



Italy | Domestic Multi-lateral Interchange Fees

Consumer			
Product	Fee Type	General	Bollettini ²
Visa Consumer Debit	Low Value < €5.00	0.18%	0.18%
Visa Consumer Prepaid	Contactless	0.20%	0.20% (capped at €0.07)
	Secure ¹	0.20%	0.20% (capped at €0.07)
	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)
	Standard	0.20%	0.20% (capped at €0.07)
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 ²
Visa Business Debit	EMV® Chip (Incl. Contactless)	1.35%	1.35% (capped at €0.30)
Visa Business Prepaid	Electronic Commerce	1.65%	1.65% (capped at €0.30)
	Standard	1.65%	1.65% (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	1.65%	1.65% (capped at €0.30)
	Standard	1.65%	1.65% (capped at €0.30)
Visa Business Credit - Small Market Expense	Low Value < €5.00	0.27%	0.27%
	Standard	0.30%	0.30% (capped at €0.30)
Visa Platinum Business Debit	EMV Chip (Incl. Contactless)	1.60%	1.60% (capped at €0.30)
Visa Platinum Business Prepaid	Electronic Commerce	1.90%	1.90% (capped at €0.30)
Visa Platinum Business Credit	Standard	1.90%	1.90% (capped at €0.30)
Visa Platinum Business Deferred Debit			
Visa Infinite Business Debit	EMV Chip (Incl. Contactless)	1.70%	1.70% (capped at €0.30)
Visa Infinite Business Prepaid	Electronic Commerce	2.00%	2.00% (capped at €0.30)
Visa Infinite Business Credit	Standard	2.00%	2.00% (capped at €0.30)
Visa Infinite Business Deferred Debit			
Visa Corporate ³	EMV Chip (Incl. Contactless)	1.55%	1.55% (capped at €0.30)
	Electronic Commerce	1.90%	1.90% (capped at €0.30)
	Standard	1.90%	1.90% (capped at €0.30)
Visa Corporate - Large Market Enterprise	Low Value < €5.00	0.27%	0.27%
	Standard	0.30%	0.30% (capped at €0.30)

Purchasing					
Product	Fee Type	General	General with VGIS	General with LID	Bollettini ²
Visa Purchasing	EMV Chip (Incl. Contactless)	1.55% ³	1.55% - €0.50	1.55% - €0.50	1.55% (capped at €0.30)
	Electronic Commerce	1.90% ³	1.90% - €0.50	1.90% - €0.50	1.90% (capped at €0.30)
	Standard	1.90% ³	1.90% - €0.50	1.90% - €0.50	1.90% (capped at €0.30)

Purchasing with Fleet Cards				
Product	Fee Type	Level 2 - Fuel Only	Level 3 - Fuel and non-Fuel	Level 3 - Non-Fuel
Visa Purchasing with Fleet	EMV Chip (Incl. Contactless)	1.55% - 0.30%	1.55% - 0.30%	1.55% - 0.30%
	Electronic Commerce	1.90% - 0.30%	1.90% - 0.30%	1.90% - 0.30%
	Standard	1.90% - 0.30%	1.90% - 0.30%	1.90% - 0.30%

¹ Comprises of EMV Chip, Visa Secure, or other equivalent secure Visa technology which may be developed in the future.

² Merchant registration required.

³ 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).

³ Includes deferred debit, credit and prepaid.

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