

# **MasterCard Worldwide U.S. and Interregional Interchange Rates**



**MasterCard**  
Worldwide

**Rates and Criteria Effective as of April 2007**

# MasterCard U.S. and Interregional Interchange Rate Programs



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# MasterCard U.S. and Interregional Interchange Rate Programs



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# MasterCard U.S. and Interregional Interchange Rate Programs



## Introduction

Financial institutions that provide card acceptance services to merchants are typically referred to as “acquirers.” Although MasterCard has no involvement in acquirer and merchant pricing policies or agreements, it is generally understood that interchange fees are one component of the Merchant Discount Rate (MDR) established by acquirers, which is paid by merchants to acquirers in consideration for card acceptance services.

MasterCard interchange rates are established by MasterCard, and are generally paid by acquirers to card issuers on purchase transactions conducted on MasterCard® cards. Interchange rates are only one of many cost components included in a MDR, and are a necessary and efficient method by which MasterCard maintains a strong and vibrant payments network. Setting interchange rates is a challenging proposition that involves an extremely delicate balance. If interchange rates are set too high, such that they lead to disproportionately high MDRs, merchants’ desire and demand for MasterCard acceptance will drop. If interchange rates are set too low, card issuers’ willingness to issue and promote MasterCard cards will drop, as will consumer demand for such cards. In response to these competitive forces, MasterCard strives to maximize the value of the MasterCard system, including the dollar volume spent on MasterCard cards, the number and types of MasterCard cards in circulation, and the number and types of merchants accepting MasterCard cards, by setting default interchange rates at levels that balance the benefits and costs to both cardholders and merchants.

Although MasterCard interchange rates have generally been available to merchants through requests to acquirers or other card acceptance service providers, MasterCard believes that providing easy access to our interchange rates will provide additional transparency to merchants. Accordingly, MasterCard is publishing interchange rates that apply to U.S.-merchants’ transactions, which include U.S. interchange rates (that is, the interchange rates that apply to transactions conducted on a U.S.-issued card at a U.S. merchant) and Interregional interchange rates (that is, the interchange rates that apply to transactions conducted on a non-U.S.-issued card at a U.S. merchant).

MasterCard has included a Merchant Category Guide, as well as the key criteria associated with each interchange rate and a Glossary of Terms, to help merchants determine which of the many interchange rates may apply to their transactions. The interchange rate tables are organized by product type. Each interchange rate has a series of requirements, all of which must be satisfied in order for a transaction to qualify for that rate. The requirements include such factors as: merchant category; the time between authorization and clearing; the presence or absence of magnetic stripe data; the submission of enhanced transaction data; and a merchant’s MasterCard sales and transaction volume. MasterCard systems ensure that all requirements are met when a transaction is submitted for a particular interchange rate. Merchants and acquirers should strive to meet all of the criteria necessary to qualify transactions for the rate(s) that are most advantageous to them.

# ***MasterCard U.S. and Interregional Interchange Rate Programs***



MasterCard interchange rates are typically updated semiannually, and MasterCard will publish its interchange rates generally concurrent with each rate update. While we will endeavor to keep the rates and the related criteria in this document up to date, it is possible that this document will not be absolutely current in all regards. In the event of any discrepancy between the rates and the criteria found in this document and those rates and criteria MasterCard deems to be the official rates and criteria, the official rates and criteria will apply.

As always, MasterCard encourages merchants to speak with their acquirer or other card acceptance service provider, if they have questions regarding any aspect of MasterCard interchange rates, acceptance of MasterCard cards, or their card acceptance agreement. MasterCard is confident that this document provides merchants with the information needed to understand the interchange rates and structure and determine which rates may apply to their transactions. However, we also recognize that this information is being made available to a very diverse audience, with diverse needs and expectations.

If you have questions, comments, or suggestions about this document, please e-mail MasterCard at [interchange@mastercard.com](mailto:interchange@mastercard.com).

# MasterCard U.S. and Interregional Interchange Rate Programs



## Merchant Category Guide

The following table lists the Program Names of the U.S. interchange rates that generally apply to purchase transactions in each Merchant Classification. Merchants should identify the Merchant Classification most closely related to their line(s) of business, to determine which interchange rates may apply to their transactions. The rates and key criteria associated with each interchange rate can be found in the interchange rate tables, beginning on Page 10.

| Merchant Classification             | Interchange Rate Structure  |   |   |  |                          |   |
|-------------------------------------|---|---|---|--|--------------------------|---|
|                                     | Consumer Credit Core Value and Enhanced Value   | Consumer Credit World   | Consumer Credit World Elite   | Consumer Debit   | MasterCard PIN Debit POS | Commercial, World for Business, World Elite for Business, Corporate World and Corporate World Elite   |
|                                     | See pages 10-31   | See pages 32-42   | See pages 43-54   | See pages 55-65  | See pages 66-67          | See pages 68-79   |
| Airline and Passenger Railway       | Standard<br>Full UCAF<br>Merchant UCAF<br>Merit 1<br>Merit 3<br>Passenger Transport                               | Standard<br>T&E   | Standard<br>Airline<br>T&E<br>T&E Large Ticket  | Standard<br>Full UCAF<br>Merchant UCAF<br>Merit 1<br>Merit 3<br>Passenger Transport  | All Other                | Standard<br>T&E 1<br>T&E 2<br>T&E 3   |
| Cruise Line                         | Standard<br>Full UCAF<br>Merchant UCAF<br>Merit 1<br>Merit 3<br>Travel Premier Service                            | Standard<br>T&E   | Standard<br>T&E<br>T&E Large Ticket   | Standard<br>Full UCAF<br>Merchant UCAF<br>Merit 1<br>Merit 3<br>Travel Premier Service   | All Other                | Standard<br>Data Rate 1<br>Data Rate 2<br>Data Rate 3<br>Face-to-Face<br>Large Ticket 1<br>Large Ticket 2<br>Large Ticket 3<br>Large Ticket 1 MPG<br>Large Ticket 2 MPG<br>Large Ticket 3 MPG |
| Gas Stations and Convenience Stores | Standard<br>Convenience Purchases<br>Full UCAF<br>Key-Entered<br>Merchant UCAF<br>Merit 1<br>Merit 3<br>Petroleum | Standard<br>Convenience Purchases<br>Full UCAF<br>Key-Entered<br>Merchant UCAF<br>Merit 1<br>Merit 3<br>Petroleum | Standard<br>Convenience Purchases<br>Full UCAF<br>Key-Entered<br>Merchant UCAF<br>Merit 1<br>Merit 3<br>Petroleum | Standard<br>Full UCAF<br>Key-Entered<br>Merchant UCAF<br>Merit 1<br>Merit 3<br>Petroleum- CAT/AFD<br>Petroleum –Service Stations<br>Small Ticket | Convenience              | Standard<br>Data Rate 1<br>Data Rate 2<br>Data Rate 3<br>Face-to-Face<br>Large Ticket 1<br>Large Ticket 2<br>Large Ticket 3<br>Large Ticket 1 MPG<br>Large Ticket 2 MPG<br>Large Ticket 3 MPG |

# MasterCard U.S. and Interregional Interchange Rate Programs



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| Merchant Classification    | Interchange Rate Structure   |   |   |   |                          |  |
|----------------------------|--|---|---|---|--------------------------|--|
|                            | Consumer Credit Core Value and Enhanced Value  | Consumer Credit World   | Consumer Credit World Elite   | Consumer Debit  | MasterCard PIN Debit POS | Commercial, World for Business, World Elite for Business, Corporate World and Corporate World Elite  |
|                            | See pages 10-31  | See pages 32-42   | See pages 43-54   | See pages 55-65   | See pages 66-67          | See pages 68-79  |
| Government                 | Standard<br>Full UCAF<br>Merchant UCAF<br>Merit 1<br>Merit 3<br>Public Sector          | Standard<br>Full UCAF<br>Merchant UCAF<br>Merit 1<br>Merit 3<br>Public Sector | Standard<br>Full UCAF<br>Merchant UCAF<br>Merit 1<br>Merit 3<br>Public Sector | Standard<br>Emerging Markets<br>Full UCAF<br>Merchant UCAF<br>Merit 1<br>Merit 3                          | All Other                | Standard<br>Data Rate 1<br>Data Rate 2<br>Data Rate 3<br>Face-to-Face<br>Large Ticket 1<br>Large Ticket 2<br>Large Ticket 3<br>Large Ticket 1 MPG<br>Large Ticket 2 MPG<br>Large Ticket 3 MPG          |
| Lodging and Vehicle Rental | Standard<br>Full UCAF<br>Merchant UCAF<br>Merit 1<br>Merit 3<br>Travel Premier Service | Standard<br>T&E   | Standard<br>T&E<br>T&E Large Ticket   | Standard<br>Full UCAF<br>Merchant UCAF<br>Merit 1<br>Merit 3<br>Travel Premier Service                    | All Other                | Standard<br>T&E 1<br>T&E 2<br>T&E 3  |
| Restaurant                 | Standard<br>Full UCAF<br>Key-Entered<br>Merchant UCAF<br>Merit 1<br>Merit 3            | Standard<br>Convenience Purchases<br>Restaurant<br>T&E                        | Standard<br>Convenience Purchases<br>Restaurant<br>T&E<br>T&E Large Ticket    | Standard<br>Full UCAF<br>Key-Entered<br>Merchant UCAF<br>Merit 1<br>Merit 3<br>Restaurant<br>Small Ticket | All Other                | Standard<br>Data Rate 1<br>Data Rate 2<br>Data Rate 3<br>Face-to-Face<br>Large Ticket 1<br>Large Ticket 2<br>Large Ticket 3<br>Large Ticket 1 MPG<br>Large Ticket 2 MPG<br>Large Ticket 3 MPG<br>T&E 1 |

# MasterCard U.S. and Interregional Interchange Rate Programs



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| Merchant Classification  | Interchange Rate Structure  |   |   |   |                          |   |
|--------------------------|---|---|---|---|--------------------------|---|
|                          | Consumer Credit Core Value and Enhanced Value   | Consumer Credit World   | Consumer Credit World Elite   | Consumer Debit  | MasterCard PIN Debit POS | Commercial, World for Business, World Elite for Business, Corporate World and Corporate World Elite   |
|                          | See pages 10-31   | See pages 32-42   | See pages 43-54   | See pages 55-65   | See pages 66-67          | See pages 68-79   |
| Retail/Services          | Standard Convenience<br>Full UCAF<br>Key-Entered Merchant UCAF<br>Merit 1<br>Merit 3              | Standard Convenience<br>Full UCAF<br>Key-Entered Merchant UCAF<br>Merit 1<br>Merit 3              | Standard Convenience<br>Full UCAF<br>Key-Entered Merchant UCAF<br>Merit 1<br>Merit 3              | Standard Emerging Markets<br>Full UCAF<br>Key-Entered Merchant UCAF<br>Merit 1<br>Merit 3<br>Small Ticket | All Other Convenience    | Standard<br>Data Rate 1<br>Data Rate 2<br>Data Rate 3<br>Face-to-Face<br>Large Ticket 1<br>Large Ticket 2<br>Large Ticket 3<br>Large Ticket MPG 1<br>Large Ticket MPG 2<br>Large Ticket MPG 3 |
| Supermarket/Warehouse    | Standard<br>Full UCAF<br>Key-Entered Merchant UCAF<br>Merit 1<br>Merit 3<br>Supermarket Warehouse | Standard<br>Full UCAF<br>Key-Entered Merchant UCAF<br>Merit 1<br>Merit 3<br>Supermarket Warehouse | Standard<br>Full UCAF<br>Key-Entered Merchant UCAF<br>Merit 1<br>Merit 3<br>Supermarket Warehouse | Standard<br>Full UCAF<br>Key-Entered Merchant UCAF<br>Merit 1<br>Merit 3<br>Supermarket Warehouse         | Supermarket/Warehouse    | Standard<br>Data Rate 1<br>Data Rate 2<br>Data Rate 3<br>Face-to-Face<br>Large Ticket 1<br>Large Ticket 2<br>Large Ticket 3<br>Large Ticket MPG 1<br>Large Ticket MPG 2<br>Large Ticket MPG 3 |
| Transportation and Tolls | Standard<br>Full UCAF<br>Merchant UCAF<br>Merit 1<br>Merit 3<br>Public Sector                     | Standard<br>Full UCAF<br>Merchant UCAF<br>Merit 1<br>Merit 3<br>Public Sector                     | Standard<br>Full UCAF<br>Key-Entered Merchant UCAF<br>Merit 1<br>Merit 3                          | Standard Emerging Markets<br>Full UCAF<br>Merchant UCAF<br>Merit 1<br>Merit 3<br>Small Ticket             | All Other                | Standard<br>Data Rate 1<br>Data Rate 2<br>Data Rate 3<br>Face-to-Face<br>Large Ticket 1<br>Large Ticket 2<br>Large Ticket 3<br>Large Ticket MPG 1<br>Large Ticket MPG 2<br>Large Ticket MPG 3 |

# MasterCard U.S. and Interregional Interchange Rate Programs



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| Merchant Classification | Interchange Rate Structure  |   |   |   |                          |   |
|-------------------------|---|---|---|---|--------------------------|---|
|                         | Consumer Credit Core Value and Enhanced Value   | Consumer Credit World   | Consumer Credit World Elite   | Consumer Debit  | MasterCard PIN Debit POS | Commercial, World for Business, World Elite for Business, Corporate World and Corporate World Elite   |
|                         | See pages 10-31   | See pages 32-42   | See pages 43-54   | See pages 55-65   | See pages 66-67          | See pages 68-79   |
| Travel Agencies         | Standard<br>Full UCAF<br>Merchant UCAF<br>Merit 1<br>Merit 3                                    | Standard<br>T&E   | Standard<br>T&E<br>T&E Large Ticket   | Standard<br>Full UCAF<br>Merchant UCAF<br>Merit 1<br>Merit 3  | All Other                | Standard<br>Data Rate 1<br>Data Rate 2<br>Data Rate 3<br>Face-to-Face<br>Large Ticket 1<br>Large Ticket 2<br>Large Ticket 3<br>Large Ticket MPG 1<br>Large Ticket MPG 2<br>Large Ticket MPG 3 |
| Utilities               | Standard<br>Full UCAF<br>Merchant UCAF<br>Merit 1<br>Merit 3<br>Service Industries<br>Utilities | Standard<br>Full UCAF<br>Merchant UCAF<br>Merit 1<br>Merit 3<br>Service Industries<br>Utilities | Standard<br>Full UCAF<br>Merchant UCAF<br>Merit 1<br>Merit 3<br>Service Industries<br>Utilities | Standard<br>Emerging Markets<br>Full UCAF<br>Merchant UCAF<br>Merit 1<br>Merit 3<br>Service Industries<br>Utilities | All Other                | Standard<br>Data Rate 1<br>Data Rate 2<br>Data Rate 3<br>Face-to-Face<br>Large Ticket 1<br>Large Ticket 2<br>Large Ticket 3<br>Large Ticket MPG 1<br>Large Ticket MPG 2<br>Large Ticket MPG 3 |

