

# **MasterCard Worldwide U.S. and Interregional Interchange Rates**



**MasterCard**  
Worldwide

**Rates and Criteria Effective as of April 2009**

# 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. 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 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

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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.

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. 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 U.S. and Interregional Interchange Rate Programs



## Interchange Rate Tables

### U.S. Interchange Rates

#### MasterCard Consumer Credit Core Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Core Value 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 Core Value Standard	2.95% + USD 0.10	All	N/A	N/A	Authorization not required Magnetic stripe data not required	N/A
Consumer Credit Core Value Convenience Purchases	1.90% + USD 0.00	Limousines and Taxis (4121), Fast Food (5814), Miscellaneous Food Stores (5499) and Motion Picture Theaters (7832)	2	N/A for Fast Food 10% for all other	Electronic authorization required Magnetic stripe data required unless a transponder was used	For transactions with MCC 4121, the transaction amount must be equal to or less than USD 25
Consumer Credit Core Value Full UCAF	1.68% + USD 0.10	All except Utilities (4900)	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

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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 Core Value Key-Entered	1.89% + 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 Core Value Merchant UCAF	1.58% + USD 0.10	All except Utilities (4900)	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
Consumer Credit Core Value Merit 1	1.89% + USD 0.10	All except Utilities (4900)	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
Consumer Credit Core Value Merit 1 - Insurance	1.43% + USD 0.05	Insurance (5960, 6300)	3	10%	Electronic authorization required  Magnetic stripe data not required	N/A

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Consumer Credit Core Value Merit 1 – Real Estate	1.10% + USD 0.00	Real Estate (6513)	3	10%	Electronic authorization required Magnetic stripe data not required	N/A
Consumer Credit Core Value Merit 3—Base	1.58% + USD 0.10	All except Service Stations (5541), Automated Fuel Dispenser (5542) and Utilities (4900)	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

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Consumer Credit Core Value Merit 3—Tier 1	1.43% + USD 0.10	All except Service Stations (5541) and 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  Only retail and restaurant MCCs may qualify.  Requires at least USD 2 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Merit 3 rate in 2008

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Consumer Credit Core Value Merit 3—Tier 2	1.48% + USD 0.10	All except Service Stations (5541) and 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  Only retail and restaurant MCCs may qualify.  Requires at least USD 1.25 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Merit 3 rate in 2008

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Consumer Credit Core Value Merit 3—Tier 3	1.55% + USD 0.10	All except Service Stations (5541) and 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  Only retail and restaurant MCCs may qualify.  Requires at least USD 750 million in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Merit 3 rate in 2008
Consumer Credit Core Value Passenger Transport	1.75% + 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

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Consumer Credit Core Value Petroleum	1.90% + USD 0.00 (USD 0.95 maximum)	Service Stations (5541) and Automated Fuel Dispenser (5542)	2	N/A	Electronic authorization required  Magnetic stripe data required unless a transponder was used	N/A
Consumer Credit Core Value 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 Core Value Service Industries	1.15% + USD 0.05	Telecommunications (4814), Cable/Pay Television (4899)	2	10%	Electronic authorization required  Magnetic stripe data <u>must not</u> be present	This is a recurring payments transaction  Merchant registration required  The transaction <u>must not</u> be face-to-face

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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 Core Value Supermarket—Base	1.48% + USD 0.05	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face
Consumer Credit Core Value Supermarket—Tier 1	1.27% + USD 0.00	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Requires at least USD 2 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Supermarket rate in 2008

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Consumer Credit Core Value Supermarket—Tier 2	1.32% + USD 0.00	Supermarket (5411)	2	10%	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 Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Supermarket rate in 2008

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Consumer Credit Core Value Supermarket—Tier 3	1.42% + USD 0.05	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Requires at least USD 300 million in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Supermarket rate in 2008
Consumer Credit Core Value Travel Premier Service	1.58% + USD 0.10	Various Lodging, Vehicle Rental and Cruise Line MCCs	2	N/A	Electronic authorization required Magnetic stripe data not required	Merchant registration required Lodging and Vehicle Rental categories require enhanced data
Consumer Credit Core Value Utilities	0.00% + USD 0.65	Utilities (4900)	2	10%	Electronic authorization required Magnetic stripe data not required	

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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 Core Value Warehouse—Base	1.10% + USD 0.00	Warehouse (5300), Service Stations (5541) and Automated Fuel Dispenser (5542)	2	10%	Electronic authorization required  Magnetic stripe data not required	Merchant registration required  Commercial products can qualify
Consumer Credit Core Value Warehouse—Tier 1	0.90% + USD 0.00	Warehouse (5300), Service Stations (5541) and Automated Fuel Dispenser (5542)	2	10%	Electronic authorization required  Magnetic stripe data not required	Merchant registration required  Commercial products can qualify  Requires at least USD 1.2 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Warehouse rate in 2008
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

