

MasterCard Worldwide U.S. and Interregional Interchange Rates



Rates and Criteria Effective as of October 2006

MasterCard U.S. and Interregional Interchange Rate Programs



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MasterCard U.S. and Interregional Interchange Rate Programs



Introduction

Financial institutions that provide card acceptance services to merchants are typically referred to as “acquirers.” Although MasterCard has no involvement in acquirer and merchant pricing policies or agreements, it is generally understood that interchange fees are one component of the Merchant Discount Rate (MDR) established by acquirers, which is paid by merchants to acquirers in consideration for card acceptance services.

MasterCard interchange rates are established by MasterCard, and are generally paid by acquirers to card issuers on purchase transactions conducted on MasterCard® cards. Interchange rates are only one of many cost components included in a MDR, and are a necessary and efficient method by which MasterCard maintains a strong and vibrant payments network. Setting interchange rates is a challenging proposition that involves an extremely delicate balance. If interchange rates are set too high, such that they lead to disproportionately high MDRs, merchants’ desire and demand for MasterCard acceptance will drop. If interchange rates are set too low, card issuers’ willingness to issue and promote MasterCard cards will drop, as will consumer demand for such cards. In response to these competitive forces, MasterCard strives to maximize the value of the MasterCard system, including the dollar volume spent on MasterCard cards, the number and types of MasterCard cards in circulation, and the number and types of merchants accepting MasterCard cards, by setting default interchange rates at levels that balance the benefits and costs to both cardholders and merchants.

Although MasterCard interchange rates have generally been available to merchants through requests to acquirers or other card acceptance service providers, MasterCard believes that providing easy access to our interchange rates will provide additional transparency to merchants, and we are pleased to be able to accommodate this request. Accordingly, MasterCard is publishing interchange rates that apply to U.S.-merchants’ transactions, which include U.S. interchange rates (that is, the interchange rates that apply to transactions conducted on a U.S.-issued card at a U.S. merchant) and Interregional interchange rates (that is, the interchange rates that apply to transactions conducted on a non-U.S.-issued card at a U.S. merchant).

MasterCard has included a Merchant Category Guide, as well as the key criteria associated with each interchange rate and a Glossary of Terms, to help merchants determine which of the many interchange rates may apply to their transactions. The interchange rate tables are organized by product type. Each interchange rate has a series of requirements, all of which must be satisfied in order for a transaction to qualify for that rate. The requirements include such factors as: merchant category; the time between authorization and clearing; the presence or absence of magnetic stripe data; the submission of enhanced transaction data; and a merchant’s MasterCard sales and transaction volume. MasterCard systems ensure that all requirements are met when a transaction is submitted for a particular interchange rate. Merchants and acquirers should strive to meet all of the criteria necessary to qualify transactions for the rate(s) that are most advantageous to them.

MasterCard U.S. and Interregional Interchange Rate Programs



MasterCard interchange rates are typically updated semiannually, and MasterCard will publish its interchange rates generally concurrent with each rate update. While we will endeavor to keep the rates and the related criteria in this document up to date, it is possible that this document will not be absolutely current in all regards. In the event of any discrepancy between the rates and the criteria found in this document and those rates and criteria MasterCard deems to be the official rates and criteria, the official rates and criteria will apply.

As always, MasterCard encourages merchants to speak with their acquirer or other card acceptance service provider, if they have questions regarding any aspect of MasterCard interchange rates, acceptance of MasterCard cards, or their card acceptance agreement. MasterCard is confident that this document provides merchants with the information needed to understand the interchange rates and structure and determine which rates may apply to their transactions. However, we also recognize that this information is being made available to a very diverse audience, with diverse needs and expectations.

If you have questions, comments, or suggestions about this document, please e-mail MasterCard at interchange@mastercard.com.

MasterCard U.S. and Interregional Interchange Rate Programs



Merchant Category Guide

The following table lists the Program Names of the U.S. interchange rates that generally apply to purchase transactions in each Merchant Classification. Merchants should identify the Merchant Classification most closely related to their line(s) of business, to determine which interchange rates may apply to their transactions. The rates and key criteria associated with each interchange rate can be found in the interchange rate tables, beginning on Page 9.

Merchant Classification	Interchange Rate Structure					
	Consumer Credit	Consumer Credit World	Consumer Credit World Elite	Consumer Debit	MasterCard PIN Debit POS	Commercial
	See pages 9-18	See pages 19-27	See pages 28-36	See pages 37-46	See pages 47-48	See pages 49-52
Airline and Passenger Railway	Standard Full UCAF Merchant UCAF Merit I Merit III Passenger Transport	Standard World T&E	Standard World Elite Airline World Elite T&E	Standard Full UCAF Merchant UCAF Merit I Merit III Passenger Transport	All Other	Commercial Standard Commercial T&E I Commercial T&E II Commercial T&E III
Cruise Line	Standard Full UCAF Merchant UCAF Merit I Merit III Travel Premier Service	Standard World T&E	Standard World Elite T&E	Standard Full UCAF Merchant UCAF Merit I Merit III Travel Premier Service	All Other	Commercial Standard Commercial Date Rate I Commercial Date Rate II Commercial Date Rate III Commercial Face-to-Face Commercial Large Ticket
Gas Stations and Convenience Stores	Standard Convenience Purchases Full UCAF Key-Entered Merchant UCAF Merit I Merit III	Standard Convenience Purchases Full UCAF Key-Entered Merchant UCAF Merit I Merit III	Standard Convenience Purchases Full UCAF Key-Entered Merchant UCAF Merit I Merit III	Standard Full UCAF Key-Entered Merchant UCAF Merit I Merit III Petroleum- CAT/AFD Petroleum –Service Stations Small Ticket	Convenience	Commercial Standard Commercial Date Rate I Commercial Date Rate II Commercial Date Rate III Commercial Face-to-Face Commercial Large Ticket
Government	Standard Full UCAF Merchant UCAF Merit I Merit III Public Sector	Standard Full UCAF Merchant UCAF Merit I Merit III Public Sector	Standard Full UCAF Merchant UCAF Merit I Merit III Public Sector	Standard Emerging Markets Full UCAF Merchant UCAF Merit I Merit III	All Other	Commercial Standard Commercial Date Rate I Commercial Date Rate II Commercial Date Rate III Commercial Face-to-Face Commercial Large Ticket
Lodging and Vehicle Rental	Standard Full UCAF Merchant UCAF Merit I Merit III Travel Premier Service	Standard World T&E	Standard World Elite T&E	Standard Full UCAF Merchant UCAF Merit I Merit III Travel Premier Service	All Other	Commercial Standard Commercial T&E I Commercial T&E II Commercial T&E III

MasterCard U.S. and Interregional Interchange Rate Programs



The following table lists the Program Names of the U.S. interchange rates that generally apply to purchase transactions in each Merchant Classification. Merchants should identify the Merchant Classification most closely related to their line(s) of business, to determine which interchange rates may apply to their transactions. The rates and key criteria associated with each interchange rate can be found in the interchange rate tables, beginning on Page 9.

Merchant Classification	Interchange Rate Structure					
	Consumer Credit	Consumer Credit World	Consumer Credit World Elite	Consumer Debit	MasterCard PIN Debit POS	Commercial
	See pages 9-18	See pages 19-27	See pages 28-36	See pages 37-46	See pages 47-48	See pages 49-52
Restaurant	Standard Full UCAF Key-Entered Merchant UCAF Merit I Merit III	Standard Convenience Purchases World Restaurant World T&E	Standard Convenience Purchases World Elite Restaurant World Elite T&E	Standard Full UCAF Key-Entered Merchant UCAF Merit I Merit III Restaurant Small Ticket	All Other	Commercial Standard Commercial Date Rate I Commercial Date Rate II Commercial Date Rate III Commercial Face-to-Face Commercial Large Ticket Commercial T&E I
Retail/Services	Standard Convenience Full UCAF Key-Entered Merchant UCAF Merit I Merit III	Standard Convenience Full UCAF Key-Entered Merchant UCAF Merit I Merit III	Standard Convenience Full UCAF Key-Entered Merchant UCAF Merit I Merit III	Standard Emerging Markets Full UCAF Key-Entered Merchant UCAF Merit I Merit III Small Ticket	All Other Convenience	Commercial Standard Commercial Date Rate I Commercial Date Rate II Commercial Date Rate III Commercial Face-to-Face Commercial Large Ticket
Supermarket/ Warehouse	Standard Full UCAF Key-Entered Merchant UCAF Merit I Merit III Supermarket Warehouse	Standard Full UCAF Key-Entered Merchant UCAF Merit I Merit III Supermarket Warehouse	Standard Full UCAF Key-Entered Merchant UCAF Merit I Merit III Supermarket Warehouse	Standard Full UCAF Key-Entered Merchant UCAF Merit I Merit III Supermarket Warehouse	Supermarket/Warehouse	Commercial Standard Commercial Date Rate I Commercial Date Rate II Commercial Date Rate III Commercial Face-to-Face Commercial Large Ticket
Transportation and Tolls	Standard Full UCAF Merchant UCAF Merit I Merit III Public Sector	Standard Full UCAF Merchant UCAF Merit I Merit III Public Sector	Standard Full UCAF Key-Entered Merchant UCAF Merit I Merit III	Standard Emerging Markets Full UCAF Merchant UCAF Merit I Merit III Small Ticket	All Other	Commercial Standard Commercial Date Rate I Commercial Date Rate II Commercial Date Rate III Commercial Face-to-Face Commercial Large Ticket
Travel Agencies	Standard Full UCAF Merchant UCAF Merit I Merit III	Standard World T&E	Standard World Elite T&E	Standard Full UCAF Merchant UCAF Merit I Merit III	All Other	Commercial Standard Commercial Date Rate I Commercial Date Rate II Commercial Date Rate III Commercial Face-to-Face Commercial Large Ticket

