



# Italy - Domestic Interchange Fees

## Consumer Card Interchange Fees

Payment Product	Fee Tier	General	Bill Payment and Government	Reloadable Cards Top Up
MasterCard Consumer Credit	Contactless (1)	0.30%	0.30% (Max EUR 0.20)	0.30% (Max EUR 0.20)
	Chip & PIN	0.30%	0.30% (Max EUR 0.20)	0.30% (Max EUR 0.20)
	Enhanced Electronic	0.30%	0.30% (Max EUR 0.20)	0.30% (Max EUR 0.20)
	Merchant UCAF	0.30%	0.30% (Max EUR 0.35)	0.30%
	Full UCAF	0.30%	0.30% (Max EUR 0.35)	0.30%
	Base	0.30%	0.30% (Max EUR 0.35)	0.30%
	Purchase at ATM (3)	0.30%	0.30% (Max EUR 0.20)	N/A
Purchase at ATM (late presentment) (3)	0.30%	0.30%	N/A	
MasterCard Consumer Debit Debit MasterCard Consumer	Contactless (1)	0.20%	0.20% (Max EUR 0.08)	0.20% (Max EUR 0.08)
	Chip & PIN	0.20%	0.20% (Max EUR 0.08)	0.20% (Max EUR 0.08)
	Enhanced Electronic	0.20%	0.20% (Max EUR 0.08)	0.20% (Max EUR 0.08)
	Merchant UCAF	0.20%	0.20% (Max EUR 0.20)	0.20%
	Full UCAF	0.20%	0.20% (Max EUR 0.20)	0.20%
	Base	0.20%	0.20% (Max EUR 0.20)	0.20%
	Purchase at ATM (3)	0.20%	0.20% (Max EUR 0.08)	N/A
Purchase at ATM (late presentment) (3)	0.20%	0.20%	N/A	
MasterCard Consumer Prepaid	Contactless (1)	0.20%	0.20% (Max EUR 0.05)	0.20% (Max EUR 0.05)
	Chip & PIN	0.20%	0.20% (Max EUR 0.05)	0.20% (Max EUR 0.05)
	Enhanced Electronic	0.20%	0.20% (Max EUR 0.05)	0.20% (Max EUR 0.05)
	Merchant UCAF	0.20%	0.20% (Max EUR 0.20)	0.20%
	Full UCAF	0.20%	0.20% (Max EUR 0.20)	0.20%
	Base	0.20%	0.20% (Max EUR 0.20)	0.20%
	Purchase at ATM (3)	0.20%	0.20% (Max EUR 0.05)	N/A
Purchase at ATM (late presentment) (3)	0.20%	0.20%	N/A	
Maestro Consumer Maestro Consumer Prepaid	Contactless (1)	0.20%	0.20% (Max EUR 0.05)	0.20% (Max EUR 0.05)
	Chip	0.20%	0.20% (Max EUR 0.05)	0.20% (Max EUR 0.05)
	Chip - late presentment	0.20%	0.20% (Max EUR 0.05)	0.20% (Max EUR 0.05)
	PIN-verified	0.20%	0.20% (Max EUR 0.05)	0.20% (Max EUR 0.05)
	Signature verified	0.20%	0.20% (Max EUR 0.05)	0.20% (Max EUR 0.05)
	Secure e-commerce	0.20%	0.20% (Max EUR 0.20)	0.20%
	Mail Order /Telephone Order (2)	0.20%	0.20% (Max EUR 0.20)	0.20%
	Purchase at ATM (3)	0.20%	0.20% (Max EUR 0.05)	N/A
	Purchase at ATM (late presentment) (3)	0.20%	0.20%	N/A