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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 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
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 Enhanced Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Enhanced Value 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 Enhanced Value Standard	2.95% + USD 0.10	All	N/A	N/A	Electronic authorization required Magnetic stripe data not required	N/A
Consumer Credit Enhanced Value Convenience Purchases	1.90% + USD 0.00	Limousines and Taxis (4121), Fast Food (5814), Miscellaneous Food Stores (5499) and Motion Picture Theaters (7832)	2	N/A for Fast Food 10% for all other	Electronic authorization required Magnetic stripe data required unless a transponder was used	For transactions with MCC 4121, the transaction amount must be equal to or less than USD 25
Consumer Credit Enhanced Value Full UCAF	1.83% + USD 0.10	All except Utilities (4900)	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
Consumer Credit Enhanced Value Key-Entered	2.04% + 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

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The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Enhanced Value 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 Enhanced Value Merchant UCAF	1.73% + USD 0.10	All except Utilities (4900)	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
Consumer Credit Enhanced Value Merit 1	2.04% + USD 0.10	All except Utilities (4900)	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
Consumer Credit Enhanced Value Merit 1 - Insurance	1.43% + USD 0.05	Insurance (5960, 6300)	3	10%	Electronic authorization required  Magnetic stripe data not required	N/A
Consumer Credit Enhanced Value Merit 1 – Real Estate	1.10% + USD 0.00	Real Estate (6513)	3	10%	Electronic authorization required  Magnetic stripe data not required	N/A

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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 Enhanced Value Merit 3—Base	1.73% + USD 0.10	All except Service Stations (5541), Automated Fuel Dispenser (5542) and Utilities (4900)	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
Consumer Credit Enhanced Value Merit 3—Tier 1	1.43% + USD 0.10	All except Service Stations (5541) and 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 Only retail and restaurant MCCs may qualify. Requires at least USD 2 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Merit 3 rate in 2008

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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 Enhanced Value Merit 3—Tier 2	1.48% + USD 0.10	All except Service Stations (5541) and 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  Only retail and restaurant MCCs may qualify.  Requires at least USD 1.25 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Merit 3 rate in 2008

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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 Enhanced Value Merit 3—Tier 3	1.55% + USD 0.10	All except Service Stations (5541) and 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  Only retail and restaurant MCCs may qualify.  Requires at least USD 750 million in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Merit 3 rate in 2008
Consumer Credit Enhanced Value Passenger Transport	1.90% + 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

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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 Enhanced Value Petroleum	1.90% + USD 0.00 (USD 0.95 maximum)	Service Stations (5541) and Automated Fuel Dispenser (5542)	2	N/A	Electronic authorization required  Magnetic stripe data required unless a transponder was used	N/A
Consumer Credit Enhanced Value 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 Enhanced Value Service Industries	1.15% + USD 0.05	Telecommunications (4814), Cable/Pay Television (4899)	2	10%	Electronic authorization required  Magnetic stripe data <u>must not</u> be present	This is a recurring payments transaction  Merchant registration required  The transaction <u>must not</u> be face-to-face

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Consumer Credit Enhanced Value Supermarket—Base	1.48% + USD 0.05	Supermarket (5411)	2	10%	Electronic authorization required  Magnetic stripe data required	The transaction must be face-to-face
Consumer Credit Enhanced Value Supermarket—Tier 1	1.27% + USD 0.00	Supermarket (5411)	2	10%	Electronic authorization required  Magnetic stripe data required	The transaction must be face-to-face  Requires at least USD 2 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Supermarket rate in 2008

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The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Enhanced Value 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 Enhanced Value Supermarket—Tier 2	1.32% + USD 0.00	Supermarket (5411)	2	10%	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 Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Supermarket rate in 2008

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Enhanced Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Enhanced Value 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 Enhanced Value Supermarket—Tier 3	1.42% + USD 0.05	Supermarket (5411)	2	10%	Electronic authorization required  Magnetic stripe data required	The transaction must be face-to-face  Requires at least USD 300 million in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Supermarket rate in 2008
Consumer Credit Enhanced Value Travel Premier Service	1.90% + USD 0.10	Various Lodging, Vehicle Rental and Cruise Line MCCs	2	N/A	Electronic authorization required  Magnetic stripe data not required	Merchant registration required  Lodging and Vehicle Rental categories require enhanced data
Consumer Credit Enhanced Value Utilities	0.00% + USD 0.65	Utilities (4900)	2	10%	Electronic authorization required  Magnetic stripe data not required	