MasterCard U.S. and Interregional Interchange Rate Programs



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Merchant Classification	Interchange Rate Structure					
	Consumer Credit	Consumer Credit World	Consumer Credit World Elite	Consumer Debit	MasterCard PIN Debit POS	Commercial
	See pages 9-18	See pages 19-27	See pages 28-36	See pages 37-46	See pages 47-48	See pages 49-52
Utilities	Standard Full UCAF Merchant UCAF Merit I Merit III Service Industries Utilities	Standard Full UCAF Merchant UCAF Merit I Merit III Service Industries Utilities	Standard Full UCAF Merchant UCAF Merit I Merit III Service Industries Utilities	Standard Emerging Markets Full UCAF Merchant UCAF Merit I Merit III Service Industries Utilities	All Other	Commercial Standard Commercial Date Rate I Commercial Date Rate II Commercial Date Rate III Commercial Face-to-Face Commercial Large Ticket

MasterCard U.S. and Interregional Interchange Rate Programs



Interchange Rate Tables

U.S. Interchange Rates

MasterCard Consumer Credit Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit Standard	2.75% + USD 0.10	All	N/A	N/A	Authorization not required Magnetic stripe data not required	N/A
Consumer Credit Convenience Purchases	1.90% + USD 0.00	Fast Food (5814), Miscellaneous Food Stores (5499), Service Stations (5541), Automated Fuel Dispenser (5542) and Motion Picture Theaters (7832)	2	N/A for Fast Food and Petroleum 10% for all other	Electronic authorization required Magnetic stripe data required unless a transponder was used	N/A
Consumer Credit Full UCAF	1.74% + USD 0.10	All	2	N/A	Electronic authorization required Magnetic stripe data not required and Electronic Commerce identifiers must be present	This is an Internet transaction UCAF enabled by the Merchant and the cardholder is authenticated by the Issuer T&E categories require enhanced data—See pages 57-69

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Consumer Credit Cards

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Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit Key-Entered	1.95% + USD 0.10	Retail and Restaurant (5812, 5813, 5814)	2	N/A for Restaurant, Bar and Fast Food 10% for all other	Electronic authorization required Magnetic stripe data not required	The transaction must be face-to-face with failed attempt at reading the magnetic stripe data
Consumer Credit Merchant UCAF	1.64% + USD 0.10	All	2	N/A	Electronic authorization required Magnetic stripe data not required and Electronic Commerce identifiers must be present	This is an Internet transaction UCAF enabled by Merchant T&E categories require enhanced data—See pages 57-69
Consumer Credit Merit I	1.95% + USD 0.10	All	3	N/A for Restaurant, Bar, Fast Food and MO/TO 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data not required	Airline and Passenger Railway categories require enhanced data—See pages 57-69
Consumer Credit Merit III—Base	1.64% + USD 0.10	All except Automated Fuel Dispenser (5542)	2	N/A for Restaurant, Bar, Fast Food 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Airline and Passenger Railway categories require enhanced data—See pages 57-69

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Consumer Credit Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit Merit III—Tier 1	1.43% + USD 0.10	All except Automated Fuel Dispenser (5542)	2	N/A for Restaurant, Bar and Fast Food 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Airline and Passenger Railway categories require enhanced data—See pages 57-69 Requires at least USD 2 billion in combined Consumer Credit and World MasterCard volume processed through GCMS that qualified for any Consumer Credit or World Merit III rate in 2005

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Consumer Credit Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit Merit III—Tier 2	1.48% + USD 0.10	All except Automated Fuel Dispenser (5542)	2	N/A for Restaurant, Bar and Fast Food 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Airline and Passenger Railway categories require enhanced data—See pages 57-69 Requires at least USD 1.25 billion in combined Consumer Credit and World MasterCard volume processed through GCMS that qualified for any Consumer Credit or World Merit III rate in 2005

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Consumer Credit Cards

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Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit Merit III—Tier 3	1.58% + USD 0.10	All except Automated Fuel Dispenser (5542)	2	N/A for Restaurant, Bar and Fast Food 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Airline and Passenger Railway categories require enhanced data—See pages 57-69 Requires at least USD 750 million in combined Consumer Credit and World MasterCard volume processed through GCMS that qualified for any Consumer Credit or World Merit III rate in 2005
Consumer Credit Passenger Transport	1.83% + USD 0.10	Airline (3000-3299, 4511) and Passenger Railway (4112)	3	N/A	Electronic authorization required Magnetic stripe data not required	Enhanced data required—See pages 57-69

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Consumer Credit Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit Public Sector	1.55% + USD 0.10	Tax Payments (9311), Fines (9222), Court Costs (9211), Bail and Bond Payments (9223), Government Services (9399), Transportation—Commuter (4111), Bridge and Road Fee, Tolls (4784) and Postal Services—Government Only (9402)	3	10%	Electronic authorization required Magnetic stripe data not required	N/A
Consumer Credit Service Industries	1.15% + USD 0.05	Insurance (5960, 6300), Telecommunications (4812, 4814), Cable/Pay Television (4899) and Utilities (4900)	2	10%	Electronic authorization required Magnetic stripe data must <u>not</u> be present	This is a recurring payments transaction Merchant registration required The transaction must <u>not</u> be face-to-face
Consumer Credit Supermarket—Base	1.48% + USD 0.05	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	Merchant registration required The transaction must be face-to-face

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Consumer Credit Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit Supermarket—Tier 1	1.27% + USD 0.00	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	Merchant registration required The transaction must be face-to-face Requires at least USD 2 billion in combined Consumer Credit and World MasterCard volume processed through GCMS that qualified for any Consumer Credit or World Supermarket rate in 2005
Consumer Credit Supermarket—Tier 2	1.32% + USD 0.00	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	Merchant registration required The transaction must be face-to-face Requires at least USD 1.25 billion in combined Consumer Credit and World MasterCard volume processed through GCMS that qualified for any Consumer Credit or World Supermarket rate in 2005

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Consumer Credit Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit Supermarket—Tier 3	1.42% + USD 0.05	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	Merchant registration required The transaction must be face-to-face Requires at least USD 300 million in combined Consumer Credit and World MasterCard volume processed through GCMS that qualified for any Consumer Credit or World Supermarket rate in 2005
Consumer Credit Travel Premier Service	1.74% + USD 0.10	Lodging (3501-3999, 7011), Vehicle Rental (3351-3500, 7512, 7513, 7519) and Cruise Lines (4411)	2	N/A	Electronic authorization required Magnetic stripe data not required	Merchant registration required Lodging and Vehicle Rental categories require enhanced data—See pages 57-69
Consumer Credit Utilities	0.00% + USD 0.75	Utilities (4900)	2	10%	Electronic authorization required Magnetic stripe data not required	Merchant registration required

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Consumer Credit Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit Warehouse—Base	1.48% + USD 0.05	Warehouse (5300)	2	10%	Electronic authorization required Magnetic stripe data required	Merchant registration required The transaction must be face-to-face
Consumer Credit Warehouse—Tier 1	1.27% + USD 0.00	Warehouse (5300)	2	10%	Electronic authorization required Magnetic stripe data required	Merchant registration required The transaction must be face-to-face Requires at least USD 1 billion in combined Consumer Credit and World MasterCard volume processed through GCMS that qualified for any Consumer Credit or World Warehouse rate in 2005
Consumer Credit Refund Group 2	2.09% + USD 0.00	MO/TO, Utilities and Travel Agencies	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer
Consumer Credit Refund Group 3	1.95% + USD 0.00	Professional Services, Drug Store, Recreation, Education, Repairs Shops, Other Services, Restaurants/Bars and Airline	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Consumer Credit Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit Refund Group 4	1.82% + USD 0.00	Other Retail, Gas Stations, Hardware, Healthcare, Sporting—Toy Stores, Discount Stores, Clothing Stores, Other Transport and Vehicle Rental	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer
Consumer Credit Refund Group 5	1.73% + USD 0.00	Department Stores, Electric-Appliance, Interior Furnishing, Vehicle Rental, Quasi Cash, Food Stores/Warehouse and Lodging	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Consumer Credit World Cards

