



Italy - Domestic Interchange Fees

Valid From:
01-Nov-24

Consumer Card Interchange Fees

Payment Product	Fee Tier	General		Bill Payment and Government		Reloadable Cards Top Up		Tollway Payments	
		≥ EUR 5	< EUR 5	≥ EUR 5	< EUR 5	≥ EUR 5	< EUR 5	≥ EUR 5	< EUR 5
Mastercard Consumer Credit	Contactless	0.30%	0.28%	0.30% (Max EUR 0.20)	0.28% (Max EUR 0.20)	0.30% (Max EUR 0.20)	0.28% (Max EUR 0.20)	0.30%	0.28%
	Chip & PIN	0.30%	0.28%	0.30% (Max EUR 0.20)	0.28% (Max EUR 0.20)	0.30% (Max EUR 0.20)	0.28% (Max EUR 0.20)	0.30%	0.28%
	Enhanced Electronic	0.30%	0.28%	0.30% (Max EUR 0.20)	0.28% (Max EUR 0.20)	0.30% (Max EUR 0.20)	0.28% (Max EUR 0.20)	0.30%	0.28%
	Merchant UCAF	0.30%	0.28%	0.30% (Max EUR 0.35)	0.28% (Max EUR 0.35)	0.30%	0.28%	0.15%	0.14%
	Full UCAF	0.30%	0.28%	0.30% (Max EUR 0.35)	0.28% (Max EUR 0.35)	0.30%	0.28%	0.15%	0.14%
	Base	0.30%	0.28%	0.30% (Max EUR 0.35)	0.28% (Max EUR 0.35)	0.30%	0.28%	0.30%	0.28%
	Purchase at ATM (1)	0.30%	0.28%	0.30% (Max EUR 0.20)	0.28% (Max EUR 0.20)	N/A	N/A	0.30%	0.28%
	Purchase at ATM (late presentment) (1)	0.30%	0.28%	0.30%	0.28%	N/A	N/A	0.30%	0.28%
Mastercard Consumer Debit Debit Mastercard Consumer	Contactless	0.20%	0.18%	0.20% (Max EUR 0.08)	0.18% (Max EUR 0.08)	0.20% (Max EUR 0.08)	0.18% (Max EUR 0.08)	0.20%	0.18%
	Chip & PIN	0.20%	0.18%	0.20% (Max EUR 0.08)	0.18% (Max EUR 0.08)	0.20% (Max EUR 0.08)	0.18% (Max EUR 0.08)	0.20%	0.18%
	Enhanced Electronic	0.20%	0.18%	0.20% (Max EUR 0.08)	0.18% (Max EUR 0.08)	0.20% (Max EUR 0.08)	0.18% (Max EUR 0.08)	0.20%	0.18%
	Merchant UCAF	0.20%	0.18%	0.20% (Max EUR 0.20)	0.18% (Max EUR 0.20)	0.20%	0.18%	0.10%	0.09%
	Full UCAF	0.20%	0.18%	0.20% (Max EUR 0.20)	0.18% (Max EUR 0.20)	0.20%	0.18%	0.10%	0.09%
	Base	0.20%	0.18%	0.20% (Max EUR 0.20)	0.18% (Max EUR 0.20)	0.20%	0.18%	0.20%	0.18%
	Purchase at ATM (1)	0.20%	0.18%	0.20% (Max EUR 0.08)	0.18% (Max EUR 0.08)	N/A	N/A	0.20%	0.18%
