



# Mastercard 2018–2019 U.S. Region Interchange Programs and Rates

Effective April 13, 2018

## U.S. Region Mastercard Consumer Credit Rates

Program Name	Core Value (USD)	Enhanced Value (USD)	World (USD)	World High Value (USD)	World Elite (USD)
Airline	N/A	N/A	N/A	2.30% + 0.10	2.30% + 0.10
Charities	2.00% + 0.10	2.00% + 0.10	2.00% + 0.10	2.00% + 0.10	2.00% + 0.10
Convenience Purchases Base	1.90% + 0.00	1.90% + 0.00	2.00% + 0.00	2.00% + 0.00	2.00% + 0.00
Convenience Purchases Tier I	1.35% + 0.00	1.35% + 0.00	1.45% + 0.00	1.60% + 0.00	1.60% + 0.00
Full UCAF	1.78% + 0.10	1.93% + 0.10	1.97% + 0.10	2.40% + 0.10	2.40% + 0.10
Key-entered	1.89% + 0.10	2.04% + 0.10	2.05% + 0.10	2.50% + 0.10	2.50% + 0.10
Lodging and Auto Rental	1.58% + 0.10	1.80% + 0.10	N/A	N/A	N/A
Merchant UCAF	1.68% + 0.10	1.83% + 0.10	1.87% + 0.10	2.30% + 0.10	2.30% + 0.10
Merit I	1.89% + 0.10	2.04% + 0.10	2.05% + 0.10	2.50% + 0.10	2.50% + 0.10
Merit I (Insurance MCCs)	1.43% + 0.05	1.43% + 0.05	1.43% + 0.05	2.20% + 0.10	2.20% + 0.10
Merit I (Real Estate MCCs)	1.10% + 0.00	1.10% + 0.00	1.10% + 0.00	2.20% + 0.10	2.20% + 0.10
Merit III Base	1.58% + 0.10	1.73% + 0.10	1.77% + 0.10	2.20% + 0.10	2.20% + 0.10
Merit III Tier 1	1.43% + 0.10	1.43% + 0.10	1.53% + 0.10	2.05% + 0.10	2.05% + 0.10
Merit III Tier 2	1.48% + 0.10	1.48% + 0.10	1.58% + 0.10	2.10% + 0.10	2.10% + 0.10
Merit III Tier 3	1.55% + 0.10	1.55% + 0.10	1.65% + 0.10	2.15% + 0.10	2.15% + 0.10
Passenger Transport	1.75% + 0.10	1.90% + 0.10	N/A	N/A	N/A



<b>Program Name</b>	<b>Core Value (USD)</b>	<b>Enhanced Value (USD)</b>	<b>World (USD)</b>	<b>World High Value (USD)</b>	<b>World Elite (USD)</b>
Payment Transaction	0.19% + 0.53	0.19% + 0.53	0.19% + 0.53	0.19% + 0.53	0.19% + 0.53
Payment Transaction (Gov't-owned Lottery <sup>o)</sup> )	0.00% + 0.10	0.00% + 0.10	0.00% + 0.10	0.00% + 0.10	0.00% + 0.10
Petroleum Base	1.90% + 0.00 (0.95 max)	1.90% + 0.00 (0.95 max)	2.00% + 0.00 (0.95 max)	2.00% + 0.00 (0.95 max)	2.00% + 0.00 (0.95 max)
Public Sector	1.55% + 0.10	1.55% + 0.10	1.55% + 0.10	1.55% + 0.10	1.55% + 0.10
Restaurant	N/A	N/A	1.73% + 0.10	2.20% + 0.10	2.20% + 0.10
Service Industries	1.15% + 0.05	1.15% + 0.05	1.15% + 0.05	1.15% + 0.05	1.15% + 0.05
Standard	2.95% + 0.10	2.95% + 0.10	2.95% + 0.10	3.25% + 0.10	3.25% + 0.10
Supermarket Base	1.48% + 0.10	1.48% + 0.10	1.58% + 0.10	1.90% + 0.10	1.90% + 0.10
Supermarket Tier 1	1.15% + 0.05	1.15% + 0.05	1.25% + 0.05	1.25% + 0.05	1.25% + 0.05
Supermarket Tier 2	1.15% + 0.05	1.15% + 0.05	1.25% + 0.05	1.25% + 0.05	1.25% + 0.05
Supermarket Tier 3	1.22% + 0.05	1.22% + 0.05	1.32% + 0.05	1.32% + 0.05	1.32% + 0.05
T&E	N/A	N/A	2.30% + 0.10	2.75% + 0.10	2.75% + 0.10
T&E Large Ticket	N/A	N/A	N/A	2.00% + 0.00	2.00% + 0.00
Utilities	0.00% + 0.65	0.00% + 0.65	0.00% + 0.65	0.00% + 0.75	0.00% + 0.75
Consumer Credit Refund Group 1	N/A	N/A	2.42% + 0.00	2.42% + 0.00	2.42% + 0.00
Consumer Credit Refund Group 2	2.09% + 0.00	2.09% + 0.00	2.09% + 0.00	2.09% + 0.00	2.09% + 0.00
Consumer Credit Refund Group 3	1.95% + 0.00	1.95% + 0.00	1.95% + 0.00	1.95% + 0.00	1.95% + 0.00



