Indicative Card Scheme Fee Rates as of April 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 the 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 Europe 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 Europe Region and the point of sale lies within the Europe Region and vice versa.

Fee Type	Applies to every Trx (with regional differences)	Depending on Trx / Terminal Criterias (see remarks)	Remarks
MC Clearing Acquirer POS	X		
MC Acquirer Volume Fee	X		
MC Acquiring Reported Transaction Fee	X		
MC Marketing Fund	X		
MC Acquirer Authorisation Fee	X		
Non-Trx based Card Scheme Fees	X		
MC Acquirer Cross-border Fee (Local Currency)		X	Applies when trx currency is the same as the local currency of merchant country. *Excluding Intra-Europe trx in EURO where merchant and issuer country both are in the extended Eurozone (Eurozone & Sweden)* **Revised rates as of 01/07/2024**
MC Acquirer Cross-border Fee (Non-Local Currency)		X	Applies when trx currency is not the same as the local currency of merchant country. *Excluding Intra-Europe trx in EURO where merchant and issuer country both are in the extended Eurozone (Eurozone & Sweden)*
MC Acquirer Card-Not-Present Fee		X	Applies for card-not-present transactions. *Excluding Intra-Europe trx in EURO where merchant and issuer country both are in the extended Eurozone (Eurozone & Sweden)* **Revised rates as of 01/07/2024**
MC Acquirer Mail Order / Telephone Order (MOTO) Fee		X	Applies to all Card not Present MOTO trx
MC Non-EMV/ Contactless Acquirer Fee		X	Non-EMV / Non-CLP terminal only
MC EMV 3DS Authentication Fee		X	Applies for EMV 3DS (3DS2) authenticated cardholder intitiated purchase
MC EMV 3DS Authentication Fee - Recurring		X	Applies for EMV 3DS (3DS2) authenticated merchant initiated recurring payment (not applied to standard authorization only recurring transactions)
MC EMV 3DS Card Add Fee		X	Applies for EMV 3DS (3DS2) authentication for purpose of adding card for COF
MC Address Verification Service Fee		X	Applies for non-secure authorization requests with AVS data
MC CVC2 Fee		X	Applies for non-secure e-com or MOTO trx with CVC2
MC Acquirer Performance Development – No Authentication		X	Applies for non-Secure CNP trx only
MC Acquirer Performance Development – Not tokenized COF		X	Applies for Credential on file trx without scheme token
MC Exemption Indicator Fee		x	Fee charged if billable exemption indicators are used (Low Fraud/TRA, Low-Value Payment, SCA Delegation)
MC Authorisation Integrity Fee		X	Incompliant Final Authorisations only
MC PreAuthorisation Fee		X	Applies to Pre-Authorizations only, fee is applied instead of the MC Acquirer Authorisation Fee
MC PreAuthorisation Fee for AFD and EVC		X	**Applied for Automatic Fuel Dispenser & Electric Vehicle Charging merchants, applies for pre-authorizations only (assessed instead of the MC Acquirer Authorization Fee) Introduced as of 01/07/2024**
MC PSD2 Key Entered Transaction Fee		X	
MC PSD2 Chip transactions without CVM Fee		X	Domestic & Intra EEA trx at POS with chip but no CVM
MC Reattempts Fee		X	Applies to each reattempt authorization after an initial decline with indicator "Do not retry" (E-com only).
MC Single Tap Enablement Fee		X	Applies for contacless transactions processed on terminals that do not support Single Tap.
MC Global Wholesale Travel Transaction Program (GWTTP) Fee		X	Applies for GWTTP Trx only. This fee applies instead of Authorization, Clearing & Settlement and Cross-Border Fees.
MC Freight Program Acquirer Scheme Fee		X	Applies for Freight Program Trx only. This fee applies instead of volume, reported transaction, card-not-present and MOTO fees.
