

Floor Limits Will Be Updated for Countries in the Europe Region

Global | Acquirers, Issuers, Processors

Visa Network; V PAY; Europe Processing



Overview: Clients should update their systems to comply with upcoming changes to floor limits in multiple markets in the Europe region, effective 18 October 2019.

A floor limit is the transaction amount above which a merchant is required to obtain online authorization. Zero floor limits are intended to result in transactions requiring online authorization, which can lead to reduced disputes and better cardholder management. With the upcoming Revised Directive on Payment Services (PSD2), which includes mandates in Europe tied to strong customer authentication (SCA), it is increasingly critical for issuers to be aware of transaction counts so they do not exceed the thresholds without obtaining SCA. Expanding zero floor limits to more countries in the Europe region provides issuers better visibility into transaction counts and amounts, which are not transparent in an offline environment.

Mark Your Calendar:

- Floor limit updates will be effective **(18 October 2019)**

Currently, with the exception of Sweden, the floor limit is zero for all magnetic stripe and contact chip transactions in the Europe region.

Effective 18 October 2019, the countries listed in Table 1 will move to a zero floor limit across all entry modes (e.g., magnetic stripe, contact chip and contactless chip). Exceptions to zero floor limits for certain merchant category codes (MCCs) are listed in Table 2. Following this update, the only country in the Europe region that will not be zero floor will be Turkey.

Clients should update their systems to comply with these upcoming changes. In particular, acquirers should ensure that they obtain online authorization for every transaction. Issuers should adjust their dispute processes to account for transactions that are not online authorized.

Table 1: Floor Limits for Certain Countries in the Europe Region

Country	MCC	Current Magnetic Stripe and Contact Chip Floor Limit	Current Contactless Chip Floor Limit	New Floor Limit for All Entry Modes
Andorra	All	0	EUR 20	0
Austria	All	0	EUR 20	0
Belgium	All	0	EUR 20	0
Cyprus	All	0	EUR 20	0

Czech Republic	All	0	CZK 500	0
Estonia	All	0	EUR 20	0
Finland	All	0	EUR 20	0
France	All	0	EUR 20	0
Gibraltar	All	0	GBP 15	0
Greenland	All	0	DKK 140	0
Hungary	All	0	HUF 6000	0
Iceland	All	0	ISK 3000	0
Israel	All	0	ILS 90	0
Italy	All	0	EUR 20	0
Latvia	All	0	EUR 20	0
Liechtenstein	All	0	EUR 20	0
Lithuania	All	0	EUR 20	0
Luxembourg	All	0	EUR 20	0
Monaco	All	0	EUR 20	0
Poland	All	0	PLN 80	0
San Marino	All	0	EUR 20	0
Slovakia	All	0	EUR 20	0
Sweden	MCC 4121—Taxicabs and Limousines	<ul style="list-style-type: none"> • SEK 300¹ (magnetic stripe) • SEK 1,200¹ (contact chip) 	EUR 20	0
	All other MCCs	<ul style="list-style-type: none"> • SEK 600¹ (magnetic stripe) • SEK 1,200¹ (contact chip) 	EUR 20	0
Switzerland	All	0	CHF 20	0
Vatican City	All	0	EUR 20	0

¹ Floor limit currently applicable to domestic transactions only.

Table 2: Exceptions to Zero Floor Limits for Countries Listed in Table 1

MCC	Terminal Type	Non-Chip	Contact Chip	Contactless Chip
MCC 4111—Local and Suburban Commuter Passenger Transportation, Including Ferries	Unattended	0	EUR 20 ²	EUR 20 ²
MCC 4112—Passenger Railways	Unattended	0	EUR 20 ²	EUR 20 ²
MCC 4131—Bus Lines	Unattended	0	EUR 20 ²	EUR 20 ²

MCC 4784—Tolls and Bridge Fees	Unattended	0	EUR 20 ²	EUR 20 ²
MCC 7523—Parking Lots, Parking Meters and Garages	Unattended	0	EUR 20 ²	EUR 20 ²
MCC 8398—Charitable Social Service Organizations	All	0	0	EUR 20 ²

² Or local currency equivalent.

Additional Resources

[Floor Limit Updates \(Europe Region\) \(Advance Copy\)](#)

[Floor Limit Updates \(Europe Region\) \(Advance Copy—V PAY\)](#)

Note: For Visa Online resources, you will be prompted to log in.

For More Information

AP, Canada, CEMEA, LAC, U.S.: Contact your Visa representative. Merchants should contact their acquirer.

Europe: Contact Visa customer support on your country-specific number, or email CustomerSupport@visa.com.

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