

Italy | Domestic Interchange Reimbursement Fees

1. Interchange Reimbursement Fee(IRF) for POS/QRC/E-Commerce/MO/TO and Recurring Transactions

Card Product	MCC	Card Type	IRF
Consumer	Bill Payment and Utilities (4814, 4816, 4899, 4900)	PIN-based	0.2%
	Professional Services and Membership Organizations (8062, 8211, 8220, 8241, 8244, 8249, 8299, 8675)	Debit/Prepaid	Capped at EUR 0.07
	Government Services (9211, 9222, 9311, 9399, 9402, 9405)	Credit &Signature-based Debit/Prepaid	0.3% Capped at EUR 0.3
Commercial	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	IRF
ATM Withdrawal	USD 1.375
ATM Inquiry	USD 0.25