



## Italy | Domestic Multi-lateral Interchange Fees

Consumer				
Product	Fee Type	General	Bollettini <sup>2</sup>	Toll and Bridge <sup>3</sup>
<b>Visa Consumer Debit</b> <b>Visa Consumer Prepaid</b>	Low Value < €5.00	0.18%	0.18%	0.09%
	Contactless	0.20%	0.20% (capped at €0.07)	-
	Secure <sup>1</sup>	0.20%	0.20% (capped at €0.07)	0.10%
	Non-Secure	0.20%	0.20% (capped at €0.07)	0.10%
<b>V PAY Debit</b> <b>V PAY Prepaid</b>	Low Value < €5.00	0.18%	0.18%	-
	Contactless	0.20%	0.20% (capped at €0.07)	-
	Standard	0.20%	0.20% (capped at €0.07)	-
<b>Visa Consumer Credit</b> <b>Visa Consumer Deferred Debit</b>	Low Value < €5.00	0.27%	0.27%	0.135%
	Contactless	0.30%	0.30% (capped at €0.30)	-
	Secure	0.30%	0.30% (capped at €0.30)	0.15%
	Non-Secure	0.30%	0.30% (capped at €0.30)	0.15%

Commercial			
Product	Fee Type	General	Bollettini <sup>2</sup>
<b>Visa Business Debit</b> <b>Visa Business Prepaid</b>	EMV® Chip (Incl. Contactless)	1.35%	1.35% (capped at €0.30)
	Electronic Commerce	1.65%	1.65% (capped at €0.30)
	Standard	1.65%	1.65% (capped at €0.30)
<b>Visa Business Credit</b> <b>Visa Business Deferred Debit</b>	EMV Chip (Incl. Contactless)	1.35%	1.35% (capped at €0.30)
	Electronic Commerce	1.65%	1.65% (capped at €0.30)
	Standard	1.65%	1.65% (capped at €0.30)
<b>Visa Business Credit - Small Market Expense</b>	Low Value < €5.00	0.27%	0.27%
	Standard	0.30%	0.30% (capped at €0.30)
<b>Visa Platinum Business Debit</b> <b>Visa Platinum Business Prepaid</b> <b>Visa Platinum Business Credit</b> <b>Visa Platinum Business Deferred Debit</b>	EMV Chip (Incl. Contactless)	1.60%	1.60% (capped at €0.30)
	Electronic Commerce	1.90%	1.90% (capped at €0.30)
	Standard	1.90%	1.90% (capped at €0.30)
<b>Visa Infinite Business Debit</b> <b>Visa Infinite Business Prepaid</b> <b>Visa Infinite Business Credit</b> <b>Visa Infinite Business Deferred Debit</b>	EMV Chip (Incl. Contactless)	1.70%	1.70% (capped at €0.30)
	Electronic Commerce	2.00%	2.00% (capped at €0.30)
	Standard	2.00%	2.00% (capped at €0.30)
<b>Visa Corporate<sup>4</sup></b>	EMV Chip (Incl. Contactless)	1.55%	1.55% (capped at €0.30)
	Electronic Commerce	1.90%	1.90% (capped at €0.30)
	Standard	1.90%	1.90% (capped at €0.30)
<b>Visa Corporate - Large Market Enterprise</b>	Low Value < €5.00	0.27%	0.27%
	Standard	0.30%	0.30% (capped at €0.30)

Purchasing					
Product	Fee Type	General	General with VGIS	General with LID	Bollettini <sup>2</sup>
Visa Purchasing	EMV Chip (Incl. Contactless)	1.55% <sup>5</sup>	1.55% - €0.50	1.55% - €0.50	1.55% (capped at €0.30)
	Electronic Commerce	1.90% <sup>5</sup>	1.90% - €0.50	1.90% - €0.50	1.90% (capped at €0.30)
	Standard	1.90% <sup>5</sup>	1.90% - €0.50	1.90% - €0.50	1.90% (capped at €0.30)

Purchasing with Fleet Cards				
Product	Fee Type	Level 2 - Fuel Only	Level 3 - Fuel and non-Fuel	Level 3 - Non-Fuel
Visa Purchasing with Fleet	EMV Chip (Incl. Contactless)	1.55% - 0.30%	1.55% - 0.30%	1.55% - 0.30%
	Electronic Commerce	1.90% - 0.30%	1.90% - 0.30%	1.90% - 0.30%
	Standard	1.90% - 0.30%	1.90% - 0.30%	1.90% - 0.30%

<sup>1</sup> Comprises of EMV Chip, Visa Secure, or other equivalent secure Visa technology which may be developed in the future.

<sup>2</sup> Merchant registration required.

<sup>3</sup> Recurring card not present transactions at Merchant Category Code (MCC) 4784—Tolls and Bridge Fees.

<sup>4</sup> Includes deferred debit, credit and prepaid.

<sup>5</sup> Visa Purchasing acquirers may receive an additional interchange incentive of €0.50 if they submit the transaction with additional data: "Visa Global Invoicing System and Line Item Detail" (VGIS/LID).

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