Program Name	Core Value (USD)	Enhanced Value (USD)	World (USD)	World High Value (USD)	World Elite (USD)
Consumer Credit Refund Group 4	1.82% + 0.00	1.82% + 0.00	1.82% + 0.00	1.82% + 0.00	1.82% + 0.00
Consumer Credit Refund Group 5	1.73% + 0.00	1.73% + 0.00	1.73% + 0.00	1.73% + 0.00	1.73% + 0.00

a Applies to MCC 7800-Government-owned Lottery (U.S. region only).

## U.S. Region Mastercard Consumer Credit Tier Qualifying Criteria

Tier <sup>b</sup>	Minimum Annual Consumer Credit Core Value, Enhanced Value, World, World High Value, and World Elite Volume
<b>Merit III</b>	
Tier 1	USD 1.80 billion
Tier 2	USD 1.25 billion
Tier 3	USD 750 million
<b>Supermarket</b>	
Tier 1	USD 6.00 billion
Tier 2	USD 2.00 billion
Tier 3	USD 750 million
<b>Convenience Purchases</b>	
Tier 1 <sup>c</sup>	USD 1.00 billion

b The minimum annual Consumer Credit Core Value, Enhanced Value, World, World High Value, and World Elite volume is based on a merchant's **October 2016–September 2017** volume settled through the Global Clearing Management System (GCMS) that qualified for the Merit III, Supermarket, or the Convenience Purchase interchange programs and requires a Mastercard approved and assigned Merchant ID. Only retail and restaurant MCCs may qualify for Merit III Tier 1, 2, or 3.

c A merchant may also qualify for the Convenience Purchases tier if ALL the following requirements are met (1) Minimum annual Mastercard Consumer Credit volume of USD 75 million settled through GCMS that qualified for the Convenience Purchases interchange rate programs, (2) 60% of Mastercard Consumer Credit transactions are USD 20 or lower, (3) Merchant must offer Mastercard prepaid products (gift or reloadable), (4) Provide acceptance message at the point-of-sale (POS) AND (5) Not a tiered merchant for Consumer Credit Merit 3.



