



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)
	Low Value Payments (2)	0.28%	0.28% (Max EUR 0.20)	0.28% (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)
	Low Value Payments (2)	0.18%	0.18% (Max EUR 0.08)	0.18% (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)
	Low Value Payments (2)	0.18%	0.18% (Max EUR 0.05)	0.18% (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)
	Low Value Payments (2)	0.18%	0.18% (Max EUR 0.05)	0.18% (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 (4)	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%

- (1) For transaction amounts less than or equal to €25
- (2) For transaction amounts less than EUR 5
- (3) Available only for MCC 4814, 4900, 6050, 6051
- (4) For refunds transactions only



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 Mastercard Preferred/World Business Card	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	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



Italy - Additional Information

Overview MCC Groups

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)