	Purchase at ATM (late presentment) (1)	0.20%	0.18%	0.20%	0.18%	N/A	N/A	0.20%	0.18%
Mastercard Consumer Prepaid	Contactless	0.20%	0.18%	0.20% (Max EUR 0.05)	0.18% (Max EUR 0.05)	0.20% (Max EUR 0.05)	0.18% (Max EUR 0.05)	0.20%	0.18%
	Chip & PIN	0.20%	0.18%	0.20% (Max EUR 0.05)	0.18% (Max EUR 0.05)	0.20% (Max EUR 0.05)	0.18% (Max EUR 0.05)	0.20%	0.18%
	Enhanced Electronic	0.20%	0.18%	0.20% (Max EUR 0.05)	0.18% (Max EUR 0.05)	0.20% (Max EUR 0.05)	0.18% (Max EUR 0.05)	0.20%	0.18%
	Merchant UCAF	0.20%	0.18%	0.20% (Max EUR 0.20)	0.18% (Max EUR 0.20)	0.20%	0.18%	0.10%	0.09%
	Full UCAF	0.20%	0.18%	0.20% (Max EUR 0.20)	0.18% (Max EUR 0.20)	0.20%	0.18%	0.10%	0.09%
	Base	0.20%	0.18%	0.20% (Max EUR 0.20)	0.18% (Max EUR 0.20)	0.20%	0.18%	0.20%	0.18%
	Purchase at ATM (1)	0.20%	0.18%	0.20% (Max EUR 0.05)	0.18% (Max EUR 0.05)	N/A	N/A	0.20%	0.18%
	Purchase at ATM (late presentment) (1)	0.20%	0.18%	0.20%	0.18%	N/A	N/A	0.20%	0.18%
Maestro Consumer Maestro Consumer Prepaid	Contactless	0.20%	0.18%	0.20% (Max EUR 0.05)	0.18% (Max EUR 0.05)	0.20% (Max EUR 0.05)	0.18% (Max EUR 0.05)	0.20%	0.18%
	Chip	0.20%	0.18%	0.20% (Max EUR 0.05)	0.18% (Max EUR 0.05)	0.20% (Max EUR 0.05)	0.18% (Max EUR 0.05)	0.20%	0.18%
	Chip - late presentment	0.20%	0.18%	0.20% (Max EUR 0.05)	0.18% (Max EUR 0.05)	0.20% (Max EUR 0.05)	0.18% (Max EUR 0.05)	0.20%	0.18%
	PIN-verified	0.20%	0.18%	0.20% (Max EUR 0.05)	0.18% (Max EUR 0.05)	0.20% (Max EUR 0.05)	0.18% (Max EUR 0.05)	0.20%	0.18%
	Signature verified	0.20%	0.18%	0.20% (Max EUR 0.05)	0.18% (Max EUR 0.05)	0.20% (Max EUR 0.05)	0.18% (Max EUR 0.05)	0.20%	0.18%
	Secure e-commerce	0.20%	0.18%	0.20% (Max EUR 0.20)	0.18% (Max EUR 0.20)	0.20%	0.18%	0.10%	0.09%
	Mail Order /Telephone Order (2)	0.20%	0.18%	0.20% (Max EUR 0.20)	0.18% (Max EUR 0.20)	0.20%	0.18%	0.20%	0.18%
	Purchase at ATM (1)	0.20%	0.18%	0.20% (Max EUR 0.05)	0.18% (Max EUR 0.05)	N/A	N/A	0.20%	0.18%
	Purchase at ATM (late presentment) (1)	0.20%	0.18%	0.20%	0.18%	N/A	N/A	0.20%	0.18%

