

Indicative Card Scheme Fee Rates as of October 2024
Italy

Definitions:
 Domestic transaction: A domestic payment transaction means a card-based payment transaction where the card-based payment instrument is issued by an issuing payment service provider located in the same country as that of the point of sale.
 Intra EEA transaction: An Intra EEA payment transaction means a card-based payment transaction where the card-based payment instrument is issued by an issuing payment service provider located in a different EEA member state than that of the point of sale.
 Intra non-EEA transaction: An Intra non-EEA payment transaction means a card-based payment transaction where the card-based payment instrument is issued by an issuing payment service provider located outside the EEA but still in the European region and the point of sale is within the EEA and vice versa.
 Interregional transaction: An Interregional payment transaction means a card-based payment transaction where the card-based payment instrument is issued by an issuing payment service provider located outside of the European Region and the point of sale lies within the European Region and vice versa.

Fee Type	Applies to every payment (if differences)	Applicable in the Territory of (Country)	Remarks	Brand	Mastercard			Maestro			Debit Mastercard			Visa			V PAY / Visa Debit			UnionPay	Diners			JCB
					Domestic		Inter	Domestic		Inter	Domestic		Inter	Domestic		Inter	Domestic		Inter		Inter	Domestic/Inter		
					Amount (€)	%	%	Amount (€)	%	Amount (€)	%	Amount (€)	%	Amount (€)	%	Amount (€)	%	Amount (€)	%		Amount (€)	%		
MC Clearing Acquirer POS	X				Micro	<€ 30	€ 0.0018	€ 0.0018		€ 0.0041	€ 0.0041		€ 0.0041	€ 0.0041		€ 0.0030	€ 0.0030							
					Mid	€ 30 - € 100	€ 0.0015	€ 0.0015	€ 0.0060	€ 0.0052	€ 0.0052	€ 0.0080	€ 0.0082	€ 0.0082										
					Max	>€ 100	€ 0.0086	€ 0.0086		€ 0.0194	€ 0.0194		€ 0.0194	€ 0.0194										
MC Acquirer Volume Fee	X						0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%		
MC Acquirer Reported Transaction Fee	X							€ 0.2000				€ 0.2000		€ 0.2000										
MC Marketing Fund	X							0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%		
MC Acquirer Authorization Fee	X							0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%		
Non-Tri-band Card Scheme Fees	X							0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%		
MC Acquirer Cross-Border Fee	X		Excluding Intra-Euro in EUR where merchant and issuer country both are in the extended Eurozone (Eurozone & Sweden) Revised rates as of 01/07/2024					1.5000%	0.6500% (0.7500%)		1.0000%	0.6000% (0.7500%)		0.1000%	0.6000% (0.7500%)									
MC Acquirer Card-Not-Present Fee	X		Excluding Intra-Euro in EUR where merchant and issuer country both are in the extended Eurozone (Eurozone & Sweden) Revised rates as of 01/07/2024					0.2500%	0.0500% (0.1500%)		0.2500%	0.0500% (0.1500%)		0.2500%	0.0500% (0.1500%)									
MC Acquirer Mail Order / Telephone Order (MOTO) Fee	X		Applies to card not present MOTO txs					0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%		
MC Non-EMV (Contactless) Acquirer Fee	X		Applies to non-EMV (Contactless) txs only					0.0050%	0.0050%	0.0050%	0.0050%	0.0050%	0.0050%	0.0050%	0.0050%	0.0050%	0.0050%	0.0050%	0.0050%	0.0050%	0.0050%	0.0050%		
MC EMV 3DS Authentication Fee	X		Applies for EMV 3DS (102) authenticated cardholder initiated purchase					0.0255%	0.0255%	0.0310%	0.0255%	0.0310%	0.0255%	0.0310%	0.0255%	0.0310%	0.0255%	0.0310%	0.0255%	0.0310%	0.0255%	0.0310%		
MC EMV 3DS Authentication Fee - Recurring	X		Applies for EMV 3DS (102) authenticated merchant initiated recurring payment (not applied to standard authorization only recurring transactions)					0.0050%	0.0050%	0.0100%	0.0050%	0.0100%	0.0050%	0.0100%	0.0050%	0.0100%	0.0050%	0.0100%	0.0050%	0.0100%	0.0050%	0.0100%		
MC EMV 3DS Card Add Fee	X		Applies for EMV 3DS (102) authentication for purpose of adding card for CIP					€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000		
MC Address Verification Service Fee	X		Applies for non-secure authentication requests with AVS data					€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100		
MC CIP Fee	X		Applies for non-secure or MOTO txs with CIP					€ 0.0025	€ 0.0025	€ 0.0025	€ 0.0025	€ 0.0025	€ 0.0025	€ 0.0025	€ 0.0025	€ 0.0025	€ 0.0025	€ 0.0025	€ 0.0025	€ 0.0025	€ 0.0025	€ 0.0025		
MC Token Validation and Lifecycle Service Fee (F2F)	X		Applies for F2F transactions that are processed with MC tokens Revised rates as of 01/07/2024					0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%		
MC Token Validation and Lifecycle Service Fee (EMV)	X		Applies for EMV transactions that are processed with MC tokens Revised rates as of 01/07/2024					0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%		
