

Credit & Currency

Navigating money smoothly requires a blend of modern plastic and traditional paper cash.

Local Currency

- **The Euro (€):** Official currency used across both regions.

Card Usage & Digital Payments

- **Widely Accepted:** Visa and Mastercard are accepted at most restaurants, hotels, and shops.
- **American Express:** Frequently rejected due to high merchant fees.
- **Mobile Payments:** Apple Pay and Google Pay are widely available in cities and larger establishments.

Cash Requirements

- **Small Vendors:** Cash is essential for purchases under €10, market stalls, public restrooms, and small village cafes.
- **Taxis & Train Stations:** Smaller train ticket kiosks or local taxis occasionally experience broken card readers.

ATM Advice

- **Bank-Affiliated Only:** Only use ATMs attached to official banks (e.g., Intesa Sanpaolo, Unicredit) to avoid predatory fees.
- **Avoid Euronet:** Stay away from independent, brightly colored Euronet machines found in tourist hubs.
- **Declining Conversion:** Always choose to be charged in the local currency (**Euros**) rather than your home currency to get the best exchange rate from your own bank.