The following World MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Standard	2.95% + USD 0.10	All	N/A	N/A	Authorization not required Magnetic stripe data not required	N/A
Consumer Credit World Convenience Purchases	2.00% + USD 0.00	Fast Food (5814), Miscellaneous Food Stores (5499), Service Stations (5541), Automated Fuel Dispenser (5542) and Motion Picture Theaters (7832)	2	N/A for Fast Food and Petroleum 10% for all other	Electronic authorization required Magnetic stripe data required unless a transponder was used	N/A
Consumer Credit World Full UCAF	1.84% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722) and Restaurant (5812, 5813, 5814)	2	N/A	Electronic authorization required Magnetic stripe data not required and Electronic Commerce identifiers must be present	This is an Internet transaction UCAF enabled by the Merchant and the cardholder is authenticated by the Issuer
Consumer Credit World Key-Entered	2.05% + USD 0.10	Retail and Restaurant (5813, 5814)	2	N/A for Bar and Fast Food 10% for all other	Electronic authorization required Magnetic stripe data not required	The transaction must be face-to-face with failed attempt at reading the magnetic stripe data

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Consumer Credit World Cards

The following World MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Merchant UCAF	1.74% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722) and Restaurant (5812, 5813, 5814)	2	N/A	Electronic authorization required Magnetic stripe data not required and Electronic Commerce identifiers must be present	This is an Internet transaction UCAF enabled by Merchant
Consumer Credit World Merit I	2.05% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722) and Restaurant (5812)	3	N/A for Bar, Fast Food and MO/TO 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data not required	N/A
Consumer Credit World Merit III—Base	1.74% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722), Restaurant (5812) and Automated Fuel Dispenser (5542)	2	N/A for Bar and Fast Food 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Consumer Credit World Cards

The following World MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Merit III—Tier 1	1.53% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722), Restaurant (5812) and Automated Fuel Dispenser (5542)	2	N/A for Bar and Fast Food 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Requires USD 2 billion in combined Consumer Credit and World MasterCard volume processed through GCMS that qualified for any Consumer Credit or World Merit III rate in 2005
Consumer Credit World Merit III—Tier 2	1.58% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722), Restaurant (5812) and Automated Fuel Dispenser (5542)	2	N/A for Bar and Fast Food 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Requires at least USD 1.25 billion in combined Consumer Credit and World MasterCard volume processed through GCMS that qualified for any Consumer Credit or World Merit III rate in 2005

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Consumer Credit World Cards

The following World MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Merit III—Tier 3	1.68% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722), Restaurant (5812) and Automated Fuel Dispenser (5542)	2	N/A for Bar and Fast Food 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Requires at least USD 750 million in combined Consumer Credit and World MasterCard volume processed through GCMS that qualified for any Consumer Credit or World Merit III rate in 2005
Consumer Credit World Public Sector	1.55% + USD 0.10	Tax Payments (9311), Fines (9222), Court Costs (9211), Bail and Bond Payments (9223), Government Services (9399), Transportation – Commuter (4111), Bridge and Road Fee, Tolls (4784) and Postal Services—Government Only (9402)	3	10%	Electronic authorization required Magnetic stripe data not required	N/A
Consumer Credit World Restaurant	1.64% + USD 0.10	Restaurant (5812)	2	N/A	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Transaction amount must be equal to or less than USD 60

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Consumer Credit World Cards

The following World MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Service Industries	1.15% + USD 0.05	Insurance (5960, 6300), Telecommunications (4812, 4814), Cable/Pay Television (4899) and Utilities (4900)	2	10%	Electronic authorization required Magnetic stripe data must <u>not</u> be present	This is a recurring payments transaction Merchant registration required The transaction must <u>not</u> be face-to-face
Consumer Credit World Supermarket—Base	1.58% + USD 0.05	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	Merchant registration required The transaction must be face-to-face
Consumer Credit World Supermarket—Tier 1	1.37% + USD 0.00	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	Merchant registration required The transaction must be face-to-face Requires at least USD 2 billion in combined Consumer Credit and World MasterCard volume processed through GCMS that qualified for any Consumer Credit or World Supermarket rate in 2005

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Consumer Credit World Cards

The following World MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Supermarket—Tier 2	1.42% + USD 0.00	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	Merchant registration required The transaction must be face-to-face Requires at least USD 1.25 billion in combined Consumer Credit and World MasterCard volume processed through GCMS that qualified for any Consumer Credit or World Supermarket rate in 2005
Consumer Credit World Supermarket—Tier 3	1.52% + USD 0.05	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	Merchant registration required The transaction must be face-to-face Requires at least USD 300 million in combined Consumer Credit and World MasterCard volume processed through GCMS that qualified for any Consumer Credit or World Supermarket rate in 2005

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Consumer Credit World Cards

The following World MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World T&E	2.30% + USD 0.10	Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722) and Restaurant (5812)	3	N/A	Electronic authorization required Magnetic stripe data not required	Airline, Passenger Railway, Lodging and Vehicle Rental categories require enhanced data—See pages 57-69
Consumer Credit World Utilities	0.00% + USD 0.75	Utilities (4900)	2	10%	Electronic authorization required Magnetic stripe data not required	Merchant registration required
Consumer Credit World Warehouse—Base	1.58% + USD 0.05	Warehouse (5300)	2	10%	Electronic authorization required Magnetic stripe data required	Merchant registration required The transaction must be face-to-face

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Consumer Credit World Cards

The following World MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Warehouse—Tier 1	1.37% + USD 0.00	Warehouse (5300)	2	10%	Electronic authorization required Magnetic stripe data required	Merchant registration required The transaction must be face-to-face Requires at least USD 1 billion in combined Consumer Credit and World MasterCard volume processed through GCMS that qualified for any Consumer Credit or World Warehouse rate in 2005
Consumer Credit World Refund Group 1	2.42% + USD 0.00	Airline, Vehicle Rental, Cruise Line, Lodging, Passenger Railway, Restaurant (5812) and Travel Agencies	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer
Consumer Credit World Refund Group 2	2.09% + USD 0.00	MO/TO and Utilities	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer
Consumer Credit World Refund Group 3	1.95% + USD 0.00	Professional Services, Drug Store, Recreation, Education, Repairs Shops, Other Services, Fast Food and Bars	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Consumer Credit World Cards

The following World MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Refund Group 4	1.82% + USD 0.00	Other Retail, Gas Stations, Hardware, Healthcare, Sporting—Toy Stores, Discount Stores, Clothing Stores, Other Transport [except Passenger Railways (4112) and Cruise Lines (4411)]	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer
Consumer Credit World Refund Group 5	1.73% + USD 0.00	Department Stores, Electric-Appliance, Interior Furnishing, Vehicles, Quasi Cash and Food Stores/Warehouse	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Consumer Credit World Elite Cards

The following World Elite™ MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World Elite MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Elite Standard	2.95% + USD 0.10	All	N/A	N/A	Authorization not required Magnetic stripe data not required	N/A
Consumer Credit World Elite Airline	2.30% + USD 0.10	Airline (3000-3299, 4511)	3	N/A	Electronic authorization required Magnetic stripe data not required	Requires enhanced data— See pages 57-69
Consumer Credit World Elite Convenience Purchases	2.00% + USD 0.00	Fast Food (5814), Miscellaneous Food Stores (5499), Service Stations (5541), Automated Fuel Dispenser (5542) and Motion Picture Theaters (7832)	2	N/A for Fast Food and Petroleum 10% for all other	Electronic authorization required Magnetic stripe data required unless a transponder was used	N/A
Consumer Credit World Elite Full UCAF	1.84% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722) and Restaurant (5812, 5813, 5814)	2	N/A	Electronic authorization required Magnetic stripe data not required and Electronic Commerce identifiers must be present	This is an Internet transaction UCAF enabled by the Merchant and the cardholder is authenticated by the Issuer

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Consumer Credit World Elite Cards

The following World Elite™ MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World Elite MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Elite Key-Entered	2.05% + USD 0.10	Retail and Restaurant (5813, 5814)	2	N/A for Bar and Fast Food 10% for all other	Electronic authorization required Magnetic stripe data not required	The transaction must be face-to-face with failed attempt at reading the magnetic stripe data
Consumer Credit World Elite Merchant UCAF	1.74% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722) and Restaurant (5812, 5813, 5814)	2	N/A	Electronic authorization required Magnetic stripe data not required and Electronic Commerce identifiers must be present	This is an Internet transaction UCAF enabled by Merchant
Consumer Credit World Elite Merit I	2.05% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722) and Restaurant (5812)	3	N/A for Bar, Fast Food and MO/TO 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data not required	N/A

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Consumer Credit World Elite Cards

The following World Elite™ MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World Elite MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Elite Merit III—Base	1.74% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722), Restaurant (5812) and Automated Fuel Dispenser (5542)	2	N/A for Bar and Fast Food 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face
Consumer Credit World Elite Merit III—Tier 1	1.53% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722), Restaurant (5812) and Automated Fuel Dispenser (5542)	2	N/A for Bar and Fast Food 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Requires at least USD 2 billion in combined Consumer Credit and World MasterCard volume processed through GCMS that qualified for any Consumer Credit or World Merit III rate in 2005

