



MasterCard Intra-Country Interchange Fees

Italy

MCC Group: General

MasterCard Consumer Card Interchange Fees

Fee Tier	MasterCard Consumer, MasterCard Electronic	MasterCard World	MasterCard World Signia	MasterCard Prepaid Consumer
PayPass	0.50% + 0.02 EUR	0.50% + 0.02 EUR	0.50% + 0.02 EUR	0.50% + 0.02 EUR
Chip & PIN	0.70%	1.20%	1.40%	0.55%
Enhanced Electronic	0.80%	1.30%	1.50%	0.70%
Merchant UCAF	0.95%	1.40%	1.60%	0.95%
Full UCAF	1.15%	1.55%	1.75%	1.15%
Base	1.20%	1.70%	1.90%	1.20%

MasterCard Commercial Card Interchange Fees

Fee Tier	MasterCard Corporate, MasterCard Electronic Corporate	MasterCard Business, MasterCard Electronic BusinessCard, MasterCard Prepaid Commercial, MasterCard Professional Card	MasterCard FleetCard	MasterCard Purchasing Card
PayPass	0.50% + 0.02 EUR	0.50% + 0.02 EUR	0.50% + 0.02 EUR	0.50% + 0.02 EUR
Chip & PIN	1.50%	1.25%	1.25%	1.25%
Enhanced Electronic	1.60%	1.35%	1.35%	1.35%
Merchant UCAF	1.60%	1.35%	1.35%	1.35%
Full UCAF	1.75%	1.50%	1.50%	1.50%
Base	1.90%	1.65%	1.65%	1.65%
Large Ticket Level 1			1.00% + 20.00 EUR	1.00% + 20.00 EUR
Large Ticket Level 2			0.75% + 45.00 EUR	0.75% + 45.00 EUR
Incentive (*)	-0.30%	-0.30%	-0.30%	-0.50 EUR

(*) If the acquirer meets the requirements and provides the required additional data, MasterCard will calculate the fee amount fee rate by deducting the incentive rate from the applicable interchange. Incentive not applicable to PayPass, Large Ticket Level 1 and Large Ticket Level 2.



MasterCard Intra-Country Interchange Fees

Italy

MCC Group: Petrol

MasterCard Consumer Card Interchange Fees

Fee Tier	MasterCard Consumer, MasterCard Electronic	MasterCard World	MasterCard World Signia	MasterCard Prepaid Consumer
PayPass	0.50% + 0.02 EUR	0.50% + 0.02 EUR	0.50% + 0.02 EUR	0.50% + 0.02 EUR
Chip & PIN	0.50%	0.50%	0.50%	0.50%
Enhanced Electronic	0.55%	0.55%	0.55%	0.55%
Merchant UCAF	N/A	N/A	N/A	N/A
Full UCAF	N/A	N/A	N/A	N/A
Base	0.65%	0.65%	0.65%	0.65%

MasterCard Commercial Card Interchange Fees

Fee Tier	MasterCard Corporate, MasterCard Electronic Corporate	MasterCard Business, MasterCard Electronic BusinessCard, MasterCard Prepaid Commercial, MasterCard Professional Card	MasterCard FleetCard	MasterCard Purchasing Card
PayPass	0.50% + 0.02 EUR	0.50% + 0.02 EUR	0.50% + 0.02 EUR	0.50% + 0.02 EUR
Chip & PIN	1.50%	1.25%	1.25%	1.25%
Enhanced Electronic	1.60%	1.35%	1.35%	1.35%
Merchant UCAF	1.60%	1.35%	1.35%	1.35%
Full UCAF	1.75%	1.50%	1.50%	1.50%
Base	1.90%	1.65%	1.65%	1.65%
Large Ticket Level 1			1.00% + 20.00 EUR	1.00% + 20.00 EUR
Large Ticket Level 2			0.75% + 45.00 EUR	0.75% + 45.00 EUR
Incentive (*)	-0.30%	-0.30%	-0.30%	-0.50 EUR

(*) If the acquirer meets the requirements and provides the required additional data, MasterCard will calculate the fee amount fee rate by deducting the incentive rate from the applicable interchange. Incentive not applicable to PayPass, Large Ticket Level 1 and Large Ticket Level 2.



MasterCard Intra-Country Interchange Fees

Italy

MCC Group: Very Low Value Payment Merchants

MasterCard Consumer Card Interchange Fees

Fee Tier	MasterCard Consumer, MasterCard Electronic	MasterCard World	MasterCard World Signia	MasterCard Prepaid Consumer
PayPass	0.50% + 0.01 EUR	0.50% + 0.01 EUR	0.50% + 0.01 EUR	0.50% + 0.01 EUR
Chip & PIN	0.70%	1.20%	1.40%	0.55%
Enhanced Electronic	0.80%	1.30%	1.50%	0.70%
Merchant UCAF	0.95%	1.40%	1.60%	0.95%
Full UCAF	1.15%	1.55%	1.75%	1.15%
Base	1.20%	1.70%	1.90%	1.20%