MC Freight Program Acquirer Switch Fee		X	Applies for Freight Program Trx only. This fee applies instead of Authorization, Preauthorization and Clearing & Settlement fees
Visa Acquirer Clearing & Settlement Fee	X		
Visa Acquirer Authorization Fee	X		
Visa Innovation and Market Development Fee (IMD)	X		**New rate applied 01.07.2023**
Non-Trx based Card Scheme Fees	X		
Visa Acquirer Card Present Service Fee		X	For F2F transactions only **New rate applied 01.01.2024**
Visa Acquirer Card Not Present Service Fee		X	For CNP transactions only **New rate applied 01.01.2024**
Visa International Card-Not-Present Fee		X	CNP trx only
Visa International Acquiring (F2F & CNP)		X	Applies to F2F and CNP transactions.
Visa International Acquiring (UK issued - F2F & CNP)		x	Applies to F2F and CNP transactions with UK-issued cards.
Visa International Acquiring (UK issued - CNP only)		x	Applies to CNP transactions with UK-issued cards.
Visa Secure Credential CNP Fee		x	Applies for card-not-present transactions that are neither secure nor tokenized
Visa Non-Domestic Settlement Currency Volume Fee		x	Applies for transactions settled in a currency other than the local currency of the merchant country **Revised rates as of 01/04/2024**
Visa Estimated and Incremental Authorization Fee		x	Applies to Estimated and Incremental Authorizations only, fee is applied in addition to Visa Acquirer Authorization Fee
Visa Non EMV Terminal Fee		X	
Visa 3DS Acquirer Authentication Request Fee		X	For 3DS 1.0 and 2.0 Authentication Calls
Visa Address Verification Service		X	Applies for authorizations with AVS result
Visa Reattempts Fee		X	Applies to each reattempt authorization after an initial decline with indication "Do not retry", "Retry with updated card data" and after >15 reattempts in 30 days.
Visa Processing Integrity Fees		x	**Applies for cleared transactions that cannot be matched to authorization Introduced as of 25/04/2024 New rate (in brackets) as of 01/07/2024**
Visa Integrity Risk Fee		x	**Introduced as of 01/04/2024 Applies to CNP transactions for merchants with MCC 5967 & 7273 and for MCC 6012 & 6051 processing crypto purchase transactions**
Visa Acquirer B2B Virtual Service Fee		X	Applies for B2B Virtual transactions only. This fee applies instead of Authorization, Clearing & Settlement and International Fees
Visa Reversal Fee		X	Applies for Reversal Trx processed the the Visa network only

Fee Type	Region / Amount Limit	Mastercard Domestic	Mastercard Intra	Mastercard Inter	Maestro Domestic	Maestro Intra	Maestro Inter	Debit Mastercard Domestic	Debit Mastercard Intra	Debit Mastercard Inter
MC Clearing Acquirer POS – Micro	< € 5.00	€ 0,0018	€ 0,0018	€ 0,0060	€ 0,0041	€ 0,0041	€ 0,0080	€ 0,0041	€ 0,0041	€ 0,0080
MC Clearing Acquirer POS – Mid	€ 5 - € 25	€ 0,0035	€ 0,0035		€ 0,0062	€ 0,0062		€ 0,0062	€ 0,0062	
MC Clearing Acquirer POS – Macro	> € 25 - € 100	€ 0,0053	€ 0,0053		€ 0,0083	€ 0,0083		€ 0,0083	€ 0,0083	