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Consumer Credit World Elite Cards

The following World Elite™ MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World Elite MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Elite Merit III—Tier 2	1.58% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722), Restaurant (5812) and Automated Fuel Dispenser (5542)	2	N/A for Bar and Fast Food 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Requires at least USD 1.25 billion in combined Consumer Credit and World MasterCard volume processed through GCMS that qualified for any Consumer Credit or World Merit III rate in 2005
Consumer Credit World Elite Merit III—Tier 3	1.68% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722), Restaurant (5812) and Automated Fuel Dispenser (5542)	2	N/A for Bar and Fast Food 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Requires at least USD 750 million in combined Consumer Credit and World MasterCard volume processed through GCMS that qualified for any Consumer Credit or World Merit III rate in 2005

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Consumer Credit World Elite Cards

The following World Elite™ MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World Elite MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Elite Public Sector	1.55% + USD 0.10	Tax Payments (9311), Fines (9222), Court Costs (9211), Bail and Bond Payments (9223), Government Services (9399), Transportation – Commuter (4111), Bridge and Road Fee, Tolls (4784) and Postal Services—Government Only (9402)	3	10%	Electronic authorization required Magnetic stripe data not required	N/A
Consumer Credit World Elite Restaurant	1.64% + USD 0.10	Restaurant (5812)	2	N/A	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Transaction amount must be equal to or less than USD 60
Consumer Credit World Elite Service Industries	1.15% + USD 0.05	Insurance (5960, 6300), Telecommunications (4812, 4814), Cable/Pay Television (4899) and Utilities (4900)	2	10%	Electronic authorization required Magnetic stripe data must <u>not</u> be present	This is a recurring payments transaction Merchant registration required The transaction must <u>not</u> be face-to-face
Consumer Credit World Elite Supermarket - Base	1.58% + USD 0.05	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	Merchant registration required The transaction must be face-to-face

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Consumer Credit World Elite Cards

The following World Elite™ MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World Elite MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Elite Supermarket—Tier 1	1.37% + USD 0.00	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	Merchant registration required The transaction must be face-to-face Requires at least USD 2 billion in combined Consumer Credit and World MasterCard volume processed through GCMS that qualified for any Consumer Credit or World Supermarket rate in 2005
Consumer Credit World Elite Supermarket—Tier 2	1.42% + USD 0.00	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	Merchant registration required The transaction must be face-to-face Requires at least USD 1.25 billion in combined Consumer Credit and World MasterCard volume processed through GCMS that qualified for any Consumer Credit or World Supermarket rate in 2005

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Consumer Credit World Elite Cards

The following World Elite™ MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World Elite MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Elite Supermarket—Tier 3	1.52% + USD 0.05	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	Merchant registration required The transaction must be face-to-face Requires at least USD 300 million in combined Consumer Credit and World MasterCard volume processed through GCMS that qualified for any Consumer Credit or World Supermarket rate in 2005
Consumer Credit World Elite T&E	2.30% + USD 0.10	Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722) and Restaurant (5812)	3	N/A	Electronic authorization required Magnetic stripe data not required	Passenger Railway, Lodging and Vehicle Rental categories require enhanced data—See pages 57-69
Consumer Credit World Elite Utilities	0.00% + USD 0.75	Utilities (4900)	2	10%	Electronic authorization required Magnetic stripe data not required	Merchant registration required

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Consumer Credit World Elite Cards

The following World Elite™ MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World Elite MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Elite Warehouse – Base	1.58% + USD 0.05	Warehouse (5300)	2	10%	Electronic authorization required Magnetic stripe data required	Merchant registration required The transaction must be face-to-face
Consumer Credit World Elite Warehouse – Tier 1	1.37% + USD 0.00	Warehouse (5300)	2	10%	Electronic authorization required Magnetic stripe data required	Merchant registration required The transaction must be face-to-face Requires at least USD 1 billion in combined Consumer Credit and World MasterCard volume processed through GCMS that qualified for any Consumer Credit or World Warehouse rate in 2005
Consumer Credit World Elite Refund Group 1	2.42% + USD 0.00	Airline, Vehicle Rental, Cruise Line, Lodging, Passenger Railway, Restaurant (5812) and Travel Agencies	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer
Consumer Credit World Elite Refund Group 2	2.09% + USD 0.00	MO/TO and Utilities	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Consumer Credit World Elite Cards

The following World Elite™ MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World Elite MasterCard Cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit World Elite Refund Group 3	1.95% + USD 0.00	Professional Services, Drug Store, Recreation, Education, Repairs Shops, Other Services, Fast Food and Bars	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer
Consumer Credit World Elite Refund Group 4	1.82% + USD 0.00	Other Retail, Gas Stations, Hardware, Healthcare, Sporting – Toy Stores, Discount Stores, Clothing Stores, Other Transport [except Passenger Railways (4112) and Cruise Lines (4411)]	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer
Consumer Credit World Elite Refund Group 5	1.73% + USD 0.00	Department Stores, Electric-Appliance, Interior Furnishing, Vehicles, Quasi Cash and Food Stores/Warehouse	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Consumer Debit Cards

The following consumer debit card interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer debit cards issued in the U.S., including: Debit MasterCard® Card, Debit Gold MasterCard® Card, Platinum Debit MasterCard® Card, and prepaid MasterCard cards.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Debit Standard	1.90% + USD 0.25	All	N/A	N/A	Authorization not required Magnetic stripe data not required	N/A
Consumer Debit Emerging Markets	0.80% + USD 0.25	Government (9211, 9222, 9223, 9311, 9399), Utilities (4900), Cable (4899), Education (8211, 8220, 8299), Insurance Services (5960, 6300), Transportation – Commuter (4111), Bridge and Road Fee, Tolls (4784) and Postal Services—Government only (9402)	3	10%	Electronic authorization required Magnetic stripe data not required	N/A
Consumer Debit Full UCAF	1.15% + USD 0.15	All	2	N/A	Electronic authorization required Magnetic stripe data not required and Electronic Commerce identifiers must be present	This is an Internet transaction UCAF enabled by the Merchant and the cardholder is authenticated by the Issuer T&E categories require enhanced data—See pages 57-69

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Consumer Debit Cards

The following consumer debit card interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer debit cards issued in the U.S., including: Debit MasterCard® Card, Debit Gold MasterCard® Card, Platinum Debit MasterCard® Card, and prepaid MasterCard cards.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Debit Key-Entered	1.64% + USD 0.16	Retail and Restaurant (5812, 5813, 5814)	2	N/A for Restaurant, Bar and Fast Food 10% for all other	Electronic authorization required Magnetic stripe data not required	The transaction must be face-to-face with failed attempt at reading the magnetic stripe data
Consumer Debit Merchant UCAF	1.05% + USD 0.15	All	2	N/A	Electronic authorization required Magnetic stripe data not required and Electronic Commerce identifiers must be present	This is an Internet transaction UCAF enabled by Merchant T&E categories require enhanced data—See pages 57-69
Consumer Debit Merit I	1.64% + USD 0.16	All	3	N/A for Restaurant, Bar, Fast Food and MO/TO 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data not required	Airline and Passenger Railway categories require enhanced data—See pages 57-69
Consumer Debit Merit III—Base	1.05% + USD 0.15	All except Automated Fuel Dispenser (5542)	2	N/A for Restaurant, Bar and Fast Food 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Airline and Passenger Railway categories require enhanced data—See pages 57-69

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Consumer Debit Cards

The following consumer debit card interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer debit cards issued in the U.S., including: Debit MasterCard® Card, Debit Gold MasterCard® Card, Platinum Debit MasterCard® Card, and prepaid MasterCard cards.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Debit Merit III—Tier 1	0.70% + USD 0.15	All except Automated Fuel Dispenser (5542)	2	N/A for Restaurant, Bar and Fast Food 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Airline and Passenger Railway categories require enhanced data—See pages 57-69 Requires at least USD 500 million and 8.75 million transactions processed through GCMS that qualified for any Consumer Debit Merit III rate in 2005
Consumer Debit Merit III—Tier 2	0.83% + USD 0.15	All except Automated Fuel Dispenser (5542)	2	N/A for Restaurant, Bar and Fast Food 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Airline and Passenger Railway categories require enhanced data—See pages 57-69 Requires at least USD 250 million and 4.5 million transactions processed through GCMS that qualified for any Consumer Debit Merit III rate in 2005

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Consumer Debit Cards

The following consumer debit card interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer debit cards issued in the U.S., including: Debit MasterCard® Card, Debit Gold MasterCard® Card, Platinum Debit MasterCard® Card, and prepaid MasterCard cards.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Debit Merit III—Tier 3	0.95% + USD 0.15	All except Automated Fuel Dispenser (5542)	2	N/A for Restaurant, Bar and Fast Food 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Airline and Passenger Railway categories require enhanced data—See pages 57-69 Requires at least USD 75 million and 1.5 million transactions processed through GCMS that qualified for any Consumer Debit Merit III rate in 2005
Consumer Debit Passenger Transport	1.60% + USD 0.15	Airline (3000-3299, 4511) and Passenger Railway (4112)	9	N/A	Electronic authorization required Magnetic stripe data not required	Enhanced data required—See pages 57-69
Consumer Debit Petroleum—CAT/AFD	0.70% + USD 0.17	Automated Fuel Dispenser (5542)	2	N/A	Electronic authorization required Magnetic stripe data required	Card and cardholder must be present at the time of the transaction