# MasterCard U.S. and Interregional Interchange Rate Programs



## Interchange Rate Tables

### U.S. Interchange Rates

#### MasterCard Consumer Credit Core Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Core Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

| Program Name                                     | Interchange Rate   | Qualified Categories (MCC)   | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements  | Additional Qualifying Criteria and Notes  |
|--|--|--|---|---|--|---|
| Consumer Credit Core Value Standard              | 2.75% + USD 0.10<br><u>June 2007</u><br>2.95% + USD 0.10 | All  | N/A   | N/A   | Authorization not required<br><br>Magnetic stripe data not required  | N/A   |
| Consumer Credit Core Value Convenience Purchases | 1.90% + USD 0.00   | Limousines and Taxis (4121), Fast Food (5814), Miscellaneous Food Stores (5499) and Motion Picture Theaters (7832) | 2   | N/A for Fast Food<br>10% for all other                            | Electronic authorization required<br><br>Magnetic stripe data required unless a transponder was used                           | For transactions with MCC 4121, the transaction amount must be equal to or less than USD 25   |
| Consumer Credit Core Value Full UCAF             | 1.74% + USD 0.10<br><u>June 2007</u><br>1.68% + USD 0.10 | All  | 2   | N/A   | Electronic authorization required<br><br>Magnetic stripe data not required and Electronic Commerce identifiers must be present | This is an Internet transaction<br><br>UCAF enabled by the Merchant and the cardholder is authenticated by the Issuer<br><br>T&E categories require enhanced data—See pages 85-97 |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Core Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Core Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

| Program Name                                | Interchange Rate   | Qualified Categories (MCC)   | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts                                  | Authorization and Magnetic Stripe Data Requirements  | Additional Qualifying Criteria and Notes  |
|---|--|--|---|--|--|---|
| Consumer Credit Core Value<br>Key-Entered   | 1.95% + USD 0.10<br><u>June 2007</u><br>1.89% + USD 0.10 | Retail and Restaurant (5812, 5813, 5814)                               | 2   | N/A for Restaurant, Bar and Fast Food<br><br>10% for all other                                     | Electronic authorization required<br><br>Magnetic stripe data not required   | The transaction must be face-to-face with failed attempt at reading the magnetic stripe data                                |
| Consumer Credit Core Value<br>Merchant UCAF | 1.64% + USD 0.10<br><u>June 2007</u><br>1.58% + USD 0.10 | All  | 2   | N/A  | Electronic authorization required<br><br>Magnetic stripe data not required and Electronic Commerce identifiers must be present | This is an Internet transaction<br><br>UCAF enabled by Merchant<br><br>T&E categories require enhanced data—See pages 85-97 |
| Consumer Credit Core Value<br>Merit 1       | 1.95% + USD 0.10<br><u>June 2007</u><br>1.89% + USD 0.10 | All  | 3   | N/A for Restaurant, Bar, Fast Food and MO/TO<br><br>25% for Beauty Salons<br><br>10% for all other | Electronic authorization required<br><br>Magnetic stripe data not required   | Airline and Passenger Railway categories require enhanced data—See pages 85-97  |
| Consumer Credit Core Value<br>Merit 3—Base  | 1.64% + USD 0.10<br><u>June 2007</u><br>1.58% + USD 0.10 | All except Service Stations (5541) and Automated Fuel Dispenser (5542) | 2   | N/A for Restaurant, Bar, Fast Food<br><br>25% for Beauty Salons<br><br>10% for all other           | Electronic authorization required<br><br>Magnetic stripe data required   | The transaction must be face-to-face<br><br>Airline and Passenger Railway categories require enhanced data—See pages 85-97  |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Core Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Core Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

| Program Name                                 | Interchange Rate | Qualified Categories (MCC)   | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts                   | Authorization and Magnetic Stripe Data Requirements                | Additional Qualifying Criteria and Notes  |
|--|------------------|--|---|---|--|---|
| Consumer Credit Core Value<br>Merit 3—Tier 1 | 1.43% + USD 0.10 | All except Service Stations (5541) and Automated Fuel Dispenser (5542) | 2   | N/A for Restaurant, Bar and Fast Food<br>25% for Beauty Salons<br>10% for all other | Electronic authorization required<br>Magnetic stripe data required | The transaction must be face-to-face<br><br>Airline and Passenger Railway categories require enhanced data—See pages 85-97<br><br>Requires at least USD 2 billion in combined Consumer Credit Core Value, Enhanced Value, World and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World or World Elite Merit 3 rate in 2006 |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Core Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Core Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

| Program Name                                 | Interchange Rate | Qualified Categories (MCC)   | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts                   | Authorization and Magnetic Stripe Data Requirements                | Additional Qualifying Criteria and Notes   |
|--|------------------|--|---|---|--|--|
| Consumer Credit Core Value<br>Merit 3—Tier 2 | 1.48% + USD 0.10 | All except Service Stations (5541) and Automated Fuel Dispenser (5542) | 2   | N/A for Restaurant, Bar and Fast Food<br>25% for Beauty Salons<br>10% for all other | Electronic authorization required<br>Magnetic stripe data required | The transaction must be face-to-face<br><br>Airline and Passenger Railway categories require enhanced data—See pages 85-97<br><br>Requires at least USD 1.25 billion in combined Consumer Credit Core Value, Enhanced Value, World and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World or World Elite Merit 3 rate in 2006 |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Core Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Core Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

| Program Name                                      | Interchange Rate   | Qualified Categories (MCC)   | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts                   | Authorization and Magnetic Stripe Data Requirements                        | Additional Qualifying Criteria and Notes  |
|---|--|--|---|---|--|---|
| Consumer Credit Core Value<br>Merit 3—Tier 3      | 1.55% + USD 0.10   | All except Service Stations (5541) and Automated Fuel Dispenser (5542) | 2   | N/A for Restaurant, Bar and Fast Food<br>25% for Beauty Salons<br>10% for all other | Electronic authorization required<br>Magnetic stripe data required         | The transaction must be face-to-face<br><br>Airline and Passenger Railway categories require enhanced data—See pages 85-97<br><br>Requires at least USD 750 million in combined Consumer Credit Core Value, Enhanced Value, World and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World or World Elite Merit 3 rate in 2006 |
| Consumer Credit Core Value<br>Passenger Transport | 1.83% + USD 0.10<br><u>June 2007</u><br>1.75% + USD 0.10 | Airline (3000-3299, 4511) and Passenger Railway (4112)                 | 3   | N/A   | Electronic authorization required<br><br>Magnetic stripe data not required | Enhanced data required—<br>See pages 85-97  |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Core Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Core Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

| Program Name                                     | Interchange Rate                       | Qualified Categories (MCC)   | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements  | Additional Qualifying Criteria and Notes  |
|--|--|--|---|---|--|---|
| Consumer Credit Core Value<br>Petroleum          | 1.90% + USD 0.00<br>(USD 0.95 maximum) | Service Stations (5541) and Automated Fuel Dispenser (5542)  | 2   | N/A   | Electronic authorization required<br><br>Magnetic stripe data required unless a transponder was used | N/A   |
| Consumer Credit Core Value<br>Public Sector      | 1.55% + USD 0.10                       | Tax Payments (9311), Fines (9222), Court Costs (9211), Bail and Bond Payments (9223), Government Services (9399), Transportation—Commuter (4111), Bridge and Road Fee, Tolls (4784) and Postal Services—Government Only (9402) | 3   | 10%   | Electronic authorization required<br><br>Magnetic stripe data not required                           | N/A   |
| Consumer Credit Core Value<br>Service Industries | 1.15% + USD 0.05                       | Insurance (5960, 6300), Telecommunications (4812, 4814), Cable/Pay Television (4899) and Utilities (4900)  | 2   | 10%   | Electronic authorization required<br><br>Magnetic stripe data <u>must not</u> be present             | This is a recurring payments transaction<br><br>Merchant registration required<br><br>The transaction <u>must not</u> be face-to-face |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Core Value Cards

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| Program Name                                     | Interchange Rate | Qualified Categories (MCC) | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements                | Additional Qualifying Criteria and Notes  |
|--|------------------|----------------------------|---|---|--|---|
| Consumer Credit Core Value<br>Supermarket—Base   | 1.48% + USD 0.05 | Supermarket (5411)         | 2   | 10%   | Electronic authorization required<br>Magnetic stripe data required | Merchant registration required<br>The transaction must be face-to-face  |
| Consumer Credit Core Value<br>Supermarket—Tier 1 | 1.27% + USD 0.00 | Supermarket (5411)         | 2   | 10%   | Electronic authorization required<br>Magnetic stripe data required | Merchant registration required<br>The transaction must be face-to-face<br><br>Requires at least USD 2 billion in combined Consumer Credit Core Value, Enhanced Value, World and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World or World Elite Supermarket rate in 2006 |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Core Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Core Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

| Program Name                                     | Interchange Rate | Qualified Categories (MCC) | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements                | Additional Qualifying Criteria and Notes   |
|--|------------------|----------------------------|---|---|--|--|
| Consumer Credit Core Value<br>Supermarket—Tier 2 | 1.32% + USD 0.00 | Supermarket (5411)         | 2   | 10%   | Electronic authorization required<br>Magnetic stripe data required | Merchant registration required<br>The transaction must be face-to-face<br>Requires at least USD 1.25 billion in combined Consumer Credit Core Value, Enhanced Value, World and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World or World Elite Supermarket rate in 2006 |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Core Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Core Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

| Program Name   | Interchange Rate   | Qualified Categories (MCC)                           | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements                    | Additional Qualifying Criteria and Notes  |
|--|--|--|---|---|--|---|
| Consumer Credit Core Value<br>Supermarket—Tier 3     | 1.42% + USD 0.05   | Supermarket (5411)                                   | 2   | 10%   | Electronic authorization required<br>Magnetic stripe data required     | Merchant registration required<br>The transaction must be face-to-face<br>Requires at least USD 300 million in combined Consumer Credit Core Value, Enhanced Value, World and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World or World Elite Supermarket rate in 2006 |
| Consumer Credit Core Value<br>Travel Premier Service | 1.74% + USD 0.10<br><u>June 2007</u><br>1.58% + USD 0.10 | Various Lodging, Vehicle Rental and Cruise Line MCCs | 2   | N/A   | Electronic authorization required<br>Magnetic stripe data not required | Merchant registration required<br>Lodging and Vehicle Rental categories require enhanced data—See pages 85-97   |
| Consumer Credit Core Value<br>Utilities              | 0.00% + USD 0.75   | Utilities (4900)                                     | 2   | 10%   | Electronic authorization required<br>Magnetic stripe data not required | Merchant registration required  |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Core Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Core Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

| Program Name                                   | Interchange Rate | Qualified Categories (MCC)  | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements                        | Additional Qualifying Criteria and Notes   |
|--|------------------|---|---|---|--|--|
| Consumer Credit Core Value<br>Warehouse—Base   | 1.10% + USD 0.00 | Warehouse (5300), Service Stations (5541) and Automated Fuel Dispenser (5542) | 2   | 10%   | Electronic authorization required<br><br>Magnetic stripe data not required | Merchant registration required<br><br>Commercial products can qualify  |
| Consumer Credit Core Value<br>Warehouse—Tier 1 | 0.90% + USD 0.00 | Warehouse (5300), Service Stations (5541) and Automated Fuel Dispenser (5542) | 2   | 10%   | Electronic authorization required<br><br>Magnetic stripe data not required | Merchant registration required<br><br>Commercial products can qualify<br><br>Requires at least USD 4 billion in combined Consumer Credit Core Value, Enhanced Value, World and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World or World Elite Warehouse rate in 2006 |
| Consumer Credit Refund Group 2                 | 2.09% + USD 0.00 | MO/TO, Utilities and Travel Agencies  | N/A   | N/A   | Authorization not required<br><br>Magnetic stripe data not required        | Payable to the acquirer from the issuer  |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Core Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Core Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

| Program Name                   | Interchange Rate | Qualified Categories (MCC)  | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements             | Additional Qualifying Criteria and Notes |
|--------------------------------|------------------|---|---|---|---|--|
| Consumer Credit Refund Group 3 | 1.95% + USD 0.00 | Professional Services, Drug Store, Recreation, Education, Repairs Shops, Other Services, Restaurants/Bars and Airline                       | N/A   | N/A   | Authorization not required<br>Magnetic stripe data not required | Payable to the acquirer from the issuer  |
| Consumer Credit Refund Group 4 | 1.82% + USD 0.00 | Other Retail, Gas Stations, Hardware, Healthcare, Sporting—Toy Stores, Discount Stores, Clothing Stores, Other Transport and Vehicle Rental | N/A   | N/A   | Authorization not required<br>Magnetic stripe data not required | Payable to the acquirer from the issuer  |
| Consumer Credit Refund Group 5 | 1.73% + USD 0.00 | Department Stores, Electric-Appliance, Interior Furnishing, Vehicle Rental, Quasi Cash, Food Stores/Warehouse and Lodging                   | N/A   | N/A   | Authorization not required<br>Magnetic stripe data not required | Payable to the acquirer from the issuer  |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Enhanced Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Enhanced Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

| Program Name   | Interchange Rate   | Qualified Categories (MCC)   | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements  | Additional Qualifying Criteria and Notes  |
|--|--|--|---|---|--|---|
| Consumer Credit Enhanced Value Standard              | 2.75% + USD 0.10<br><u>June 2007</u><br>2.95% + USD 0.10 | All  | N/A   | N/A   | Electronic authorization required<br><br>Magnetic stripe data not required   | N/A   |
| Consumer Credit Enhanced Value Convenience Purchases | 1.90% + USD 0.00   | Limousines and Taxis (4121), Fast Food (5814), Miscellaneous Food Stores (5499) and Motion Picture Theaters (7832) | 2   | N/A for Fast Food<br>10% for all other                            | Electronic authorization required<br><br>Magnetic stripe data required unless a transponder was used                           | For transactions with MCC 4121, the transaction amount must be equal to or less than USD 25   |
| Consumer Credit Enhanced Value Full UCAF             | 1.74% + USD 0.10<br><u>June 2007</u><br>1.83% + USD 0.10 | All  | 2   | N/A   | Electronic authorization required<br><br>Magnetic stripe data not required and Electronic Commerce identifiers must be present | This is an Internet transaction<br><br>UCAF enabled by the Merchant and the cardholder is authenticated by the Issuer<br><br>T&E categories require enhanced data—See pages 85-97 |
| Consumer Credit Enhanced Value Key-Entered           | 1.95% + USD 0.10<br><u>June 2007</u><br>2.04% + USD 0.10 | Retail and Restaurant (5812, 5813, 5814)   | 2   | N/A for Restaurant, Bar and Fast Food<br>10% for all other        | Electronic authorization required<br><br>Magnetic stripe data not required   | The transaction must be face-to-face with failed attempt at reading the magnetic stripe data  |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Enhanced Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Enhanced Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

| Program Name                                    | Interchange Rate   | Qualified Categories (MCC)   | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts                                  | Authorization and Magnetic Stripe Data Requirements  | Additional Qualifying Criteria and Notes  |
|---|--|--|---|--|--|---|
| Consumer Credit Enhanced Value<br>Merchant UCAF | 1.64% + USD 0.10<br><u>June 2007</u><br>1.73% + USD 0.10 | All  | 2   | N/A  | Electronic authorization required<br><br>Magnetic stripe data not required and Electronic Commerce identifiers must be present | This is an Internet transaction<br><br>UCAF enabled by Merchant<br><br>T&E categories require enhanced data—See pages 85-97 |
| Consumer Credit Enhanced Value<br>Merit 1       | 1.95% + USD 0.10<br><u>June 2007</u><br>2.04% + USD 0.10 | All  | 3   | N/A for Restaurant, Bar, Fast Food and MO/TO<br><br>25% for Beauty Salons<br><br>10% for all other | Electronic authorization required<br><br>Magnetic stripe data not required   | Airline and Passenger Railway categories require enhanced data—See pages 85-97  |
| Consumer Credit Enhanced Value<br>Merit 3—Base  | 1.64% + USD 0.10<br><u>June 2007</u><br>1.73% + USD 0.10 | All except Service Stations (5541) and Automated Fuel Dispenser (5542) | 2   | N/A for Restaurant, Bar, Fast Food<br><br>25% for Beauty Salons<br><br>10% for all other           | Electronic authorization required<br><br>Magnetic stripe data required   | The transaction must be face-to-face<br><br>Airline and Passenger Railway categories require enhanced data—See pages 85-97  |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Enhanced Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Enhanced Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

| Program Name                                  | Interchange Rate | Qualified Categories (MCC)   | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts                   | Authorization and Magnetic Stripe Data Requirements                | Additional Qualifying Criteria and Notes  |
|---|------------------|--|---|---|--|---|
| Consumer Credit Enhanced Value Merit 3—Tier 1 | 1.43% + USD 0.10 | All except Service Stations (5541) and Automated Fuel Dispenser (5542) | 2   | N/A for Restaurant, Bar and Fast Food<br>25% for Beauty Salons<br>10% for all other | Electronic authorization required<br>Magnetic stripe data required | The transaction must be face-to-face<br><br>Airline and Passenger Railway categories require enhanced data—See pages 85-97<br><br>Requires at least USD 2 billion in combined Consumer Credit Core Value, Enhanced Value, World and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World or World Elite Merit 3 rate in 2006 |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Enhanced Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Enhanced Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

| Program Name                                  | Interchange Rate | Qualified Categories (MCC)   | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts                   | Authorization and Magnetic Stripe Data Requirements                | Additional Qualifying Criteria and Notes   |
|---|------------------|--|---|---|--|--|
| Consumer Credit Enhanced Value Merit 3—Tier 2 | 1.48% + USD 0.10 | All except Service Stations (5541) and Automated Fuel Dispenser (5542) | 2   | N/A for Restaurant, Bar and Fast Food<br>25% for Beauty Salons<br>10% for all other | Electronic authorization required<br>Magnetic stripe data required | The transaction must be face-to-face<br><br>Airline and Passenger Railway categories require enhanced data—See pages 85-97<br><br>Requires at least USD 1.25 billion in combined Consumer Credit Core Value, Enhanced Value, World and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World or World Elite Merit 3 rate in 2006 |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Enhanced Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Enhanced Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

| Program Name  | Interchange Rate   | Qualified Categories (MCC)   | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts                   | Authorization and Magnetic Stripe Data Requirements                        | Additional Qualifying Criteria and Notes  |
|---|--|--|---|---|--|---|
| Consumer Credit Enhanced Value<br>Merit 3—Tier 3      | 1.55% + USD 0.10   | All except Service Stations (5541) and Automated Fuel Dispenser (5542) | 2   | N/A for Restaurant, Bar and Fast Food<br>25% for Beauty Salons<br>10% for all other | Electronic authorization required<br>Magnetic stripe data required         | The transaction must be face-to-face<br><br>Airline and Passenger Railway categories require enhanced data—See pages 85-97<br><br>Requires at least USD 750 million in combined Consumer Credit Core Value, Enhanced Value, World and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World or World Elite Merit 3 rate in 2006 |
| Consumer Credit Enhanced Value<br>Passenger Transport | 1.83% + USD 0.10<br><u>June 2007</u><br>1.90% + USD 0.10 | Airline (3000-3299, 4511) and Passenger Railway (4112)                 | 3   | N/A   | Electronic authorization required<br><br>Magnetic stripe data not required | Enhanced data required—<br>See pages 85-97  |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Enhanced Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Enhanced Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

