# France - Domestic Interchange Fees

## Consumer Card Interchange Fees

Payment Product	Fee Tier	General	Bill Payment and Government (4)
MasterCard Consumer Credit	Low Value Payments (1)	0.30%	0.30%
	Contactless Terminal (1)	0.30%	0.30%
	Contactless Terminal High Value (2)	0.30%	0.30%
	Contactless (1)	0.30%	0.30%
	Contactless High Value (2)	0.30%	0.30%
	Contactless Card (1)	0.30%	0.30%
	Contactless Card High Value (2)	0.30%	0.30%
	Mobile Contactless NFC (1)	0.30%	0.30%
	Mobile Contactless NFC High Value (2)	0.30%	0.30%
	Chip & PIN	0.30%	0.30%
	Enhanced Electronic	0.30%	0.30%
	Merchant UCAF	0.30%	0.30% (Max 0.09€)
	Full UCAF	0.30%	0.30% (Max 0.09€)
	MasterPass Wallet	0.30%	0.30% (Max 0.09€)
	Base	0.30%	0.30%
Purchase at ATM	0.30%	-	
Purchase at ATM (late presentment)	0.30%	-	
MasterCard Consumer Debit MasterCard Consumer Prepaid	Low Value Payments (1)	0.20%	0.20%
	Contactless Terminal (1)	0.20%	0.20%
	Contactless Terminal High Value (2)	0.20%	0.20%
	Contactless (1)	0.20%	0.20%
	Contactless High Value (2)	0.20%	0.20%
	Contactless Card (1)	0.20%	0.20%
	Contactless Card High Value (2)	0.20%	0.20%
	Mobile Contactless (1)	0.20%	0.20%
	Mobile Contactless High Value (2)	0.20%	0.20%
	Chip & PIN	0.20%	0.20%
	Enhanced Electronic	0.20%	0.20%
	Merchant UCAF	0.20%	0.20% (Max 0.09€)
	Full UCAF	0.20%	0.20% (Max 0.09€)
	MasterPass Wallet	0.20%	0.20% (Max 0.09€)
	Base	0.20%	0.20%
Purchase at ATM	0.20%	-	
Purchase at ATM (late presentment)	0.20%	-	
Maestro Consumer Maestro Consumer Prepaid	Low Value Payments (1)	0.20%	0.20%
	Contactless Terminal (1)	0.20%	0.20%
	Contactless Terminal High Value (2)	0.20%	0.20%
	Contactless (1)	0.20%	0.20%
	Contactless High Value (2)	0.20%	0.20%
	Contactless Card (1)	0.20%	0.20%
	Contactless Card High Value (2)	0.20%	0.20%
	Mobile Contactless (1)	0.20%	0.20%
	Mobile Contactless High Value (2)	0.20%	0.20%
	Chip & PIN	0.20%	0.20%
	Secure e-commerce	0.20%	0.20% (Max 0.09€)
	Mail Order /Telephone Order (3)	0.20%	0.20%
	MasterPass Wallet	0.20%	0.20% (Max 0.09€)
	Base	0.20%	0.20%
	Purchase at ATM	0.20%	-
Purchase at ATM (late presentment)	0.20%	-	