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Consumer Debit Cards

The following consumer debit card interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer debit cards issued in the U.S., including: Debit MasterCard® Card, Debit Gold MasterCard® Card, Platinum Debit MasterCard® Card, and prepaid MasterCard cards.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Debit Petroleum—Service Stations	0.70% + USD 0.17	Service Stations (5541)	2	N/A	Electronic authorization required Magnetic stripe data required unless a transponder was used	N/A
Consumer Debit Restaurant	1.19% + USD 0.10	Restaurants (5812) and Fast Food Restaurants (5814)	2	N/A	Electronic authorization required Magnetic stripe data required unless a transponder was used	The transaction must be face-to-face
Consumer Debit Service Industries	1.15% + USD 0.05	Insurance (5960, 6300), Telecommunications (4812, 4814), Cable/Pay Television (4899) and Utilities (4900)	2	10%	Electronic authorization required Magnetic stripe data must <u>not</u> be present	This is a recurring payments transaction Merchant registration required The transaction must <u>not</u> be face-to-face
Consumer Debit Small Ticket	1.55% + USD 0.04	Transportation (4111), Limo & Taxi (4121), Misc. Food Stores/Convenience (5499), Restaurants (5812), Fast Food Restaurants (5814), Parking Lots & Garages (7523), Motions Picture Theaters (7832) and Video Rental (7841)	2	N/A for Restaurant and Fast Food 10% for all other	Electronic authorization required Magnetic stripe data required unless a transponder was used	Transaction amount must be equal to or less than USD 15

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Consumer Debit Cards

The following consumer debit card interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer debit cards issued in the U.S., including: Debit MasterCard® Card, Debit Gold MasterCard® Card, Platinum Debit MasterCard® Card, and prepaid MasterCard cards.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Debit Supermarket—Base	1.05% + USD 0.15 (USD 0.35 max)	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	Merchant registration required The transaction must be face-to-face
Consumer Debit Supermarket—Tier 1	0.70% + USD 0.15 (USD 0.35 max)	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	Merchant registration required The transaction must be face-to-face Requires at least USD 500 million and 8.75 million transactions processed through GCMS that qualified for any Consumer Debit Supermarket rate in 2005
Consumer Debit Supermarket—Tier 2	0.83% + USD 0.15 (USD 0.35 max)	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	Merchant registration required The transaction must be face-to-face Requires at least USD 250 million and 4.5 million transactions processed through GCMS that qualified for any Consumer Debit Supermarket rate in 2005

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Consumer Debit Cards

The following consumer debit card interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer debit cards issued in the U.S., including: Debit MasterCard® Card, Debit Gold MasterCard® Card, Platinum Debit MasterCard® Card, and prepaid MasterCard cards.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Debit Supermarket—Tier 3	0.95% + USD 0.15 (USD 0.35 max)	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	Merchant registration required The transaction must be face-to-face Requires at least USD 75 million and 1.5 million transactions processed through GCMS that qualified for any Consumer Debit Supermarket rate in 2005
Consumer Debit Travel Premier Service	1.36% + USD 0.15	Lodging (3501-3999, 7011), Vehicle Rental (3351-3500, 7512, 7513, 7519) and Cruise Lines (4411)	2	N/A	Electronic authorization required Magnetic stripe data not required	Merchant registration required Lodging and Vehicle Rental categories require enhanced data—See pages 57-69
Consumer Debit Utilities	0.00% + USD 0.75	Utilities (4900)	2	10%	Electronic authorization required Magnetic stripe data not required	Merchant registration required
Consumer Debit Warehouse—Base	1.05% + USD 0.15 (USD 0.35 max)	Warehouse (5300)	2	10%	Electronic authorization required Magnetic stripe data required	Merchant registration required The transaction must be face-to-face

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Consumer Debit Cards

The following consumer debit card interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer debit cards issued in the U.S., including: Debit MasterCard® Card, Debit Gold MasterCard® Card, Platinum Debit MasterCard® Card, and prepaid MasterCard cards.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Debit Warehouse—Tier 1	0.70% + USD 0.15 (USD 0.35 max)	Warehouse (5300)	2	10%	Electronic authorization required Magnetic stripe data required	Merchant registration required The transaction must be face-to-face Requires at least USD 500 million and 8.75 million transactions processed through GCMS that qualified for any Consumer Debit Warehouse rate in 2005
Consumer Debit Warehouse—Tier 2	0.83% + USD 0.15 (USD 0.35 max)	Warehouse (5300)	2	10%	Electronic authorization required Magnetic stripe data required	Merchant registration required The transaction must be face-to-face Requires at least USD 250 million and 4.5 million transactions processed through GCMS that qualified for any Consumer Debit Warehouse rate in 2005

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Consumer Debit Cards

The following consumer debit card interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer debit cards issued in the U.S., including: Debit MasterCard® Card, Debit Gold MasterCard® Card, Platinum Debit MasterCard® Card, and prepaid MasterCard cards.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Debit Warehouse—Tier 3	0.95% + USD 0.15 (USD 0.35 max)	Warehouse (5300)	2	10%	Electronic authorization required Magnetic stripe data required	Merchant registration required The transaction must be face-to-face Requires at least USD 75 million and 1.5 million transactions processed through GCMS that qualified for any Consumer Debit Warehouse rate in 2005
Consumer Debit Cash Back at POS	0.00% + USD 0.00	N/A	N/A	N/A	N/A	Applies to the cash-back amount provided as part of a face-to-face purchase transaction
Consumer Debit Refund Group 1	1.72% + USD 0.00	All except Airline or Passenger Railway	N/A	N/A	Authorization not required Magnetic stripe data not required	Transaction must be non face-to-face Payable to the acquirer from the issuer
Consumer Debit Refund Group 2	1.68% + USD 0.00	Airline and Passenger Railway	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Consumer Debit Cards

The following consumer debit card interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer debit cards issued in the U.S., including: Debit MasterCard® Card, Debit Gold MasterCard® Card, Platinum Debit MasterCard® Card, and prepaid MasterCard cards.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Debit Refund Group 3	1.40% + USD 0.00	All except Airline, Passenger Railway, MO/TO and E-Commerce	N/A	N/A	Authorization not required Magnetic stripe data not required	Transaction must be face-to-face Payable to the acquirer from the issuer

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard PIN Debit POS Cards

The following MasterCard PIN Debit POS interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard PIN Debit POS cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
MasterCard PIN Debit POS Convenience—Base	0.75% + USD 0.15 (USD 0.50 max)	Fast Food (5814), Miscellaneous Food Stores (5499), Service Stations (5541), Automated Fuel Dispenser (5542) and Motion Picture Theaters (7832)	N/A	N/A	PIN authorization required Magnetic stripe data required	N/A
MasterCard PIN Debit POS Convenience—Tier 1	0.45% + USD 0.08 (USD 0.28 max)	Fast Food (5814), Miscellaneous Food Stores (5499), Service Stations (5541), Automated Fuel Dispenser (5542) and Motion Picture Theaters (7832)	N/A	N/A	PIN authorization required Magnetic stripe data required	Varying tier criteria applies—speak with your acquirer or card acceptance service provider
MasterCard PIN Debit POS Convenience—Tier 2	0.50% + USD 0.10 (USD 0.32 max)	Fast Food (5814), Miscellaneous Food Stores (5499), Service Stations (5541), Automated Fuel Dispenser (5542) and Motion Picture Theaters (7832)	N/A	N/A	PIN authorization required Magnetic stripe data required	Varying tier criteria applies—speak with your acquirer or card acceptance service provider
MasterCard PIN Debit POS Supermarket/ Warehouse—Base	0.00% + USD 0.24	Supermarket (5411), Warehouse (5300)	N/A	N/A	PIN authorization required Magnetic stripe data required	N/A
MasterCard PIN Debit POS Supermarket/ Warehouse—Tier 1	0.00% + USD 0.17	Supermarket (5411), Warehouse (5300)	N/A	N/A	PIN authorization required Magnetic stripe data required	Varying tier criteria applies—speak with your acquirer or card acceptance service provider

