

Italy Domestic Interchange Reimbursement Fees (IRF)

1. IRF for POS/QRC/E-Commerce/MO/TO and Recurring Transactions

Card Product	MCCs	Card Type	Acquirer Pays Issuer
Consumer	Bill Payment and Utilities (4814, 4816, 4899, 4900)	PIN-based Debit/Prepaid	0.2% Capped at EUR 0.07
	Professional Services and Membership Organizations (8062, 8211, 8220, 8241, 8244, 8249, 8299, 8675)		0.3% Capped at EUR 0.3
	Government Services (9211, 9222, 9311, 9399, 9402, 9405)	Credit &Signature-based Debit/Prepaid	0.3% Capped at EUR 0.3
	Other MCCs	PIN-based Debit/Prepaid	0.2%
		Credit &Signature-based Debit/Prepaid	0.3%
Commercial	PIN-based Debit/Prepaid		EUR 0.6
	Credit &Signature-based Debit/Prepaid		1.5%

2. IRF for ATM Transactions

Transaction	Issuer Pays Acquirer
ATM Withdrawal	USD 1.375
ATM Inquiry	USD 0.25