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Enhanced Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Enhanced Value 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 Enhanced Value Warehouse—Base	1.10% + USD 0.00	Warehouse (5300), Service Stations (5541) and Automated Fuel Dispenser (5542)	2	10%	Electronic authorization required Magnetic stripe data not required	Merchant registration required
Consumer Credit Enhanced Value Warehouse—Tier 1	0.90% + USD 0.00	Warehouse (5300), Service Stations (5541) and Automated Fuel Dispenser (5542)	2	10%	Electronic authorization required Magnetic stripe data not required	Merchant registration required Requires at least USD 1.2 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Warehouse rate in 2008
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

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Enhanced Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Enhanced Value 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 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
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	Limousines and Taxis (4121), Fast Food (5814), Miscellaneous Food Stores (5499) and Motion Picture Theaters (7832)	2	N/A for Fast Food 10% for all other	Electronic authorization required Magnetic stripe data required unless a transponder was used	For transactions with MCC 4121, the transaction amount must be equal to or less than USD 25
Consumer Credit World Full UCAF	1.83% + 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, 5813, 5814) and Utilities (4900)	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	1.73% + 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, 5813, 5814) and Utilities (4900)	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 1	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), Restaurant (5812) and Utilities (4900)	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 1 - Insurance	1.43% + USD 0.05	Insurance (5960, 6300)	3	10%	Electronic authorization required  Magnetic stripe data not required	N/A
Consumer Credit World Merit 1 – Real Estate	1.10% + USD 0.00	Real Estate (6513)	3	10%	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 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 3—Base	1.73% + 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), Service Stations (5541), Automated Fuel Dispenser (5542) and Utilities (4900)	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 Merit 3—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), Service Stations (5541) 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  Only retail and restaurant MCCs may qualify.  Requires at least USD 2 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Merit 3 rate in 2008

# 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 3—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), Service Stations (5541) 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 Only retail and restaurant MCCs may qualify. Requires at least USD 1.25 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Merit 3 rate in 2008

# 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 3—Tier 3	1.65% + 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), Service Stations (5541) 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 Only retail and restaurant MCCs may qualify. Requires at least USD 750 million in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Merit 3 rate in 2008
Consumer Credit World Petroleum	2.00% + USD 0.00 (USD 0.95 maximum)	Service Stations (5541) and Automated Fuel Dispenser (5542)	2	N/A	Electronic authorization required Magnetic stripe data required unless a transponder was used	N/A

# 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 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	1.73% + 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 Service Industries	1.15% + USD 0.05	Telecommunications (4814), Cable/Pay Television (4899)	2	10%	Electronic authorization required  Magnetic stripe data <u>must not</u> be present	This is a recurring payments transaction  Merchant registration required  The transaction <u>must 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	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 Supermarket—Tier 1	1.37% + USD 0.00	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Requires at least USD 2 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Supermarket rate in 2008

# 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	The transaction must be face-to-face Requires at least USD 1.25 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Supermarket rate in 2008

# 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 3	1.52% + USD 0.05	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Requires at least USD 300 million in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Supermarket rate in 2008
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
Consumer Credit World Utilities	0.00% + USD 0.65	Utilities (4900)	2	10%	Electronic authorization required Magnetic stripe data not required	

# 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—Base	1.10% + USD 0.00	Warehouse (5300), Service Stations (5541) and Automated Fuel Dispenser (5542)	2	10%	Electronic authorization required  Magnetic stripe data not required	Merchant registration required
Consumer Credit World Warehouse—Tier 1	0.90% + USD 0.00	Warehouse (5300), Service Stations (5541) and Automated Fuel Dispenser (5542)	2	10%	Electronic authorization required  Magnetic stripe data not required	Merchant registration required  Requires at least USD 1.2 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Warehouse rate in 2008
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

# 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 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
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 High Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit World High Value cards issued in the U.S. including: MasterCard® World Card. MasterCard World High Value cards must be qualified by MasterCard.

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 High Value Standard	3.25% + USD 0.10	All	N/A	N/A	Authorization not required Magnetic stripe data not required	N/A
Consumer Credit World High Value Airline	2.30% + USD 0.10	Airline (3000-3299, 4511)	3	N/A	Electronic authorization required Magnetic stripe data not required	Requires enhanced data
Consumer Credit World High Value Convenience Purchases	2.00% + USD 0.00	Limousines and Taxis (4121), Fast Food (5814), Miscellaneous Food Stores (5499) and Motion Picture Theaters (7832)	2	N/A for Fast Food 10% for all other	Electronic authorization required Magnetic stripe data required unless a transponder was used	For transactions with MCC 4121, the transaction amount must be equal to or less than USD 25
Consumer Credit World High Value Full UCAF	2.30% + 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, 5813, 5814) and Utilities (4900)	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 High Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit World High Value cards issued in the U.S. including: MasterCard® World Card. MasterCard World High Value cards must be qualified by MasterCard.