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard PIN Debit POS Cards

The following MasterCard PIN Debit POS interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard PIN Debit POS cards issued in the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
MasterCard PIN Debit POS Supermarket/ Warehouse—Tier 2	0.00% + USD 0.19	Supermarket (5411), Warehouse (5300)	N/A	N/A	PIN authorization required Magnetic stripe data required	Varying tier criteria applies—speak with your acquirer or card acceptance service provider
MasterCard PIN Debit POS All Other—Base	0.75% + USD 0.15 (USD 0.50 max)	All except those qualified for Convenience and Supermarket/Warehouse rates	N/A	N/A	PIN authorization required Magnetic stripe data required	N/A
MasterCard PIN Debit POS All Other—Tier 1	0.45% + USD 0.08 (USD 0.28 max)	All except those qualified for Convenience and Supermarket/Warehouse rates	N/A	N/A	PIN authorization required Magnetic stripe data required	Varying tier criteria applies—speak with your acquirer or card acceptance service provider
MasterCard PIN Debit POS All Other—Tier 2	0.50% + USD 0.10 (USD 0.32 max)	All except those qualified for Convenience and Supermarket/Warehouse rates	N/A	N/A	PIN authorization required Magnetic stripe data required	Varying tier criteria applies—speak with your acquirer or card acceptance service provider
MasterCard PIN Debit POS Cash Back at POS	0.00% + USD 0.00	N/A	N/A	N/A	N/A	Applies to the cash-back amount provided as part of a face-to-face purchase transaction

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Commercial Cards

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard commercial cards issued in the U.S., including: MasterCard® BusinessCard® Card, MasterCard® Corporate Purchasing Card®, MasterCard Corporate Fleet Card®, MasterCard Corporate Card™ (including MasterCard Corporate Executive Card® and MasterCard Executive BusinessCard® Card), MasterCard Corporate Multi Card® Card, MasterCard® Small Business Multi Card® Card, Debit MasterCard BusinessCard®, MasterCard Public Sector Purchasing Card®, MasterCard Public Sector Fleet Card®, MasterCard Public Sector Travel Card®, MasterCard Public Sector Multi Card® Card, MasterCard® Government Travel Card®, MasterCard® Government Fleet Card®, MasterCard® Government Purchasing Card®, and MasterCard® Government Integrated Card®.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Commercial Standard	2.70% + USD 0.10	All	N/A	N/A	Authorization not required Magnetic stripe data not required	N/A
Commercial Data Rate I	2.65% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812)	3	N/A	Electronic authorization required Magnetic stripe data not required	Enhanced data required— See pages 57-69
Commercial Data Rate II	2.05% + USD 0.00	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812)	3	N/A	Electronic authorization required Magnetic stripe data not required	Enhanced data required— See pages 57-69

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Commercial Cards

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard commercial cards issued in the U.S., including: MasterCard® BusinessCard® Card, MasterCard® Corporate Purchasing Card®, MasterCard Corporate Fleet Card®, MasterCard Corporate Card™ (including MasterCard Corporate Executive Card® and MasterCard Executive BusinessCard® Card), MasterCard Corporate Multi Card® Card, MasterCard® Small Business Multi Card® Card, Debit MasterCard BusinessCard®, MasterCard Public Sector Purchasing Card®, MasterCard Public Sector Fleet Card®, MasterCard Public Sector Travel Card®, MasterCard Public Sector Multi Card® Card, MasterCard® Government Travel Card®, MasterCard® Government Fleet Card®, MasterCard® Government Purchasing Card®, and MasterCard® Government Integrated Card®.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Commercial Data Rate III	1.75% + USD 0.00	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Restaurant (5812), and Corporate Fleet transactions at fuel locations (MCC 4468, 5541, 5542, 5499, 5983 and 7511)	3	N/A	Electronic authorization required Magnetic stripe data not required	Enhanced data required— See pages 57-69
Commercial Face-to-Face	2.05% + USD 0.00	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Restaurant (5812), Automated Fuel Dispenser (5542) and Corporate Fleet transactions at fuel locations (MCC 4468, 5541, 5542, 5499, 5983 and 7511)	2	N/A for Bar and Fast Food 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Enhanced data required— See pages 57-69

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Commercial Cards

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard commercial cards issued in the U.S., including: MasterCard® BusinessCard® Card, MasterCard® Corporate Purchasing Card®, MasterCard Corporate Fleet Card®, MasterCard Corporate Card™ (including MasterCard Corporate Executive Card® and MasterCard Executive BusinessCard® Card), MasterCard Corporate Multi Card® Card, MasterCard® Small Business Multi Card® Card, Debit MasterCard BusinessCard®, MasterCard Public Sector Purchasing Card®, MasterCard Public Sector Fleet Card®, MasterCard Public Sector Travel Card®, MasterCard Public Sector Multi Card® Card, MasterCard® Government Travel Card®, MasterCard® Government Fleet Card®, MasterCard® Government Purchasing Card®, and MasterCard® Government Integrated Card®.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Commercial Large Ticket	1.20% + USD 40.00	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812)	2	N/A for Bar, Fast Food and Petroleum 25% for all other	Electronic authorization required Magnetic stripe data not required	Enhanced data required—See pages 57-69
Commercial T&E I	2.35% + USD 0.00	Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812)	3	N/A	Electronic authorization required Magnetic stripe data not required	Airline and Passenger Railway categories require enhanced data—See pages 57-69
Commercial T&E II	2.20% + USD 0.10	Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011) and Passenger Railway (4112)	3	N/A	Electronic authorization required Magnetic stripe data not required	Enhanced data required—See pages 57-69
Commercial T&E III	2.15% + USD 0.10	Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011) and Passenger Railway (4112)	3	N/A	Electronic authorization required Magnetic stripe data not required	Enhanced data required—See pages 57-69

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates

MasterCard Commercial Cards

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard commercial cards issued in the U.S., including: MasterCard® BusinessCard® Card, MasterCard® Corporate Purchasing Card®, MasterCard Corporate Fleet Card®, MasterCard Corporate Card™ (including MasterCard Corporate Executive Card® and MasterCard Executive BusinessCard® Card), MasterCard Corporate Multi Card® Card, MasterCard® Small Business Multi Card® Card, Debit MasterCard BusinessCard®, MasterCard Public Sector Purchasing Card®, MasterCard Public Sector Fleet Card®, MasterCard Public Sector Travel Card®, MasterCard Public Sector Multi Card® Card, MasterCard® Government Travel Card®, MasterCard® Government Fleet Card®, MasterCard® Government Purchasing Card®, and MasterCard® Government Integrated Card®.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Commercial Refund Group 1	2.37% + USD 0.00	Quasi Cash, Other Transport, Food Stores—Warehouse, Discount Stores, Drug Stores, Recreation, Restaurants/Bars and Utilities	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer
Commercial Refund Group 2	2.30% + USD 0.00	Vehicle Rental, Lodging, Sporting—Toy Stores, Clothing Stores, Vehicles, Education, Repair Shops and Travel Agencies	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer
Commercial Refund Group 3	2.21% + USD 0.00	Airline, Other Retail, Health Care, Professional Services, Other Services, Hardware and MO/TO	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer
Commercial Refund Group 4	2.16% + USD 0.00	Department Stores, Electric-Appliances, Gas Stations and Interior Furnishings	N/A	N/A	Authorization not required Magnetic stripe data not required	Payable to the acquirer from the issuer

MasterCard U.S. and Interregional Interchange Rate Programs



Interregional Interchange Rates

MasterCard Consumer Cards

The following interregional consumer interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer cards issued outside the U.S., including: MasterCard® Standard Card, Debit Gold MasterCard® Card, Gold MasterCard® Card, Platinum MasterCard® Card, Debit Gold MasterCard® Card and World MasterCard® Card.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Standard	1.69% + USD 0.10	All	N/A	N/A	Authorization not required Magnetic stripe data not required	N/A
Consumer Electronic	1.16% + USD 0.00	All except Automated Fuel Dispenser (5542)	5	N/A for Restaurant, Bar, Fast Food 25% for Beauty Salons 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face
Consumer Full UCAF	1.60% + USD 0.10	All	5	N/A	Electronic authorization required Magnetic stripe data not required and Electronic Commerce identifiers must be present	This is an Internet transaction UCAF enabled by the Merchant and the cardholder is authenticated by the Issuer
Consumer Merchant UCAF	1.50% + USD 0.10	All	5	N/A	Electronic authorization required Magnetic stripe data not required and Electronic Commerce identifiers must be present	This is an Internet transaction UCAF enabled by Merchant

MasterCard U.S. and Interregional Interchange Rate Programs



Interregional Interchange Rates

MasterCard Commercial Cards

The following interregional commercial interchange rate programs apply to cross-border transactions acquired in the U.S. that are initiated with MasterCard commercial cards issued outside the U.S., including: MasterCard BusinessCard® Card, Debit MasterCard BusinessCard®, MasterCard® Corporate Purchasing Card®, MasterCard Corporate Fleet Card®, MasterCard Corporate Card™ (including MasterCard Corporate Executive Card® and MasterCard Executive BusinessCard® Card), MasterCard® Government Travel Card®, MasterCard® Government Fleet Card®, MasterCard® Government Purchasing Card®, MasterCard® Government Integrated Card®, World MasterCard BusinessCard™ Card, and World MasterCard™ Corporate Card.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Commercial Standard	1.85% + USD 0.00	All	N/A	N/A	Authorization not required Magnetic stripe data not required	All commercial products eligible except MasterCard Corporate Purchasing Card and MasterCard Corporate Fleet Card
Commercial Purchasing Standard	1.85% + USD 0.00	All	N/A	N/A	Authorization not required Magnetic stripe data not required	Must be MasterCard Corporate Purchasing Card and MasterCard Corporate Fleet Card
Commercial Purchasing Data Rate II	1.55% + USD 0.00	All except Corporate Fleet transactions at fuel locations (MCC 4468, 5541, 5542, 5499, 5983 and 7511)	5	N/A	Electronic authorization required Magnetic stripe data not required	Must be MasterCard Corporate Purchasing Card and MasterCard Corporate Fleet Card Enhanced data required— See pages 57-69
Commercial Purchasing Large Ticket	0.75% + USD 30.00	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812)	30	N/A	Electronic authorization required Magnetic stripe data not required	Must be MasterCard Corporate Purchasing Card and MasterCard Corporate Fleet Card