(1) For transaction amounts less than or equal to €25

(2) For refunds transactions only

(3) Available only for MCC 4814, 4900, 6050, 6051



# Italy - Domestic Interchange Fees

## Commercial Card Interchange Fees

Payment Product	Fee Tier	General	Very Low Value Payment Merchant	Bill Payment and Government	Reloadable Cards Top Up
MasterCard Corporate	Contactless (1)	0.50% + EUR 0.02	0.50% + EUR 0.01	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
	Merchant UCAF	1.60%	1.60%	EUR 0.35	1.60%
	Full UCAF	1.75%	1.75%	EUR 0.35	1.75%
	Base	1.90%	1.90%	EUR 0.35	1.90%
	<i>Incentive (2)</i>	-0.30%	-0.30%	N/A	-0.30%
	Purchase at ATM (6)	1.50%	N/A	EUR 0.20	N/A
	Purchase at ATM (late presentment) (6)	1.90%	N/A	1.90%	N/A
	MasterCard Business MasterCard Prepaid Commercial MasterCard Professional Card MasterCard FleetCard	Contactless (1)	0.50% + EUR 0.02	0.50% + EUR 0.01	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
Merchant UCAF		1.35%	1.35%	EUR 0.35	1.35%
Full UCAF		1.50%	1.50%	EUR 0.35	1.50%
Base		1.65%	1.65%	EUR 0.35	1.65%
Large Ticket Level 1 (3)(4)		1.00% + EUR 20.00	1.00% + EUR 20.00	1.00% + EUR 20.00	1.00% + EUR 20.00
Large Ticket Level 2 (3)(5)		0.75% + EUR 45.00	0.75% + EUR 45.00	0.75% + EUR 45.00	0.75% + EUR 45.00
<i>Incentive (2)</i>		-0.30%	-0.30%	N/A	-0.30%
Purchase at ATM (6)		1.25%	N/A	EUR 0.20	N/A
Purchase at ATM (late presentment) (6)	1.65%	N/A	N/A	N/A	
MasterCard Purchasing Card	Contactless (1)	0.50% + EUR 0.02	0.50% + EUR 0.01	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
	Merchant UCAF	1.35%	1.35%	EUR 0.35	1.35%
	Full UCAF	1.50%	1.50%	EUR 0.35	1.50%
	Base	1.65%	1.65%	EUR 0.35	1.65%
	Large Ticket Level 1 (4)	1.00% + EUR 20.00	1.00% + EUR 20.00	1.00% + EUR 20.00	1.00% + EUR 20.00
	Large Ticket Level 2 (5)	0.75% + EUR 45.00	0.75% + EUR 45.00	0.75% + EUR 45.00	0.75% + EUR 45.00
	<i>Incentive (2)</i>	- EUR 0.50	- EUR 0.50	N/A	- EUR 0.50
	Purchase at ATM (6)	1.25%	N/A	EUR 0.20	N/A
Purchase at ATM (late presentment) (6)	1.65%	N/A	N/A	N/A	
Debit MasterCard for Business	Contactless (1)	0.50% + EUR 0.02	0.50% + EUR 0.01	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
	Merchant UCAF	1.35%	1.35%	EUR 0.35	1.35%
	Full UCAF	1.50%	1.50%	EUR 0.35	1.50%
	Base	1.65%	1.65%	EUR 0.35	1.65%
	<i>Incentive (2)</i>	-0.30%	-0.30%	N/A	-0.30%
	Purchase at ATM (6)	1.25%	N/A	EUR 0.20	N/A
	Purchase at ATM (late presentment) (6)	1.65%	N/A	1.65%	N/A

(1) For transaction amounts less than or equal to EUR 25

(2) Incentive is not applicable to Large Ticket Level 1, Large Ticket Level 2 or to Contactless transactions; for Reloadable Cards Top Up transactions also not applicable to Chip & PIN and Enhanced Electronic

(3) Applicable only to MasterCard FleetCard

(4) For transaction amounts more than EUR 3000

(5) For transaction amounts more than EUR 10000

(6) Available only for MCC 4814, 4900, 6050, 6051



MasterCard

## Overview MCC Groups

# Italy - Additional Information

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
Bill Payment and Government	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  Limited to bill payment entities, government agencies and public administration entities Requires pre-approval by Mastercard and use of MasterCard Assigned ID
Reloadable Cards Top Up	MCC 6540: POI Funding Transactions (Excluding MoneySend)  Requires pre-approval by Mastercard and use of MasterCard Assigned ID

Note: A maximum amount of EUR 0.05 is applicable to refund transactions (processing code 20)