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 High Value Key-Entered	2.50% + 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 High Value Merchant UCAF	2.20% + 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, 5813, 5814) and Utilities (4900)	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 High Value Merit 1	2.50% + 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 Utilities (4900)	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 High Value Merit 1 - Insurance	2.20% + USD 0.10	Insurance (5960, 6300)	3	10%	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 High Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit World High Value cards issued in the U.S. including: MasterCard® World Card. MasterCard World High Value cards must be qualified by MasterCard.

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 High Value Merit 1 – Real Estate	2.20% + USD 0.10	Real Estate (6513)	3	10%	Electronic authorization required Magnetic stripe data not required	N/A
Consumer Credit World High Value Merit 3—Base	2.20% + 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), Service Stations (5541), Automated Fuel Dispenser (5542) and Utilities (4900)	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 High Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit World High Value cards issued in the U.S. including: MasterCard® World Card. MasterCard World High Value cards must be qualified by MasterCard.

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 High Value Merit 3—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), Service Stations (5541) 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 Only retail and restaurant MCCs may qualify. Requires at least USD 2 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Merit 3 rate in 2008

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World High Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit World High Value cards issued in the U.S. including: MasterCard® World Card. MasterCard World High Value cards must be qualified by MasterCard.

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 High Value Merit 3—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), Service Stations (5541) 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 Only retail and restaurant MCCs may qualify. Requires at least USD 1.25 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Merit 3 rate in 2008

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World High Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit World High Value cards issued in the U.S. including: MasterCard® World Card. MasterCard World High Value cards must be qualified by MasterCard.

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 High Value Merit 3—Tier 3	1.6% + 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), Service Stations (5541) 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  Only retail and restaurant MCCs may qualify.  Requires at least USD 750 million in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Merit 3 rate in 2008
Consumer Credit World High Value Petroleum	2.00% + USD 0.00  (USD 0.95 maximum)	Service Stations (5541) and Automated Fuel Dispenser (5542)	2	N/A	Electronic authorization required  Magnetic stripe data required unless a transponder was used	N/A

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World High Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit World High Value cards issued in the U.S. including: MasterCard® World Card. MasterCard World High Value cards must be qualified by MasterCard.

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 High Value 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 High Value Restaurant	1.73% + 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 High Value Service Industries	1.15% + USD 0.05	Telecommunications (4814), Cable/Pay Television (4899)	2	10%	Electronic authorization required  Magnetic stripe data <u>must not</u> be present	This is a recurring payments transaction  Merchant registration required  The transaction <u>must not</u> be face-to-face
Consumer Credit World High Value Supermarket - Base	1.90% + USD 0.05	Supermarket (5411)	2	10%	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 High Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit World High Value cards issued in the U.S. including: MasterCard® World Card. MasterCard World High Value cards must be qualified by MasterCard.

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 High Value Supermarket—Tier 1	1.37% + USD 0.00	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Requires at least USD 2 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World or World Elite Supermarket rate in 2008

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World High Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit World High Value cards issued in the U.S. including: MasterCard® World Card. MasterCard World High Value cards must be qualified by MasterCard.

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 High Value Supermarket—Tier 2	1.42% + USD 0.00	Supermarket (5411)	2	10%	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 Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World or World Elite Supermarket rate in 2008

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World High Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit World High Value cards issued in the U.S. including: MasterCard® World Card. MasterCard World High Value cards must be qualified by MasterCard.

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 High Value Supermarket—Tier 3	1.52% + USD 0.05	Supermarket (5411)	2	10%	Electronic authorization required  Magnetic stripe data required	The transaction must be face-to-face  Requires at least USD 300 million in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World or World Elite Supermarket rate in 2008
Consumer Credit World High Value T&E	2.75% + 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
Consumer Credit World High Value T&E Large Ticket	2.00% + USD 0.00	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  Transaction amount must be equal to or greater than USD 2,500

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World High Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit World High Value cards issued in the U.S. including: MasterCard® World Card. MasterCard World High Value cards must be qualified by MasterCard.

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 High Value Utilities	0.00% + USD 0.75	Utilities (4900)	2	10%	Electronic authorization required Magnetic stripe data not required	
Consumer Credit World High Value Warehouse – Base	1.10% + USD 0.00	Warehouse (5300), Service Stations (5541) and Automated Fuel Dispenser (5542)	2	10%	Electronic authorization required Magnetic stripe data not required	Merchant registration required
Consumer Credit World High Value Warehouse – Tier 1	0.90% + USD 0.00	Warehouse (5300), Service Stations (5541) and Automated Fuel Dispenser (5542)	2	10%	Electronic authorization required Magnetic stripe data not required	Merchant registration required Requires at least USD 1.2 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Warehouse rate in 2008

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World High Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit World High Value cards issued in the U.S. including: MasterCard® World Card. MasterCard World High Value cards must be qualified by MasterCard.