MC Clearing Acquirer POS – Max	> € 100	€ 0,0086	€ 0,0086		€ 0,0104	€ 0,0104		€ 0,0104	€ 0,0104	
MC Acquirer Volume Fee		0,0822%	0,0822%	0,0822%	0,0805%	0,0805%	0,0805%	0,0822%	0,0822%	0,0822%
MC Acquiring Reported Transaction Fee				€ 0,2000			€ 0,2000			€ 0,2000
MC Marketing Fund		0,0100%	0,0100%	0,0100%				0,0100%	0,0100%	0,0100%
MC Acquirer Authorisation Fee		0,0090%	0,0090%	0,0090%	0,0090%	0,0090%	0,0090%	0,0090%	0,0090%	0,0090%
Non-Trx based Card Scheme Fees		0,0125%	0,0125%	0,0125%	0,0120%	0,0120%	0,0120%	0,0120%	0,0120%	0,0120%
MC Acquirer Cross-border Fee (Local Currency)			0,1500%	0,6500% (0,7500%)		0,1000%	0,6000% (0,7500%)		0,1000%	0,6000% (0,7500%)
MC Acquirer Cross-border Fee (Non-Local Currency)			0,1500%	0,6500%		0,1000%	0,6000%		0,1000%	0,6000%
MC Acquirer Card-Not-Present Fee			0,0250%	0,0500% (0,1500%)		0,0250%	0,0500% (0,1500%)		0,0250%	0,0500% (0,1500%)
MC Acquirer Mail Order / Telephone Order (MOTO) Fee		0,0250%	0,0250%	0,0500%	0,0250%	0,0250%	0,0500%	0,0250%	0,0250%	0,0500%
MC Non-EMV/ Contactless Acquirer Fee		0,0400%	0,0400%	0,0400%	0,0400%	0,0400%	0,0400%	0,0400%	0,0400%	0,0400%
MC EMV 3DS Authentication Fee		0.0155% (max € 0.155)	0.0155% (max € 0.155)	0.0310% (max € 0.31)	0.0155% (max € 0.155)	0.0155% (max € 0.155)	0.0310% (max € 0.31)	0.0155% (max € 0.155)	0.0155% (max € 0.155)	0.0310% (max € 0.31)
MC EMV 3DS Authentication Fee - Recurring		0.0050% (max € 0.05)	0.0050% (max € 0.05)	0.0100% (max € 0.10)	0.0050% (max € 0.05)	0.0050% (max € 0.05)	0.0100% (max € 0.10)	0.0050% (max € 0.05)	0.0050% (max € 0.05)	0.0100% (max € 0.10)
MC EMV 3DS Card Add Fee		€ 0,0300	€ 0,0300	€ 0,0300	€ 0,0300	€ 0,0300	€ 0,0300	€ 0,0300	€ 0,0300	€ 0,0300
MC Address Verification Service Fee		€ 0,0100	€ 0,0100	€ 0,0100	€ 0,0100	€ 0,0100	€ 0,0100	€ 0,0100	€ 0,0100	€ 0,0100
MC CVC2 Fee		€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025
MC Acquirer Performance Development – No Authentication		0,0600%	0,0600%	0,0600%	0,0600%	0,0600%	0,0600%	0,0600%	0,0600%	0,0600%
MC Acquirer Performance Development – Not tokenized COF		0,0500%	0,0500%	0,0500%	0,0500%	0,0500%	0,0500%	0,0500%	0,0500%	0,0500%
MC Exemption Indicator Fee		€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200
MC Authorisation Integrity Fee		0,2800%	0,2800%	0,2800%	0,2800%	0,2800%	0,2800%	0,2800%	0,2800%	0,2800%
MC PreAuthorisation Fee		0,0800%	0,0800%	0,0800%	0,0800%	0,0800%	0,0800%	0,0800%	0,0800%	0,0800%
MC PreAuthorisation Fee for AFD and EVC		0,0150%	0,0150%	0,0150%	0,0150%	0,0150%	0,0150%	0,0150%	0,0150%	0,0150%
MC PSD2 Key Entered Transaction Fee		€ 0,2000	€ 0,2000		€ 0,2000	€ 0,2000		€ 0,2000	€ 0,2000	
MC PSD2 Chip transactions without CVM Fee		€ 0,3000	€ 0,3000		€ 0,3000	€ 0,3000		€ 0,3000	€ 0,3000	
MC Reattempts Fee		€ 0,5000	€ 0,5000	€ 0,5000	€ 0,5000	€ 0,5000	€ 0,5000	€ 0,5000	€ 0,5000	€ 0,5000
MC Single Tap Enablement Fee		0.044% (max: € 0.44)	0.044% (max: € 0.44)	0.044% (max: € 0.44)	0.044% (max: € 0.44)	0.044% (max: € 0.44)	0.044% (max: € 0.44)	0.044% (max: € 0.44)	0.044% (max: € 0.44)	0.044% (max: € 0.44)
