

## Italy | Domestic Multi-lateral Interchange Fees | 1/2

<b>Consumer</b>		
	<b>Credit &amp; Deferred Debit</b>	<b>Immediate Debit &amp; Prepaid</b>
<b>Visa Consumer</b>		
<u>Non-Sector Specific</u>		
Low Value < €5.00	0.27%	0.18%
Contactless Low Value ≥ €5.00 ≤ €25.00		
Secure <sup>1</sup>	0.30%	0.20%
Non-Secure		
<u>Sector Specific<sup>2</sup></u>		
Bollettini Low Value < €5.00	0.27%	0.18%
Bollettini	0.30%	0.20%
	(capped at €0.30)	(capped at €0.07)
<b>V PAY</b>		
<u>Non-Sector Specific</u>		
Low Value < €5.00		0.18%
Contactless Low Value ≥ €5.00 ≤ €25.00	n/a	0.20%
Standard		
<u>Sector Specific<sup>2</sup></u>		
Bollettini Low Value < €5.00		0.18%
Bollettini	n/a	0.20%
		(capped at €0.07)

## Italy | Domestic Multi-lateral Interchange Fees | 2/2

<b>Commercial</b>		
	<b>Credit &amp; Deferred Debit</b>	<b>Immediate Debit &amp; Prepaid</b>
<u>Non-Sector Specific</u>		
Business - EMV® Chip	1.35%	
Business - Electronic Commerce	1.45%	
Business - Standard	1.60%	
Corporate & Purchasing - EMV Chip	1.55%	
Corporate & Purchasing - Electronic Commerce	1.65%	n/a
Corporate & Purchasing - Standard	1.85%	
Small Market Expenses Low Value < €5.00	0.27%	
Small Market Expenses	0.30%	n/a
Large Market Enterprise Low Value < €5.00	0.27%	
Large Market Enterprise	0.30%	
<u>Sector Specific</u> <sup>2</sup>		
Bollettini Business - EMV Chip		Non-Sector Specific fees as appropriate (capped at €0.30)
Bollettini Business - Electronic Commerce		
Bollettini Business - Standard		
Bollettini Corporate & Purchasing - EMV Chip	Non-Sector Specific fees as appropriate (capped at €0.30)	
Bollettini Corporate & Purchasing - Electronic Commerce		n/a
Bollettini Corporate & Purchasing - Standard		
Bollettini - Small Market Expenses Low Value < €5.00	0.27%	
Bollettini - Small Market Expenses	0.30% (capped at €0.30)	n/a
Bollettini - Large Market Enterprise Low Value < €5.00	0.27%	
Bollettini - Large Market Enterprise	0.30% (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 registration required