MasterCard U.S. and Interregional Interchange Rate Programs



Interregional Interchange Rates

MasterCard Electronic Cards

The following interregional MasterCard® Electronic™ interchange rate programs apply to cross-border transactions acquired in the U.S. that are initiated with MasterCard® Electronic™ consumer and commercial cards issued outside the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
MasterCard Electronic Consumer Card Face-to-Face	1.16% + USD 0.00	All except Automated Fuel Dispenser (5542)	5	10%	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face
MasterCard Electronic Consumer Card Full UCAF	1.60% + USD 0.10	All	5	N/A	Electronic authorization required Magnetic stripe data not required and Electronic Commerce identifiers must be present	This is an Internet transaction UCAF enabled by the Merchant and the cardholder is authenticated by the Issuer
MasterCard Electronic Commercial Card Face-to-Face	1.85% + USD 0.00	All except Automated Fuel Dispenser (5542)	5	N/A	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face
MasterCard Electronic Commercial Card Full UCAF	1.85% + USD 0.00	All	5	N/A	Electronic authorization required Magnetic stripe data not required and Electronic Commerce identifiers must be present	This is an Internet transaction UCAF enabled by the Merchant and the cardholder is authenticated by the Issuer

MasterCard U.S. and Interregional Interchange Rate Programs



Interregional Interchange Rates

Maestro Cards

The following interregional Maestro interchange rate programs apply to transactions acquired in the U.S. that are initiated with Maestro® cards issued outside the U.S.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Maestro EMV Chip POS Terminals	0.60% + USD 0.00 (Less 0.10% until July 2008)	All	N/A	N/A	PIN authorization required Magnetic stripe data required	POS terminal must be EMV Chip enabled
Maestro Magnetic Stripe PIN Verified	0.65% + USD 0.00	All	N/A	N/A	PIN authorization required Magnetic stripe data required	N/A
Maestro Electronic Commerce Transaction	0.90% + USD 0.25	All	N/A	N/A	Electronic authorization required Magnetic stripe data not required Electronic Commerce identifiers must be present	This is an Internet transaction UCAF enabled by the Merchant and the cardholder is authenticated by the Issuer

MasterCard U.S. and Interregional Interchange Rate Programs



Enhanced Data Requirements

U.S. Interchange Rates—Enhanced Data Requirements

Airline—Consumer Cards

When a transaction is conducted on MasterCard consumer cards at an **Airline** merchant, and is submitted for one of the following interchange rate programs, enhanced data must be submitted with the transaction.

Field Name	Consumer Credit Merit 1 and Consumer Debit Merit 1	Consumer Credit Merit 3 and Consumer Debit Merit 3	Consumer Credit Merchant/Full UCAF and Consumer Debit Merchant/Full UCAF	Consumer Credit Passenger Transport and Consumer Debit Passenger Transport	Consumer Credit World T&E	Consumer Credit World Elite Airline
Passenger Name	X	X	X	X	X	X
Ticket Number	X	X	X	X	X	X
Issuing Carrier	X	X	X	X	X	X
Travel Date		X	X	X	X	X
Carrier Code		X	X	X	X	X
Service Class Code		X	X	X	X	X
City of Origin/Airport Code		X	X	X	X	X
City of Destination/Airport Code		X	X	X	X	X

X = required data element

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates—Enhanced Data Requirements

Lodging—Consumer Cards

When a transaction is conducted on MasterCard consumer cards at a **Lodging** merchant, and is submitted for one of the following interchange rate programs, enhanced data must be submitted with the transaction.

Field Name	Consumer Credit Merchant/Full UCAF and Consumer Debit Merchant/Full UCAF	Consumer Credit Travel Industries Premier Service and Consumer Debit Travel Industries Premier Service	Consumer Credit World T&E	Consumer Credit World Elite T&E
Customer Service Toll Free (800) Number	X	X	X	X
Property Phone Number	X	X	X	X
Arrival Date	X	X	X	X
Departure Date	X	X	X	X
Folio Number	X	X	X	X
Property Phone Number	X	X	X	X

X = required data element

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates—Enhanced Data Requirements

Passenger Railway—Consumer Cards

When a transaction is conducted on MasterCard consumer cards at a **Passenger Railway** merchant, and is submitted for one of the following interchange rate programs, enhanced data must be submitted with the transaction.

Field Name	Consumer Credit Merit 1 and Consumer Debit Merit 1	Consumer Credit Merit 3 and Consumer Debit Merit 3	Consumer Credit Merchant/Full UCAF and Consumer Debit Merchant/Full UCAF	Consumer Credit Passenger Transport and Consumer Debit Passenger Transport	Consumer Credit World T&E	Consumer Credit World Elite Airline
Passenger Name	X	X	X	X	X	X
Ticket Number	X	X	X	X	X	X
Issuing Carrier	X	X	X	X	X	X
Passenger Name (additional)		X	X	X	X	X
Travel Date		X	X	X	X	X
Start Station		X	X	X	X	X
Destination Station		X	X	X	X	X
Passenger Description		X	X	X	X	X

X = required data element

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates—Enhanced Data Requirements

Vehicle Rental—Consumer Cards

When a transaction is conducted on MasterCard consumer cards at a **Vehicle Rental** merchant, and is submitted for one of the following interchange rate programs, enhanced data must be submitted with the transaction.

Field Name	Consumer Credit Merchant/Full UCAF and Consumer Debit Merchant/Full UCAF	Consumer Credit Travel Industries Premier Service and Consumer Debit Travel Industries Premier Service	Consumer Credit World T&E	Consumer Credit World Elite T&E
Rental Agreement Number	X	X	X	X
Renter Name	X	X	X	X
Rental Return City	X	X	X	X
Rental Return State/Province Code	X	X	X	X
Rental Return Country	X	X	X	X
Rental Return Location ID	X	X	X	X
Rental Return Date	X	X	X	X
Rental Checkout Date	X	X	X	X
Customer Service Toll Free (800) Number	X	X	X	X

X = required data element

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates—Enhanced Data Requirements

Airline—Commercial Cards

When a transaction is conducted on a MasterCard BusinessCard, Corporate Card, Corporate Purchasing Card or Corporate Fleet Card Product at an **Airline** merchant, and is submitted for one of the following interchange rate programs, enhanced data must be submitted with the transaction.

Field Name	Commercial T&E 1	Commercial T&E 2	Commercial T&E 3
Card Acceptor Tax ID	X	X	X
Passenger Name	X	X	X
Ticket Number	X	X	X
Issuing Carrier	X	X	X
Travel Date		X	X
Carrier Code		X	X
Service Class Code		X	X
City of Origin/Airport Code		X	X
City of Destination/Airport Code		X	X
Stop Over Code			X
Fare Basis Code			X
Flight Number			X
Departure Time			X
Total Fare			X

X = required data element

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates—Enhanced Data Requirements

Fuel—Commercial Cards

When a transaction is conducted on a MasterCard Corporate Fleet Card at a **Fuel** merchant and is submitted for one of the following interchange rate programs, enhanced data must be submitted with the transaction.

Field Name	Commercial Data Rate 1	Commercial Data Rate 2	Commercial Large Ticket
Oil Company Brand Name	X	X	X
Purchase Time	X	X	X
Motor Fuel Information	X	X	X
Odometer Reading		X	X
Vehicle Number		X	X
Driver Number/ID Number		X	X
Product Type Code		X	X

X = required data element

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates—Enhanced Data Requirements

Lodging—Commercial Cards

When a transaction is conducted on a MasterCard BusinessCard, Corporate Card, Corporate Purchasing Card or Corporate Fleet Card Product at a **Lodging** merchant, and is submitted for one of the following interchange rate programs, enhanced data must be submitted with the transaction.

Field Name	Commercial T&E 1	Commercial T&E 2	Commercial T&E 3
Card Acceptor Tax ID	X	X	X
Customer Service Toll Free (800) Number		X	X
Property Phone Number		X	X
Arrival Date		X	X
Departure Date		X	X
Folio Number		X	X
Room Rate			X
Room Tax			X
Total Room Nights			X
Fire Safety Act Indicator			X

X = required data element

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates—Enhanced Data Requirements

Passenger Railway—Commercial Cards

When a transaction is conducted on a MasterCard BusinessCard, Corporate Card, Corporate Purchasing Card or Corporate Fleet Card Product at a **Passenger Railway** merchant, and is submitted for one of the following interchange rate programs, enhanced data must be submitted with the transaction.