(1) For transaction amounts less than or equal to €15

(2) For transaction amounts more than €15

(3) Credit refund transactions only

(4) Applicable to MCCs 4814, 4816, 4899, 4900, 6050, 6051, 6300, 9311, 9399



# France - Domestic Interchange Fees

## Commercial Card Interchange Fees

Payment Product	Fee Tier	General
MasterCard Corporate Mastercard Preferred/World Business Card	Contactless (1)	0.50% + EUR 0.03
	Chip & PIN	1.50%
	Enhanced Electronic	1.60%
	Merchant UCAF (5)	1.60%
	Full UCAF (5)	1.75%
	Base	1.90%
	Masterpass (5)	1.60%
	Incentive (2)	-0.30%
	Purchase at ATM	1.50%
	Purchase at ATM (late presentment)	1.90%
MasterCard Business MasterCard Prepaid Commercial MasterCard Professional Card	Contactless (1)	0.50% + EUR 0.03
	Chip & PIN	1.25%
	Enhanced Electronic	1.35%
	Merchant UCAF (5)	1.35%
	Full UCAF (5)	1.50%
	Base	1.65%
	Masterpass (5)	1.35%
	Incentive (2)	-0.30%
	Purchase at ATM	1.25%
	Purchase at ATM (late presentment)	1.65%
MasterCard FleetCard	Contactless (1)	0.50% + EUR 0.03
	Chip & PIN	1.25%
	Enhanced Electronic	1.35%
	Merchant UCAF (5)	1.35%
	Full UCAF (5)	1.50%
	Base	1.65%
	Masterpass (5)	1.35%
	Large Ticket Level 1 (3)	1.00% + EUR 20.00
	Large Ticket Level 2 (4)	0.75% + EUR 45.00
	Incentive (2)	-0.30%
Purchase at ATM	1.25%	
Purchase at ATM (late presentment)	1.65%	
MasterCard Purchasing Card	Contactless (1)	0.50% + EUR 0.03
	Chip & PIN	1.25%
	Enhanced Electronic	1.35%
	Merchant UCAF (5)	1.35%
	Full UCAF (5)	1.50%
	Base	1.65%
	Masterpass (5)	1.35%
	Large Ticket Level 1 (3)	1.00% + EUR 20.00
	Large Ticket Level 2 (4)	0.75% + EUR 45.00
	Incentive (2)	EUR -0.50
Purchase at ATM	1.25%	
Purchase at ATM (late presentment)	1.65%	

(1) For transaction amounts less than or equal to EUR 15

(2) Incentive is not applicable to Large Ticket Level 1, Large Ticket Level 2 or to Contactless transactions

(3) For transaction amounts more than EUR 3000

(4) For transaction amounts more than EUR 10000

(5) A fixed amount of €0.09 is applicable for Bill Payment and Government



## France - Domestic ATM and MCA Service Fees

### MasterCard, Maestro & Cirrus ATM Service Fees

Payment Product	Fee Tier	General
MasterCard	Combined chip EMV & Magnetic Stripe ATM*	EUR 0.55
Maestro	Full Chip EMV ATM*	EUR 0.55
Cirrus	Magnetic Stripe Only ATM*	EUR 0.55

\* Late Presentment: EUR -8.00

### Maestro & Cirrus MCA Service Fees

Payment Product	Fee Tier	General
Maestro	Combined chip EMV & Magnetic-stripe in-branch terminal	EUR 0.55
Cirrus	Full Chip EMV in-branch Terminal	EUR 0.55
	Magnetic Stripe Only in-branch Terminal	EUR 0.55



## France - Additional information

### Chargeback guide chapter 2.6

The acquirer receives reimbursement from the issuer for retrieving a copy of the TID and is dependent on the following.

- How quickly the acquirer fulfilled the request
- The type of documentation requested and provided

MasterCard is responsible for debiting the issuer and crediting the acquirer for fulfillment fees. MasterCard bills the processing fees as On-behalf 1740/Fee Collections through GCMS.

The following table summarizes the fulfillment fee structure for MasterCard and Visa fulfillments.

		MasterCom Fee Classification Fulfillment Time Frames in Days <sup>1</sup>					
	Document Type	PDS 0228 Retrieval Document Code	A 1-5	B 6-10	C 11-15	D 16-21	More than 21 Days
MasterCard	Sales Draft	2	USD 8/ EUR 8	USD 5/ EUR 5	USD 3/ EUR 3	USD 2/ EUR 2	USD 0/ EUR 0
MasterCard	Substitute Draft	4	USD 6/ EUR 6	USD 3/ EUR 3	USD 2/ EUR 2	USD 1/ EUR 1	USD 0/ EUR 0
Visa	Supplement	2	USD 6/ EUR 6	USD 3/ EUR 3	USD 1/ EUR 1	USD 0/ EUR 0	USD 0/ EUR 0

MasterCard considers the fulfillment complete when the acquirer processes it on the MasterCom workstation. The MasterCom system uses the workstation process date for the calculation of MasterCom fees, not the "MIP-staged" date and time, because the workstation has the actual date of the acquirer's fulfillment.

