



## Italy | Domestic Multi-lateral Interchange Fees

Consumer				
Product	Fee Type	General	Bollettini <sup>2</sup>	Prepaid Card Top-Up <sup>3</sup>
Visa Consumer Debit	Low Value < €5.00	0.18%	0.18%	
Visa Consumer Prepaid	Contactless	0.20%	0.20% (capped at €0.07)	<sup>4</sup> 0.18% - Low Value < €5.00
	Secure <sup>1</sup>	0.20%	0.20% (capped at €0.07)	0.20% (capped at €0.07) - >€5.00
	Non-Secure	0.20%	0.20% (capped at €0.07)	
V PAY Debit	Low Value < €5.00	0.18%	0.18%	
V PAY Prepaid	Contactless	0.20%	0.20% (capped at €0.07)	<sup>4</sup> 0.18% - Low Value < €5.00
	Standard	0.20%	0.20% (capped at €0.07)	0.20% (capped at €0.07) - >€5.00
Visa Consumer Credit	Low Value < €5.00	0.27%	0.27%	-
Visa Consumer Deferred Debit	Contactless	0.30%	0.30% (capped at €0.30)	-
	Secure	0.30%	0.30% (capped at €0.30)	-
	Non-Secure	0.30%	0.30% (capped at €0.30)	-

Commercial				
Product	Fee Type	General	Bollettini	Prepaid Card Top-Up
Visa Business Debit	EMV Chip (Incl. Contactless)	1.35%	1.35% (capped at €0.30)	1.35% (capped at €0.30)
Visa Business Prepaid	Electronic Commerce	1.45%	1.45% (capped at €0.30)	-
	Standard	1.60%	1.60% (capped at €0.30)	-
Visa Business Credit	EMV Chip (Incl. Contactless)	1.35%	1.35% (capped at €0.30)	-
Visa Business Deferred Debit	Electronic Commerce	1.45%	1.45% (capped at €0.30)	-
	Standard	1.60%	1.60% (capped at €0.30)	-
Visa Business Credit - Small Market Expense	Low Value < €5.00	0.27%	0.27%	-
	Standard	0.30%	0.30%	-
Visa Platinum Business Debit	EMV Chip (Incl. Contactless)	1.60%	1.60% (capped at €0.30)	-
Visa Infinite Business Debit	Electronic Commerce	1.70%	1.70% (capped at €0.30)	-
	Standard	1.85%	1.85% (capped at €0.30)	-
Visa Platinum Business Credit	EMV Chip (Incl. Contactless)	1.60%	1.60% (capped at €0.30)	-
Visa Infinite Business Credit	Electronic Commerce	1.70%	1.70% (capped at €0.30)	-
	Standard	1.85%	1.85% (capped at €0.30)	-
Visa Corporate	EMV Chip (Incl. Contactless)	1.55%	1.55% (capped at €0.30)	-
	Electronic Commerce	1.65%	1.65% (capped at €0.30)	-
	Standard	1.80%	1.80% (capped at €0.30)	-
Visa Corporate - Large Market Enterprise	Low Value < €5.00	0.27%	0.27%	-
	Standard	0.30%	0.30%	-
Visa Purchasing	EMV Chip (Incl. Contactless)	1.55% <sup>5</sup>	1.55% (capped at €0.30)	-
	Electronic Commerce	1.65% <sup>5</sup>	1.65% (capped at €0.30)	-
	Standard	1.80% <sup>5</sup>	1.80% (capped at €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 Category Code (MCC): 6540 Non-Financial Institutions, Stored Value Card Purchase, Load

<sup>3</sup> Merchant registration required.

<sup>4</sup> Applicable only to EMV fee type

<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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