MasterCard Commercial Card Interchange Fees

Fee Tier	MasterCard Corporate, MasterCard Electronic Corporate	MasterCard Business, MasterCard Electronic BusinessCard, MasterCard Prepaid Commercial, MasterCard Professional Card	MasterCard FleetCard	MasterCard Purchasing Card
PayPass	0.50% + 0.01 EUR	0.50% + 0.01 EUR	0.50% + 0.01 EUR	0.50% + 0.01 EUR
Chip & PIN	1.50%	1.25%	1.25%	1.25%
Enhanced Electronic	1.60%	1.35%	1.35%	1.35%
Merchant UCAF	1.60%	1.35%	1.35%	1.35%
Full UCAF	1.75%	1.50%	1.50%	1.50%
Base	1.90%	1.65%	1.65%	1.65%
Large Ticket Level 1			1.00% + 20.00 EUR	1.00% + 20.00 EUR
Large Ticket Level 2			0.75% + 45.00 EUR	0.75% + 45.00 EUR
Incentive (*)	-0.30%	-0.30%	-0.30%	-0.50 EUR

(*) If the acquirer meets the requirements and provides the required additional data, MasterCard will calculate the fee amount fee rate by deducting the incentive rate from the applicable interchange. Incentive not applicable to PayPass, Large Ticket Level 1 and Large Ticket Level 2.



Maestro Intra-Country Interchange Fees

Italy

MCC Group: General, Petrol

Fee Tier	Maestro, Maestro Prepaid
PayPass	0.40% + 0.02 EUR
Chip	0.35% + 0.05 EUR
Chip - Late Presentment	0.40% + 0.05 EUR
PIN-verified	0.37% + 0.05 EUR
Signature verified	0.40% + 0.05 EUR
Secure e- & m-commerce	0.50% + 0.05 EUR

MCC Group: Very Low Value Payment Merchants

Fee Tier	Maestro, Maestro Prepaid
PayPass	0.40% + 0.01 EUR
Chip	0.35% + 0.05 EUR
Chip - Late Presentment	0.40% + 0.05 EUR
PIN-verified	0.37% + 0.05 EUR
Signature verified	0.40% + 0.05 EUR
Secure e- & m-commerce	0.50% + 0.05 EUR



MasterCard and Maestro Intra-Country Interchange Fees

Italy

Overview MCC Groups

Petrol:	MCC 5541: Service Stations (with or without Ancillary Services) MCC 5542: Fuel Dispenser, Automated
Very Low Value Payment Merchants:	MCC 4111: Transportation - Suburban and local commuter passenger, including ferries MCC 4121: Taxicabs MCC 4131: Bus lines MCC 4784: Bridge & road fees, tolls MCC 5462: Bakeries MCC 5499: Vending machines MCC 5813: Bars & Cafés MCC 5814: Fast food restaurants MCC 5993: Tobacco MCC 5994: News Dealers and newsstands MCC 7523: Automobile parking lots MCC 7841: Video entertainment rental stores



MasterCard Intra-Country Interchange Fees

Italy

The following table shows the associated requirements for each of the interchange tiers.

MasterCard Interchange Tiers	Transaction Type	Card	Terminal	PIN Verification (F2F)	SecureCode (e-commerce)	Transaction Amt Limit	Timeliness (*)
PayPass	Face-to-face	Contactless M/Chip	Contactless	N/A	N/A	<= 25 EUR	<= 4 days
Chip & PIN	Face-to-face	No	EMV	Yes	N/A	No	<= 4 days
Enhanced Electronic	Face-to-face	No	Mag stripe	No	N/A	No	<= 4 days
Merchant UCAF	e-commerce	No	N/A	N/A	Merchant	No	<= 4 days
Full UCAF	e-commerce	No	N/A	N/A	Issuer & Merchant	No	<= 4 days
Base	All	No	No	No	N/A	No	
Large Ticket Level 1	All	No	No	No	N/A	> 3,000 EUR	<= 4 days
Large Ticket Level 2	All	No	No	No	N/A	> 10,000 EUR	<= 4 days

(*)Timeliness: Days between the presentation of the clearing record to MasterCard and the transaction date



Maestro Intra-Country Interchange Fees

Italy

The following table shows the associated requirements for each of the interchange tiers.

Maestro Interchange Tiers	Transaction Type	Card	Terminal	PIN Verification (F2F)	SecureCode (e-commerce)	Transaction Amt Limit	Timeliness (*)
PayPass	Face-to-face	Contactless M/Chip	Contactless (EMV)	N/A	N/A	<= 25 EUR	<= 5 days
Chip	Face-to-face	No	EMV	No	N/A	No	<= 5 days
Chip - Late Presentment	Face-to-face	No	EMV	No	N/A	No	
PIN-verified	Face-to-face	No	No	Yes	N/A	No	
Signature verified	Face-to-face	No	No	No (Signature)	N/A	No	
Secure e- & m-commerce	e-commerce	No	N/A	N/A	Issuer & Merchant	No	

(*)Timeliness: Days between the presentation of the clearing record to MasterCard and the transaction date