For example, if MasterCard Central Site originally processed the retrieval request on 1 October, and the acquirer's fulfillment was processed on 6 October, the fulfillment delivery period is five days. The fulfillment meets the MasterCom Fee Classification A (1-5 days) as described in the previous table. The fee is based on the document type provided by the acquirer and the number of days taken to fulfill the request using the MasterCom system.

MasterCom processes fulfillment fees when:

- The issuer accepts the image or response sent by the acquirer.
- The issuer has rejected the image or response and Image Review has issued a decision in favor of the acquirer.
- Ten calendar days have elapsed since the acquirer provided a response or transmitted an image to the issuer's workstation and the issuer has failed to accept or reject the image or response.



# France - Additional information

## Security rules and procedures manual chapter 5.1.3

### 5.1 Card Recovery and Return

The following sections address Customer responsibilities associated with Card retention and return, rewards for Card capture, reporting of lost and stolen Cards, and criminal and counterfeit investigations.

#### 5.1.1 Card Retention by Merchants

Acquirers and Merchants should use their best efforts to recover a Card by reasonable and peaceful means if:

- The Issuer advises the Acquirer or Merchant to recover the Card in response to an authorization request.
- The Electronic Warning Bulletin file or an effective regional Warning Notice lists the account number.

After recovering a Card, the recovering Acquirer or Merchant must notify its authorization center or its Acquirer and receive instructions for returning the Card. If mailing the Card, the recovering Acquirer or Merchant first should cut the Card in half through the magnetic stripe.

Maestro Card capture at a Point-of-Sale (POS) Terminal is not permitted with respect to Interregional Transactions or Intraregional Transactions that occur within the Asia/Pacific, Latin America and the Caribbean, or United States Regions.

##### 5.1.1.1 Returning Recovered Cards

The Acquirer must follow these procedures when returning a recovered Card to the Issuer:

1. If the Merchant has not already done so, the Acquirer must render the Card unusable by cutting it in half vertically through the magnetic stripe.
2. The Acquirer must forward the recovered Card to the Issuer within five calendar days of receiving the Card along with the first copy (white) of the Interchange Card Recovery Form (ICA-6). The additional copies are file copies for the Acquirer's records. Unless otherwise noted in the "Other Information" section of the Member Information tool, a recovered Card must be returned to the Security Contact of the Issuer.

**NOTE: A sample of the Interchange Card Recovery Form (ICA-6) appears in the Business Forms section of MasterCard Connect™.**

A Merchant may return a Card inadvertently left at the Merchant location if the Cardholder claims the Card before the end of the next business day and presents positive identification. With respect to unclaimed Cards, a Merchant must follow the Acquirer's requirements as set forth in the Merchant Agreement.

##### 5.1.1.2 Returning Counterfeit Cards

The Acquirer or Merchant must return counterfeit Cards to the Issuer by following the instructions provided by its authorization center. The following information identifies an Issuer:

- The Issuer's MasterCard bank identification number (BIN) present in the Account Information Area.
- The Member ID imprinted in the Card Source Identification area on the back of the Card.

In the absence of a BIN or Member ID, the Issuer may be identified by any other means, including the bank name printed on the front or back of the Card or the magnetic stripe. If the Issuer is still unidentifiable, return the Card to the MasterCard vice president of the Security and Risk Services Department.