| Program Name   | Interchange Rate                       | Qualified Categories (MCC)   | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements  | Additional Qualifying Criteria and Notes  |
|--|--|--|---|---|--|---|
| Consumer Credit Enhanced Value<br>Petroleum          | 1.90% + USD 0.00<br>(USD 0.95 maximum) | Service Stations (5541) and Automated Fuel Dispenser (5542)  | 2   | N/A   | Electronic authorization required<br><br>Magnetic stripe data required unless a transponder was used | N/A   |
| Consumer Credit Enhanced Value<br>Public Sector      | 1.55% + USD 0.10                       | Tax Payments (9311), Fines (9222), Court Costs (9211), Bail and Bond Payments (9223), Government Services (9399), Transportation—Commuter (4111), Bridge and Road Fee, Tolls (4784) and Postal Services—Government Only (9402) | 3   | 10%   | Electronic authorization required<br><br>Magnetic stripe data not required                           | N/A   |
| Consumer Credit Enhanced Value<br>Service Industries | 1.15% + USD 0.05                       | Insurance (5960, 6300), Telecommunications (4812, 4814), Cable/Pay Television (4899) and Utilities (4900)  | 2   | 10%   | Electronic authorization required<br><br>Magnetic stripe data <u>must not</u> be present             | This is a recurring payments transaction<br><br>Merchant registration required<br><br>The transaction <u>must not</u> be face-to-face |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Enhanced Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Enhanced Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

| Program Name   | Interchange Rate | Qualified Categories (MCC) | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements                | Additional Qualifying Criteria and Notes  |
|--|------------------|----------------------------|---|---|--|---|
| Consumer Credit Enhanced Value<br>Supermarket—Base   | 1.48% + USD 0.05 | Supermarket (5411)         | 2   | 10%   | Electronic authorization required<br>Magnetic stripe data required | Merchant registration required<br>The transaction must be face-to-face  |
| Consumer Credit Enhanced Value<br>Supermarket—Tier 1 | 1.27% + USD 0.00 | Supermarket (5411)         | 2   | 10%   | Electronic authorization required<br>Magnetic stripe data required | Merchant registration required<br>The transaction must be face-to-face<br>Requires at least USD 2 billion in combined Consumer Credit Core Value, Enhanced Value, World and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World or World Elite Supermarket rate in 2006 |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Enhanced Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Enhanced Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

| Program Name   | Interchange Rate | Qualified Categories (MCC) | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements                | Additional Qualifying Criteria and Notes   |
|--|------------------|----------------------------|---|---|--|--|
| Consumer Credit Enhanced Value<br>Supermarket—Tier 2 | 1.32% + USD 0.00 | Supermarket (5411)         | 2   | 10%   | Electronic authorization required<br>Magnetic stripe data required | Merchant registration required<br>The transaction must be face-to-face<br>Requires at least USD 1.25 billion in combined Consumer Credit Core Value, Enhanced Value, World and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World or World Elite Supermarket rate in 2006 |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Enhanced Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Enhanced Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

| Program Name   | Interchange Rate   | Qualified Categories (MCC)                           | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements                    | Additional Qualifying Criteria and Notes  |
|--|--|--|---|---|--|---|
| Consumer Credit Enhanced Value<br>Supermarket—Tier 3     | 1.42% + USD 0.05   | Supermarket (5411)                                   | 2   | 10%   | Electronic authorization required<br>Magnetic stripe data required     | Merchant registration required<br>The transaction must be face-to-face<br>Requires at least USD 300 million in combined Consumer Credit Core Value, Enhanced Value, World and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World or World Elite Supermarket rate in 2006 |
| Consumer Credit Enhanced Value<br>Travel Premier Service | 1.74% + USD 0.10<br><u>June 2007</u><br>1.90% + USD 0.10 | Various Lodging, Vehicle Rental and Cruise Line MCCs | 2   | N/A   | Electronic authorization required<br>Magnetic stripe data not required | Merchant registration required<br>Lodging and Vehicle Rental categories require enhanced data—See pages 85-97   |
| Consumer Credit Enhanced Value<br>Utilities              | 0.00% + USD 0.75   | Utilities (4900)                                     | 2   | 10%   | Electronic authorization required<br>Magnetic stripe data not required | Merchant registration required  |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Enhanced Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Enhanced Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

| Program Name                                    | Interchange Rate | Qualified Categories (MCC)  | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements                    | Additional Qualifying Criteria and Notes  |
|---|------------------|---|---|---|--|---|
| Consumer Credit Enhanced Value Warehouse—Base   | 1.10% + USD 0.00 | Warehouse (5300), Service Stations (5541) and Automated Fuel Dispenser (5542) | 2   | 10%   | Electronic authorization required<br>Magnetic stripe data not required | Merchant registration required  |
| Consumer Credit Enhanced Value Warehouse—Tier 1 | 0.90% + USD 0.00 | Warehouse (5300), Service Stations (5541) and Automated Fuel Dispenser (5542) | 2   | 10%   | Electronic authorization required<br>Magnetic stripe data not required | Merchant registration required<br>Requires at least USD 4 billion in combined Consumer Credit Core Value, Enhanced Value, World and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World or World Elite Warehouse rate in 2006 |
| Consumer Credit Refund Group 2                  | 2.09% + USD 0.00 | MO/TO, Utilities and Travel Agencies  | N/A   | N/A   | Authorization not required<br>Magnetic stripe data not required        | Payable to the acquirer from the issuer   |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit Enhanced Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Enhanced Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

| Program Name                   | Interchange Rate | Qualified Categories (MCC)  | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements             | Additional Qualifying Criteria and Notes |
|--------------------------------|------------------|---|---|---|---|--|
| Consumer Credit Refund Group 3 | 1.95% + USD 0.00 | Professional Services, Drug Store, Recreation, Education, Repairs Shops, Other Services, Restaurants/Bars and Airline                       | N/A   | N/A   | Authorization not required<br>Magnetic stripe data not required | Payable to the acquirer from the issuer  |
| Consumer Credit Refund Group 4 | 1.82% + USD 0.00 | Other Retail, Gas Stations, Hardware, Healthcare, Sporting—Toy Stores, Discount Stores, Clothing Stores, Other Transport and Vehicle Rental | N/A   | N/A   | Authorization not required<br>Magnetic stripe data not required | Payable to the acquirer from the issuer  |
| Consumer Credit Refund Group 5 | 1.73% + USD 0.00 | Department Stores, Electric-Appliance, Interior Furnishing, Vehicle Rental, Quasi Cash, Food Stores/Warehouse and Lodging                   | N/A   | N/A   | Authorization not required<br>Magnetic stripe data not required | Payable to the acquirer from the issuer  |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Cards

The following World MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World MasterCard Cards issued in the U.S.

| Program Name                                | Interchange Rate | Qualified Categories (MCC)  | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements  | Additional Qualifying Criteria and Notes  |
|---|------------------|---|---|---|--|---|
| Consumer Credit World Standard              | 2.95% + USD 0.10 | All   | N/A   | N/A   | Authorization not required<br>Magnetic stripe data not required  | N/A   |
| Consumer Credit World Convenience Purchases | 2.00% + USD 0.00 | Limousines and Taxis (4121), Fast Food (5814), Miscellaneous Food Stores (5499) and Motion Picture Theaters (7832)  | 2   | N/A for Fast Food<br>10% for all other                            | Electronic authorization required<br>Magnetic stripe data required unless a transponder was used                           | For transactions with MCC 4121, the transaction amount must be equal to or less than USD 25                       |
| Consumer Credit World Full UCAF             | 1.83% + USD 0.10 | All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722) and Restaurant (5812, 5813, 5814) | 2   | N/A   | Electronic authorization required<br>Magnetic stripe data not required and Electronic Commerce identifiers must be present | This is an Internet transaction<br>UCAF enabled by the Merchant and the cardholder is authenticated by the Issuer |
| Consumer Credit World Key-Entered           | 2.05% + USD 0.10 | Retail and Restaurant (5813, 5814)  | 2   | N/A for Bar and Fast Food<br>10% for all other                    | Electronic authorization required<br>Magnetic stripe data not required   | The transaction must be face-to-face with failed attempt at reading the magnetic stripe data                      |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Cards

The following World MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World MasterCard Cards issued in the U.S.

| Program Name                           | Interchange Rate | Qualified Categories (MCC)  | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts                      | Authorization and Magnetic Stripe Data Requirements  | Additional Qualifying Criteria and Notes                        |
|--|------------------|---|---|--|--|---|
| Consumer Credit World<br>Merchant UCAF | 1.73% + USD 0.10 | All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722) and Restaurant (5812, 5813, 5814)   | 2   | N/A  | Electronic authorization required<br><br>Magnetic stripe data not required and Electronic Commerce identifiers must be present | This is an Internet transaction<br><br>UCAF enabled by Merchant |
| Consumer Credit World<br>Merit 1       | 2.05% + USD 0.10 | All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722) and Restaurant (5812)   | 3   | N/A for Bar, Fast Food and MO/TO<br><br>25% for Beauty Salons<br><br>10% for all other | Electronic authorization required<br><br>Magnetic stripe data not required   | N/A   |
| Consumer Credit World<br>Merit 3—Base  | 1.73% + USD 0.10 | All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722), Restaurant (5812), Service Stations (5541) and Automated Fuel Dispenser (5542) | 2   | N/A for Bar and Fast Food<br><br>25% for Beauty Salons<br><br>10% for all other        | Electronic authorization required<br><br>Magnetic stripe data required   | The transaction must be face-to-face                            |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Cards

The following World MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World MasterCard Cards issued in the U.S.

| Program Name                            | Interchange Rate | Qualified Categories (MCC)  | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts       | Authorization and Magnetic Stripe Data Requirements                | Additional Qualifying Criteria and Notes  |
|---|------------------|---|---|---|--|---|
| Consumer Credit World<br>Merit 3—Tier 1 | 1.53% + USD 0.10 | All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722), Restaurant (5812), Service Stations (5541) and Automated Fuel Dispenser (5542) | 2   | N/A for Bar and Fast Food<br>25% for Beauty Salons<br>10% for all other | Electronic authorization required<br>Magnetic stripe data required | The transaction must be face-to-face<br>Requires at least USD 2 billion in combined Consumer Credit Core Value, Enhanced Value, World and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World or World Elite Merit 3 rate in 2006 |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Cards

The following World MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World MasterCard Cards issued in the U.S.

| Program Name                            | Interchange Rate | Qualified Categories (MCC)  | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts       | Authorization and Magnetic Stripe Data Requirements                | Additional Qualifying Criteria and Notes   |
|---|------------------|---|---|---|--|--|
| Consumer Credit World<br>Merit 3—Tier 2 | 1.58% + USD 0.10 | All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722), Restaurant (5812), Service Stations (5541) and Automated Fuel Dispenser (5542) | 2   | N/A for Bar and Fast Food<br>25% for Beauty Salons<br>10% for all other | Electronic authorization required<br>Magnetic stripe data required | The transaction must be face-to-face<br>Requires at least USD 1.25 billion in combined Consumer Credit Core Value, Enhanced Value, World and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World or World Elite Merit 3 rate in 2006 |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Cards

The following World MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World MasterCard Cards issued in the U.S.

| Program Name                            | Interchange Rate                       | Qualified Categories (MCC)  | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts       | Authorization and Magnetic Stripe Data Requirements  | Additional Qualifying Criteria and Notes  |
|---|--|---|---|---|--|---|
| Consumer Credit World<br>Merit 3—Tier 3 | 1.65% + USD 0.10                       | All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722), Restaurant (5812), Service Stations (5541) and Automated Fuel Dispenser (5542) | 2   | N/A for Bar and Fast Food<br>25% for Beauty Salons<br>10% for all other | Electronic authorization required<br>Magnetic stripe data required                               | The transaction must be face-to-face<br>Requires at least USD 750 million in combined Consumer Credit Core Value, Enhanced Value, World and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World or World Elite Merit 3 rate in 2006 |
| Consumer Credit World<br>Petroleum      | 2.00% + USD 0.00<br>(USD 0.95 maximum) | Service Stations (5541) and Automated Fuel Dispenser (5542)   | 2   | N/A   | Electronic authorization required<br>Magnetic stripe data required unless a transponder was used | N/A   |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Cards

The following World MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World MasterCard Cards issued in the U.S.

| Program Name                                | Interchange Rate | Qualified Categories (MCC)   | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements                                      | Additional Qualifying Criteria and Notes  |
|---|------------------|--|---|---|--|---|
| Consumer Credit World<br>Public Sector      | 1.55% + USD 0.10 | Tax Payments (9311), Fines (9222), Court Costs (9211), Bail and Bond Payments (9223), Government Services (9399), Transportation – Commuter (4111), Bridge and Road Fee, Tolls (4784) and Postal Services—Government Only (9402) | 3   | 10%   | Electronic authorization required<br><br>Magnetic stripe data not required               | N/A   |
| Consumer Credit World<br>Restaurant         | 1.73% + USD 0.10 | Restaurant (5812)  | 2   | N/A   | Electronic authorization required<br><br>Magnetic stripe data required                   | The transaction must be face-to-face<br><br>Transaction amount must be equal to or less than USD 60                                   |
| Consumer Credit World<br>Service Industries | 1.15% + USD 0.05 | Insurance (5960, 6300), Telecommunications (4812, 4814), Cable/Pay Television (4899) and Utilities (4900)  | 2   | 10%   | Electronic authorization required<br><br>Magnetic stripe data <u>must not</u> be present | This is a recurring payments transaction<br><br>Merchant registration required<br><br>The transaction <u>must not</u> be face-to-face |
| Consumer Credit World<br>Supermarket—Base   | 1.58% + USD 0.05 | Supermarket (5411)   | 2   | 10%   | Electronic authorization required<br><br>Magnetic stripe data required                   | Merchant registration required<br><br>The transaction must be face-to-face  |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Cards

The following World MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World MasterCard Cards issued in the U.S.

| Program Name                                | Interchange Rate | Qualified Categories (MCC) | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements                | Additional Qualifying Criteria and Notes  |
|---|------------------|----------------------------|---|---|--|---|
| Consumer Credit World<br>Supermarket—Tier 1 | 1.37% + USD 0.00 | Supermarket (5411)         | 2   | 10%   | Electronic authorization required<br>Magnetic stripe data required | Merchant registration required<br>The transaction must be face-to-face<br>Requires at least USD 2 billion in combined Consumer Credit Core Value, Enhanced Value, World and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World or World Elite Supermarket rate in 2006 |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Cards

The following World MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World MasterCard Cards issued in the U.S.

| Program Name                                | Interchange Rate | Qualified Categories (MCC) | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements                | Additional Qualifying Criteria and Notes   |
|---|------------------|----------------------------|---|---|--|--|
| Consumer Credit World<br>Supermarket—Tier 2 | 1.42% + USD 0.00 | Supermarket (5411)         | 2   | 10%   | Electronic authorization required<br>Magnetic stripe data required | Merchant registration required<br>The transaction must be face-to-face<br>Requires at least USD 1.25 billion in combined Consumer Credit Core Value, Enhanced Value, World and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World or World Elite Supermarket rate in 2006 |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Cards

The following World MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World MasterCard Cards issued in the U.S.

| Program Name                                | Interchange Rate | Qualified Categories (MCC)   | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements                    | Additional Qualifying Criteria and Notes  |
|---|------------------|--|---|---|--|---|
| Consumer Credit World<br>Supermarket—Tier 3 | 1.52% + USD 0.05 | Supermarket (5411)   | 2   | 10%   | Electronic authorization required<br>Magnetic stripe data required     | Merchant registration required<br>The transaction must be face-to-face<br>Requires at least USD 300 million in combined Consumer Credit Core Value, Enhanced Value, World and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World or World Elite Supermarket rate in 2006 |
| Consumer Credit World<br>T&E                | 2.30% + USD 0.10 | Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722) and Restaurant (5812) | 3   | N/A   | Electronic authorization required<br>Magnetic stripe data not required | Airline, Passenger Railway, Lodging and Vehicle Rental categories require enhanced data—See pages 85-97   |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Cards

The following World MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World MasterCard Cards issued in the U.S.

| Program Name                              | Interchange Rate | Qualified Categories (MCC)  | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements                    | Additional Qualifying Criteria and Notes  |
|---|------------------|---|---|---|--|---|
| Consumer Credit World<br>Utilities        | 0.00% + USD 0.75 | Utilities (4900)  | 2   | 10%   | Electronic authorization required<br>Magnetic stripe data not required | Merchant registration required  |
| Consumer Credit World<br>Warehouse—Base   | 1.10% + USD 0.00 | Warehouse (5300), Service Stations (5541) and Automated Fuel Dispenser (5542) | 2   | 10%   | Electronic authorization required<br>Magnetic stripe data not required | Merchant registration required  |
| Consumer Credit World<br>Warehouse—Tier 1 | 0.90% + USD 0.00 | Warehouse (5300), Service Stations (5541) and Automated Fuel Dispenser (5542) | 2   | 10%   | Electronic authorization required<br>Magnetic stripe data not required | Merchant registration required<br>Requires at least USD 4 billion in combined Consumer Credit Core Value, Enhanced Value, World and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World or World Elite Warehouse rate in 2006 |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Cards