## U.S. Region Mastercard Unregulated Consumer Debit and Prepaid Rates

Program Name	Debit Rate (USD)	Prepaid Rate (USD)
Charities	1.45% + 0.15	1.45% + 0.15
Emerging Markets	0.80% + 0.25	0.80% + 0.25
Emerging Markets (Education/Gov't MCCs <sup>d</sup> )	0.65% + 0.15 (2.00 max)	0.65% + 0.15 (2.00 max)
Full UCAF	1.25% + 0.15	1.25% + 0.15
Key-Entered	1.60% + 0.15	1.76% + 0.20
Lodging and Auto Rental	1.15% + 0.15	1.15% + 0.15
Merchant UCAF	1.15% + 0.15	1.15% + 0.15
Merit I	1.60% + 0.15	1.76% + 0.20
Merit I (Real Estate MCCs)	1.10% + 0.00	1.10% + 0.00
Merit I (Consumer Loan MCCs <sup>e</sup> )	0.80% + 0.25 (2.95 max)	0.80% + 0.25 (2.95 max)
Merit III Base	1.05% + 0.15	1.05% + 0.15
Merit III Tier 1	0.70% + 0.15	0.70% + 0.15
Merit III Tier 2	0.83% + 0.15	0.83% + 0.15
Merit III Tier 3	0.95% + 0.15	0.95% + 0.15
Passenger Transport	1.60% + 0.15	1.60% + 0.15
Payment Transaction	0.19% + 0.53	0.19% + 0.53
Payment Transaction- (Gov't-owned Lottery <sup>f</sup> )	0.00% + 0.10	0.00% + 0.10
Petroleum CAT/AFD	0.70% + 0.17 (0.95 max)	0.70% + 0.17 (0.95 max)
Petroleum Service Station	0.70% + 0.17 (0.95 max)	0.70% + 0.17 (0.95 max)
Restaurant	1.19% + 0.10	1.19% + 0.10
Service Industries	1.15% + 0.05	1.15% + 0.05
Small Ticket Base	1.55% + 0.04	1.55% + 0.04
Small Ticket Tier 1	1.30% + 0.03	1.30% + 0.03
Standard	1.90% + 0.25	1.90% + 0.25
Supermarket Base	1.05% + 0.15 (0.35 max)	1.05% + 0.15 (0.35 max)
Supermarket Tier 1	0.70% + 0.15 (0.35 max)	0.70% + 0.15 (0.35 max)
Supermarket Tier 2	0.83% + 0.15 (0.35 max)	0.83% + 0.15 (0.35 max)



<b>Program Name</b>	<b>Debit Rate (USD)</b>	<b>Prepaid Rate (USD)</b>
Supermarket Tier 3	0.95% + 0.15 (0.35 max)	0.95% + 0.15 (0.35 max)
Utilities	0.00% + 0.45	0.00% + 0.65
Consumer Debit Refund Group 1	1.72% + 0.00	1.72% + 0.00
Consumer Debit Refund Group 2	1.68% + 0.00	1.68% + 0.00
Consumer Debit Refund Group 3	1.40% + 0.00	1.40% + 0.00

- d. The following MCC's qualify for the Emerging market Education and Gov't rate: 7800, 8211, 8220, 8299, 9211, 9222, 9223, 9311, 9399, and 9402.
- e. The Merit 1 Consumer Loan rate requires a Mastercard approved and assigned Merchant ID.
- f. Applies to MCC 7800-Government-owned Lottery (U.S. region only).

### ***U.S. Region Mastercard Unregulated Consumer Debit and Prepaid Tier Qualifying Criteria***

<b>Tier <sup>g</sup></b>	<b>Minimum Annual Consumer Debit and Prepaid Merit III and Supermarket Volume</b>
Tier 1	USD 400 million
Tier 2	USD 275 million
Tier 3	USD 175 million

- g. The minimum annual Consumer Debit and Prepaid volume is based on a merchant's **October 2016–September 2017** unregulated volume settled through GCMS that qualified for the Merit III or Supermarket interchange programs and requires a Mastercard approved and assigned Merchant ID. Only retail and restaurant MCCs may qualify for Merit III Tier 1, 2, or 3.

### ***U.S. Region Mastercard Unregulated Consumer Debit and Prepaid Small Ticket Tier Qualifying Criteria***

<b>Tier <sup>h</sup></b>	<b>Minimum Annual Consumer Debit and Prepaid Small Ticket Transactions</b>
Tier 1	175 million

- h. The minimum Consumer Debit and Prepaid volume or transactions is based on a merchant's **October 2016–September 2017** unregulated volume or transactions settled through GCMS that qualified for the Small Ticket interchange programs and requires a Mastercard approved and assigned Merchant ID.



