



Italy - Domestic Interchange Fees

Valid From:
9-Apr-20

Consumer Card Interchange Fees

Payment Product	Fee Tier	IRD	General		Bill Payment and Government		Reloadable Cards Top Up	
			≥ EUR 5	< EUR 5	≥ EUR 5	< EUR 5	≥ EUR 5	< EUR 5
Mastercard Consumer Credit	Contactless	P2	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)
	Chip & PIN	T1	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)
	Enhanced Electronic	84	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)
	Merchant UCAF	24	0.30%	0.28%	0.30% (Max EUR 0.35)	0.28% (Max EUR 0.35)	0.30%	0.28%
	Full UCAF	79	0.30%	0.28%	0.30% (Max EUR 0.35)	0.28% (Max EUR 0.35)	0.30%	0.28%
	Base	75	0.30%	0.28%	0.30% (Max EUR 0.35)	0.28% (Max EUR 0.35)	0.30%	0.28%
	Purchase at ATM (1)	AL	0.30%	0.28%	0.30% (Max EUR 0.20)	0.28% (Max EUR 0.20)	N/A	N/A
	Purchase at ATM (late presentment) (1)	MT	0.30%	0.28%	0.30%	0.28%	N/A	N/A
Mastercard Consumer Debit Debit Mastercard Consumer	Contactless	P2	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)
	Chip & PIN	T1	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)
	Enhanced Electronic	84	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)
	Merchant UCAF	24	0.20%	0.18%	0.20% (Max EUR 0.20)	0.18% (Max EUR 0.20)	0.20%	0.18%
	Full UCAF	79	0.20%	0.18%	0.20% (Max EUR 0.20)	0.18% (Max EUR 0.20)	0.20%	0.18%
	Base	75	0.20%	0.18%	0.20% (Max EUR 0.20)	0.18% (Max EUR 0.20)	0.20%	0.18%
	Purchase at ATM (1)	AL	0.20%	0.18%	0.20% (Max EUR 0.08)	0.18% (Max EUR 0.08)	N/A	N/A
	Purchase at ATM (late presentment) (1)	MT	0.20%	0.18%	0.20%	0.18%	N/A	N/A
Mastercard Consumer Prepaid	Contactless	P2	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)
	Chip & PIN	T1	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)
	Enhanced Electronic	84	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)
	Merchant UCAF	24	0.20%	0.18%	0.20% (Max EUR 0.20)	0.18% (Max EUR 0.20)	0.20%	0.18%
	Full UCAF	79	0.20%	0.18%	0.20% (Max EUR 0.20)	0.18% (Max EUR 0.20)	0.20%	0.18%
	Base	75	0.20%	0.18%	0.20% (Max EUR 0.20)	0.18% (Max EUR 0.20)	0.20%	0.18%
	Purchase at ATM (1)	AL	0.20%	0.18%	0.20% (Max EUR 0.05)	0.18% (Max EUR 0.05)	N/A	N/A
	Purchase at ATM (late presentment) (1)	MT	0.20%	0.18%	0.20%	0.18%	N/A	N/A
Maestro Consumer Maestro Consumer Prepaid	Contactless	P1	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)
	Chip	45	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)
	Chip - late presentment	49	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)
	PIN-verified	46	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)
	Signature verified	47	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)
	Secure e-commerce	48	0.20%	0.18%	0.20% (Max EUR 0.20)	0.18% (Max EUR 0.20)	0.20%	0.18%
	Mail Order /Telephone Order (2)	MO	0.20%	0.18%	0.20% (Max EUR 0.20)	0.18% (Max EUR 0.20)	0.20%	0.18%
	Purchase at ATM (1)	AL	0.20%	0.18%	0.20% (Max EUR 0.05)	0.18% (Max EUR 0.05)	N/A	N/A
	Purchase at ATM (late presentment) (1)	MT	0.20%	0.18%	0.20%	0.18%	N/A	N/A

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

(2) For refunds transactions only

Prepaid Card Load

Payment Product	Fee Tier	IRD	Money Transfer(1)		POI Funding (2)	
			≥ EUR 5	< EUR 5	≥ EUR 5	< EUR 5
Mastercard Consumer Credit	Prepaid Card Load	Q1	0.30%	0.28%	0.30%	0.28%
Mastercard Consumer Debit			0.20% (Max EUR 0.05)	0.18%	0.20%	0.18%
Mastercard Consumer Prepaid			0.20% (Max EUR 0.05)	0.18%	0.20%	0.18%
Debit Mastercard Consumer			0.20% (Max EUR 0.05)	0.18%	0.20%	0.18%
Maestro Consumer			0.20% (Max EUR 0.05)	0.18%	0.20%	0.18%

(1) MCC 4829 - Money Transfer

(2) MCC 6540 - POI Funding transactions



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9-Apr-20

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	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%
	Incentive (1)	-0.30%	-0.30%	N/A	-0.30%
	Purchase at ATM (5)	1.50%	N/A	EUR 0.20	N/A
	Purchase at ATM (late presentment) (5)	1.90%	N/A	1.90%	N/A
Mastercard Business Mastercard Prepaid Commercial Mastercard Professional Card Mastercard FleetCard	Contactless	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 (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
Mastercard Purchasing Card	Contactless	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)	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
	Incentive (1)	- EUR 0.50	- EUR 0.50	N/A	- EUR 0.50
	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
Debit Mastercard for Business Debit Mastercard Corporate Prepaid	Contactless	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%
	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	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%
	Incentive (1)	-0.30%	-0.30%	N/A	-0.30%
	Purchase at ATM (5)	1.50%	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 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)

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)