The following World MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World MasterCard Cards issued in the U.S.

| Program Name                            | Interchange Rate | Qualified Categories (MCC)  | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements             | Additional Qualifying Criteria and Notes |
|---|------------------|---|---|---|---|--|
| Consumer Credit World<br>Refund Group 1 | 2.42% + USD 0.00 | Airline, Vehicle Rental, Cruise Line, Lodging, Passenger Railway, Restaurant (5812) and Travel Agencies   | N/A   | N/A   | Authorization not required<br>Magnetic stripe data not required | Payable to the acquirer from the issuer  |
| Consumer Credit World<br>Refund Group 2 | 2.09% + USD 0.00 | MO/TO and Utilities   | N/A   | N/A   | Authorization not required<br>Magnetic stripe data not required | Payable to the acquirer from the issuer  |
| Consumer Credit World<br>Refund Group 3 | 1.95% + USD 0.00 | Professional Services, Drug Store, Recreation, Education, Repairs Shops, Other Services, Fast Food and Bars   | N/A   | N/A   | Authorization not required<br>Magnetic stripe data not required | Payable to the acquirer from the issuer  |
| Consumer Credit World<br>Refund Group 4 | 1.82% + USD 0.00 | Other Retail, Gas Stations, Hardware, Healthcare, Sporting—Toy Stores, Discount Stores, Clothing Stores, Other Transport [except Passenger Railways (4112) and Cruise Lines (4411)] | N/A   | N/A   | Authorization not required<br>Magnetic stripe data not required | Payable to the acquirer from the issuer  |
| Consumer Credit World<br>Refund Group 5 | 1.73% + USD 0.00 | Department Stores, Electric-Appliance, Interior Furnishing, Vehicles, Quasi Cash and Food Stores/Warehouse  | N/A   | N/A   | Authorization not required<br>Magnetic stripe data not required | Payable to the acquirer from the issuer  |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Elite Cards

The following World Elite™ MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World Elite MasterCard Cards issued in the U.S.

| Program Name                                      | Interchange Rate | Qualified Categories (MCC)  | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements  | Additional Qualifying Criteria and Notes  |
|---|------------------|---|---|---|--|---|
| Consumer Credit World Elite Standard              | 3.25% + USD 0.10 | All   | N/A   | N/A   | Authorization not required<br>Magnetic stripe data not required  | N/A   |
| Consumer Credit World Elite Airline               | 2.30% + USD 0.10 | Airline (3000-3299, 4511)   | 3   | N/A   | Electronic authorization required<br>Magnetic stripe data not required   | Requires enhanced data—<br>See pages 85-97  |
| Consumer Credit World Elite Convenience Purchases | 2.00% + USD 0.00 | Limousines and Taxis (4121), Fast Food (5814), Miscellaneous Food Stores (5499) and Motion Picture Theaters (7832)  | 2   | N/A for Fast Food<br>10% for all other                            | Electronic authorization required<br>Magnetic stripe data required unless a transponder was used                           | For transactions with MCC 4121, the transaction amount must be equal to or less than USD 25                       |
| Consumer Credit World Elite Full UCAF             | 2.30% + USD 0.10 | All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722) and Restaurant (5812, 5813, 5814) | 2   | N/A   | Electronic authorization required<br>Magnetic stripe data not required and Electronic Commerce identifiers must be present | This is an Internet transaction<br>UCAF enabled by the Merchant and the cardholder is authenticated by the Issuer |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Elite Cards

The following World Elite™ MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World Elite MasterCard Cards issued in the U.S.

| Program Name                                 | Interchange Rate | Qualified Categories (MCC)  | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts                      | Authorization and Magnetic Stripe Data Requirements  | Additional Qualifying Criteria and Notes   |
|--|------------------|---|---|--|--|--|
| Consumer Credit World Elite<br>Key-Entered   | 2.50% + USD 0.10 | Retail and Restaurant (5813, 5814)  | 2   | N/A for Bar and Fast Food<br><br>10% for all other                                     | Electronic authorization required<br><br>Magnetic stripe data not required   | The transaction must be face-to-face with failed attempt at reading the magnetic stripe data |
| Consumer Credit World Elite<br>Merchant UCAF | 2.20% + USD 0.10 | All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722) and Restaurant (5812, 5813, 5814) | 2   | N/A  | Electronic authorization required<br><br>Magnetic stripe data not required and Electronic Commerce identifiers must be present | This is an Internet transaction<br><br>UCAF enabled by Merchant                              |
| Consumer Credit World Elite<br>Merit 1       | 2.50% + USD 0.10 | All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722) and Restaurant (5812)             | 3   | N/A for Bar, Fast Food and MO/TO<br><br>25% for Beauty Salons<br><br>10% for all other | Electronic authorization required<br><br>Magnetic stripe data not required   | N/A  |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Elite Cards

The following World Elite™ MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World Elite MasterCard Cards issued in the U.S.

| Program Name                                  | Interchange Rate | Qualified Categories (MCC)  | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts       | Authorization and Magnetic Stripe Data Requirements                | Additional Qualifying Criteria and Notes  |
|---|------------------|---|---|---|--|---|
| Consumer Credit World Elite<br>Merit 3—Base   | 2.20% + USD 0.10 | All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722), Restaurant (5812), Service Stations (5541) and Automated Fuel Dispenser (5542) | 2   | N/A for Bar and Fast Food<br>25% for Beauty Salons<br>10% for all other | Electronic authorization required<br>Magnetic stripe data required | The transaction must be face-to-face  |
| Consumer Credit World Elite<br>Merit 3—Tier 1 | 1.53% + USD 0.10 | All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722), Restaurant (5812), Service Stations (5541) and Automated Fuel Dispenser (5542) | 2   | N/A for Bar and Fast Food<br>25% for Beauty Salons<br>10% for all other | Electronic authorization required<br>Magnetic stripe data required | The transaction must be face-to-face<br>Requires at least USD 2 billion in combined Consumer Credit Core Value, Enhanced Value, World and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World or World Elite Merit 3 rate in 2006 |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Elite Cards

The following World Elite™ MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World Elite MasterCard Cards issued in the U.S.

| Program Name                                  | Interchange Rate | Qualified Categories (MCC)  | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts       | Authorization and Magnetic Stripe Data Requirements                | Additional Qualifying Criteria and Notes   |
|---|------------------|---|---|---|--|--|
| Consumer Credit World Elite<br>Merit 3—Tier 2 | 1.58% + USD 0.10 | All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722), Restaurant (5812), Service Stations (5541) and Automated Fuel Dispenser (5542) | 2   | N/A for Bar and Fast Food<br>25% for Beauty Salons<br>10% for all other | Electronic authorization required<br>Magnetic stripe data required | The transaction must be face-to-face<br>Requires at least USD 1.25 billion in combined Consumer Credit Core Value, Enhanced Value, World and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World or World Elite Merit 3 rate in 2006 |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Elite Cards

The following World Elite™ MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World Elite MasterCard Cards issued in the U.S.

| Program Name                                  | Interchange Rate                       | Qualified Categories (MCC)  | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts       | Authorization and Magnetic Stripe Data Requirements  | Additional Qualifying Criteria and Notes  |
|---|--|---|---|---|--|---|
| Consumer Credit World Elite<br>Merit 3—Tier 3 | 1.65% + USD 0.10                       | All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722), Restaurant (5812), Service Stations (5541) and Automated Fuel Dispenser (5542) | 2   | N/A for Bar and Fast Food<br>25% for Beauty Salons<br>10% for all other | Electronic authorization required<br>Magnetic stripe data required                               | The transaction must be face-to-face<br>Requires at least USD 750 million in combined Consumer Credit Core Value, Enhanced Value, World and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World or World Elite Merit 3 rate in 2006 |
| Consumer Credit World Elite<br>Petroleum      | 2.00% + USD 0.00<br>(USD 0.95 maximum) | Service Stations (5541) and Automated Fuel Dispenser (5542)   | 2   | N/A   | Electronic authorization required<br>Magnetic stripe data required unless a transponder was used | N/A   |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Elite Cards

The following World Elite™ MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World Elite MasterCard Cards issued in the U.S.

| Program Name                                      | Interchange Rate | Qualified Categories (MCC)   | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements                                      | Additional Qualifying Criteria and Notes  |
|---|------------------|--|---|---|--|---|
| Consumer Credit World Elite<br>Public Sector      | 1.55% + USD 0.10 | Tax Payments (9311), Fines (9222), Court Costs (9211), Bail and Bond Payments (9223), Government Services (9399), Transportation – Commuter (4111), Bridge and Road Fee, Tolls (4784) and Postal Services—Government Only (9402) | 3   | 10%   | Electronic authorization required<br><br>Magnetic stripe data not required               | N/A   |
| Consumer Credit World Elite<br>Restaurant         | 1.73% + USD 0.10 | Restaurant (5812)  | 2   | N/A   | Electronic authorization required<br><br>Magnetic stripe data required                   | The transaction must be face-to-face<br><br>Transaction amount must be equal to or less than USD 60                                   |
| Consumer Credit World Elite<br>Service Industries | 1.15% + USD 0.05 | Insurance (5960, 6300), Telecommunications (4812, 4814), Cable/Pay Television (4899) and Utilities (4900)  | 2   | 10%   | Electronic authorization required<br><br>Magnetic stripe data <u>must not</u> be present | This is a recurring payments transaction<br><br>Merchant registration required<br><br>The transaction <u>must not</u> be face-to-face |
| Consumer Credit World Elite<br>Supermarket - Base | 1.90% + USD 0.05 | Supermarket (5411)   | 2   | 10%   | Electronic authorization required<br><br>Magnetic stripe data required                   | Merchant registration required<br><br>The transaction must be face-to-face  |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Elite Cards

The following World Elite™ MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World Elite MasterCard Cards issued in the U.S.

| Program Name                                      | Interchange Rate | Qualified Categories (MCC) | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements                | Additional Qualifying Criteria and Notes  |
|---|------------------|----------------------------|---|---|--|---|
| Consumer Credit World Elite<br>Supermarket—Tier 1 | 1.37% + USD 0.00 | Supermarket (5411)         | 2   | 10%   | Electronic authorization required<br>Magnetic stripe data required | Merchant registration required<br>The transaction must be face-to-face<br>Requires at least USD 2 billion in combined Consumer Credit Core Value, Enhanced Value, World and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World or World Elite Supermarket rate in 2006 |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Elite Cards

The following World Elite™ MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World Elite MasterCard Cards issued in the U.S.

| Program Name                                      | Interchange Rate | Qualified Categories (MCC) | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements                | Additional Qualifying Criteria and Notes   |
|---|------------------|----------------------------|---|---|--|--|
| Consumer Credit World Elite<br>Supermarket—Tier 2 | 1.42% + USD 0.00 | Supermarket (5411)         | 2   | 10%   | Electronic authorization required<br>Magnetic stripe data required | Merchant registration required<br>The transaction must be face-to-face<br>Requires at least USD 1.25 billion in combined Consumer Credit Core Value, Enhanced Value, World and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World or World Elite Supermarket rate in 2006 |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Elite Cards

The following World Elite™ MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World Elite MasterCard Cards issued in the U.S.

| Program Name                                      | Interchange Rate | Qualified Categories (MCC)  | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements                    | Additional Qualifying Criteria and Notes  |
|---|------------------|---|---|---|--|---|
| Consumer Credit World Elite<br>Supermarket—Tier 3 | 1.52% + USD 0.05 | Supermarket (5411)  | 2   | 10%   | Electronic authorization required<br>Magnetic stripe data required     | Merchant registration required<br>The transaction must be face-to-face<br>Requires at least USD 300 million in combined Consumer Credit Core Value, Enhanced Value, World and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World or World Elite Supermarket rate in 2006 |
| Consumer Credit World Elite<br>T&E                | 2.75% + USD 0.10 | Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722) and Restaurant (5812) | 3   | N/A   | Electronic authorization required<br>Magnetic stripe data not required | Passenger Railway, Lodging and Vehicle Rental categories require enhanced data—See pages 85-97  |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Elite Cards

The following World Elite™ MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World Elite MasterCard Cards issued in the U.S.

| Program Name                                    | Interchange Rate | Qualified Categories (MCC)   | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements                    | Additional Qualifying Criteria and Notes   |
|---|------------------|--|---|---|--|--|
| Consumer Credit World Elite<br>T&E Large Ticket | 2.00% + USD 0.00 | Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Cruise Line (4411), Travel Agencies (4722) and Restaurant (5812) | 3   | N/A   | Electronic authorization required<br>Magnetic stripe data not required | Airline, Passenger Railway, Lodging and Vehicle Rental categories require enhanced data—See pages 85-97<br><br>Transaction amount must be equal to or greater than USD 2,500 |
| Consumer Credit World Elite<br>Utilities        | 0.00% + USD 0.75 | Utilities (4900)   | 2   | 10%   | Electronic authorization required<br>Magnetic stripe data not required | Merchant registration required   |
| Consumer Credit World Elite<br>Warehouse – Base | 1.10% + USD 0.00 | Warehouse (5300), Service Stations (5541) and Automated Fuel Dispenser (5542)  | 2   | 10%   | Electronic authorization required<br>Magnetic stripe data not required | Merchant registration required   |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Elite Cards

The following World Elite™ MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World Elite MasterCard Cards issued in the U.S.

| Program Name                                      | Interchange Rate | Qualified Categories (MCC)  | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements                        | Additional Qualifying Criteria and Notes  |
|---|------------------|---|---|---|--|---|
| Consumer Credit World Elite<br>Warehouse – Tier 1 | 0.90% + USD 0.00 | Warehouse (5300), Service Stations (5541) and Automated Fuel Dispenser (5542)                           | 2   | 10%   | Electronic authorization required<br><br>Magnetic stripe data not required | Merchant registration required<br><br>Requires at least USD 4 billion in combined Consumer Credit Core Value, Enhanced Value, World and World Elite MasterCard volume processed through GCMS that qualified for any Consumer Credit Core Value, Enhanced Value, World or World Elite Warehouse rate in 2006 |
| Consumer Credit World Elite<br>Refund Group 1     | 2.42% + USD 0.00 | Airline, Vehicle Rental, Cruise Line, Lodging, Passenger Railway, Restaurant (5812) and Travel Agencies | N/A   | N/A   | Authorization not required<br><br>Magnetic stripe data not required        | Payable to the acquirer from the issuer   |
| Consumer Credit World Elite<br>Refund Group 2     | 2.09% + USD 0.00 | MO/TO and Utilities   | N/A   | N/A   | Authorization not required<br><br>Magnetic stripe data not required        | Payable to the acquirer from the issuer   |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Credit World Elite Cards

The following World Elite™ MasterCard® interchange rate programs apply to transactions acquired in the U.S. that are initiated with consumer credit World Elite MasterCard Cards issued in the U.S.

| Program Name                                  | Interchange Rate | Qualified Categories (MCC)  | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements             | Additional Qualifying Criteria and Notes |
|---|------------------|---|---|---|---|--|
| Consumer Credit World Elite<br>Refund Group 3 | 1.95% + USD 0.00 | Professional Services, Drug Store, Recreation, Education, Repairs Shops, Other Services, Fast Food and Bars   | N/A   | N/A   | Authorization not required<br>Magnetic stripe data not required | Payable to the acquirer from the issuer  |
| Consumer Credit World Elite<br>Refund Group 4 | 1.82% + USD 0.00 | Other Retail, Gas Stations, Hardware, Healthcare, Sporting – Toy Stores, Discount Stores, Clothing Stores, Other Transport [except Passenger Railways (4112) and Cruise Lines (4411)] | N/A   | N/A   | Authorization not required<br>Magnetic stripe data not required | Payable to the acquirer from the issuer  |
| Consumer Credit World Elite<br>Refund Group 5 | 1.73% + USD 0.00 | Department Stores, Electric-Appliance, Interior Furnishing, Vehicles, Quasi Cash and Food Stores/Warehouse  | N/A   | N/A   | Authorization not required<br>Magnetic stripe data not required | Payable to the acquirer from the issuer  |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Debit Cards

The following consumer debit card interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer debit cards issued in the U.S., including: Debit MasterCard® Card, Debit Gold MasterCard® Card, Platinum Debit MasterCard® Card, and prepaid MasterCard cards.

| Program Name                    | Interchange Rate | Qualified Categories (MCC)   | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements  | Additional Qualifying Criteria and Notes  |
|---------------------------------|------------------|--|---|---|--|---|
| Consumer Debit Standard         | 1.90% + USD 0.25 | All  | N/A   | N/A   | Authorization not required<br>Magnetic stripe data not required  | N/A   |
| Consumer Debit Emerging Markets | 0.80% + USD 0.25 | Government (9211, 9222, 9223, 9311, 9399), Utilities (4900), Cable (4899), Education (8211, 8220, 8299), Insurance Services (5960, 6300), Transportation – Commuter (4111), Bridge and Road Fee, Tolls (4784) and Postal Services—Government only (9402) | 3   | 10%   | Electronic authorization required<br>Magnetic stripe data not required   | N/A   |
| Consumer Debit Full UCAF        | 1.15% + USD 0.15 | All  | 2   | N/A   | Electronic authorization required<br>Magnetic stripe data not required and Electronic Commerce identifiers must be present | This is an Internet transaction<br>UCAF enabled by the Merchant and the cardholder is authenticated by the Issuer<br>T&E categories require enhanced data—See pages 85-97 |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Debit Cards