**NOTE: The above method of identifying the Issuer applies only to the return of a counterfeit Card, not to determining the Customer responsible for the counterfeit losses associated with such Cards. For more information, refer to Chapter 6—Fraud Loss Control Standards of this manual.**

##### 5.1.1.3 Liability for Loss, Costs, and Damages

Neither MasterCard nor any Customer shall be liable for loss, costs, or other damages for claims declared against them by an Issuer for requested actions in the listing of an account or a Group or Series listing on the Electronic Warning Bulletin file or in the applicable regional Warning Notice by the Issuer. Refer to the Account Management System User Manual for information about the procedures for listing accounts.

If an Acquirer erroneously uses these procedures without the Issuer's guidance and authorizes Merchant recovery of a Card not listed on the Electronic Warning Bulletin file or in the applicable regional Warning Notice, neither MasterCard or its Customers shall be liable for loss, costs, or other damages if a claim is made against them.

No Customer is liable under this section for any claim unless the Customer has:

- Written notice of the assertion of a claim within 120 days of the assertion of the claim, and
- Adequate opportunity to control the defense or settlement of any litigation concerning the claim.



# France - Additional information

## 5.1.2 ATM Card Retention

Card retention must occur only at the Issuer's command. Cards captured because of ATM Terminal malfunction or Cardholder error, over which the ATM owner has no control, are the only allowable exceptions. If the ATM Acquirer cannot determine within two business days if a Card was captured because of a machine malfunction, Cardholder error, or a command sent by the Issuer, the Card will be deemed to be a Card captured on command of the Issuer.

An ATM Acquirer that as an Issuer sends Card capture commands must honor the commands sent by other Issuers at all of its ATMs that are capable of Card capture.

In the Europe Region, the Acquirer of any ATM capable of Card capture must honor the Card capture commands sent by any Issuer. Completion messages must indicate, to the best knowledge of the Acquirer, the action taken by the ATM for each Card capture request.

### 5.1.2.1 Handling ATM-Retained Cards

An ATM Acquirer must handle retained Cards in accordance with the following requirements:

1. Log all retained MasterCard Cards under dual control immediately upon removal from the ATM. With respect to retained Maestro and Cirrus Cards, it is the responsibility of the Acquirer to establish appropriate procedures for documenting a Card capture.
2. Destroy retained Cards by cutting them in half vertically through the magnetic stripe, if the Card is captured on command of the Issuer or if an Acquirer's procedures do not include returning retained Cards to Cardholders. A Maestro Card issued outside of the Europe Region and captured by an ATM located in the Europe Region must be destroyed and discarded.

When a captured card appears to be fraudulent (for example, a plain white plastic or cardboard card), the Acquirer may (at its option) retain, preserve, and release such card to appropriate law enforcement authorities.

### 5.1.2.2 Returning ATM-Retained Cards to Cardholders

Cards retained at the request of an Issuer must never be returned to the Cardholder without the permission of the Issuer. However, Cards erroneously retained by the Acquirer because of a machine malfunction, system failure, or Cardholder error may be held at the ATM location, in a secure place, for two business days following capture and released to the Cardholder subsequent to all of the following:

1. The Acquirer checks the Electronic Warning Bulletin file or applicable regional Warning Notice (required for MasterCard® Cards only).
2. The Cardholder presents reasonable identification (for example, a current driver's license, passport, or similar identification with a picture or descriptive data and a signature that is comparable to the signature on the captured Card, if applicable).
3. The Cardholder signs a disposition log or receipt, or the Acquirer otherwise maintains a record of the action taken.

The Acquirer then must notify the Issuer and explain that the Card was retained, the circumstances of the retention, and that the Card was returned to the Cardholder. If the Cardholder does not return to claim the Card before the end of the second business day following Card capture, the Card's magnetic stripe must be destroyed. An Acquirer will not incur liability for fraudulent or unauthorized Transactions initiated with a Card that such Acquirer has returned to a Cardholder following the Card's capture at an ATM Terminal, provided that the Acquirer complied with the requirements described in this section.