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 High Value 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 High Value 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 High Value 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 High Value 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 High Value 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	3.25% + 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
Consumer Credit World Elite Convenience Purchases	2.00% + USD 0.00	Limousines and Taxis (4121), Fast Food (5814), Miscellaneous Food Stores (5499) and Motion Picture Theaters (7832)	2	N/A for Fast Food 10% for all other	Electronic authorization required Magnetic stripe data required unless a transponder was used	For transactions with MCC 4121, the transaction amount must be equal to or less than USD 25
Consumer Credit World Elite Full UCAF	2.30% + 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, 5813, 5814) and Utilities (4900)	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	2.50% + 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	2.20% + 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, 5813, 5814) and Utilities (4900)	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 1	2.50% + 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 Utilities (4900)	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 Elite Merit 1 - Insurance	2.20% + USD 0.10	Insurance (5960, 6300)	3	10%	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 1 – Real Estate	2.20% + USD 0.10	Real Estate (6513)	3	10%	Electronic authorization required Magnetic stripe data not required	N/A
Consumer Credit World Elite Merit 3—Base	2.20% + 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), Service Stations (5541), Automated Fuel Dispenser (5542) and Utilities (4900)	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 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 3—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), Service Stations (5541) 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 Only retail and restaurant MCCs may qualify. Requires at least USD 2 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Merit 3 rate in 2008

# 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 3—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), Service Stations (5541) 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 Only retail and restaurant MCCs may qualify. Requires at least USD 1.25 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Merit 3 rate in 2008

# 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 3—Tier 3	1.65% + 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), Service Stations (5541) 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  Only retail and restaurant MCCs may qualify.  Requires at least USD 750 million in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Merit 3 rate in 2008
Consumer Credit World Elite Petroleum	2.00% + USD 0.00  (USD 0.95 maximum)	Service Stations (5541) and Automated Fuel Dispenser (5542)	2	N/A	Electronic authorization required  Magnetic stripe data required unless a transponder was used	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 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	1.73% + 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	Telecommunications (4814), Cable/Pay Television (4899)	2	10%	Electronic authorization required  Magnetic stripe data <u>must not</u> be present	This is a recurring payments transaction  Merchant registration required  The transaction <u>must not</u> be face-to-face
Consumer Credit World Elite Supermarket - Base	1.90% + USD 0.05	Supermarket (5411)	2	10%	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 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	The transaction must be face-to-face  Requires at least USD 2 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Supermarket rate in 2008

# 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 2	1.42% + USD 0.00	Supermarket (5411)	2	10%	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 Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Supermarket rate in 2008

# 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	The transaction must be face-to-face  Requires at least USD 300 million in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Supermarket rate in 2008
Consumer Credit World Elite T&E	2.75% + 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

# 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 T&E Large Ticket	2.00% + USD 0.00	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  Transaction amount must be equal to or greater than USD 2,500
Consumer Credit World Elite Utilities	0.00% + USD 0.75	Utilities (4900)	2	10%	Electronic authorization required Magnetic stripe data not required	
Consumer Credit World Elite Warehouse – Base	1.10% + USD 0.00	Warehouse (5300), Service Stations (5541) and Automated Fuel Dispenser (5542)	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 – Tier 1	0.90% + USD 0.00	Warehouse (5300), Service Stations (5541) and Automated Fuel Dispenser (5542)	2	10%	Electronic authorization required  Magnetic stripe data not required	Merchant registration required  Requires at least USD 1.2 billion in combined Consumer Credit Core Value, Enhanced Value, World, World High Value and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World, World High Value or World Elite Warehouse rate in 2008
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 except Utilities (4900), Direct Marketing – Insurance Services (5960) and Insurance Sales (6300)	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

# 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 except Utilities (4900), Direct Marketing – Insurance Services (5960), Insurance Sales (6300) and Real Estate (6513)	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
Consumer Debit Merit 1	1.64% + USD 0.16	All except Utilities (4900), Direct Marketing – Insurance Services (5960) and Insurance Sales (6300)	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
Consumer Debit Merit 1 – Real Estate	1.10% + USD 0.00	Real Estate (6513)	3	10%	Electronic authorization required Magnetic stripe data not required	N/A

# 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 3—Base	1.05% + USD 0.15	All except Automated Fuel Dispenser (5542), Utilities (4900), Insurance Sales (6300) and Real Estate (6513)	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
Consumer Debit Merit 3—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 Only retail and restaurant MCCs may qualify. Requires at least 750 million USD volume processed through GCMS that qualified for any Consumer Debit Merit 3 rate in 2008
Consumer Debit Merit 3—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 Only retail and restaurant MCCs may qualify. Requires at least 500 million USD volume processed through GCMS that qualified for any Consumer Debit Merit 3 rate in 2008

