



# Mastercard 2019–2020 U.S. Region Interchange Programs and Rates

Effective October 18, 2019.

## U.S. Region Mastercard Consumer Credit Rates

IRD and Program Name	Core (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	1.89% + 0.10	2.04% + 0.10	2.05% + 0.10	2.50% + 0.10	2.50% + 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	1.89% + 0.10	2.04% + 0.10	2.05% + 0.10	2.50% + 0.10	2.50% + 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
Payment Transaction	0.19% + 0.53	0.19% + 0.53	0.19% + 0.53	0.19% + 0.53	0.19% + 0.53



<b>IRD and Program Name</b>	<b>Core (USD)</b>	<b>Enhanced Value (USD)</b>	<b>World (USD)</b>	<b>World High Value (USD)</b>	<b>World Elite (USD)</b>
Payment Transaction (Gov't-owned Lottery <sup>a</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
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

<sup>a</sup> 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

<sup>b</sup> The minimum annual Consumer Credit Core Value, Enhanced Value, World, World High Value, and World Elite volume is based on a merchant's October 2017 – September 2018 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.

<sup>c</sup> 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

IRD and 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	1.65% + 0.15	1.76% + 0.20
Key-Entered	1.65% + 0.15	1.76% + 0.20
Lodging and Auto Rental	1.15% + 0.15	1.15% + 0.15
Merchant UCAF	1.65% + 0.15	1.76% + 0.20
Merit I	1.65% + 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	N/A	N/A



IRD and Program Name	Debit Rate (USD)	Prepaid Rate (USD)
Supermarket Tier 2	N/A	N/A
Supermarket Tier 3	N/A	N/A
Utilities	0.00% + 0.65	0.00% + 0.65
Consumer Debit Refund Group 1	0.00% + 0.00	0.00% + 0.00
Consumer Debit Refund Group 2	0.00% + 0.00	0.00% + 0.00
Consumer Debit Refund Group 3	0.00% + 0.00	0.00% + 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***

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

- g. The minimum annual Consumer Debit and Prepaid volume is based on a merchant's **October 2017 – September 2018** unregulated volume settled through GCMS that qualified for the Merit III 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***

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

- h. The minimum Consumer Debit and Prepaid volume or transactions is based on a merchant's **October 2017 – September 2018** 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

IRD and 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>k</sup> )	0.00% + 0.10	0.00% + 0.10

<sup>k</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

IRD and Program Name	Level 1 / Business Core (USD)	Level 2 / Business World (USD)	Level 3 / Business World Elite (USD)	Level 4 (USD)	Level 5 (USD)
Charities	2.00% + 0.10	2.00% + 0.10	2.00% + 0.10	2.00% + 0.10	2.00% + 0.10
Data Rate I	2.65% + 0.10	2.80% + 0.10	2.85% + 0.10	2.95% + 0.10	3.00% + 0.10
Data Rate II	1.90% + 0.10	2.05% + 0.10	2.10% + 0.10	2.20% + 0.10	2.25% + 0.10
Data Rate III	Eliminated	Eliminated	Eliminated	Eliminated	N/A
Large Ticket I	Eliminated	Eliminated	Eliminated	Eliminated	N/A
Large Ticket II	Eliminated	Eliminated	Eliminated	Eliminated	N/A
Large Ticket III	Eliminated	Eliminated	Eliminated	Eliminated	N/A
Payment Transaction	0.19% + 0.53	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	0.00% + 0.00
Standard	2.95% + 0.10	3.10% + 0.10	3.15% + 0.10	3.25% + 0.10	3.30% + 0.10
T&E Rate I	Eliminated	Eliminated	Eliminated	Eliminated	N/A
T&E Rate <sup>m</sup>	2.35% + 0.10	2.50% + 0.10	2.55% + 0.10	2.65% + 0.10	2.70% + 0.10
T&E Rate III	Eliminated	Eliminated	Eliminated	Eliminated	N/A
Utilities	0.00% + 1.50	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	2.37% + 0.00
Commercial Refund Group 2	2.30% + 0.00	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	2.21% + 0.00
Commercial Refund Group 4	2.16% + 0.00	2.16% + 0.00	2.16% + 0.00	2.16% + 0.00	2.16% + 0.00

<sup>m</sup> Previously referred to as "T&E Rate II".