MC Global Wholesale Travel Transaction Program (GWTTP) Fee		0,6000%	0,6000%	0,6000%	0,6000%	0,6000%	0,6000%	0,6000%	0,6000%	0,6000%
MC Freight Program Acquirer Scheme Fee		0,4500%	0,4500%	0,4500%	0,4500%	0,4500%	0,4500%	0,4500%	0,4500%	0,4500%
MC Freight Program Acquirer Switch Fee		0,0500%	0,0500%	0,0500%	0,0500%	0,0500%	0,0500%	0,0500%	0,0500%	0,0500%

Fee Type	Visa Domestic	Visa Intra	Visa Inter	V PAY / Visa Debit Domestic	V PAY / Visa Debit Intra	V PAY / Visa Debit Inter
Visa Acquirer Clearing & Settlement Fee	€ 0,0050	€ 0,0100	€ 0,0650	€ 0,0050	€ 0,0100	€ 0,0650
Visa Acquirer Authorization Fee	€ 0,0032	€ 0,0068	€ 0,0425	€ 0,0032	€ 0,0068	€ 0,0425
Visa Innovation and Market Development Fee (IMD)	0,0025% (0.02%)	0,0025% (0.02%)	0,0025% (0.02%)	0,0025% (0.02%)	0,0025% (0.02%)	0,0025% (0.02%)
Non-Trx based Card Scheme Fees	0,0036%	0,0036%	0,0036%	0,0007%	0,0007%	0,0007%
Visa Acquirer Card Present Service Fee	0,030% (0.086%)	0,030% (0.086%)	0,030% (0.086%)	0,025% (0.081%)	0,025% (0.081%)	0,025% (0.081%)
Visa Acquirer Card Not Present Service Fee	0,033% (0,089%)	0,033% (0,089%)	0,033% (0,089%)	0,028% (0,084%)	0,028% (0,084%)	0,028% (0,084%)
Visa International Card-Not-Present Fee			0,5500%			0,5500%
Visa International Acquiring (F2F & CNP)			0,6000%			0,6000%
Visa International Acquiring (UK issued - F2F & CNP)		0,1000%			0,1000%	
Visa International Acquiring (UK issued - CNP only)		0,1500%			0,1500%	
Visa Secure Credential CNP Fee	0,0250%	0,0250%		0,0250%	0,0250%	
Visa Non-Domestic Settlement Currency Volume Fee		0,0500% (0,1000%)	0,0500% (0,1000%)		0,0500% (0,1000%)	0,0500% (0,1000%)
Visa Estimated and Incremental Authorization Fee	0,0200%	0,0200%	0,0200%	0,0200%	0,0200%	0,0200%
Visa Non EMV Terminal Fee	$ 0,1200	$ 0,1200	$ 0,1200	$ 0,1200	$ 0,1200	$ 0,1200
Visa 3DS Acquirer Authentication Request Fee	€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200
Visa Address Verification Service	$ 0,0020	$ 0,0020	$ 0,0020	$ 0,0020	$ 0,0020	$ 0,0020
Visa Reattempts Fee	$ 0,1000	$ 0,1000	$ 0,1000	$ 0,1000	$ 0,1000	$ 0,1000
Visa Processing Integrity Fees	$ 0,01 ($ 0,05)	$ 0,01 ($ 0,05)	$ 0,01 ($ 0,05)	$ 0,01 ($ 0,05)	$ 0,01 ($ 0,05)	$ 0,01 ($ 0,05)
Visa Integrity Risk Fee	$ 0.02 + 0.10%	$ 0.02 + 0.10%	$ 0.02 + 0.10%	$ 0.02 + 0.10%	$ 0.02 + 0.10%	$ 0.02 + 0.10%
Visa Acquirer B2B Virtual Service Fee	0,6000%	0,6000%	1,0000%	0,6000%	0,6000%	1,0000%
Visa Reversal Fee	€ 0,2712	€ 0,2712	€ 0,2712	€ 0,2712	€ 0,2712	€ 0,2712

UnionPay Inter	Diners Domestic/ Intra	Diners Inter	JCB SEPA Region (Oct 2022)
F2F: 0.10% eCom Standard: 0.20% eCom MCC Airport, Education, Insurance: 0.15%	0,1200%	0,4500%	Cross-border Fee (CP & CNP): 0.45% Assessment Fee (CP & CNP): 0.05% (not applicable for local-currency CNP) E-Commerce Fee (CNP only): 0.75% (JPY currency) or 0.25% (non-JPY currency) Airline MCCs: 0% (above listed fees are not applicable)