# 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 3—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  Only retail and restaurant MCCs may qualify.  Requires at least 250 million USD volume processed through GCMS that qualified for any Consumer Debit Merit 3 rate in 2008
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
Consumer Debit Petroleum—CAT/AFD	0.70% + USD 0.17  (USD 0.95 maximum)	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
Consumer Debit Petroleum—Service Stations	0.70% + USD 0.17  (USD 0.95 maximum)	Service Stations (5541)	2	N/A	Electronic authorization required  Magnetic stripe data required unless a transponder was used	N/A

# 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 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	Telecommunications (4814), Cable/Pay Television (4899)	2	10%	Electronic authorization required  Magnetic stripe data <u>must not</u> be present	This is a recurring payments transaction  Merchant registration required  The transaction <u>must not</u> be face-to-face
Consumer Debit Small Ticket	1.55% + USD 0.04	Transportation (4111), Limousines & Taxi (4121), Bus Lines (4131), Bridges and Road Fees, Toll (4784), Misc. Food Stores/ Convenience (5499), Restaurants (5812), Fast Food Restaurants (5814), News Dealers and Newsstands (5994), Laundry (7211), Dry Cleaners (7216), Quick Copy, Reproduction Services (7338), Parking Lots & Garages (7523), Car Washes (7542), 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 maximum)	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face
Consumer Debit Supermarket—Tier 1	0.70% + USD 0.15 (USD 0.35 maximum)	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Requires at least 750 million USD volume processed through GCMS that qualified for any Consumer Debit Supermarket rate in 2008
Consumer Debit Supermarket—Tier 2	0.83% + USD 0.15 (USD 0.35 maximum)	Supermarket (5411)	2	10%	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Requires at least 500 million USD volume processed through GCMS that qualified for any Consumer Debit Supermarket rate in 2008

# 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 maximum)	Supermarket (5411)	2	10%	Electronic authorization required  Magnetic stripe data required	The transaction must be face-to-face  Requires at least 250 million USD volume processed through GCMS that qualified for any Consumer Debit Supermarket rate in 2008
Consumer Debit Travel Premier Service	1.36% + USD 0.15	Various Lodging, Vehicle Rental and Cruise Line MCCs	2	N/A	Electronic authorization required  Magnetic stripe data not required	Merchant registration required  Lodging and Vehicle Rental categories require enhanced data
Consumer Debit Utilities	0.00% + USD 0.45	Utilities (4900)	2	10%	Electronic authorization required  Magnetic stripe data not required	
Consumer Debit Warehouse—Base	1.05% + USD 0.15 (USD 0.35 maximum)	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 maximum)	Warehouse (5300)	2	10%	Electronic authorization required Magnetic stripe data required	Merchant registration required The transaction must be face-to-face Requires at least 750 million USD volume processed through GCMS that qualified for any Consumer Debit Warehouse rate in 2008
Consumer Debit Warehouse—Tier 2	0.83% + USD 0.15 (USD 0.35 maximum)	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 USD volume processed through GCMS that qualified for any Consumer Debit Warehouse rate in 2008

# 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 maximum)	Warehouse (5300)	2	10%	Electronic authorization required  Magnetic stripe data required	Merchant registration required  The transaction must be face-to-face  Requires at least 250 million USD volume processed through GCMS that qualified for any Consumer Debit Warehouse rate in 2008
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	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	0.50% + USD 0.075 (USD 0.39 maximum)	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	Requires at least 10 million MasterCard Pin Debit POS transactions settled through MDS between May 2008 – April 2009
MasterCard PIN Debit POS Convenience—Tier 2	0.60% + USD 0.11 (USD 0.49 maximum)	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	Requires at least 5.5 million MasterCard Pin Debit POS transactions settled through MDS between May 2008 – April 2009
MasterCard PIN Debit POS  Supermarket/ Warehouse—Base	0.00% + USD 0.255	Supermarket (5411), Warehouse (5300)	N/A	N/A	PIN authorization required  Magnetic stripe data required	N/A

# 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 1	0.00% + USD 0.18	Supermarket (5411), Warehouse (5300)	N/A	N/A	PIN authorization required Magnetic stripe data required	Requires at least 10 million MasterCard Pin Debit POS transactions settled through MDS between May 2008 – April 2009
MasterCard PIN Debit POS Supermarket/ Warehouse—Tier 2	0.00% + USD 0.215	Supermarket (5411), Warehouse (5300)	N/A	N/A	PIN authorization required Magnetic stripe data required	Requires at least 5.5 million MasterCard Pin Debit POS transactions settled through MDS between May 2008 – April 2009
MasterCard PIN Debit POS All Other—Base	0.75% + USD 0.15	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	0.50% + USD 0.075 (USD 0.39 maximum)	All except those qualified for Convenience and Supermarket/Warehouse rates	N/A	N/A	PIN authorization required Magnetic stripe data required	Requires at least 10 million MasterCard Pin Debit POS transactions settled through MDS between May 2008 – April 2009
MasterCard PIN Debit POS All Other—Tier 2	0.60% + USD 0.11 (USD 0.49 maximum)	All except those qualified for Convenience and Supermarket/Warehouse rates	N/A	N/A	PIN authorization required Magnetic stripe data required	Requires at least 5.5 million MasterCard Pin Debit POS transactions settled through MDS between May 2008 – April 2009