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

IRD and Program Name	Commercial Debit <sup>t</sup> (USD)	Commercial Prepaid <sup>t</sup> (USD)	Large Market Credit (USD)
Charities	2.00% + 0.10	2.00% + 0.10	2.00% + 0.10
Data Rate I	2.65% + 0.10	2.65% + 0.10	2.70% + 0.10
Data Rate I (Healthcare MCCs <sup>n</sup> )	1.00% (5.00 max)	1.00% (5.00 max)	1.00% (5.00 max)
Data Rate II	2.10% + 0.10	2.65% + 0.10	2.50% + 0.10
Data Rate II (Petroleum MCCs)	2.05% + 0.10	2.05% + 0.10	2.20% + 0.10
Data Rate III	Eliminated	Eliminated	1.90% + 0.10
Large Ticket <sup>p</sup>	Eliminated	Eliminated	1.45% + 35.00
Large Ticket II	Eliminated	Eliminated	Eliminated
Large Ticket III	Eliminated	Eliminated	Eliminated
Large Ticket I, II and III (Lodging MCCs <sup>r</sup> )	N/A	N/A	Eliminated
Payment Transaction	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
Standard	2.95% + 0.10	2.95% + 0.10	2.95% + 0.10
T&E Rate I	Eliminated	Eliminated	Eliminated
T&E Rate <sup>s</sup>	2.35% + 0.10	2.35% + 0.10	2.65% + 0.10
T&E Rate III	Eliminated	Eliminated	Eliminated
T&E Rate III (Airline MCCs)	Eliminated	Eliminated	Eliminated
Utilities	0.00% + 1.50	0.00% + 1.50	N/A
Commercial Refund Group 1	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
Commercial Refund Group 3	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

<sup>n</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>p</sup> Previously referred to as "Large Ticket I". In addition, the minimum dollar amount to qualify is \$10,000.

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

<sup>s</sup> Previously referred to as "T&E Rate II".

<sup>t</sup> Previously referred to as "Business Debit".





## ***U.S. Region Mastercard Commercial Rates – Commercial Payments Account and Variable Interchange Programs***

<b>Commercial Payments Account Transaction Amount</b>	<b>Rate (USD)</b>
Less than USD 10,000.00	Commercial rates apply
Large Ticket 1 (USD 10,000.00–25,000)	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%

<b>Variable Interchange Programs (VIP)</b>	<b>Rate (USD)</b>
VIP Rate 1	0.80% + 0.10
VIP Rate 2	1.05% + 0.10
VIP Rate 3	1.35% + 0.10
VIP Rate 4	1.45% + 0.10
VIP Rate 5	1.90% + 0.10
VIP Rate 6	2.50% + 0.10
VIP Rate 7	3.00% + 0.10
VIP Rate 8	1.25% + 40.00
VIP Rate 9	1.20% + 60.00
VIP Rate 10	1.15% + 80.00
VIP Rate 11	1.45% + 35.00



## U.S. Region Mastercard PIN Debit Rates

Program Name	Rate (USD)
<b>Purchases, Payment Transactions</b>	
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>v</sup> )	0.00% + 0.10
PIN Regulated POS Debit	0.05% + 0.21
PIN Regulated POS Debit with Fraud Adjustment	0.05% + 0.22
<b>Credits (Refunds&gt;Returns)</b>	
PIN Unregulated - Credits (Refunds>Returns)	0.00% + 0.00
PIN Regulated - Credits (Refunds>Returns)	0.00% + 0.00

<sup>v</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  
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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.