The following consumer debit card interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer debit cards issued in the U.S., including: Debit MasterCard® Card, Debit Gold MasterCard® Card, Platinum Debit MasterCard® Card, and prepaid MasterCard cards.

| Program Name                 | Interchange Rate | Qualified Categories (MCC)                 | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts                          | Authorization and Magnetic Stripe Data Requirements  | Additional Qualifying Criteria and Notes   |
|------------------------------|------------------|--|---|--|--|--|
| Consumer Debit Key-Entered   | 1.64% + USD 0.16 | Retail and Restaurant (5812, 5813, 5814)   | 2   | N/A for Restaurant, Bar and Fast Food<br>10% for all other                                 | Electronic authorization required<br>Magnetic stripe data not required   | The transaction must be face-to-face with failed attempt at reading the magnetic stripe data                           |
| Consumer Debit Merchant UCAF | 1.05% + USD 0.15 | All  | 2   | N/A  | Electronic authorization required<br>Magnetic stripe data not required and Electronic Commerce identifiers must be present | This is an Internet transaction<br>UCAF enabled by Merchant<br>T&E categories require enhanced data—See pages 85-97    |
| Consumer Debit Merit 1       | 1.64% + USD 0.16 | All  | 3   | N/A for Restaurant, Bar, Fast Food and MO/TO<br>25% for Beauty Salons<br>10% for all other | Electronic authorization required<br>Magnetic stripe data not required   | Airline and Passenger Railway categories require enhanced data—See pages 85-97   |
| Consumer Debit Merit 3—Base  | 1.05% + USD 0.15 | All except Automated Fuel Dispenser (5542) | 2   | N/A for Restaurant, Bar and Fast Food<br>25% for Beauty Salons<br>10% for all other        | Electronic authorization required<br>Magnetic stripe data required   | The transaction must be face-to-face<br>Airline and Passenger Railway categories require enhanced data—See pages 85-97 |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Debit Cards

The following consumer debit card interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer debit cards issued in the U.S., including: Debit MasterCard® Card, Debit Gold MasterCard® Card, Platinum Debit MasterCard® Card, and prepaid MasterCard cards.

| Program Name                     | Interchange Rate | Qualified Categories (MCC)                 | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts                   | Authorization and Magnetic Stripe Data Requirements                | Additional Qualifying Criteria and Notes  |
|----------------------------------|------------------|--|---|---|--|---|
| Consumer Debit<br>Merit 3—Tier 1 | 0.70% + USD 0.15 | All except Automated Fuel Dispenser (5542) | 2   | N/A for Restaurant, Bar and Fast Food<br>25% for Beauty Salons<br>10% for all other | Electronic authorization required<br>Magnetic stripe data required | The transaction must be face-to-face<br><br>Airline and Passenger Railway categories require enhanced data—See pages 85-97<br><br>Requires at least USD 500 million and 8.75 million transactions processed through GCMS that qualified for any Consumer Debit Merit 3 rate in 2006 |
| Consumer Debit<br>Merit 3—Tier 2 | 0.83% + USD 0.15 | All except Automated Fuel Dispenser (5542) | 2   | N/A for Restaurant, Bar and Fast Food<br>25% for Beauty Salons<br>10% for all other | Electronic authorization required<br>Magnetic stripe data required | The transaction must be face-to-face<br><br>Airline and Passenger Railway categories require enhanced data—See pages 85-97<br><br>Requires at least USD 250 million and 4.5 million transactions processed through GCMS that qualified for any Consumer Debit Merit 3 rate in 2006  |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Debit Cards

The following consumer debit card interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer debit cards issued in the U.S., including: Debit MasterCard® Card, Debit Gold MasterCard® Card, Platinum Debit MasterCard® Card, and prepaid MasterCard cards.

| Program Name                          | Interchange Rate                       | Qualified Categories (MCC)                             | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts                   | Authorization and Magnetic Stripe Data Requirements                    | Additional Qualifying Criteria and Notes  |
|---------------------------------------|--|--|---|---|--|---|
| Consumer Debit<br>Merit 3—Tier 3      | 0.95% + USD 0.15                       | All except Automated Fuel Dispenser (5542)             | 2   | N/A for Restaurant, Bar and Fast Food<br>25% for Beauty Salons<br>10% for all other | Electronic authorization required<br>Magnetic stripe data required     | The transaction must be face-to-face<br><br>Airline and Passenger Railway categories require enhanced data—See pages 85-97<br><br>Requires at least USD 75 million and 1.5 million transactions processed through GCMS that qualified for any Consumer Debit Merit 3 rate in 2006 |
| Consumer Debit<br>Passenger Transport | 1.60% + USD 0.15                       | Airline (3000-3299, 4511) and Passenger Railway (4112) | 9   | N/A   | Electronic authorization required<br>Magnetic stripe data not required | Enhanced data required—<br>See pages 85-97  |
| Consumer Debit<br>Petroleum—CAT/AFD   | 0.70% + USD 0.17<br>(USD 0.95 maximum) | Automated Fuel Dispenser (5542)                        | 2   | N/A   | Electronic authorization required<br>Magnetic stripe data required     | Card and cardholder must be present at the time of the transaction  |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Debit Cards

The following consumer debit card interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer debit cards issued in the U.S., including: Debit MasterCard® Card, Debit Gold MasterCard® Card, Platinum Debit MasterCard® Card, and prepaid MasterCard cards.

| Program Name                                 | Interchange Rate                           | Qualified Categories (MCC)  | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements  | Additional Qualifying Criteria and Notes  |
|--|--|---|---|---|--|---|
| Consumer Debit<br>Petroleum—Service Stations | 0.70% + USD 0.17<br><br>(USD 0.95 maximum) | Service Stations (5541)   | 2   | N/A   | Electronic authorization required<br><br>Magnetic stripe data required unless a transponder was used | N/A   |
| Consumer Debit<br>Restaurant                 | 1.19% + USD 0.10                           | Restaurants (5812) and Fast Food Restaurants (5814)   | 2   | N/A   | Electronic authorization required<br><br>Magnetic stripe data required unless a transponder was used | The transaction must be face-to-face  |
| Consumer Debit<br>Service Industries         | 1.15% + USD 0.05                           | Insurance (5960, 6300), Telecommunications (4812, 4814), Cable/Pay Television (4899) and Utilities (4900) | 2   | 10%   | Electronic authorization required<br><br>Magnetic stripe data <u>must not</u> be present             | This is a recurring payments transaction<br><br>Merchant registration required<br><br>The transaction <u>must not</u> be face-to-face |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Debit Cards

The following consumer debit card interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer debit cards issued in the U.S., including: Debit MasterCard® Card, Debit Gold MasterCard® Card, Platinum Debit MasterCard® Card, and prepaid MasterCard cards.

| Program Name                       | Interchange Rate                              | Qualified Categories (MCC)   | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements   | Additional Qualifying Criteria and Notes   |
|------------------------------------|---|--|---|---|---|--|
| Consumer Debit<br>Small Ticket     | 1.55% + USD 0.04                              | Transportation (4111),<br>Limousines & Taxi (4121), Bus<br>Lines (4131), Bridges and Road<br>Fees, Toll (4784), Misc. Food<br>Stores/ Convenience (5499),<br>Restaurants (5812), Fast Food<br>Restaurants (5814), News<br>Dealers and Newsstands (5994),<br>Laundry (7211), Dry Cleaners<br>(7216), Quick Copy,<br>Reproduction Services (7338),<br>Parking Lots & Garages (7523),<br>Car Washes (7542), Motions<br>Picture Theaters (7832) and<br>Video Rental (7841) | 2   | N/A for Restaurant and<br>Fast Food<br><br>10% for all other      | Electronic<br>authorization required<br><br>Magnetic stripe data<br>required unless a<br>transponder was used | Transaction amount must<br>be equal to or less than<br>USD 15                    |
| Consumer Debit<br>Supermarket—Base | 1.05% + USD 0.15<br><br>(USD 0.35<br>maximum) | Supermarket (5411)   | 2   | 10%   | Electronic<br>authorization required<br><br>Magnetic stripe data<br>required                                  | Merchant registration<br>required<br><br>The transaction must be<br>face-to-face |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Debit Cards

The following consumer debit card interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer debit cards issued in the U.S., including: Debit MasterCard® Card, Debit Gold MasterCard® Card, Platinum Debit MasterCard® Card, and prepaid MasterCard cards.

| Program Name                      | Interchange Rate                       | Qualified Categories (MCC) | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements                | Additional Qualifying Criteria and Notes  |
|-----------------------------------|--|----------------------------|---|---|--|---|
| Consumer Debit Supermarket—Tier 1 | 0.70% + USD 0.15<br>(USD 0.35 maximum) | Supermarket (5411)         | 2   | 10%   | Electronic authorization required<br>Magnetic stripe data required | Merchant registration required<br>The transaction must be face-to-face<br>Requires at least USD 500 million and 8.75 million transactions processed through GCMS that qualified for any Consumer Debit Supermarket rate in 2006 |
| Consumer Debit Supermarket—Tier 2 | 0.83% + USD 0.15<br>(USD 0.35 maximum) | Supermarket (5411)         | 2   | 10%   | Electronic authorization required<br>Magnetic stripe data required | Merchant registration required<br>The transaction must be face-to-face<br>Requires at least USD 250 million and 4.5 million transactions processed through GCMS that qualified for any Consumer Debit Supermarket rate in 2006  |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Debit Cards

The following consumer debit card interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer debit cards issued in the U.S., including: Debit MasterCard® Card, Debit Gold MasterCard® Card, Platinum Debit MasterCard® Card, and prepaid MasterCard cards.

| Program Name                             | Interchange Rate                           | Qualified Categories (MCC)                           | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements                        | Additional Qualifying Criteria and Notes  |
|--|--|--|---|---|--|---|
| Consumer Debit<br>Supermarket—Tier 3     | 0.95% + USD 0.15<br><br>(USD 0.35 maximum) | Supermarket (5411)                                   | 2   | 10%   | Electronic authorization required<br><br>Magnetic stripe data required     | Merchant registration required<br><br>The transaction must be face-to-face<br><br>Requires at least USD 75 million and 1.5 million transactions processed through GCMS that qualified for any Consumer Debit Supermarket rate in 2006 |
| Consumer Debit<br>Travel Premier Service | 1.36% + USD 0.15                           | Various Lodging, Vehicle Rental and Cruise Line MCCs | 2   | N/A   | Electronic authorization required<br><br>Magnetic stripe data not required | Merchant registration required<br><br>Lodging and Vehicle Rental categories require enhanced data—See pages 85-97   |
| Consumer Debit<br>Utilities              | 0.00% + USD 0.75                           | Utilities (4900)                                     | 2   | 10%   | Electronic authorization required<br><br>Magnetic stripe data not required | Merchant registration required  |
| Consumer Debit<br>Warehouse—Base         | 1.05% + USD 0.15<br><br>(USD 0.35 maximum) | Warehouse (5300)                                     | 2   | 10%   | Electronic authorization required<br><br>Magnetic stripe data required     | Merchant registration required<br><br>The transaction must be face-to-face  |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Debit Cards

The following consumer debit card interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer debit cards issued in the U.S., including: Debit MasterCard® Card, Debit Gold MasterCard® Card, Platinum Debit MasterCard® Card, and prepaid MasterCard cards.

| Program Name                       | Interchange Rate                           | Qualified Categories (MCC) | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements                    | Additional Qualifying Criteria and Notes  |
|------------------------------------|--|----------------------------|---|---|--|---|
| Consumer Debit<br>Warehouse—Tier 1 | 0.70% + USD 0.15<br><br>(USD 0.35 maximum) | Warehouse (5300)           | 2   | 10%   | Electronic authorization required<br><br>Magnetic stripe data required | Merchant registration required<br><br>The transaction must be face-to-face<br><br>Requires at least USD 500 million and 8.75 million transactions processed through GCMS that qualified for any Consumer Debit Warehouse rate in 2006 |
| Consumer Debit<br>Warehouse—Tier 2 | 0.83% + USD 0.15<br><br>(USD 0.35 maximum) | Warehouse (5300)           | 2   | 10%   | Electronic authorization required<br><br>Magnetic stripe data required | Merchant registration required<br><br>The transaction must be face-to-face<br><br>Requires at least USD 250 million and 4.5 million transactions processed through GCMS that qualified for any Consumer Debit Warehouse rate in 2006  |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Debit Cards

The following consumer debit card interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer debit cards issued in the U.S., including: Debit MasterCard® Card, Debit Gold MasterCard® Card, Platinum Debit MasterCard® Card, and prepaid MasterCard cards.

| Program Name                       | Interchange Rate                           | Qualified Categories (MCC)              | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements                    | Additional Qualifying Criteria and Notes  |
|------------------------------------|--|---|---|---|--|---|
| Consumer Debit<br>Warehouse—Tier 3 | 0.95% + USD 0.15<br><br>(USD 0.35 maximum) | Warehouse (5300)                        | 2   | 10%   | Electronic authorization required<br><br>Magnetic stripe data required | Merchant registration required<br><br>The transaction must be face-to-face<br><br>Requires at least USD 75 million and 1.5 million transactions processed through GCMS that qualified for any Consumer Debit Warehouse rate in 2006 |
| Consumer Debit<br>Cash Back at POS | 0.00% + USD 0.00                           | N/A                                     | N/A   | N/A   | N/A  | Applies to the cash-back amount provided as part of a face-to-face purchase transaction   |
| Consumer Debit<br>Refund Group 1   | 1.72% + USD 0.00                           | All except Airline or Passenger Railway | N/A   | N/A   | Authorization not required<br><br>Magnetic stripe data not required    | Transaction must be non face-to-face<br><br>Payable to the acquirer from the issuer   |
| Consumer Debit<br>Refund Group 2   | 1.68% + USD 0.00                           | Airline and Passenger Railway           | N/A   | N/A   | Authorization not required<br><br>Magnetic stripe data not required    | Payable to the acquirer from the issuer   |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Consumer Debit Cards

The following consumer debit card interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer debit cards issued in the U.S., including: Debit MasterCard® Card, Debit Gold MasterCard® Card, Platinum Debit MasterCard® Card, and prepaid MasterCard cards.

| Program Name                  | Interchange Rate | Qualified Categories (MCC)                                  | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements             | Additional Qualifying Criteria and Notes                                    |
|-------------------------------|------------------|---|---|---|---|---|
| Consumer Debit Refund Group 3 | 1.40% + USD 0.00 | All except Airline, Passenger Railway, MO/TO and E-Commerce | N/A   | N/A   | Authorization not required<br>Magnetic stripe data not required | Transaction must be face-to-face<br>Payable to the acquirer from the issuer |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates MasterCard PIN Debit POS Cards

The following MasterCard PIN Debit POS interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard PIN Debit POS cards issued in the U.S.

| Program Name   | Interchange Rate                       | Qualified Categories (MCC)  | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements             | Additional Qualifying Criteria and Notes   |
|--|--|---|---|---|---|--|
| MasterCard PIN Debit POS<br>Convenience—Base                     | 0.75% + USD 0.15<br>(USD 0.50 maximum) | Fast Food (5814), Miscellaneous Food Stores (5499), Service Stations (5541), Automated Fuel Dispenser (5542) and Motion Picture Theaters (7832) | N/A   | N/A   | PIN authorization required<br><br>Magnetic stripe data required | N/A  |
| MasterCard PIN Debit POS<br>Convenience—Tier 1                   | 0.45% + USD 0.08<br>(USD 0.28 maximum) | Fast Food (5814), Miscellaneous Food Stores (5499), Service Stations (5541), Automated Fuel Dispenser (5542) and Motion Picture Theaters (7832) | N/A   | N/A   | PIN authorization required<br><br>Magnetic stripe data required | Varying tier criteria applies—speak with your acquirer or card acceptance service provider |
| MasterCard PIN Debit POS<br>Convenience—Tier 2                   | 0.50% + USD 0.10<br>(USD 0.32 maximum) | Fast Food (5814), Miscellaneous Food Stores (5499), Service Stations (5541), Automated Fuel Dispenser (5542) and Motion Picture Theaters (7832) | N/A   | N/A   | PIN authorization required<br><br>Magnetic stripe data required | Varying tier criteria applies—speak with your acquirer or card acceptance service provider |
| MasterCard PIN Debit POS<br><br>Supermarket/<br>Warehouse—Base   | 0.00% + USD 0.24                       | Supermarket (5411), Warehouse (5300)  | N/A   | N/A   | PIN authorization required<br><br>Magnetic stripe data required | N/A  |
| MasterCard PIN Debit POS<br><br>Supermarket/<br>Warehouse—Tier 1 | 0.00% + USD 0.17                       | Supermarket (5411), Warehouse (5300)  | N/A   | N/A   | PIN authorization required<br><br>Magnetic stripe data required | Varying tier criteria applies—speak with your acquirer or card acceptance service provider |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard PIN Debit POS Cards