# 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 Cash Back at POS	N/A	N/A	N/A	N/A	N/A	Applies to the cash-back amount provided as part of a face-to-face purchase transaction  Effective 1 April 2009, the US region MasterCard PIN Debit POS interchange rates will apply to the total transaction amount, including any cash-back amount

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Commercial including Business, Corporate, Corporate World, Corporate World Elite, Purchasing, and Fleet Cards

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard commercial, Business, Corporate including Corporate World and Corporate World Elite, Purchasing and Fleet 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
Commercial Standard	2.95% + USD 0.10	All	N/A	N/A	Authorization not required Magnetic stripe data not required	N/A
Commercial Data Rate 1	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
Commercial Data Rate 2	<u>BusinessCard</u> 2.20% + USD 0.10 <u>Corporate Card, Corporate World, and Corporate World Elite</u> 2.15% + USD 0.10 <u>Fleet Card</u> 2.50% + USD 0.10 <u>Purchasing Card</u> 2.40% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Restaurant (5812), Marinas (4468), Service Stations (5541), Fuel Dispensers - Automated (5542), Convenience Stores (5499), Fuel Dealers (5983) and Truck Stops (7511)	3	N/A	Electronic authorization required Magnetic stripe data not required	Enhanced data required

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Commercial including Business, Corporate, Corporate World, Corporate World Elite, Purchasing, and Fleet Cards

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard commercial, Business, Corporate including Corporate World and Corporate World Elite, Purchasing and Fleet 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
Commercial Data Rate 2 Petroleum	2.05% + USD 0.10	Marinas (4468), Service Stations (5541), Fuel Dispensers - Automated (5542), Convenience Stores (5499), Fuel Dealers (5983) and Truck Stops (7511)	3	N/A	Electronic authorization required  Magnetic stripe data not required	Enhanced data required
Commercial Data Rate 3	1.80% + USD 0.10	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
Commercial Face-to-Face	<u>BusinessCard</u> 2.20% + USD 0.10 <u>Corporate Card,</u> <u>Corporate World,</u> <u>and Corporate</u> <u>World Elite</u> 2.15% + USD 0.10 <u>Fleet Card</u> 2.50% + USD 0.10 <u>Purchasing Card</u> 2.40% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Restaurant (5812), Marinas (4468), Service Stations (5541), Fuel Dispensers - Automated (5542), Convenience Stores (5499), Fuel Dealers (5983) and Truck Stops (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

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Commercial including Business, Corporate, Corporate World, Corporate World Elite, Purchasing, and Fleet Cards

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard commercial, Business, Corporate including Corporate World and Corporate World Elite, Purchasing and Fleet 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
Commercial Face-to-Face Petroleum	2.05% + USD 0.10	Marinas (4468), Service Stations (5541), Convenience Stores (5499), Fuel Dealers (5983) and Truck Stops (7511)	2	N/A for Service Stations 10% for all other	Electronic authorization required  Magnetic stripe data required	The transaction must be face-to-face  Enhanced data required
Commercial Large Ticket 1	1.25% + 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  Transaction amount must be greater than USD 7,255
Commercial Large Ticket 2	1.25% + 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  Transaction amount must be greater than USD 25,000
Commercial Large Ticket 3	1.25% + 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  Transaction amount must be greater than USD 100,000

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Commercial including Business, Corporate, Corporate World, Corporate World Elite, Purchasing, and Fleet Cards

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard commercial, Business, Corporate including Corporate World and Corporate World Elite, Purchasing and Fleet 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
Commercial Large Ticket 1 MPG	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 Transaction amount must be greater than USD 7,273 Transaction must be processed through the MPG
Commercial Large Ticket 2 MPG	0.90% + 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 Transaction amount must be greater than USD 25,000 Transaction must be processed through the MPG
Commercial Large Ticket 3 MPG	0.70% + 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 Transaction amount must be greater than USD 100,000 Transaction must be processed through the MPG

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Commercial including Business, Corporate, Corporate World, Corporate World Elite, Purchasing, and Fleet Cards

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard commercial, Business, Corporate including Corporate World and Corporate World Elite, Purchasing and Fleet 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
Commercial T&E 1	<u>BusinessCard</u> 2.50% + USD 0.00 <u>Corporate Card,</u> <u>Corporate World,</u> <u>and Corporate</u> <u>World Elite</u> 2.40% + USD 0.00 <u>Fleet Card, and</u> <u>Purchasing Card</u> 2.70% + 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
Commercial T&E 2	<u>BusinessCard</u> 2.35% + USD 0.10 <u>Corporate Card,</u> <u>Corporate World,</u> <u>and Corporate</u> <u>World Elite</u> 2.25% + USD 0.10 <u>Fleet Card, and</u> <u>Purchasing Card</u> 2.55% + 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

