



Italy - Domestic Interchange Fees

Valid From:
01-Mar-26

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%	0.15%	0.14%
	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%	0.10%	0.09%
	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%	0.10%	0.09%
	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	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%
Maestro Consumer Prepaid	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-26

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	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%
	Purchase at ATM (5)	1.80%	N/A	EUR 0.20	N/A
Mastercard Business Mastercard Prepaid Commercial Mastercard Professional Card Mastercard FleetCard	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%
	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
Mastercard Purchasing Card	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%
	Large Ticket Level 1 (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 (4)	0.75% + EUR 45.00	0.75% + EUR 45.00	0.75% + EUR 45.00	0.75% + EUR 45.00
Debit Mastercard for Business Debit Mastercard Corporate Prepaid	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%
	Incentive (1)	-0.30%	-0.30%	N/A	-0.30%
	Purchase at ATM (5)	1.25%	N/A	EUR 0.20	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: 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
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)