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Data collected on: Dec 19, 2017

140.00 EUR

Firm	Product	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (EUR)	Amount Received	Transfer Speed	Network Coverage
azimo		2.99	3.79	5.93	8.30	56,404.71		
Banca Intesa SanPaolo via Western Union		7.50	3.49	8.85	12.39	54,721.45		
Extrabanca		4.00	3.72	6.58	9.21	56,032.00		
Extrabanca		5.00	3.72	7.29	10.21	55,620.00		
MoneyGram		7.40	3.47	8.76	12.26	54,771.98		
Poste Italiane via MoneyGram		7.40	3.47	8.76	12.26	54,771.98		
Ria		3.50	3.25	5.75	8.05	56,510.39		
Small World		1.40	2.41	3.41	4.77	57,883.03		
Western Union		7.50	3.49	8.85	12.39	54,721.45		
Western Union		6.00	3.49	7.77	10.88	55,340.94		
WorldRemit		5.99	3.38	7.66	10.72	55,409.11		
 Banca Monte dei Paschi di Siena		21.00	0.00	15.00	21.00	119.00		
 Banca Monte dei Paschi di Siena		0.00	0.00	0.00	0.00	140.00		
 Unicredit Banca		20.50	0.00	14.64	20.50	119.50		

USD

Firm	Product	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (USD)	Amount Received	Transfer Speed	Network Coverage
azimo			3.79	5.93				

Banca Intesa SanPaolo via Western Union		3.49	8.85		
Extrabanca		3.72	6.58		
Extrabanca		3.72	7.29		
MoneyGram		3.47	8.76		
Poste Italiane via MoneyGram		3.47	8.76		
Ria		3.25	5.75		
Small World		2.41	3.41		
Western Union		3.49	8.85		
Western Union		3.49	7.77		
WorldRemit		3.38	7.66		
 Banca Monte dei Paschi di Siena		0.00	15.00		
 Banca Monte dei Paschi di Siena		0.00	0.00		
 Unicredit Banca	 	0.00	14.64		





140.00 EUR

	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (EUR)		
Bank Average	12.25	0.87	9.62	13.47	Total Average Dec 2017 7.80	Total Average Sep 2017 7.33
Money Transfer Operator Average	4.72	3.42	6.79	9.51		
Money Transfer Operator / Post office Average	7.40	3.47	8.76	12.26		
Bank / Money Transfer Operator Average	5.99	3.38	7.66	10.72		
Total Average	7.16	2.69	7.80	10.92		
Total Average in Sep 2017	7.16	2.22	7.33	10.26		

0.00 USD































	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (USD)		
Bank Average	0.00	0.87	9.62	0.00	Total Average Dec 2017	Total Average Sep 2017
Money Transfer Operator Average	0.00	3.42	6.79	0.00		
Money Transfer Operator / Post office Average	0.00	3.47	8.76	0.00		
Bank / Money Transfer Operator Average	0.00	3.38	7.66	0.00		
Total Average	0.00	2.69	7.80	0.00		
Total Average in Sep 2017	0.00	2.22	7.33	0.00		

345.00 EUR

Firm	Product	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (EUR)	Amount Received	Transfer Speed	Network Coverage
azimo		2.99	3.79	4.66	16.08	140,799.75		
Banca Intesa SanPaolo via Western Union		13.00	3.49	7.26	25.05	137,113.38		
Extrabanca		4.00	3.72	4.88	16.84	140,492.00		
Extrabanca		5.00	3.72	5.17	17.84	140,080.00		
MoneyGram		12.80	3.47	7.18	24.77	137,219.09		
Poste Italiane via MoneyGram		12.80	3.47	7.18	24.77	137,219.09		
Ria		8.50	3.25	5.72	19.73	139,309.49		
Small World		2.80	2.41	3.22	11.11	142,911.79		
Western Union		13.00	3.49	7.26	25.05	137,113.38		
Western Union		10.00	3.49	6.39	22.05	138,352.35		
WorldRemit		12.99	3.38	7.14	24.63	137,276.17		
 Banca Monte dei Paschi di Siena		21.00	0.00	6.09	21.01	324.00		
 Banca Monte dei Paschi di Siena		5.50	0.00	1.59	5.49	339.50		
 Unicredit Banca		20.50	0.00	5.94	20.49	324.50		

USD

Firm	Product	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (USD)	Amount Received	Transfer Speed	Network Coverage
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azimo		3.79	4.66		
Banca Intesa SanPaolo via Western Union		3.49	7.26		
Extrabanca		3.72	4.88		
Extrabanca		3.72	5.17		
MoneyGram		3.47	7.18		
Poste Italiane via MoneyGram		3.47	7.18		
Ria		3.25	5.72		
Small World		2.41	3.22		
Western Union		3.49	7.26		
Western Union		3.49	6.39		
WorldRemit		3.38	7.14		
 Banca Monte dei Paschi di Siena		0.00	6.09		
 Banca Monte dei Paschi di Siena		0.00	1.59		
 Unicredit Banca	 	0.00	5.94		

345.00 EUR

	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (EUR)	Total Average Dec 2017 5.69	Total Average Sep 2017 5.22
Bank Average	15.00	0.87	5.22	18.01		
Money Transfer Operator Average	7.39	3.42	5.56	19.18		
Money Transfer Operator / Post office Average	12.80	3.47	7.18	24.77		
Bank / Money Transfer Operator Average	12.99	3.38	7.14	24.63		
Total Average	10.35	2.69	5.69	19.64		
Total Average in Sep 2017	10.35	2.22	5.22	18.01		

0.00 USD

	Fee	Exchange Rate Margin (%)	Total Cost Percent (%)	Total Cost (USD)		
Bank Average	0.00	0.87	5.22	0.00	Total Average Dec 2017 5.69	Total Average Sep 2017 5.22
Money Transfer Operator Average	0.00	3.42	5.56	0.00		
Money Transfer Operator / Post office Average	0.00	3.47	7.18	0.00		
Bank / Money Transfer Operator Average	0.00	3.38	7.14	0.00		
Total Average	0.00	2.69	5.69	0.00		
Total Average in Sep 2017	0.00	2.22	5.22	0.00		

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|  Bank account |  Main city |  Less than one hour |
|  Card |  Major cities |  Same day |
|  Cash |  Nationwide |  Next day |
|  Mobile |  Rural only |  2 days |
|  On-line |  Urban only |  3-5 days |
|  Prepaid card | |  6 days or more |