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Commercial including Business, Corporate, Corporate World, Corporate World Elite, Purchasing, and Fleet Cards

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard commercial, Business, Corporate including Corporate World and Corporate World Elite, Purchasing and Fleet 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
Commercial T&E 3	<u>BusinessCard</u> 2.30% + USD 0.10 <u>Corporate Card</u> <u>Corporate World</u> <u>and Corporate World Elite</u> 2.20% + USD 0.10 <u>Fleet Card</u> and <u>Purchasing Card</u> 2.50% + 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
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

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Commercial including Business, Corporate, Corporate World, Corporate World Elite, Purchasing, and Fleet Cards

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard commercial, Business, Corporate including Corporate World and Corporate World Elite, Purchasing and Fleet 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
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



## U.S. Interchange Rates

### MasterCard World for Business and World Elite for Business Cards

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard World for Business and World Elite for Business 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
Commercial Standard	3.00% + USD 0.10	All	N/A	N/A	Authorization not required Magnetic stripe data not required	N/A
Commercial Data Rate 1	2.70% + 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
Commercial Data Rate 2	2.25% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Restaurant (5812), Marinas (4468), Service Stations (5541), Fuel Dispensers - Automated (5542), Convenience Stores (5499), Fuel Dealers (5983) and Truck Stops (7511)	3	N/A	Electronic authorization required Magnetic stripe data not required	Enhanced data required

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard World for Business and World Elite for Business Cards

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard World for Business and World Elite for Business 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
Commercial Data Rate 2 Petroleum	2.10% + USD 0.10	Marinas (4468), Service Stations (5541), Fuel Dispensers - Automated (5542), Convenience Stores (5499), Fuel Dealers (5983) and Truck Stops (7511)	3	N/A	Electronic authorization required  Magnetic stripe data not required	Enhanced data required
Commercial Data Rate 3	1.85% + USD 0.10	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
Commercial Face-to-Face	2.25% + USD 0.10	All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Restaurant (5812), Marinas (4468), Service Stations (5541), Fuel Dispensers - Automated (5542), Convenience Stores (5499), Fuel Dealers (5983) and Truck Stops (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

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard World for Business and World Elite for Business Cards

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard World for Business and World Elite for Business 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
Commercial Face-to-Face Petroleum	2.10% + USD 0.10	Marinas (4468), Service Stations (5541), Convenience Stores (5499), Fuel Dealers (5983) and Truck Stops (7511)	2	N/A for Service Stations 10% for all other	Electronic authorization required Magnetic stripe data required	The transaction must be face-to-face Enhanced data required
Commercial Large Ticket 1	1.30% + 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 Transaction amount must be greater than USD 10,000
Commercial Large Ticket 2	1.30% + 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 Transaction amount must be greater than USD 25,000
Commercial Large Ticket 3	1.30% + 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 Transaction amount must be greater than USD 100,000

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard World for Business and World Elite for Business Cards

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard World for Business and World Elite for Business 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
Commercial Large Ticket 1 MPG	1.25% + 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  Transaction amount must be greater than USD 10,000  Transaction must be processed through the MPG
Commercial Large Ticket 2 MPG	0.95% + 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  Transaction amount must be greater than USD 25,000  Transaction must be processed through the MPG
Commercial Large Ticket 3 MPG	0.75% + 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  Transaction amount must be greater than USD 100,000  Transaction must be processed through the MPG
Commercial T&E 1	2.55% + 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

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard World for Business and World Elite for Business Cards

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard World for Business and World Elite for Business 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
Commercial T&E 2	2.40% + 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
Commercial T&E 3	2.35% + 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
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

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard World for Business and World Elite for Business Cards

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard World for Business and World Elite for Business 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
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

# 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 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 2	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
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

## 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.)

### **Core Value cards**

Refers to Standard, Gold MasterCard, or Platinum MasterCard consumer credit cards that are either not enrolled in, or do not meet the requirements of, the Enhanced Value Program.

### **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.

# ***MasterCard U.S. and Interregional Interchange Rate Programs***



## **Enhanced Value Program**

Refers to Standard, Gold MasterCard, or Platinum MasterCard consumer credit cards that are both enrolled in, and meet the requirements of, the Enhanced Value Program.

## **Face-to-face**

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

## **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.

# ***MasterCard U.S. and Interregional Interchange Rate Programs***



## **MasterCard Payments Gateway (MPG)**

Refers to the gateway hosted by MasterCard and used for routing and settling commercial e-payments between buyers and sellers.

## **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.

## **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.