



## MasterCard 2016–2017 Effective April 15, 2016

### U.S. Region Interchange Programs and Rates

#### *U.S. Region MasterCard Consumer Credit Rates*

Group	Core Value (USD)	Enhanced Value (USD)	World (USD)	World High Value (USD)	World Elite (USD)
Airline	N/A	N/A	N/A	2.30% + 0.10	2.30% + 0.10
Charities	2.00% + 0.10	2.00% + 0.10	2.00% + 0.10	2.00% + 0.10	2.00% + 0.10
Convenience Purchases Base	1.90% + 0.00	1.90% + 0.00	2.00% + 0.00	2.00% + 0.00	2.00% + 0.00
Convenience Purchases Tier I	1.35% + 0.00	1.35% + 0.00	1.45% + 0.00	1.60% + 0.00	1.60% + 0.00
Full UCAF	1.78% + 0.10	1.93% + 0.10	1.97% + 0.10	2.40% + 0.10	2.40% + 0.10
Key-entered	1.89% + 0.10	2.04% + 0.10	2.05% + 0.10	2.50% + 0.10	2.50% + 0.10
Lodging and Auto Rental	1.58% + 0.10	1.80% + 0.10	N/A	N/A	N/A
Merchant UCAF	1.68% + 0.10	1.83% + 0.10	1.87% + 0.10	2.30% + 0.10	2.30% + 0.10
Merit I	1.89% + 0.10	2.04% + 0.10	2.05% + 0.10	2.50% + 0.10	2.50% + 0.10
Merit I (Insurance MCCs)	1.43% + 0.05	1.43% + 0.05	1.43% + 0.05	2.20% + 0.10	2.20% + 0.10
Merit I (Real Estate MCCs)	1.10% + 0.00	1.10% + 0.00	1.10% + 0.00	2.20% + 0.10	2.20% + 0.10
Merit III Base	1.58% + 0.10	1.73% + 0.10	1.77% + 0.10	2.20% + 0.10	2.20% + 0.10
Merit III Tier 1	1.43% + 0.10	1.43% + 0.10	1.53% + 0.10	2.05% + 0.10	2.05% + 0.10
Merit III Tier 2	1.48% + 0.10	1.48% + 0.10	1.58% + 0.10	2.10% + 0.10	2.10% + 0.10
Merit III Tier 3	1.55% + 0.10	1.55% + 0.10	1.65% + 0.10	2.15% + 0.10	2.15% + 0.10

Passenger Transport	1.75% + 0.10	1.90% + 0.10	N/A	N/A	N/A
Payment Transaction	0.19% + 0.53	0.19% + 0.53	0.19% + 0.53	0.19% + 0.53	0.19% + 0.53
Petroleum Base	1.90% + 0.00 max fee: 0.95	1.90% + 0.00 max fee: 0.95	2.00% + 0.00 max fee: 0.95	2.00% + 0.00 max fee: 0.95	2.00% + 0.00 max fee: 0.95
Public Sector	1.55% + 0.10	1.55% + 0.10	1.55% + 0.10	1.55% + 0.10	1.55% + 0.10
Restaurant			1.73% + 0.10	2.20% + 0.10	2.20% + 0.10
Service Industries	1.15% + 0.05	1.15% + 0.05	1.15% + 0.05	1.15% + 0.05	1.15% + 0.05
Standard	2.95% + 0.10	2.95% + 0.10	2.95% + 0.10	3.25% + 0.10	3.25% + 0.10
Supermarket Base	1.48% + 0.10	1.48% + 0.10	1.58% + 0.10	1.90% + 0.10	1.90% + 0.10
Supermarket Tier 1	1.15% + 0.05	1.15% + 0.05	1.25% + 0.05	1.25% + 0.05	1.25% + 0.05
Supermarket Tier 2	1.15% + 0.05	1.15% + 0.05	1.25% + 0.05	1.25% + 0.05	1.25% + 0.05
Supermarket Tier 3	1.22% + 0.05	1.22% + 0.05	1.32% + 0.05	1.32% + 0.05	1.32% + 0.05
T&E	N/A	N/A	2.30% + 0.10	2.75% + 0.10	2.75% + 0.10
T&E Large Ticket	N/A	N/A	N/A	2.00% + 0.00	2.00% + 0.00
Utilities	0.00% + 0.65	0.00% + 0.65	0.00% + 0.65	0.00% + 0.75	0.00% + 0.75
Consumer Credit Refund Group 1	N/A	N/A	2.42% + 0.00	2.42% + 0.00	2.42% + 0.00
Consumer Credit Refund Group 2	2.09% + 0.00	2.09% + 0.00	2.09% + 0.00	2.09% + 0.00	2.09% + 0.00
Consumer Credit Refund Group 3	1.95% + 0.00	1.95% + 0.00	1.95% + 0.00	1.95% + 0.00	1.95% + 0.00
Consumer Credit Refund Group 4	1.82% + 0.00	1.82% + 0.00	1.82% + 0.00	1.82% + 0.00	1.82% + 0.00
Consumer Credit Refund Group 5	1.73% + 0.00	1.73% + 0.00	1.73% + 0.00	1.73% + 0.00	1.73% + 0.00