### 5.1.2.3 Fees for ATM Card Retention and Return

The Acquirer must not charge the Issuer any fee for the ATM retention or return of a Card.

## 5.1.3 Payment of Rewards

The Acquirer may, at its option, pay the Merchant or financial institution teller a reward for capturing a Card in accordance with local practice. The person capturing the Card receives the reward.



# France - Additional information

### 5.1.3.1 Reward Payment Standards

The Acquirer must follow these Standards when paying a reward:

1. Pay no less than USD 50 to the Merchant capturing a Card listed on the Electronic Warning Bulletin file or in the Warning Notice and no less than EUR 50 to the Merchant capturing a Card listed under Region D on the Electronic Warning Bulletin file.
2. Pay the Merchant USD 100 (EUR 100 when the Merchant is in the Europe Region and the valid Card was issued in the Europe Region), if a Merchant initiates an authorization call because of a suspicious Transaction or captures a Card not listed on the Electronic Warning Bulletin file or in the Warning Notice.
3. Pay a reward to a financial institution teller for the capture of another Customer's Card if it is the Acquirer's practice to pay its tellers rewards for picking up its own Cards. The amount of the reward should be the same amount paid for the capture of the Acquirer's own Cards within the limits set forth in section 5.1.3.2.
4. Charge the Issuer for reimbursement of the reward paid upon dispatching each Card captured by either a Merchant or a financial institution teller. The Fee Collection/1740 message with an Integrated Product Messages (IPM) message reason code (Data Element 25) equal to 7601 will settle the reward.

### 5.1.3.2 Reward Amounts

The Acquirer should follow these guidelines for determining reward amounts.

**Table 5.1—Amount Determinations**

IF the capture...
Resulted from a "Merchant Suspicious" phone call
Did not result from a "Merchant Suspicious" phone call
Leads to the capture of additional Cards

The stipulation that the person capturing the recovered Card receives the reward as stated in section 5.1.3 does not prevent Customers from making mutually acceptable agreements between themselves regarding rewards.

The recovering Customer may collect an administrative fee of USD 15 for expenses incurred in processing the captured Card. A recovering Customer in the Europe Region may collect an administrative fee of EUR 15 for such expenses. The capturing Customer may add this fee to the amount of the reward reimbursement or collect the fee independently, using the Fee Collection/1740 message.

### 5.1.3.3 Reimbursement of Rewards

The following specifications apply to reward reimbursement.

- Upon dispatching the Card to the Issuer, the Acquirer will obtain reimbursement for the reward paid and the USD 15 or EUR 15 fee by processing the Fee Collection/1740 message.
- If a Customer returns a Card to an Issuer and a reward is not paid, the recovering Customer may, at its discretion, collect a USD 15 or EUR 15 fee by processing a Fee Collection/1740 message record.
- Upon receipt of the Interchange Card Recovery Form (ICA-6), the Issuer should match it to the Fee Collection/1740 message record based on the Acquirer Member ID, account number, and recovery date comparisons.
- If an exempt Customer has an electronic reward payment processed, clearing receives the record by an information slip. The Transaction is part of the Net Settlement System for settlement purposes.(Refer to the *Quick Reference Booklet* for the exempt Customers list).



# France - Additional information

## Overview MCC Groups

Bill Payment and Government	MCC 4814: Telecom Services MCC 4816: Computer Network/Information Services MCC 4899: Cable, Satellite & other Pay Television and Radio Services MCC 4900: Utilities MCC 6050: Quasi Cash Member Financial Institution MCC 6051: Quasi Cash Merchant MCC 6300: Insurances MCC 9311: Tax Payments MCC 9399: Government Services
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Note: Extended Decimal Precision functionality will be applied to all cleared France domestic transactions  
Purchase at ATM and purchase at ATM - late presentment only available for MCC 4814, 6050, 6051, 4900  
A maximum amount of EUR 0.05 is applicable to refund transactions (processing code 20)