(1) Available only for MCC 4814, 4900, 6050, 6051
(2) For refunds transactions only



Italy - Domestic Interchange Fees

Valid From:
01-Jan-24

Commercial Card Interchange Fees

Payment Product	Fee Tier	General	Very Low Value Payment Merchant	Bill Payment and Government	Reloadable Cards Top Up
Mastercard Corporate Mastercard World Preferred	Contactless	1.50%	1.50%	EUR 0.20	EUR 0.20
	Chip & PIN	1.50%	1.50%	EUR 0.20	EUR 0.20
	Enhanced Electronic	1.60%	1.60%	EUR 0.20	EUR 0.20
	Base	1.90%	1.90%	EUR 0.35	1.90%
	Incentive (1)	-0.30%	-0.30%	N/A	-0.30%
	Purchase at ATM (5)	1.50%	N/A	EUR 0.20	N/A
Mastercard Corporate Prepaid	Purchase at ATM (late presentment) (5)	1.90%	N/A	1.90%	N/A
	Contactless	1.80%	1.80%	EUR 0.20	EUR 0.20
	Chip & PIN	1.80%	1.80%	EUR 0.20	EUR 0.20
	Enhanced Electronic	1.80%	1.80%	EUR 0.20	EUR 0.20
	Base	1.90%	1.90%	EUR 0.35	1.90%
	Incentive (1)	-0.30%	-0.30%	N/A	-0.30%
Mastercard Business Mastercard Prepaid Commercial Mastercard Professional Card Mastercard FleetCard	Purchase at ATM (5)	1.80%	N/A	EUR 0.20	N/A
	Purchase at ATM (late presentment) (5)	1.90%	N/A	1.90%	N/A
	Contactless	1.25%	1.25%	EUR 0.20	EUR 0.20
	Chip & PIN	1.25%	1.25%	EUR 0.20	EUR 0.20
	Enhanced Electronic	1.35%	1.35%	EUR 0.20	EUR 0.20
	Base	1.65%	1.65%	EUR 0.35	1.65%
Mastercard Purchasing Card	Large Ticket Level 1 (2)(3)	1.00% + EUR 20.00	1.00% + EUR 20.00	1.00% + EUR 20.00	1.00% + EUR 20.00
	Large Ticket Level 2 (2)(4)	0.75% + EUR 45.00	0.75% + EUR 45.00	0.75% + EUR 45.00	0.75% + EUR 45.00
	Incentive (1)	-0.30%	-0.30%	N/A	-0.30%
	Purchase at ATM (5)	1.25%	N/A	EUR 0.20	N/A
	Purchase at ATM (late presentment) (5)	1.65%	N/A	N/A	N/A
	Contactless	1.25%	1.25%	EUR 0.20	EUR 0.20
Debit Mastercard for Business Debit Mastercard Corporate Prepaid	Chip & PIN	1.25%	1.25%	EUR 0.20	EUR 0.20
	Enhanced Electronic	1.35%	1.35%	EUR 0.20	EUR 0.20
	Base	1.65%	1.65%	EUR 0.35	1.65%
	Incentive (1)	-0.30%	-0.30%	N/A	-0.30%
	Purchase at ATM (5)	1.25%	N/A	EUR 0.20	N/A
	Purchase at ATM (late presentment) (5)	1.65%	N/A	1.65%	N/A
Business Premium Debit	Contactless	1.80%	1.50%	EUR 0.20	EUR 0.20
	Chip & PIN	1.80%	1.50%	EUR 0.20	EUR 0.20
	Enhanced Electronic	1.80%	1.60%	EUR 0.20	EUR 0.20
	Base	1.90%	1.90%	EUR 0.35	1.90%
	Incentive (1)	-0.30%	-0.30%	N/A	-0.30%
	Purchase at ATM (5)	1.80%	N/A	EUR 0.20	N/A
	Purchase at ATM (late presentment) (5)	1.90%	N/A	1.90%	N/A

- (1) Incentive is not applicable to Large Ticket Level 1, Large Ticket Level 2 nor to Contactless transactions & PIN and Enhanced Electronic
Reloadable Cards Top Up transactions are also not applicable to Chip & PIN and Enhanced Electronic
- (2) Applicable only to Mastercard FleetCard
- (3) For transaction amounts more than EUR 3,000.00
- (4) For transaction amounts more than EUR 10,000.00
- (5) Available only for MCC 4814, 4900, 6050, 6051



Italy - Additional Information

Overview MCC Groups

Very Low Value Payment	MCC 4111: Transportation - Suburban and local commuter passenger, including ferries MCC 4121: Taxis 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
Bill Payment and Government ¹	MCC 4900: Utilities MCC 4814: Telecommunication Services including but not limited to prepaid phone services and recurring phone services MCC 4816: Computer Network/Information Services MCC 4899: Cable, Satellite, and Other Pay Television and Radio Services MCC 8062: Hospitals MCC 8211: Schools, Elementary and Secondary MCC 8220: Colleges, Universities, Professional Schools, and Junior Colleges MCC 8241: Schools, Correspondence MCC 8244: Schools, Business and Secretarial MCC 8249: Schools, Trade and Vocational MCC 8299: Schools and Educational Services—not elsewhere classified MCC 8675: Automobile Associations MCC 9211: Court Costs including Alimony and Child Support MCC 9222: Fines MCC 9311: Tax Payments MCC 9399: Government Services—not elsewhere classified MCC 9402: Postal Services—Government Only MCC 9405: Intra-Government Purchases—Government Only
Reloadable Cards Top Up ¹	MCC 6540: POI Funding Transactions (Excluding Moneysend)
Tollway Payments ¹	MCC 4784: Bridge and Road Fees, Tolls

- Note:**
- Extended Decimal Precision functionality will be applied to all cleared Italy domestic transactions
 - A maximum amount of EUR 0.05 is applicable to refund transactions with a consumer product (processing code 20)
 - 75 percent of the purchase rates is applicable to refund transactions with a commercial product (processing code 20)
 - Moneysend Funding Transaction only available for MCC 6538 and Moneysend Funding Transaction only for MCC 6536
 - ¹Requires pre-approval by Mastercard and use of Mastercard Assigned ID (refer to the Operating Principles available on Mastercard Connect)