## U.S. Region Mastercard Regulated Consumer/Commercial Debit and Prepaid Rates

Program Name	Debit Rate (USD)	Prepaid Rate (USD)
<b>Purchases, Purchases with Cash-back and Unique</b>		
Regulated POS Debit	0.05% + 0.21	0.05% + 0.21
Regulated POS Debit with Fraud Adjustment	0.05% + 0.22	0.05% + 0.22
Regulated POS Debit Small Ticket	0.05% + 0.21	0.05% + 0.21
Regulated POS Debit Small Ticket with Fraud Adjustment	0.05% + 0.22	0.05% + 0.22
<b>Credits (Refunds&gt;Returns)</b>		
Regulated POS Debit	0.00% + 0.00	0.00% + 0.00
Regulated POS Debit with Fraud Adjustment	0.00% + 0.00	0.00% + 0.00
Regulated POS Debit Small Ticket	0.00% + 0.00	0.00% + 0.00
Regulated POS Debit Small Ticket with Fraud Adjustment	0.00% + 0.00	0.00% + 0.00
<b>Payment Transactions</b>		
Payment Transaction	0.19% + 0.53	0.19% + 0.53
Payment Transaction- (Gov't-owned Lottery <sup>i</sup> )	0.00% + 0.10	0.00% + 0.10

<sup>i</sup> Applies to MCC 7800-Government-owned Lottery (U.S. region only).

**Note:** Regulated rates also apply to any U.S. Interregional transaction between the U.S., American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands.



## U.S. Region Mastercard Commercial Rates—Small Business Credit

Program Name	Level 1 / Business Core (USD)	Level 2 / Business World (USD)	Level 3 / Business World Elite (USD)	Level 4 (USD)
Charities	2.00% + 0.10	2.00% + 0.10	2.00% + 0.10	2.00% + 0.10
Data Rate I	2.65% + 0.10	2.81% + 0.10	2.86% + 0.10	2.96% + 0.10
Data Rate II	2.00% + 0.10	2.16% + 0.10	2.21% + 0.10	2.31% + 0.10
Data Rate III	1.75% + 0.10	1.91% + 0.10	1.96% + 0.10	2.06% + 0.10
Large Ticket I	1.20% + 40.00	1.36% + 40.00	1.41% + 40.00	1.51% + 40.00
Large Ticket II	1.20% + 40.00	1.36% + 40.00	1.41% + 40.00	1.51% + 40.00
Large Ticket III	1.20% + 40.00	1.36% + 40.00	1.41% + 40.00	1.51% + 40.00
Payment Transaction	0.19% + 0.53	0.19% + 0.53	0.19% + 0.53	0.19% + 0.53
Rebate	0.00% + 0.00	0.00% + 0.00	0.00% + 0.00	0.00% + 0.00
Standard	2.95% + 0.10	3.11% + 0.10	3.16% + 0.10	3.26% + 0.10
T&E Rate I	2.50% + 0.00	2.66% + 0.00	2.71% + 0.00	2.81% + 0.00
T&E Rate II	2.35% + 0.10	2.51% + 0.10	2.56% + 0.10	2.66% + 0.10
T&E Rate III	2.30% + 0.10	2.46% + 0.10	2.51% + 0.10	2.61% + 0.10
Utilities	0.00% + 1.50	0.00% + 1.50	0.00% + 1.50	0.00% + 1.50
Commercial Refund Group 1	2.37% + 0.00	2.37% + 0.00	2.37% + 0.00	2.37% + 0.00
Commercial Refund Group 2	2.30% + 0.00	2.30% + 0.00	2.30% + 0.00	2.30% + 0.00
Commercial Refund Group 3	2.21% + 0.00	2.21% + 0.00	2.21% + 0.00	2.21% + 0.00
Commercial Refund Group 4	2.16% + 0.00	2.16% + 0.00	2.16% + 0.00	2.16% + 0.00