Field Name	Commercial T&E 1	Commercial T&E 2	Commercial T&E 3
Card Acceptor Tax ID	X	X	X
Passenger Name	X	X	X
Ticket Number	X	X	X
Issuing Carrier	X	X	X
Passenger Name		X	X
Travel Date		X	X
Start Station		X	X
Destination Station		X	X
Passenger Description		X	X
Total Fare			X
Ticket Number			X
Service Type			X

X = required data element

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates—Enhanced Data Requirements

Shipping/Courier—Commercial Cards

When a transaction is conducted on a MasterCard BusinessCard, Corporate Card, Corporate Purchasing Card or Corporate Fleet Card Product at a **Shipping/Courier** merchant, and is submitted for one of the following interchange rate programs, enhanced data must be submitted with the transaction.

Field Name	Commercial Data Rate 1	Commercial Data Rate 2	Commercial Face-to-Face	Commercial Data Rate 3	Commercial Large Ticket
Card Acceptor Tax ID	X	X	X	X	X
Customer Code		X	X	X	X
Total Tax Amount		X	X	X	X
Card Acceptor Type		X	X	X	X
Customer Code (additional)				X	X
Total Tax Amount (additional)				X	X
Service Descriptor Code				X	X
Tracking Number or Pickup Number				X	X
Shipping Net Amount				X	X
Pickup Date				X	X
Number of Packages				X	X
Package Weight				X	X
Unit of Measure				X	X
Shipping Party Information				X	X
Shipping Party Address				X	X
Shipping Party Postal Information				X	X
Shipping Party Contact				X	X
Delivery Party Information				X	X
Delivery Party Address				X	X
Delivery Party Postal Information				X	X
Delivery Party Contact				X	X

X = required data element

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates—Enhanced Data Requirements

Temporary Services—Commercial Cards

When a transaction is conducted on a MasterCard BusinessCard, Corporate Card, Corporate Purchasing Card or Corporate Fleet Card Product at a **Temporary Services** merchant, and is submitted for one of the following interchange rate programs, enhanced data must be submitted with the transaction.

Field Name	Commercial Data Rate 1	Commercial Data Rate 2	Commercial Face-to-Face	Commercial Data Rate 3	Commercial Large Ticket
Card Acceptor Tax ID	X	X	X	X	X
Customer Code		X	X	X	X
Total Tax Amount		X	X	X	X
Card Acceptor Type		X	X	X	X
Customer Code (additional)				X	X
Employee/Temp Name/ID				X	X
Job Description				X	X
Temp Start Date				X	X
Temp Week Ending				X	X
Requestor Name or ID				X	X
Regular Hours Worked				X	X
Overtime Hours Worked				X	X
Miscellaneous Expenses				X	X
Regular Hours Rate				X	X
Overtime Hours Rate				X	X

X = required data element

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates—Enhanced Data Requirements

Various—Commercial Cards

When a transaction is conducted on a MasterCard BusinessCard, Corporate Card or Corporate Purchasing Card Product at **All Merchants except T&E, Shipping/Courier or Temporary Services** or a Corporate Fleet Card at **All Merchants except Fuel, T&E, Shipping/Courier or Temporary Services** and is submitted for one of the following interchange rate programs, enhanced data must be submitted with the transaction.

Field Name	Commercial Data Rate 1	Commercial Data Rate 2	Commercial Face-to-Face	Commercial Data Rate 3	Commercial Large Ticket
Card Acceptor Tax ID	X	X	X	X	X
Customer Code		X	X	X	X
Total Tax Amount		X	X	X	X
Card Acceptor Type		X	X	X	X
Product Code				X	X
Item Description				X	X
Item Quantity				X	X
Item Unit of Measure				X	X
Extended Item Amount				X	X
Debit or Credit Indicator				X	X

X = required data element

MasterCard U.S. and Interregional Interchange Rate Programs



U.S. Interchange Rates—Enhanced Data Requirements

Vehicle Rental—Commercial Cards

When a transaction is conducted on a MasterCard BusinessCard, Corporate Card, Corporate Purchasing Card or Corporate Fleet Card Product at a **Vehicle Rental** merchant, and is submitted for one of the following interchange rate programs, enhanced data must be submitted with the transaction.

Field Name	Commercial T&E 1	Commercial T&E 2	Commercial T&E 3
Card Acceptor Tax ID	X	X	X
Rental Agreement Number		X	X
Renter Name		X	X
Rental Return City		X	X
Rental Return State/Province Code		X	X
Rental Return Country		X	X
Rental Return Location ID		X	X
Rental Return Date		X	X
Rental Checkout Date		X	X
Customer Service Toll Free (800) Number		X	X
Rental Location City			X
Rental Location State/Province			X
Rental Location Country			X
Rental Class ID			X
Tax Exempt Indicator			X
Days Rented			X

X = required data element

MasterCard U.S. and Interregional Interchange Rate Programs



Interregional Interchange Rates—Enhanced Data Requirements

Various—Commercial Cards

When a transaction is conducted on a MasterCard BusinessCard, Corporate Card or Corporate Purchasing Card Product at **All Merchants** or a Corporate Fleet Card at **All Merchants except Fuel** and is submitted for one of the following interchange rate programs, enhanced data must be submitted with the transaction.

Field Name	Commercial Purchasing Large Ticket	Commercial Purchasing Data Rate 2
Card Acceptor Tax ID	X	X
Customer Code		X
Total Tax Amount		X

X = required data element

Glossary of Terms

Acquirer

A MasterCard member financial institution that maintains the merchant relationship and acquires the data relating to a transaction from the merchant or card acceptor.

Card acceptor business code/merchant category code (MCC)

A 4-digit numerical representation of the type of business in which the card acceptor (merchant) engages.

Cardholder-activated terminal/automated fuel dispenser (CAT/AFD)

A cardholder-activated terminal (usually unattended) used to accept payment for dispensing a product or providing a service when activated by the cardholder, for example, automated fuel dispenser.

Clearing

The process of exchanging financial transaction detail between an acquirer and an issuer to facilitate posting of a cardholder's account and reconciliation of a customer's settlement position. See GCMS (Global Clearing Management System.)

EMV chip card

A payments card containing a computer chip with memory and processing capabilities used to store cardholder account data and process payment data. Also called an Integrated Circuit Card or a Smart Card.

Enhanced data

Transaction-level data required for select interchange rate programs, card products, or merchant categories. Examples include airline itinerary data, fuel transaction data, and itemized purchase data.

Face-to-face

A transaction where the card, cardholder, and merchant representative are all present at the time of the transaction.

MasterCard U.S. and Interregional Interchange Rate Programs



Global Clearing Management System (GCMS)

A centralized clearing facility owned and operated by MasterCard for the daily processing and routing of financial transactions between MasterCard and its member financial institutions.

Interchange Rate

An interchange rate is typically presented as %+\$, and is used to calculate the interchange fee that will apply to a transaction. The interchange fee is calculated by multiplying the transaction amount by the %, and then adding the per-transaction \$ fee. For example, if the interchange rate is 1.50% + USD 0.10, and the transaction amount is USD 100, then the calculated interchange fee = (USD 100 x 1.50%) + USD 0.10 = USD 1.60. The interchange fee on a purchase transaction flows from the acquirer to the issuer. The interchange fee on a refund/return transaction flows from the issuer to the acquirer.

Issuer

A member financial institution that issues payments cards bearing the MasterCard brand to cardholders.

Magnetic stripe data

The magnetically encoded stripe on the plastic card that contains information pertinent to the cardholder account. See also EMV Chip Card and Transponder.

MCC

See card acceptor business code/merchant category code.

Mail Order/Telephone Order (MO/TO)

Refers to the Card Acceptor Business codes (MCCs) designated for direct marketing merchants.

Personal Identification Number (PIN)

A four to twelve character alphanumeric code that enables an issuer to authenticate the cardholder to approve an ATM or point-of-sale transaction.

MasterCard U.S. and Interregional Interchange Rate Programs



Recurring Payment

Payment by an issuer to an acquirer on behalf of a cardholder who authorizes a merchant to bill the cardholder's account on a recurring basis (such as monthly or quarterly). The amount of each payment may be the same or may fluctuate.

Travel and Entertainment (T&E)

Refers to the card acceptor business codes/merchant category codes (MCCs) relating to travel and entertainment (including Airline, Vehicle Rental, Lodging, Passenger Railway, Restaurants, etc.)

Transponder

A device that uses radio frequency signals to exchange identification information with cardholder-activated terminals or other point-of-sale devices to initiate a transaction.

Universal Cardholder Authentication Field (UCAF)

A field to support a universal, multipurpose data transport infrastructure that MasterCard uses to communicate authentication information among cardholders, merchants, issuers and acquirers when conducting an e-commerce/Internet transaction.