## U.S. Region MasterCard Consumer Credit Tier Qualifying Criteria

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

a The minimum annual Consumer Credit Core Value, Enhanced Value, World, World High Value, and World Elite volume is based on a merchant's October 2014–September 2015 volume settled through the Global Clearing Management System (GCMS) that qualified for the Merit III, Supermarket, or the Convenience Purchase interchange programs and requires a MasterCard approved and assigned Merchant ID. Only retail and restaurant MCCs may qualify for Merit III Tier 1, 2, or 3.

b A merchant may also qualify for the Convenience Purchases tier if ALL the following requirements are met (1) Minimum annual MasterCard Consumer Credit volume of USD 75 million settled through GCMS that qualified for the Convenience Purchases interchange rate programs, (2) 60% of MasterCard Consumer Credit transactions are USD 20 or lower, (3) Merchant must offer MasterCard prepaid products (gift or reloadable), (4) Provide acceptance message at the point-of-sale (CPOS) AND (5) Not a tiered merchant for Consumer Credit Merit 3.

## U.S. Region MasterCard Consumer Debit and Prepaid Rates

Program Name	Debit Rate (USD)	Prepaid Rate (USD)
Charities	1.45% + 0.15	1.45% + 0.15
Emerging Markets	0.80% + 0.25	0.80% + 0.25
Emerging Markets (Education/Gov't)	0.65% + 0.15 (\$2 max)	0.65% + 0.15(\$2 max)
Full UCAF	1.25% + 0.15	1.25% + 0.15
Key-Entered	1.60% + 0.15	1.76% + 0.20
Lodging and Auto Rental	1.15% + 0.15	1.15% + 0.15
Merchant UCAF	1.15% + 0.15	1.15% + 0.15
Merit I	1.60% + 0.15	1.76% + 0.20
Merit I (Real Estate MCCs)	1.10% + 0.00	1.10% + 0.00
Merit I (Consumer Loan MCC) <sup>a</sup>	0.80% + 0.25 (2.95 max)	0.80% + 0.25 (2.95 max)
Merit III Base	1.05% + 0.15	1.05% + 0.15
Merit III Tier 1	0.70% + 0.15	0.70% + 0.15
Merit III Tier 2	0.83% + 0.15	0.83% + 0.15
Merit III Tier 3	0.95% + 0.15	0.95% + 0.15
Passenger Transport	1.60% + 0.15	1.60% + 0.15
Payment Transaction	0.19% + 0.53	0.19% + 0.53
Petroleum CAT/AFD	0.70% + 0.17 (0.95 max)	0.70% + 0.17 (0.95 max)
Petroleum Service Station)	0.70% + 0.17 (0.95 max)	0.70%+0.17(0.95max)
Restaurant	1.19% + 0.10	1.19% + 0.10
Service Industries	1.15% + 0.05	1.15% + 0.05
Small Ticket Base	1.55% + 0.04	1.55% + 0.04
Small Ticket Tier 1	1.30% + 0.03	1.30% + 0.03
Standard	1.90% + 0.25	1.90% + 0.25
Supermarket Base	1.05% + 0.15 (0.35 max)	1.05% + 0.15 (0.35 max)
Supermarket Tier 1	0.70% + 0.15 (0.35 max)	0.70% + 0.15 (0.35 max)
Supermarket Tier 2	0.83% + 0.15 (0.35 max)	0.83% + 0.15 (0.35 max)
Supermarket Tier 3	0.95% + 0.15 (0.35 max)	0.95% + 0.15 (0.35 max)
Utilities	0.00% + 0.45	0.00% + 0.65

