

Interregional Interchange Rates

Category	Core Rate	Premium Rate	Super Premium Rate	Electronic Consumer Rate
Mastercard Initiated Rewards	0.00%	0.00%	0.00%	N/A
Consumer Rate I: Digital Commerce	1.60%	1.85%	1.98%	N/A
Consumer Rate II: Card Present	1.10%	1.85%	1.98%	N/A
Consumer Rate III: Base	1.65%	1.90%	2.03%	N/A
Mastercard Electronic Card Consumer	N/A	N/A	N/A	1.10%

Pin Debit

Rate

Transactions at EMV® Chip POS Terminals	0.60%
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Magnetic Stripe Transaction PIN Verified	0.65%
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Magnetic Stripe Transaction Signature Verified	0.65%
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E-commerce Transaction	0.90%
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Commercial

Rate

Mastercard Initiated Rewards	0.00%
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Commercial Standard	2.00%
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Commercial Purchasing Standard	2.00%
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Commercial Premium Standard	2.00%
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Mastercard Electronic Card Commercial	1.85%
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Intraregional Interchange Rates

Consumer	Core Rate (% + \$USD)	Enhanced Core Rate (% + \$USD)	Premium Rate (% + \$USD)	Super Premium Rate (% + \$USD)	Consumer Select (% + \$USD)	Enhanced Super Premium Rate (% + \$USD)
Mastercard Initiated Rewards	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Consumer Rate I: Digital Commerce	1.25% / 1.69% + 0.101	1.45% / 1.69% + 0.101	1.88%	2.02%	2.12%	2.35%
Consumer Rate II: Card Present	1.25%	1.45%	1.88%	2.02%	2.12%	2.35%
Consumer Rate III: Base	1.30% / 1.74% + 0.101	1.50% / 1.74% + 0.101	1.93%	2.07%	2.12%	2.40%
Mastercard Electronic Card	1.25%	N/A	N/A	N/A	N/A	N/A

1Applies to Mail Order/Telephone Order and Automated Fuel Dispenser

Commercial	Commercial Standard Rate (% + \$USD)	Commercial Super Premium Rate (% + \$USD)	Commercial Elite Rate (% + \$USD)
Mastercard Initiated Rewards	0.00%	0.00%	0.00%
Standard	2.00%	2.02%	2.35%
Purchasing Standard	2.00%	N/A	N/A
Large Ticket	0.50% + 5.00	0.50% + 5.00	0.50% + 5.00
Mastercard Electronic Card	2.00%	N/A	N/A

Interchange Region	Description/Market
Interregional	Available for transactions between acquirers in Australia and issuers in all markets outside of Asia-Pacific.
Intraregional	Available for transactions between acquirers in Australia and issuers in Asia-Pacific markets (excluding Australia).
Intraregional	American Samoa
	Australia
	Bangladesh

Bhutan
Brunei Darussalam
Cambodia
China
Christmas Island
Cocos (Keeling) Islands
Cook Islands
Fiji
French Polynesia
Guam
Heard and McDonald Islands
Hong Kong
India
Indonesia
Japan
Kiribati

Republic of Korea
Lao People's Democratic Republic
Macao
Malaysia
Maldives
Marshall Islands
Federated States of Micronesia
Mongolia
Myanmar
Nauru
Nepal
New Caledonia
New Zealand
Niue
Norfolk Island
Northern Mariana Islands

Palau
Papua New Guinea
Philippines
Pitcairn
Samoa
Singapore
Solomon Islands
Sri Lanka
Taiwan
Thailand
Timor-Leste
Tokelau
Tonga
Tuvalu
U.S. Minor Outlying Islands
Vanuatu

Vietnam
Wallis and Futuna

Interregional and International Interchange Rates Regions

Interregional Consumer Rate Program	Description
Mastercard Initiated Rewards	Applicable to a Mastercard initiated transaction for earn and redemption on Pay With Rewards (PWR).
Consumer Rate I: Digital Commerce	Applicable to consumer digital commerce transactions.
Consumer Rate II: Card Present	Applicable to consumer card present transactions that meet timeliness criteria.
Consumer Rate III: Base	Applicable to consumer transactions that do not qualify for other interchange programs (IRDs), such as Consumer Rate I: Digital Commerce or Consumer Rate II: Card Present.
Mastercard Electronic Card Consumer	Applicable only for Mastercard Electronic cards. These cards cannot be accepted at terminals that take an imprint of the card.

Interregional and Intraregional Interchange Qualification Criteria

Interregional Pin Debit Rate Program	Description
Transactions at EMV® Chip POS Terminals	Applicable to Maestro card present transactions in which the chip on the card was read by the terminal.
Magnetic Stripe Transaction PIN Verified	Applicable to Maestro card present transactions where the cardholder verifies using PIN.
Magnetic Stripe Transaction Signature Verified	Applicable to Maestro card present transactions where the cardholder verifies using signature.
E-commerce Transaction	Applicable to Maestro card not present transactions.

Interregional Commercial Rate Program	Description
Mastercard Initiated Rewards	Applicable to a Mastercard initiated transaction for earn and redemption on Pay With Rewards (PWR).
Commercial Standard	Applicable to Commercial Standard transactions (commercial card not present transactions that do not qualify for chip, magstripe, or electronic rates).
Commercial Purchasing Standard	Applicable to Commercial Purchasing card transactions.
Commercial Premium Standard	Applicable to Commercial Premium transactions.
Mastercard Electronic Card Commercial	Applicable only for Commercial Mastercard Electronic cards. These cards cannot be accepted at terminals that take an imprint of the card.

Intraregional Consumer Rate Program	Description
Mastercard Initiated Rewards	Applicable to a Mastercard initiated transaction for earn and redemption on Pay With Rewards (PWR).
Consumer Rate I: Digital Commerce	Applicable to consumer digital commerce transactions.
Consumer Rate II: Card Present	Applicable to consumer card present transactions that meet timeliness criteria.
Consumer Rate III: Base	Applicable to consumer transactions that do not qualify for other interchange programs (IRDs), such as Consumer Rate I: Digital Commerce or Consumer Rate II: Card Present.
Mastercard Electronic Card	Applicable only for Mastercard Electronic cards. These cards cannot be accepted at terminals that take an imprint of the card.

Intraregional Commercial Rate Program	Description
Mastercard Initiated Rewards	Applicable to a Mastercard initiated transaction for earn and redemption on Pay With Rewards (PWR).
Standard	Applicable to Commercial Standard transactions (commercial card not present transactions that do not qualify for chip, magstripe, and electronic rates).
Purchasing Standard	Applicable to Commercial Purchasing card transactions.
Large Ticket	Applicable to transactions with a minimum ticket value of USD 10,000, across all MCCs except Airlines, Automobile/Vehicle Rental, Hotel/Motel, Passenger Railways, Eating Places and Restaurants, Lodging, Automobile Rental Agency, Truck Rental, and Motor Home/Recreational Vehicle Rental.
Mastercard Electronic Card	Applicable only for Commercial Mastercard Electronic cards. These cards cannot be accepted at terminals that take an imprint of the card.

Intraregional Pin Debit Rate Program**Description**

PIN POS Debit

Applicable to Maestro card present transaction.