MC Acquirer Performance Development - No Authentication	X		Applies for CNP transactions that are processed with MC tokens Revised rates as of 01/07/2024					0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%		
MC Acquirer Performance Development - Not tokenized CNP	X		Applies for Card-not-present transactions without schema token					0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%		
MC Exemption Indicator Fee	X		Fee charged if billable exemption indicators are used (Low Fraud/TRA, Low-Value Expense, SCA/DebitProtect)					€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000		
MC Authorization Integrity Fee	X		Applies to Pre-Authorizations only. Fee is applied instead of the MC Acquirer Authorization Fee					0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%		
MC Pre-Authorization Fee for AFD and EVC	X		Applies for Automatic Fuel Dispenser & Electric Vehicle Charging merchants, applies for pre-authorizations only (assessed instead of the MC Acquirer Authorization Fee) Revised rates as of 01/07/2024					0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%		
MC PSD2 May Entered Transaction Fee	X		Applies for PSD2 transactions					€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000		
MC PSD2 Chip transactions without CVM Fee	X		Domestic & Intra EEA txs at POS with chip but no CVM					€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000		
MC Reattempt Fee	X		Applies to each reattempt authorization after an initial decline with indicator 'is not retry' (ie.com only)					€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000		
MC Single Tap Enablement Fee	X		Applies for contactless transactions processed on terminals that do not support Single Tap					0.044%	0.044%	0.044%	0.044%	0.044%	0.044%	0.044%	0.044%	0.044%	0.044%	0.044%	0.044%	0.044%	0.044%	0.044%		
MC Global Wholesale Travel Transaction Program (GWTF) Fee	X		Applies for GWTF Tx only. This fee applies instead of Authorization, Clearance & Settlement and Card-Not-Present Fees					0.6000%	0.6000%	0.6000%	0.6000%	0.6000%	0.6000%	0.6000%	0.6000%	0.6000%	0.6000%	0.6000%	0.6000%	0.6000%	0.6000%	0.6000%		
MC Freight Program Acquirer Scheme Fee	X		Applies for Freight Program Tx only. This fee applies instead of volume, reported transaction, card-not-present and MOTO fees.					0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%		
MC Freight Program Acquirer Switch Fee	X		Applies for Freight Program Tx only. This fee applies instead of Authorization, Pre-authorization and Clearance & Settlement fees					0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%		
Visa Acquire Clearance & Settlement Fee	X							€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050		
Visa Acquirer Authorization Fee	X							€ 0.0011	€ 0.0011	€ 0.0011	€ 0.0011	€ 0.0011	€ 0.0011	€ 0.0011	€ 0.0011	€ 0.0011	€ 0.0011	€ 0.0011	€ 0.0011	€ 0.0011	€ 0.0011	€ 0.0011		
Visa Cyber Threat Protection Fee	X							€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020		
Visa Integration and Market Development Fee (IMD)	X							€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020		
Visa Non-Tri-band Card Scheme Fees	X							0.0030%	0.0030%	0.0030%	0.0030%	0.0030%	0.0030%	0.0030%	0.0030%	0.0030%	0.0030%	0.0030%	0.0030%	0.0030%	0.0030%	0.0030%		
Visa Acquirer Card-Not-Present Service Fee	X							0.0860%	0.0860%	0.0860%	0.0860%	0.0860%	0.0860%	0.0860%	0.0860%	0.0860%	0.0860%	0.0860%	0.0860%	0.0860%	0.0860%	0.0860%		
Visa Acquirer Card-Not-Present Service Fee	X							0.0600%	0.0600%	0.0600%	0.0600%	0.0600%	0.0600%	0.0600%	0.0600%	0.0600%	0.0600%	0.0600%	0.0600%	0.0600%	0.0600%	0.0600%		
Visa International Card-Not-Present Fee	X							€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000		
Visa International Acquiring (F2F & CNP)	X							€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000		
Visa International Acquiring (UK Issued - CNP only)	X							0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%		
Visa Secure Credential CNP Fee	X							€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000		
Visa Non-Domestic Settlement Currency Volume Fee	X							0.0350%	0.0350%	0.0350%	0.0350%	0.0350%	0.0350%	0.0350%	0.0350%	0.0350%	0.0350%	0.0350%	0.0350%	0.0350%	0.0350%	0.0350%		
Visa Estimated and Incremental Authorization Fee	X							0.0300%	0.0300%	0.0300%	0.0300%	0.0300%	0.0300%	0.0300%	0.0300%	0.0300%	0.0300%	0.0300%	0.0300%	0.0300%	0.0300%	0.0300%		
Visa Non-EMV Terminal Fee	X							€ 0.1200	€ 0.1200	€ 0.1200	€ 0.1200	€ 0.1200	€ 0.1200	€ 0.1200	€ 0.1200	€ 0.1200	€ 0.1200	€ 0.1200	€ 0.1200	€ 0.1200	€ 0.1200	€ 0.1200		
Visa 3DS Acquirer Authorization Request Fee	X							€ 0.02																