The following MasterCard PIN Debit POS interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard PIN Debit POS cards issued in the U.S.

| Program Name   | Interchange Rate                       | Qualified Categories (MCC)   | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements         | Additional Qualifying Criteria and Notes   |
|--|--|--|---|---|---|--|
| MasterCard PIN Debit POS<br>Supermarket/<br>Warehouse—Tier 2 | 0.00% + USD 0.19                       | Supermarket (5411), Warehouse (5300)                                       | N/A   | N/A   | PIN authorization required<br>Magnetic stripe data required | Varying tier criteria applies—speak with your acquirer or card acceptance service provider |
| MasterCard PIN Debit POS<br>All Other—Base                   | 0.75% + USD 0.15<br>(USD 0.50 maximum) | All except those qualified for Convenience and Supermarket/Warehouse rates | N/A   | N/A   | PIN authorization required<br>Magnetic stripe data required | N/A  |
| MasterCard PIN Debit POS<br>All Other—Tier 1                 | 0.45% + USD 0.08<br>(USD 0.28 maximum) | All except those qualified for Convenience and Supermarket/Warehouse rates | N/A   | N/A   | PIN authorization required<br>Magnetic stripe data required | Varying tier criteria applies—speak with your acquirer or card acceptance service provider |
| MasterCard PIN Debit POS<br>All Other—Tier 2                 | 0.50% + USD 0.10<br>(USD 0.32 maximum) | All except those qualified for Convenience and Supermarket/Warehouse rates | N/A   | N/A   | PIN authorization required<br>Magnetic stripe data required | Varying tier criteria applies—speak with your acquirer or card acceptance service provider |
| MasterCard PIN Debit POS<br>Cash Back at POS                 | 0.00% + USD 0.00                       | N/A  | N/A   | N/A   | N/A   | Applies to the cash-back amount provided as part of a face-to-face purchase transaction    |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Commercial, Corporate World and Corporate World Elite Cards

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard commercial, Corporate World and Corporate World Elite cards issued in the U.S., including: MasterCard® BusinessCard® Card, MasterCard® Corporate Purchasing Card®, MasterCard Corporate Fleet Card®, MasterCard Corporate Card™ (including MasterCard Corporate Executive Card® and MasterCard Executive BusinessCard® Card), MasterCard Corporate Multi Card® Card, MasterCard® Small Business Multi Card® Card, Debit MasterCard BusinessCard®, MasterCard Public Sector Purchasing Card®, MasterCard Public Sector Fleet Card®, MasterCard Public Sector Travel Card®, MasterCard Public Sector Multi Card® Card, MasterCard® Government Travel Card®, MasterCard® Government Fleet Card®, MasterCard® Government Purchasing Card®, and MasterCard® Government Integrated Card®.

| Program Name           | Interchange Rate | Qualified Categories (MCC)  | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements                    | Additional Qualifying Criteria and Notes   |
|------------------------|------------------|---|---|---|--|--|
| Commercial Standard    | 2.70% + USD 0.10 | All   | N/A   | N/A   | Authorization not required<br>Magnetic stripe data not required        | N/A  |
| Commercial Data Rate 1 | 2.65% + USD 0.10 | All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812) | 3   | N/A   | Electronic authorization required<br>Magnetic stripe data not required | Enhanced data required—<br>See pages 85-97 |
| Commercial Data Rate 2 | 2.05% + USD 0.00 | All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812) | 3   | N/A   | Electronic authorization required<br>Magnetic stripe data not required | Enhanced data required—<br>See pages 85-97 |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Commercial, Corporate World and Corporate World Elite Cards

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard commercial, Corporate World and Corporate World Elite cards issued in the U.S., including: MasterCard® BusinessCard® Card, MasterCard® Corporate Purchasing Card®, MasterCard Corporate Fleet Card®, MasterCard Corporate Card™ (including MasterCard Corporate Executive Card® and MasterCard Executive BusinessCard® Card), MasterCard Corporate Multi Card® Card, MasterCard® Small Business Multi Card® Card, Debit MasterCard BusinessCard®, MasterCard Public Sector Purchasing Card®, MasterCard Public Sector Fleet Card®, MasterCard Public Sector Travel Card®, MasterCard Public Sector Multi Card® Card, MasterCard® Government Travel Card®, MasterCard® Government Fleet Card®, MasterCard® Government Purchasing Card®, and MasterCard® Government Integrated Card®.

| Program Name               | Interchange Rate | Qualified Categories (MCC)   | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts               | Authorization and Magnetic Stripe Data Requirements                        | Additional Qualifying Criteria and Notes   |
|----------------------------|------------------|--|---|---|--|--|
| Commercial<br>Data Rate 3  | 1.75% + USD 0.00 | All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Restaurant (5812), and Corporate Fleet transactions at fuel locations (MCC 4468, 5541, 5542, 5499, 5983 and 7511)                                 | 3   | N/A   | Electronic authorization required<br><br>Magnetic stripe data not required | Enhanced data required—<br>See pages 85-97   |
| Commercial<br>Face-to-Face | 2.05% + USD 0.00 | All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Restaurant (5812), Automated Fuel Dispenser (5542) and Corporate Fleet transactions at fuel locations (MCC 4468, 5541, 5542, 5499, 5983 and 7511) | 2   | N/A for Bar and Fast Food<br><br>25% for Beauty Salons<br><br>10% for all other | Electronic authorization required<br><br>Magnetic stripe data required     | The transaction must be face-to-face<br><br>Enhanced data required—<br>See pages 85-97 |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Commercial, Corporate World and Corporate World Elite Cards

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard commercial, Corporate World and Corporate World Elite cards issued in the U.S., including: MasterCard® BusinessCard® Card, MasterCard® Corporate Purchasing Card®, MasterCard Corporate Fleet Card®, MasterCard Corporate Card™ (including MasterCard Corporate Executive Card® and MasterCard Executive BusinessCard® Card), MasterCard Corporate Multi Card® Card, MasterCard® Small Business Multi Card® Card, Debit MasterCard BusinessCard®, MasterCard Public Sector Purchasing Card®, MasterCard Public Sector Fleet Card®, MasterCard Public Sector Travel Card®, MasterCard Public Sector Multi Card® Card, MasterCard® Government Travel Card®, MasterCard® Government Fleet Card®, MasterCard® Government Purchasing Card®, and MasterCard® Government Integrated Card®.

| Program Name              | Interchange Rate  | Qualified Categories (MCC)  | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements                    | Additional Qualifying Criteria and Notes  |
|---------------------------|-------------------|---|---|---|--|---|
| Commercial Large Ticket 1 | 1.20% + USD 40.00 | All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812) | 2   | N/A for Bar, Fast Food and Petroleum<br>25% for all other         | Electronic authorization required<br>Magnetic stripe data not required | Enhanced data required—<br>See pages 85-97  |
| Commercial Large Ticket 2 | 1.20% + USD 40.00 | All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812) | 2   | N/A for Bar, Fast Food and Petroleum<br>25% for all other         | Electronic authorization required<br>Magnetic stripe data not required | Enhanced data required—<br>See pages 85-97<br>Transaction amount must be greater than USD 25,000  |
| Commercial Large Ticket 3 | 1.20% + USD 40.00 | All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812) | 2   | N/A for Bar, Fast Food and Petroleum<br>25% for all other         | Electronic authorization required<br>Magnetic stripe data not required | Enhanced data required—<br>See pages 85-97<br>Transaction amount must be greater than USD 100,000 |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Commercial, Corporate World and Corporate World Elite Cards

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard commercial, Corporate World and Corporate World Elite cards issued in the U.S., including: MasterCard® BusinessCard® Card, MasterCard® Corporate Purchasing Card®, MasterCard Corporate Fleet Card®, MasterCard Corporate Card™ (including MasterCard Corporate Executive Card® and MasterCard Executive BusinessCard® Card), MasterCard Corporate Multi Card® Card, MasterCard® Small Business Multi Card® Card, Debit MasterCard BusinessCard®, MasterCard Public Sector Purchasing Card®, MasterCard Public Sector Fleet Card®, MasterCard Public Sector Travel Card®, MasterCard Public Sector Multi Card® Card, MasterCard® Government Travel Card®, MasterCard® Government Fleet Card®, MasterCard® Government Purchasing Card®, and MasterCard® Government Integrated Card®.

| Program Name                     | Interchange Rate  | Qualified Categories (MCC)  | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements                        | Additional Qualifying Criteria and Notes  |
|----------------------------------|-------------------|---|---|---|--|---|
| Commercial<br>Large Ticket 1 MPG | 1.20% + USD 40.00 | All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812) | 2   | N/A for Bar, Fast Food and Petroleum<br><br>25% for all other     | Electronic authorization required<br><br>Magnetic stripe data not required | Enhanced data required—<br>See pages 85-97<br><br>Transaction must be processed through the MasterCard Payments Gateway   |
| Commercial<br>Large Ticket 2 MPG | 1.20% + USD 40.00 | All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812) | 2   | N/A for Bar, Fast Food and Petroleum<br><br>25% for all other     | Electronic authorization required<br><br>Magnetic stripe data not required | Enhanced data required—<br>See pages 85-97<br><br>Transaction amount must be greater than USD 25,000<br><br>Transaction must be processed through the MasterCard Payments Gateway |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Commercial, Corporate World and Corporate World Elite Cards

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard commercial, Corporate World and Corporate World Elite cards issued in the U.S., including: MasterCard® BusinessCard® Card, MasterCard® Corporate Purchasing Card®, MasterCard Corporate Fleet Card®, MasterCard Corporate Card™ (including MasterCard Corporate Executive Card® and MasterCard Executive BusinessCard® Card), MasterCard Corporate Multi Card® Card, MasterCard® Small Business Multi Card® Card, Debit MasterCard BusinessCard®, MasterCard Public Sector Purchasing Card®, MasterCard Public Sector Fleet Card®, MasterCard Public Sector Travel Card®, MasterCard Public Sector Multi Card® Card, MasterCard® Government Travel Card®, MasterCard® Government Fleet Card®, MasterCard® Government Purchasing Card®, and MasterCard® Government Integrated Card®.

| Program Name                     | Interchange Rate  | Qualified Categories (MCC)  | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements                        | Additional Qualifying Criteria and Notes   |
|----------------------------------|-------------------|---|---|---|--|--|
| Commercial<br>Large Ticket 3 MPG | 1.20% + USD 40.00 | All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812) | 2   | N/A for Bar, Fast Food and Petroleum<br><br>25% for all other     | Electronic authorization required<br><br>Magnetic stripe data not required | Enhanced data required—<br>See pages 85-97<br><br>Transaction amount must be greater than USD 100,000<br><br>Transaction must be processed through the MasterCard Payments Gateway |
| Commercial<br>T&E 1              | 2.35% + USD 0.00  | Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812)            | 3   | N/A   | Electronic authorization required<br><br>Magnetic stripe data not required | Airline and Passenger Railway categories require enhanced data—See pages 85-97   |
| Commercial<br>T&E 2              | 2.20% + USD 0.10  | Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011) and Passenger Railway (4112)                               | 3   | N/A   | Electronic authorization required<br><br>Magnetic stripe data not required | Enhanced data required—<br>See pages 85-97   |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Commercial, Corporate World and Corporate World Elite Cards

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard commercial, Corporate World and Corporate World Elite cards issued in the U.S., including: MasterCard® BusinessCard® Card, MasterCard® Corporate Purchasing Card®, MasterCard Corporate Fleet Card®, MasterCard Corporate Card™ (including MasterCard Corporate Executive Card® and MasterCard Executive BusinessCard® Card), MasterCard Corporate Multi Card® Card, MasterCard® Small Business Multi Card® Card, Debit MasterCard BusinessCard®, MasterCard Public Sector Purchasing Card®, MasterCard Public Sector Fleet Card®, MasterCard Public Sector Travel Card®, MasterCard Public Sector Multi Card® Card, MasterCard® Government Travel Card®, MasterCard® Government Fleet Card®, MasterCard® Government Purchasing Card®, and MasterCard® Government Integrated Card®.

| Program Name                 | Interchange Rate | Qualified Categories (MCC)  | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements                        | Additional Qualifying Criteria and Notes   |
|------------------------------|------------------|---|---|---|--|--|
| Commercial<br>T&E 3          | 2.15% + USD 0.10 | Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011) and Passenger Railway (4112) | 3   | N/A   | Electronic authorization required<br><br>Magnetic stripe data not required | Enhanced data required—<br>See pages 85-97 |
| Commercial<br>Refund Group 1 | 2.37% + USD 0.00 | Quasi Cash, Other Transport, Food Stores—Warehouse, Discount Stores, Drug Stores, Recreation, Restaurants/Bars and Utilities    | N/A   | N/A   | Authorization not required<br><br>Magnetic stripe data not required        | Payable to the acquirer from the issuer    |
| Commercial<br>Refund Group 2 | 2.30% + USD 0.00 | Vehicle Rental, Lodging, Sporting—Toy Stores, Clothing Stores, Vehicles, Education, Repair Shops and Travel Agencies            | N/A   | N/A   | Authorization not required<br><br>Magnetic stripe data not required        | Payable to the acquirer from the issuer    |
| Commercial<br>Refund Group 3 | 2.21% + USD 0.00 | Airline, Other Retail, Health Care, Professional Services, Other Services, Hardware and MO/TO                                   | N/A   | N/A   | Authorization not required<br><br>Magnetic stripe data not required        | Payable to the acquirer from the issuer    |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard Commercial, Corporate World and Corporate World Elite Cards

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard commercial, Corporate World and Corporate World Elite cards issued in the U.S., including: MasterCard® BusinessCard® Card, MasterCard® Corporate Purchasing Card®, MasterCard Corporate Fleet Card®, MasterCard Corporate Card™ (including MasterCard Corporate Executive Card® and MasterCard Executive BusinessCard® Card), MasterCard Corporate Multi Card® Card, MasterCard® Small Business Multi Card® Card, Debit MasterCard BusinessCard®, MasterCard Public Sector Purchasing Card®, MasterCard Public Sector Fleet Card®, MasterCard Public Sector Travel Card®, MasterCard Public Sector Multi Card® Card, MasterCard® Government Travel Card®, MasterCard® Government Fleet Card®, MasterCard® Government Purchasing Card®, and MasterCard® Government Integrated Card®.

| Program Name              | Interchange Rate | Qualified Categories (MCC)  | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements             | Additional Qualifying Criteria and Notes |
|---------------------------|------------------|---|---|---|---|--|
| Commercial Refund Group 4 | 2.16% + USD 0.00 | Department Stores, Electric-Appliances, Gas Stations and Interior Furnishings | N/A   | N/A   | Authorization not required<br>Magnetic stripe data not required | Payable to the acquirer from the issuer  |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard World for Business and World Elite for Business Cards

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard World for Business and World Elite for Business cards issued in the U.S.

| Program Name           | Interchange Rate | Qualified Categories (MCC)  | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements                    | Additional Qualifying Criteria and Notes   |
|------------------------|------------------|---|---|---|--|--|
| Commercial Standard    | 2.85% + USD 0.10 | All   | N/A   | N/A   | Authorization not required<br>Magnetic stripe data not required        | N/A  |
| Commercial Data Rate 1 | 2.80% + USD 0.10 | All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812) | 3   | N/A   | Electronic authorization required<br>Magnetic stripe data not required | Enhanced data required—<br>See pages 85-97 |
| Commercial Data Rate 2 | 2.20% + USD 0.00 | All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812) | 3   | N/A   | Electronic authorization required<br>Magnetic stripe data not required | Enhanced data required—<br>See pages 85-97 |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard World for Business and World Elite for Business Cards

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard World for Business and World Elite for Business cards issued in the U.S.

| Program Name                 | Interchange Rate  | Qualified Categories (MCC)   | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts               | Authorization and Magnetic Stripe Data Requirements                        | Additional Qualifying Criteria and Notes   |
|------------------------------|-------------------|--|---|---|--|--|
| Commercial<br>Data Rate 3    | 1.90% + USD 0.00  | All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Restaurant (5812), and Corporate Fleet transactions at fuel locations (MCC 4468, 5541, 5542, 5499, 5983 and 7511)                                 | 3   | N/A   | Electronic authorization required<br><br>Magnetic stripe data not required | Enhanced data required—<br>See pages 85-97   |
| Commercial<br>Face-to-Face   | 2.20% + USD 0.00  | All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), Restaurant (5812), Automated Fuel Dispenser (5542) and Corporate Fleet transactions at fuel locations (MCC 4468, 5541, 5542, 5499, 5983 and 7511) | 2   | N/A for Bar and Fast Food<br><br>25% for Beauty Salons<br><br>10% for all other | Electronic authorization required<br><br>Magnetic stripe data required     | The transaction must be face-to-face<br><br>Enhanced data required—<br>See pages 85-97 |
| Commercial<br>Large Ticket 1 | 1.35% + USD 40.00 | All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812)  | 2   | N/A for Bar, Fast Food and Petroleum<br><br>25% for all other                   | Electronic authorization required<br><br>Magnetic stripe data not required | Enhanced data required—<br>See pages 85-97   |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard World for Business and World Elite for Business Cards