## U.S. Region Mastercard Commercial Rates— Unregulated Business Debit/Prepaid and Large Market Credit

Program Name	Business Debit/Prepaid (USD)	Large Market (USD)
Charities	2.00% + 0.10	2.00% + 0.10
Data Rate I	2.65% + 0.10	2.70% + 0.10
Data Rate I (Healthcare MCCs <sup>j</sup> )	1.00% (5.00 max)	1.00% (5.00 max)
Data Rate II	2.20% + 0.10	2.50% + 0.10
Data Rate II (Petroleum MCCs)	2.05% + 0.10	2.20% + 0.10
Data Rate III	1.80% + 0.10	1.90% + 0.10
Large Ticket I	1.25% + 40.00	1.25% + 40.00
Large Ticket II	1.25% + 40.00	1.20% + 60.00
Large Ticket III	1.25% + 40.00	1.15% + 80.00
Large Ticket I, II and III (Lodging MCCs <sup>k</sup> )	N/A	2.60% + 0.10
Payment Transaction	0.19% + 0.53	0.19% + 0.53
Rebate	0.00% + 0.00	0.00% + 0.00
Standard	2.95% + 0.10	2.95% + 0.10
T&E Rate I	2.50% + 0.00	2.75% + 0.00
T&E Rate II	2.35% + 0.10	2.60% + 0.10
T&E Rate III	2.30% + 0.10	2.55% + 0.10
T&E Rate III (Airline MCCs)	2.30% + 0.10	2.55% + 0.10
Utilities	0.00% + 1.50	N/A
Commercial Refund Group 1	2.37% + 0.00	2.37% + 0.00
Commercial Refund Group 2	2.30% + 0.00	2.30% + 0.00
Commercial Refund Group 3	2.21% + 0.00	2.21% + 0.00
Commercial Refund Group 4	2.16% + 0.00	2.16% + 0.00

<sup>j</sup> The Healthcare Services MCCs (8011, 8021, 8031, 8041, 8042, 8043, 8049, 8050, 8062, 8071 and 8099) override is applied to GCMS product codes MAP (Mastercard Commercial Payments Account) and MAQ (Mastercard Prepaid Commercial Payments Account) only.

<sup>k</sup> The Lodging MCCs (3501-3999 or 7011) override is applied to Large Market Large Ticket 1, 2, and 3.





## ***U.S. Region Mastercard Commercial Rates— Large Ticket MPG / Commercial Payments Account***

<b>Large Ticket MPG / Commercial Payments Account Transaction Amount</b>	<b>Rate (USD)</b>
Less than USD 7,255.01	Commercial rates apply
Large Ticket 1 (USD 7,255.01–25,000)	1.20%
Large Ticket 2 (USD 25,000.01–100,000)	1.00%
Large Ticket 3 (USD 100,000.01–500,000)	0.90%
Large Ticket 4 (USD 500,000.01–1,000,000)	0.80%
Large Ticket 5 (More than USD 1,000,000)	0.70%

Refer to the following Large Ticket Transaction Size Requirements table.

### ***Large Ticket Transaction Size Requirements***

<b>Program Name</b>	<b>All Commercial Products</b>
Commercial Large Ticket I	7,255
Commercial Large Ticket II	25,000
Commercial Large Ticket III	100,000



## U.S. Region Mastercard PIN Debit Rates

Program Name	Rate (USD)
PIN Debit All Other Base	0.90% + 0.15
PIN Debit Convenience Base	0.75% + 0.17 (0.95 max)
PIN Debit Supermarket/Warehouse Base	1.05% + 0.15 (0.35 max)
PIN Debit Payment Transaction	0.19% + 0.53
PIN Debit Payment Transaction (Gov't-owned Lottery <sup>m</sup> )	0.00% + 0.10
PIN Regulated POS Debit	0.05% + 0.21
PIN Regulated POS Debit-Credits (Refunds/Returns)	0.00% + 0.00
PIN Regulated POS Debit with Fraud Adjustment	0.05% + 0.22
PIN Regulated POS Debit with Fraud Adjustment— Credits (Refunds/Returns)	0.00% + 0.00

<sup>m</sup> Applies to MCC 7800-Government-owned Lottery (U.S. region only).

**Note:** Regulated rates also apply to any U.S. Interregional transaction between the U.S., American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands.

## U.S. Region Mastercard ATM Rates

Interchange Program Name	Minimum Quarterly Transactions	Rate (USD)
ATM Financial Tier 1	7.5 million	0.00% + 0.35
ATM Financial Tier 2	5.0 million	0.00% + 0.45
ATM Financial Base	N/A	0.00% + 0.50
ATM Financial Nebraska	N/A	0.00% + 0.45
ATM Non-Financial	N/A	0.00% + 0.28
ATM Shared Deposit	N/A	0.00% + 2.00

The minimum quarterly transaction threshold is reviewed quarterly based on an issuer's ATM transactions settled during the prior calendar quarter for the next subsequent quarter. Please note that the tier qualifications are effective in the second month of the next subsequent quarter. An issuer that qualifies for a tier based on their first quarter transactions (January-March), they will qualify for the new tiered rate commencing in May.