

MasterCard 2015–2016 Effective April 17, 2015

U.S. Region Interchange Programs and Rates



U.S. Region MasterCard Consumer Credit Rates

Group	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

Group	Core Value (USD)	Enhanced Value (USD)	World (USD)	World High Value (USD)	World Elite (USD)
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
Petroleum Base	1.90% + 0.00 max fee: 0.95	1.90% + 0.00 max fee: 0.95	2.00% + 0.00 max fee: 0.95	2.00% + 0.00 max fee: 0.95	2.00% + 0.00 max fee: 0.95
Public Sector	1.55% + 0.10	1.55% + 0.10	1.55% + 0.10	1.55% + 0.10	1.55% + 0.10
Restaurant			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

Group	Core Value (USD)	Enhanced Value (USD)	World (USD)	World High Value (USD)	World Elite (USD)
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

U.S. Region MasterCard Consumer Credit Tier Qualifying Criteria

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

a The minimum annual Consumer Credit Core Value, Enhanced Value, World, World High Value, and World Elite volume is based on a merchant's October 2013–September 2014 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.

b 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 (CPOS) AND (5) Not a tiered merchant for Consumer Credit Merit 3.

U.S. Region MasterCard 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)	0.65% + 0.15	0.65% + 0.15
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 MCC) ^a	0.80% + 0.25 (2.95 maximum)	0.80% + 0.25 (2.95 maximum)
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
Petroleum CAT/AFD	0.70% + 0.17 (0.95 maximum)	0.70% + 0.17 (0.95 maximum)
Petroleum Service Station	0.70% + 0.17 (0.95 maximum)	0.70% + 0.17 (0.95 maximum)
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 maximum)	1.05% + 0.15 (0.35 maximum)
Supermarket Tier 1	0.70% + 0.15 (0.35 maximum)	0.70% + 0.15 (0.35 maximum)
Supermarket Tier 2	0.83% + 0.15 (0.35 maximum)	0.83% + 0.15 (0.35 maximum)
Supermarket Tier 3	0.95% + 0.15 (0.35 maximum)	0.95% + 0.15 (0.35 maximum)
Utilities	0.00% + 0.45	0.00% + 0.65

Program Name	Debit Rate (USD)	Prepaid Rate (USD)
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
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

a The Merit 1 Consumer Loan rate requires a MasterCard approved and assigned Merchant ID.

U.S. Region MasterCard Consumer Debit and Prepaid Tier Qualifying Criteria

Tier ^a	Minimum Annual Consumer Debit and Prepaid Merit III and Supermarket Volume
Tier 1	USD 400 million
Tier 2	USD 275 million
Tier 3	USD 150 million

a The minimum annual Consumer Debit and Prepaid volume is based on a merchant's October 2013–September 2014 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 Consumer Debit and Prepaid Small Ticket Tier Qualifying Criteria

Tier ^a	Minimum Annual Consumer Debit and Prepaid Small Ticket Transactions
Tier 1	175 million

a The minimum Consumer Debit and Prepaid volume or transactions is based on a merchant's October 2013–September 2014 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 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
Face-to-face	2.00% + 0.10	2.16% + 0.10	2.21% + 0.10	2.31% + 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
Large Ticket I, II, and III (Lodging MCCs) ^a	2.30% + 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
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
Supermarket	2.00% + 0.10	2.16% + 0.10	2.21% + 0.10	2.31% + 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

Program Name	Level 1/Business Core (USD)	Level 2 /Business World (USD)	Level 3/Business World Elite (USD)	Level 4 (USD)
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

a The Lodging MCC's (3501-3999 and 7011) were added to the Large Ticket IRDS (62,94,and 99) which will have an MCC override applied to them for Business Debit/Prepaid and the Small Business Level 1 only. The override will be set equal to the corresponding product T&E 3 rate.

U.S. Region MasterCard Commercial Rates—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	2.65% + 0.10
Data Rate II	2.20% + 0.10	2.50% + 0.10
Data Rate II (Petroleum MCCs)	2.05% + 0.10	2.05% + 0.10
Data Rate III	1.80% + 0.10	1.80% + 0.10
Face-to-face	2.20% + 0.10	2.50% + 0.10
Face-to-face (Petroleum MCCs) ^a	2.05% + 0.10	2.05% + 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

Program Name	Business Debit/Prepaid (USD)	Large Market (USD)
Large Ticket I, II, and III (Lodging MCCs) ^b	2.30% + 0.10	N/A
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
Supermarket	2.20% + 0.10	2.50% + 0.10
T&E Rate I	2.50% + 0.00	2.70% + 0.00
T&E Rate II	2.35% + 0.10	2.55% + 0.10
T&E Rate III	2.30% + 0.10	2.50% + 0.10
T&E Rate III (Airline MCCS)	2.30% + 0.10	2.43% + 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
Regulated POS Debit	0.05% + 0.21	N/A
Regulated POS Debit with Fraud Adjustment	0.05% + 0.22	N/A
Regulated POS Debit Small Ticket Base	0.05% + 0.21	N/A
Regulated POS Debit Small Ticket with Fraud Adjustment	0.05% + 0.22	N/A

a Face-to-face (Petroleum MCCs) is not available for the Fleet product.

b The Lodging MCC's (3501-3999 and 7011) were added to the Large Ticket IRDS (62,94,and 99) which will have an MCC override applied to them for Business Debit/Prepaid and the Small Business Level 1 only. The override will be set equal to the corresponding product T&E 3 rate.

U.S. Region MasterCard Commercial Rates—Large Ticket MPG / Commercial Payments Account

Large Ticket MPG / Commercial Payments Account Transaction Amounts	Rate
Less than USD 7,255	Large Market 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 500,000.01–999,999)	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

Program Name	All Commercial Products
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 All Other Tier 1	0.50% + 0.08 (0.50 maximum)
PIN Debit All Other Tier 2	0.60% + 0.12 (0.65 maximum)
PIN Debit Convenience Base	0.75% + 0.17 (0.95 maximum)
PIN Debit Convenience Tier 1	0.75% + 0.17 (0.95 maximum)
PIN Debit Convenience Tier 2	0.75% + 0.17 (0.95 maximum)
PIN Debit Supermarket/Warehouse Base	1.05% + 0.15 (0.35 maximum)
PIN Debit Supermarket/Warehouse Tier 1	0.00% + 0.18
PIN Debit Supermarket/Warehouse Tier 2	0.00% + 0.23
PIN Regulated POS Debit	0.05% + 0.21
PIN Regulated POS Debit with Fraud Adjustment	0.05% + 0.22

U.S. Region MasterCard PIN Debit Tier Qualifying Criteria

Tier	Minimum Annual PIN Debit Supermarket, Convenience, and All Other Transactions
Tier 1	12.5 million
Tier 2	5.5 million

The minimum annual PIN debit transactions is based on a merchant’s October 2013–September 2014 unregulated transactions settled through the Single Message System and requires a MasterCard approved and assigned Merchant ID.