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard World for Business and World Elite for Business cards issued in the U.S.

| Program Name                     | Interchange Rate  | Qualified Categories (MCC)  | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements                        | Additional Qualifying Criteria and Notes  |
|----------------------------------|-------------------|---|---|---|--|---|
| Commercial<br>Large Ticket 2     | 1.35% + USD 40.00 | All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812) | 2   | N/A for Bar, Fast Food and Petroleum<br><br>25% for all other     | Electronic authorization required<br><br>Magnetic stripe data not required | Enhanced data required—<br>See pages 85-97<br><br>Transaction amount must be greater than USD 25,000  |
| Commercial<br>Large Ticket 3     | 1.35% + USD 40.00 | All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812) | 2   | N/A for Bar, Fast Food and Petroleum<br><br>25% for all other     | Electronic authorization required<br><br>Magnetic stripe data not required | Enhanced data required—<br>See pages 85-97<br><br>Transaction amount must be greater than USD 100,000   |
| Commercial<br>Large Ticket 1 MPG | 1.35% + USD 40.00 | All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812) | 2   | N/A for Bar, Fast Food and Petroleum<br><br>25% for all other     | Electronic authorization required<br><br>Magnetic stripe data not required | Enhanced data required—<br>See pages 85-97<br><br>Transaction must be processed through the MasterCard Payments Gateway   |
| Commercial<br>Large Ticket 2 MPG | 1.35% + USD 40.00 | All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812) | 2   | N/A for Bar, Fast Food and Petroleum<br><br>25% for all other     | Electronic authorization required<br><br>Magnetic stripe data not required | Enhanced data required—<br>See pages 85-97<br><br>Transaction amount must be greater than USD 25,000<br><br>Transaction must be processed through the MasterCard Payments Gateway |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard World for Business and World Elite for Business Cards

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard World for Business and World Elite for Business cards issued in the U.S.

| Program Name                     | Interchange Rate  | Qualified Categories (MCC)  | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements                        | Additional Qualifying Criteria and Notes   |
|----------------------------------|-------------------|---|---|---|--|--|
| Commercial<br>Large Ticket 3 MPG | 1.35% + USD 40.00 | All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812) | 2   | N/A for Bar, Fast Food and Petroleum<br><br>25% for all other     | Electronic authorization required<br><br>Magnetic stripe data not required | Enhanced data required—<br>See pages 85-97<br><br>Transaction amount must be greater than USD 100,000<br><br>Transaction must be processed through the MasterCard Payments Gateway |
| Commercial<br>T&E 1              | 2.50% + USD 0.00  | Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812)            | 3   | N/A   | Electronic authorization required<br><br>Magnetic stripe data not required | Airline and Passenger Railway categories require enhanced data—See pages 85-97   |
| Commercial<br>T&E 2              | 2.35% + USD 0.10  | Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011) and Passenger Railway (4112)                               | 3   | N/A   | Electronic authorization required<br><br>Magnetic stripe data not required | Enhanced data required—<br>See pages 85-97   |
| Commercial<br>T&E 3              | 2.30% + USD 0.10  | Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011) and Passenger Railway (4112)                               | 3   | N/A   | Electronic authorization required<br><br>Magnetic stripe data not required | Enhanced data required—<br>See pages 85-97   |

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates

### MasterCard World for Business and World Elite for Business Cards

The following commercial interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard World for Business and World Elite for Business cards issued in the U.S.

| Program Name              | Interchange Rate | Qualified Categories (MCC)   | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements             | Additional Qualifying Criteria and Notes |
|---------------------------|------------------|--|---|---|---|--|
| Commercial Refund Group 1 | 2.37% + USD 0.00 | Quasi Cash, Other Transport, Food Stores—Warehouse, Discount Stores, Drug Stores, Recreation, Restaurants/Bars and Utilities | N/A   | N/A   | Authorization not required<br>Magnetic stripe data not required | Payable to the acquirer from the issuer  |
| Commercial Refund Group 2 | 2.30% + USD 0.00 | Vehicle Rental, Lodging, Sporting—Toy Stores, Clothing Stores, Vehicles, Education, Repair Shops and Travel Agencies         | N/A   | N/A   | Authorization not required<br>Magnetic stripe data not required | Payable to the acquirer from the issuer  |
| Commercial Refund Group 3 | 2.21% + USD 0.00 | Airline, Other Retail, Health Care, Professional Services, Other Services, Hardware and MO/TO                                | N/A   | N/A   | Authorization not required<br>Magnetic stripe data not required | Payable to the acquirer from the issuer  |
| Commercial Refund Group 4 | 2.16% + USD 0.00 | Department Stores, Electric-Appliances, Gas Stations and Interior Furnishings  | N/A   | N/A   | Authorization not required<br>Magnetic stripe data not required | Payable to the acquirer from the issuer  |

# MasterCard U.S. and Interregional Interchange Rate Programs



## Interregional Interchange Rates

### MasterCard Consumer Cards

The following interregional consumer interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer cards issued outside the U.S., including: MasterCard® Standard Card, Debit Gold MasterCard® Card, Gold MasterCard® Card, Platinum MasterCard® Card, Debit Gold MasterCard® Card and World MasterCard® Card.

| Program Name        | Interchange Rate | Qualified Categories (MCC)                 | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts                | Authorization and Magnetic Stripe Data Requirements  | Additional Qualifying Criteria and Notes  |
|---------------------|------------------|--|---|--|--|---|
| Consumer Standard   | 1.69% + USD 0.10 | All  | N/A   | N/A  | Authorization not required<br>Magnetic stripe data not required  | N/A   |
| Consumer Electronic | 1.16% + USD 0.00 | All except Automated Fuel Dispenser (5542) | 5   | N/A for Restaurant, Bar, Fast Food<br>25% for Beauty Salons<br>10% for all other | Electronic authorization required<br>Magnetic stripe data required   | The transaction must be face-to-face  |
| Consumer Full UCAF  | 1.60% + USD 0.10 | All  | 5   | N/A  | Electronic authorization required<br>Magnetic stripe data not required and Electronic Commerce identifiers must be present | This is an Internet transaction<br>UCAF enabled by the Merchant and the cardholder is authenticated by the Issuer |

# MasterCard U.S. and Interregional Interchange Rate Programs



## Interregional Interchange Rates

### MasterCard Consumer Cards

The following interregional consumer interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer cards issued outside the U.S., including: MasterCard® Standard Card, Debit Gold MasterCard® Card, Gold MasterCard® Card, Platinum MasterCard® Card, Debit Gold MasterCard® Card and World MasterCard® Card.

| Program Name              | Interchange Rate | Qualified Categories (MCC) | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements  | Additional Qualifying Criteria and Notes                        |
|---------------------------|------------------|----------------------------|---|---|--|---|
| Consumer<br>Merchant UCAF | 1.50% + USD 0.10 | All                        | 5   | N/A   | Electronic authorization required<br><br>Magnetic stripe data not required and Electronic Commerce identifiers must be present | This is an Internet transaction<br><br>UCAF enabled by Merchant |

# MasterCard U.S. and Interregional Interchange Rate Programs



## Interregional Interchange Rates

### MasterCard Commercial Cards

The following interregional commercial interchange rate programs apply to cross-border transactions acquired in the U.S. that are initiated with MasterCard commercial cards issued outside the U.S., including: MasterCard BusinessCard® Card, Debit MasterCard BusinessCard®, MasterCard® Corporate Purchasing Card®, MasterCard Corporate Fleet Card®, MasterCard Corporate Card™ (including MasterCard Corporate Executive Card® and MasterCard Executive BusinessCard® Card), MasterCard® Government Travel Card®, MasterCard® Government Fleet Card®, MasterCard® Government Purchasing Card®, MasterCard® Government Integrated Card®, World MasterCard BusinessCard™ Card, and World MasterCard™ Corporate Card.

| Program Name                       | Interchange Rate  | Qualified Categories (MCC)  | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements                    | Additional Qualifying Criteria and Notes   |
|------------------------------------|-------------------|---|---|---|--|--|
| Commercial Standard                | 1.85% + USD 0.00  | All   | N/A   | N/A   | Authorization not required<br>Magnetic stripe data not required        | All commercial products eligible except MasterCard Corporate Purchasing Card and MasterCard Corporate Fleet Card                   |
| Commercial Purchasing Standard     | 1.85% + USD 0.00  | All   | N/A   | N/A   | Authorization not required<br>Magnetic stripe data not required        | Must be MasterCard Corporate Purchasing Card and MasterCard Corporate Fleet Card   |
| Commercial Purchasing Data Rate 2  | 1.55% + USD 0.00  | All except Corporate Fleet transactions at fuel locations (MCC 4468, 5541, 5542, 5499, 5983 and 7511)   | 5   | N/A   | Electronic authorization required<br>Magnetic stripe data not required | Must be MasterCard Corporate Purchasing Card and MasterCard Corporate Fleet Card<br><br>Enhanced data required—<br>See pages 85-97 |
| Commercial Purchasing Large Ticket | 0.75% + USD 30.00 | All except Airline (3000-3299, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112) and Restaurant (5812) | 30  | N/A   | Electronic authorization required<br>Magnetic stripe data not required | Must be MasterCard Corporate Purchasing Card and MasterCard Corporate Fleet Card   |

# MasterCard U.S. and Interregional Interchange Rate Programs



## Interregional Interchange Rates

### MasterCard Electronic Cards

The following interregional MasterCard® Electronic™ interchange rate programs apply to cross-border transactions acquired in the U.S. that are initiated with MasterCard® Electronic™ consumer and commercial cards issued outside the U.S.

| Program Name                                       | Interchange Rate | Qualified Categories (MCC)                 | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements  | Additional Qualifying Criteria and Notes  |
|--|------------------|--|---|---|--|---|
| MasterCard Electronic Consumer Card Face-to-Face   | 1.16% + USD 0.00 | All except Automated Fuel Dispenser (5542) | 5   | 10%   | Electronic authorization required<br>Magnetic stripe data required   | The transaction must be face-to-face  |
| MasterCard Electronic Consumer Card Full UCAF      | 1.60% + USD 0.10 | All  | 5   | N/A   | Electronic authorization required<br>Magnetic stripe data not required and Electronic Commerce identifiers must be present | This is an Internet transaction<br>UCAF enabled by the Merchant and the cardholder is authenticated by the Issuer |
| MasterCard Electronic Commercial Card Face-to-Face | 1.85% + USD 0.00 | All except Automated Fuel Dispenser (5542) | 5   | N/A   | Electronic authorization required<br>Magnetic stripe data required   | The transaction must be face-to-face  |
| MasterCard Electronic Commercial Card Full UCAF    | 1.85% + USD 0.00 | All  | 5   | N/A   | Electronic authorization required<br>Magnetic stripe data not required and Electronic Commerce identifiers must be present | This is an Internet transaction<br>UCAF enabled by the Merchant and the cardholder is authenticated by the Issuer |

# MasterCard U.S. and Interregional Interchange Rate Programs



## Interregional Interchange Rates

### Maestro Cards

The following interregional Maestro interchange rate programs apply to transactions acquired in the U.S. that are initiated with Maestro® cards issued outside the U.S.

| Program Name                                  | Interchange Rate  | Qualified Categories (MCC) | Number of Days Between Authorization and Clearing | Permitted Variance Between the Authorization and Clearing Amounts | Authorization and Magnetic Stripe Data Requirements   | Additional Qualifying Criteria and Notes  |
|---|---|----------------------------|---|---|---|---|
| Maestro<br>EMV Chip POS<br>Terminals          | 0.60% + USD 0.00<br><br>(Less 0.10% until<br>July 2008) | All                        | N/A   | N/A   | PIN authorization<br>required<br><br>Magnetic stripe data<br>required   | POS terminal must be EMV<br>Chip enabled  |
| Maestro<br>Magnetic Stripe PIN<br>Verified    | 0.65% + USD 0.00  | All                        | N/A   | N/A   | PIN authorization<br>required<br><br>Magnetic stripe data<br>required   | N/A   |
| Maestro<br>Electronic Commerce<br>Transaction | 0.90% + USD 0.25  | All                        | N/A   | N/A   | Electronic<br>authorization required<br><br>Magnetic stripe data<br>not required<br><br>Electronic Commerce<br>identifiers must be<br>present | This is an Internet<br>transaction<br><br>UCAF enabled by the<br>Merchant and the<br>cardholder is authenticated<br>by the Issuer |

# MasterCard U.S. and Interregional Interchange Rate Programs



## Enhanced Data Requirements

### U.S. Interchange Rates—Enhanced Data Requirements

#### Airline—Consumer Cards

When a transaction is conducted on MasterCard consumer cards at an **Airline** merchant, and is submitted for one of the following interchange rate programs, enhanced data must be submitted with the transaction.

| Field Name                       | Consumer Credit Core Value and Enhanced Value Merit 1<br>and<br>Consumer Debit Merit 1 | Consumer Credit Core Value and Enhanced Value Merit 3<br>and<br>Consumer Debit Merit 3 | Consumer Credit Core Value and Enhanced Value Merchant/Full UCAF<br>and<br>Consumer Debit Merchant/Full UCAF | Consumer Credit Core Value and Enhanced Value Passenger Transport<br>and<br>Consumer Debit Passenger Transport | Consumer Credit World T&E | Consumer Credit World Elite Airline and World Elite T&E Large Ticket |
|----------------------------------|--|--|--|--|---------------------------|--|
| Passenger Name                   | X  | X  | X  | X  | X                         | X  |
| Ticket Number                    | X  | X  | X  | X  | X                         | X  |
| Issuing Carrier                  | X  | X  | X  | X  | X                         | X  |
| Travel Date                      |  | X  | X  | X  | X                         | X  |
| Carrier Code                     |  | X  | X  | X  | X                         | X  |
| Service Class Code               |  | X  | X  | X  | X                         | X  |
| City of Origin/Airport Code      |  | X  | X  | X  | X                         | X  |
| City of Destination/Airport Code |  | X  | X  | X  | X                         | X  |

X = required data element

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates—Enhanced Data Requirements

### Lodging—Consumer Cards

When a transaction is conducted on MasterCard consumer cards at a **Lodging** merchant, and is submitted for one of the following interchange rate programs, enhanced data must be submitted with the transaction.

| Field Name                              | Consumer Credit<br>Core Value and Enhanced<br>Value Merchant/Full UCAF<br><br>and<br>Consumer Debit<br>Merchant/Full UCAF | Consumer Credit<br>Core Value and Enhanced<br>Value Travel Industries<br>Premier Service<br><br>and<br>Consumer Debit Travel<br>Industries Premier Service | Consumer Credit<br>World T&E | Consumer Credit<br>World Elite T&E and World<br>Elite T&E Large Ticket |
|---|---|--|------------------------------|--|
| Customer Service Toll Free (800) Number | X   | X  | X                            | X  |
| Property Phone Number                   | X   | X  | X                            | X  |
| Arrival Date                            | X   | X  | X                            | X  |
| Departure Date                          | X   | X  | X                            | X  |
| Folio Number                            | X   | X  | X                            | X  |
| Property Phone Number                   | X   | X  | X                            | X  |

X = required data element

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates—Enhanced Data Requirements

### Passenger Railway—Consumer Cards

When a transaction is conducted on MasterCard consumer cards at a **Passenger Railway** merchant, and is submitted for one of the following interchange rate programs, enhanced data must be submitted with the transaction.

| Field Name                  | Consumer Credit Core Value and Enhanced Value Merit 1<br>and<br>Consumer Debit Merit 1 | Consumer Credit Core Value and Enhanced Value Merit 3<br>and<br>Consumer Debit Merit 3 | Consumer Credit Core Value and Enhanced Value Merchant/Full UCAF<br>and<br>Consumer Debit Merchant/Full UCAF | Consumer Credit Core Value and Enhanced Value Passenger Transport<br>and<br>Consumer Debit Passenger Transport | Consumer Credit World T&E | Consumer Credit World Elite T&E and World Elite T&E Large Ticket |
|-----------------------------|--|--|--|--|---------------------------|--|
| Passenger Name              | X  | X  | X  | X  | X                         | X  |
| Ticket Number               | X  | X  | X  | X  | X                         | X  |
| Issuing Carrier             | X  | X  | X  | X  | X                         | X  |
| Passenger Name (additional) |  | X  | X  | X  | X                         | X  |
| Travel Date                 |  | X  | X  | X  | X                         | X  |
| Start Station               |  | X  | X  | X  | X                         | X  |
| Destination Station         |  | X  | X  | X  | X                         | X  |
| Passenger Description       |  | X  | X  | X  | X                         | X  |

X = required data element

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates—Enhanced Data Requirements

### Vehicle Rental—Consumer Cards

When a transaction is conducted on MasterCard consumer cards at a **Vehicle Rental** merchant, and is submitted for one of the following interchange rate programs, enhanced data must be submitted with the transaction.

