

Merchant Benefits

With QPS, merchants will serve more customers; faster. MasterCard® QPS also offers the merchant additional benefits:

- **Chargeback protection** – on MasterCard transactions under specified limits, an issuer cannot chargeback a transaction for specific reasons, including: “non-receipt of item”, “requested item illegible” and “no cardholder authorization transactions”
- **Increased sales** – customers are no longer restricted by cash on hand, so they tend to spend more and are satisfied by the increased speed of the transaction
- **No additional equipment required** – merchants use their existing payment terminal to process a MasterCard QPS transaction

How a MasterCard QPS Transaction Works

For merchants who perform face-to-face electronic transactions, a QPS transaction process is the same as a standard MasterCard transaction, only faster, because a customer signature is not required for transactions under the specified limit. A receipt does not have to be provided, unless requested.

How to Become a QPS Merchant

To become a MasterCard QPS merchant, please contact your acquirer/payment processor.

For more information, please visit www.mastercard.ca

MasterCard QPS Categories

The following is a listing of Merchant Category Codes (MCC) eligible for QPS and their corresponding chargeback protection limits.

MCC	Merchant Category	Limit (CAD)
5499	Convenience Stores	\$50
5912	Drugstores/Pharmacies	\$50
5814	Fast Food	\$50
7832	Movie Theatres	\$50
7523	Parking Lots/Garages	\$50
5541	Petroleum Service Stations	\$50
5411	Grocery/Supermarkets*	\$50
5735	Music Stores*	\$50
5942	Bookstores*	\$50
5994	Newsstands*	\$50
7216	Dry Cleaners*	\$50
7841	Video Stores*	\$50

Effective April 4, 2008, qualified MasterCard QPS transactions acquired in Canada do not require a signature for transactions equal to or less than CAD\$50.00.

*Requires MasterCard PayPass™ acceptance at a minimum of one check-out at the location.

The information contained in the chart is subject to change.