| Field Name                              | Consumer Credit<br>Core Value and Enhanced<br>Value Merchant/Full UCAF<br><br>and<br>Consumer Debit<br>Merchant/Full UCAF | Consumer Credit<br>Core Value and Enhanced<br>Value Travel Industries<br>Premier Service<br><br>and<br>Consumer Debit Travel<br>Industries Premier Service | Consumer Credit<br>World T&E | Consumer Credit<br>World Elite T&E and<br>World Elite T&E Large<br>Ticket |
|---|---|--|------------------------------|---|
| Rental Agreement Number                 | X   | X  | X                            | X   |
| Renter Name                             | X   | X  | X                            | X   |
| Rental Return City                      | X   | X  | X                            | X   |
| Rental Return State/Province Code       | X   | X  | X                            | X   |
| Rental Return Country                   | X   | X  | X                            | X   |
| Rental Return Location ID               | X   | X  | X                            | X   |
| Rental Return Date                      | X   | X  | X                            | X   |
| Rental Checkout Date                    | X   | X  | X                            | X   |
| Customer Service Toll Free (800) Number | X   | X  | X                            | X   |

X = required data element

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates—Enhanced Data Requirements

### Airline—Commercial Cards

When a transaction is conducted on a MasterCard BusinessCard, Corporate Card, Corporate Purchasing Card, Corporate Fleet Card, World for Business, World Elite for Business, Corporate World or Corporate World Elite card at an **Airline** merchant, and is submitted for one of the following interchange rate programs, enhanced data must be submitted with the transaction.

| Field Name                       | Commercial T&E 1 | Commercial T&E 2 | Commercial T&E 3 |
|----------------------------------|------------------|------------------|------------------|
| Card Acceptor Tax ID             | X                | X                | X                |
| Passenger Name                   | X                | X                | X                |
| Ticket Number                    | X                | X                | X                |
| Issuing Carrier                  | X                | X                | X                |
| Travel Date                      |                  | X                | X                |
| Carrier Code                     |                  | X                | X                |
| Service Class Code               |                  | X                | X                |
| City of Origin/Airport Code      |                  | X                | X                |
| City of Destination/Airport Code |                  | X                | X                |
| Stop Over Code                   |                  |                  | X                |
| Fare Basis Code                  |                  |                  | X                |
| Flight Number                    |                  |                  | X                |
| Departure Time                   |                  |                  | X                |
| Total Fare                       |                  |                  | X                |

X = required data element

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates—Enhanced Data Requirements

### Fuel—Commercial Cards

When a transaction is conducted on a MasterCard Corporate Fleet Card at a **Fuel** merchant and is submitted for one of the following interchange rate programs, enhanced data must be submitted with the transaction.

| Field Name              | Commercial Data Rate 1 | Commercial Data Rate 2 | Commercial Large Ticket 1/2/3 |
|-------------------------|------------------------|------------------------|-------------------------------|
| Oil Company Brand Name  | X                      | X                      | X                             |
| Purchase Time           | X                      | X                      | X                             |
| Motor Fuel Information  | X                      | X                      | X                             |
| Odometer Reading        |                        | X                      | X                             |
| Vehicle Number          |                        | X                      | X                             |
| Driver Number/ID Number |                        | X                      | X                             |
| Product Type Code       |                        | X                      | X                             |

X = required data element

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates—Enhanced Data Requirements

### Lodging—Commercial Cards

When a transaction is conducted on a MasterCard BusinessCard, Corporate Card, Corporate Purchasing Card, Corporate Fleet Card, World for Business, World Elite for Business, Corporate World or Corporate World Elite card at a **Lodging** merchant, and is submitted for one of the following interchange rate programs, enhanced data must be submitted with the transaction.

| Field Name                              | Commercial T&E 1 | Commercial T&E 2 | Commercial T&E 3 |
|---|------------------|------------------|------------------|
| Card Acceptor Tax ID                    | X                | X                | X                |
| Customer Service Toll Free (800) Number |                  | X                | X                |
| Property Phone Number                   |                  | X                | X                |
| Arrival Date                            |                  | X                | X                |
| Departure Date                          |                  | X                | X                |
| Folio Number                            |                  | X                | X                |
| Room Rate                               |                  |                  | X                |
| Room Tax                                |                  |                  | X                |
| Total Room Nights                       |                  |                  | X                |
| Fire Safety Act Indicator               |                  |                  | X                |

X = required data element

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates—Enhanced Data Requirements

### Passenger Railway—Commercial Cards

When a transaction is conducted on a MasterCard BusinessCard, Corporate Card, Corporate Purchasing Card, Corporate Fleet Card, World for Business, World Elite for Business, Corporate World or Corporate World Elite card at a **Passenger Railway** merchant, and is submitted for one of the following interchange rate programs, enhanced data must be submitted with the transaction.

| Field Name            | Commercial<br>T&E 1 | Commercial<br>T&E 2 | Commercial<br>T&E 3 |
|-----------------------|---------------------|---------------------|---------------------|
| Card Acceptor Tax ID  | X                   | X                   | X                   |
| Passenger Name        | X                   | X                   | X                   |
| Ticket Number         | X                   | X                   | X                   |
| Issuing Carrier       | X                   | X                   | X                   |
| Passenger Name        |                     | X                   | X                   |
| Travel Date           |                     | X                   | X                   |
| Start Station         |                     | X                   | X                   |
| Destination Station   |                     | X                   | X                   |
| Passenger Description |                     | X                   | X                   |
| Total Fare            |                     |                     | X                   |
| Ticket Number         |                     |                     | X                   |
| Service Type          |                     |                     | X                   |

X = required data element

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates—Enhanced Data Requirements

### Shipping/Courier—Commercial Cards

When a transaction is conducted on a MasterCard BusinessCard, Corporate Card, Corporate Purchasing Card, Corporate Fleet Card, World for Business, World Elite for Business, Corporate World or Corporate World Elite card at a **Shipping/Courier** merchant, and is submitted for one of the following interchange rate programs, enhanced data must be submitted with the transaction.

| Field Name                        | Commercial Data Rate 1 | Commercial Data Rate 2 and Large Ticket 1/2/3 MPG | Commercial Face-to-Face | Commercial Data Rate 3 | Commercial Large Ticket 1/2/3 |
|-----------------------------------|------------------------|---|-------------------------|------------------------|-------------------------------|
| Card Acceptor Tax ID              | X                      | X   | X                       | X                      | X                             |
| Customer Code                     |                        | X   | X                       | X                      | X                             |
| Total Tax Amount                  |                        | X   | X                       | X                      | X                             |
| Card Acceptor Type                |                        | X   | X                       | X                      | X                             |
| Customer Code (additional)        |                        |   |                         | X                      | X                             |
| Total Tax Amount (additional)     |                        |   |                         | X                      | X                             |
| Service Descriptor Code           |                        |   |                         | X                      | X                             |
| Tracking Number or Pickup Number  |                        |   |                         | X                      | X                             |
| Shipping Net Amount               |                        |   |                         | X                      | X                             |
| Pickup Date                       |                        |   |                         | X                      | X                             |
| Number of Packages                |                        |   |                         | X                      | X                             |
| Package Weight                    |                        |   |                         | X                      | X                             |
| Unit of Measure                   |                        |   |                         | X                      | X                             |
| Shipping Party Information        |                        |   |                         | X                      | X                             |
| Shipping Party Address            |                        |   |                         | X                      | X                             |
| Shipping Party Postal Information |                        |   |                         | X                      | X                             |
| Shipping Party Contact            |                        |   |                         | X                      | X                             |
| Delivery Party Information        |                        |   |                         | X                      | X                             |
| Delivery Party Address            |                        |   |                         | X                      | X                             |
| Delivery Party Postal Information |                        |   |                         | X                      | X                             |
| Delivery Party Contact            |                        |   |                         | X                      | X                             |

X = required data element

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates—Enhanced Data Requirements

### Temporary Services—Commercial Cards

When a transaction is conducted on a MasterCard BusinessCard, Corporate Card, Corporate Purchasing Card, Corporate Fleet Card, World for Business, World Elite for Business, Corporate World or Corporate World Elite card at a **Temporary Services** merchant, and is submitted for one of the following interchange rate programs, enhanced data must be submitted with the transaction.

| Field Name                 | Commercial Data Rate 1 | Commercial Data Rate 2 and Large Ticket 1/2/3 MPG | Commercial Face-to-Face | Commercial Data Rate 3 | Commercial Large Ticket 1/2/3 |
|----------------------------|------------------------|---|-------------------------|------------------------|-------------------------------|
| Card Acceptor Tax ID       | X                      | X   | X                       | X                      | X                             |
| Customer Code              |                        | X   | X                       | X                      | X                             |
| Total Tax Amount           |                        | X   | X                       | X                      | X                             |
| Card Acceptor Type         |                        | X   | X                       | X                      | X                             |
| Customer Code (additional) |                        |   |                         | X                      | X                             |
| Employee/Temp Name/ID      |                        |   |                         | X                      | X                             |
| Job Description            |                        |   |                         | X                      | X                             |
| Temp Start Date            |                        |   |                         | X                      | X                             |
| Temp Week Ending           |                        |   |                         | X                      | X                             |
| Requestor Name or ID       |                        |   |                         | X                      | X                             |
| Regular Hours Worked       |                        |   |                         | X                      | X                             |
| Overtime Hours Worked      |                        |   |                         | X                      | X                             |
| Miscellaneous Expenses     |                        |   |                         | X                      | X                             |
| Regular Hours Rate         |                        |   |                         | X                      | X                             |
| Overtime Hours Rate        |                        |   |                         | X                      | X                             |

X = required data element

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates—Enhanced Data Requirements

### Various—Commercial Cards

When a transaction is conducted on a MasterCard BusinessCard, Corporate Card or Corporate Purchasing Card, World for Business, World Elite for Business, Corporate World or Corporate World Elite card at **All Merchants except T&E, Shipping/Courier or Temporary Services** or a Corporate Fleet Card at **All Merchants except Fuel, T&E, Shipping/Courier or Temporary Services** and is submitted for one of the following interchange rate programs, enhanced data must be submitted with the transaction.

| Field Name                | Commercial Data Rate 1 | Commercial Data Rate 2 and Large Ticket 1/2/3 MPG | Commercial Face-to-Face | Commercial Data Rate 3 | Commercial Large Ticket 1/2/3 |
|---------------------------|------------------------|---|-------------------------|------------------------|-------------------------------|
| Card Acceptor Tax ID      | X                      | X   | X                       | X                      | X                             |
| Customer Code             |                        | X   | X                       | X                      | X                             |
| Total Tax Amount          |                        | X   | X                       | X                      | X                             |
| Card Acceptor Type        |                        | X   | X                       | X                      | X                             |
| Product Code              |                        |   |                         | X                      | X                             |
| Item Description          |                        |   |                         | X                      | X                             |
| Item Quantity             |                        |   |                         | X                      | X                             |
| Item Unit of Measure      |                        |   |                         | X                      | X                             |
| Extended Item Amount      |                        |   |                         | X                      | X                             |
| Debit or Credit Indicator |                        |   |                         | X                      | X                             |

X = required data element

# MasterCard U.S. and Interregional Interchange Rate Programs



## U.S. Interchange Rates—Enhanced Data Requirements

### Vehicle Rental—Commercial Cards

When a transaction is conducted on a MasterCard BusinessCard, Corporate Card, Corporate Purchasing Card, Corporate Fleet Card, World for Business, World Elite for Business, Corporate World or Corporate World Elite card at a **Vehicle Rental** merchant, and is submitted for one of the following interchange rate programs, enhanced data must be submitted with the transaction.

| Field Name                              | Commercial T&E 1 | Commercial T&E 2 | Commercial T&E 3 |
|---|------------------|------------------|------------------|
| Card Acceptor Tax ID                    | X                | X                | X                |
| Rental Agreement Number                 |                  | X                | X                |
| Renter Name                             |                  | X                | X                |
| Rental Return City                      |                  | X                | X                |
| Rental Return State/Province Code       |                  | X                | X                |
| Rental Return Country                   |                  | X                | X                |
| Rental Return Location ID               |                  | X                | X                |
| Rental Return Date                      |                  | X                | X                |
| Rental Checkout Date                    |                  | X                | X                |
| Customer Service Toll Free (800) Number |                  | X                | X                |
| Rental Location City                    |                  |                  | X                |
| Rental Location State/Province          |                  |                  | X                |
| Rental Location Country                 |                  |                  | X                |
| Rental Class ID                         |                  |                  | X                |
| Tax Exempt Indicator                    |                  |                  | X                |
| Days Rented                             |                  |                  | X                |

X = required data element

# MasterCard U.S. and Interregional Interchange Rate Programs



## Interregional Interchange Rates—Enhanced Data Requirements

### Various—Commercial Cards

When a transaction is conducted on a MasterCard BusinessCard, Corporate Card, Corporate Purchasing Card, World for Business, World Elite for Business, Corporate World or Corporate World Elite card at **All Merchants** or a Corporate Fleet Card at **All Merchants except Fuel** and is submitted for one of the following interchange rate programs, enhanced data must be submitted with the transaction.

| Field Name           | Commercial<br>Purchasing Large Ticket | Commercial<br>Purchasing Data Rate 2 |
|----------------------|---------------------------------------|--------------------------------------|
| Card Acceptor Tax ID | X                                     | X                                    |
| Customer Code        |                                       | X                                    |
| Total Tax Amount     |                                       | X                                    |

X = required data element

## Glossary of Terms

### **Acquirer**

A MasterCard member financial institution that maintains the merchant relationship and acquires the data relating to a transaction from the merchant or card acceptor.

### **Card acceptor business code/merchant category code (MCC)**

A 4-digit numerical representation of the type of business in which the card acceptor (merchant) engages.

### **Cardholder-activated terminal/automated fuel dispenser (CAT/AFD)**

A cardholder-activated terminal (usually unattended) used to accept payment for dispensing a product or providing a service when activated by the cardholder, for example, automated fuel dispenser.

### **Clearing**

The process of exchanging financial transaction detail between an acquirer and an issuer to facilitate posting of a cardholder's account and reconciliation of a customer's settlement position. See GCMS (Global Clearing Management System.)

### **Core Value cards**

Refers to Standard, Gold MasterCard, or Platinum MasterCard consumer credit cards that are either not enrolled in, or do not meet the requirements of, the Enhanced Value Program.

### **EMV chip card**

A payments card containing a computer chip with memory and processing capabilities used to store cardholder account data and process payment data. Also called an Integrated Circuit Card or a Smart Card.

### **Enhanced data**

Transaction-level data required for select interchange rate programs, card products, or merchant categories. Examples include airline itinerary data, fuel transaction data, and itemized purchase data.

# ***MasterCard U.S. and Interregional Interchange Rate Programs***



## **Enhanced Value Program**

Refers to Standard, Gold MasterCard, or Platinum MasterCard consumer credit cards that are both enrolled in, and meet the requirements of, the Enhanced Value Program.

## **Face-to-face**

A transaction where the card, cardholder, and merchant representative are all present at the time of the transaction.

## **Global Clearing Management System (GCMS)**

A centralized clearing facility owned and operated by MasterCard for the daily processing and routing of financial transactions between MasterCard and its member financial institutions.

## **Interchange Rate**

An interchange rate is typically presented as %+\$, and is used to calculate the interchange fee that will apply to a transaction. The interchange fee is calculated by multiplying the transaction amount by the %, and then adding the per-transaction \$ fee. For example, if the interchange rate is 1.50% + USD 0.10, and the transaction amount is USD 100, then the calculated interchange fee = (USD 100 x 1.50%) + USD 0.10 = USD 1.60. The interchange fee on a purchase transaction flows from the acquirer to the issuer. The interchange fee on a refund/return transaction flows from the issuer to the acquirer.

## **Issuer**

A member financial institution that issues payments cards bearing the MasterCard brand to cardholders.

## **Magnetic stripe data**

The magnetically encoded stripe on the plastic card that contains information pertinent to the cardholder account. See also EMV Chip Card and Transponder.

## **MCC**

See card acceptor business code/merchant category code.

## **Mail Order/Telephone Order (MO/TO)**

Refers to the Card Acceptor Business codes (MCCs) designated for direct marketing merchants.

# ***MasterCard U.S. and Interregional Interchange Rate Programs***



## **MasterCard Payments Gateway (MPG)**

Refers to the gateway hosted by MasterCard and used for routing and settling commercial e-payments between buyers and sellers.

## **Personal Identification Number (PIN)**

A four to twelve character alphanumeric code that enables an issuer to authenticate the cardholder to approve an ATM or point-of-sale transaction.

## **Recurring Payment**

Payment by an issuer to an acquirer on behalf of a cardholder who authorizes a merchant to bill the cardholder's account on a recurring basis (such as monthly or quarterly). The amount of each payment may be the same or may fluctuate.

## **Travel and Entertainment (T&E)**

Refers to the card acceptor business codes/merchant category codes (MCCs) relating to travel and entertainment (including Airline, Vehicle Rental, Lodging, Passenger Railway, Restaurants, etc.)

## **Transponder**

A device that uses radio frequency signals to exchange identification information with cardholder-activated terminals or other point-of-sale devices to initiate a transaction.

## **Universal Cardholder Authentication Field (UCAF)**

A field to support a universal, multipurpose data transport infrastructure that MasterCard uses to communicate authentication information among cardholders, merchants, issuers and acquirers when conducting an e-commerce/Internet transaction.