<b>Program Name</b>	<b>Debit Rate (USD)</b>	<b>Prepaid Rate (USD)</b>
Consumer Debit Refund Group 1	1.72% + 0.00	1.72% + 0.00
Consumer Debit Refund Group 2	1.68% + 0.00	1.68% + 0.00
Consumer Debit Refund Group 3	1.40% + 0.00	1.40% + 0.00
Regulated POS Debit	0.05% + 0.21	0.05% + 0.21
Regulated POS Debit with Fraud Adjustment	0.05% + 0.22	0.05% + 0.22
Regulated POS Debit Small Ticket	0.05% + 0.21	0.05% + 0.21
Regulated POS Debit Small Ticket with Fraud Adjustment	0.05% + 0.22	0.05% + 0.22

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

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

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

a The minimum annual Consumer Debit and Prepaid volume is based on a merchant's October 2014–September 2015 unregulated volume settled through GCMS that qualified for the Merit III or Supermarket interchange programs and requires a MasterCard approved and assigned Merchant ID.

Only retail and restaurant MCCs may qualify for Merit III Tier 1, 2, or 3.

### ***U.S. Region MasterCard Consumer Debit and Prepaid Small Ticket Tier Qualifying Criteria***

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

a The minimum Consumer Debit and Prepaid volume or transactions is based on a merchant's October 2014–September 2015 unregulated volume or transactions settled through GCMS that qualified for the Small Ticket interchange programs and requires a MasterCard approved and assigned Merchant ID.

### **U.S. Region MasterCard Commercial Rates—Small Business Credit**

<b>Program Name</b>	<b>Level 1/Business Core (USD)</b>	<b>Level 2 /Business World (USD)</b>	<b>Level 3/Business World Elite (USD)</b>	<b>Level 4 (USD)</b>
Charities	2.00% + 0.10	2.00% + 0.10	2.00% + 0.10	2.00% + 0.10
Data Rate I	2.65% + 0.10	2.81% + 0.10	2.86% + 0.10	2.96% + 0.10
Data Rate II	2.00% + 0.10	2.16% + 0.10	2.21% + 0.10	2.31% + 0.10
Data Rate III	1.75% + 0.10	1.91% + 0.10	1.96% + 0.10	2.06% + 0.10
Large Ticket I	1.20% + 40.00	1.36% + 40.00	1.41% + 40.00	1.51% + 40.00
Large Ticket II	1.20% + 40.00	1.36% + 40.00	1.41% + 40.00	1.51% + 40.00
Large Ticket III	1.20% + 40.00	1.36% + 40.00	1.41% + 40.00	1.51% + 40.00
Payment Transaction	0.19% + 0.53	0.19% + 0.53	0.19% + 0.53	0.19% + 0.53
Rebate	0.00% + 0.00	0.00% + 0.00	0.00% + 0.00	0.00% + 0.00
Standard	2.95% + 0.10	3.11% + 0.10	3.16% + 0.10	3.26% + 0.10
T&E Rate I	2.50% + 0.00	2.66% + 0.00	2.71% + 0.00	2.81% + 0.00
T&E Rate II	2.35% + 0.10	2.51% + 0.10	2.56% + 0.10	2.66% + 0.10
T&E Rate III	2.30% + 0.10	2.46% + 0.10	2.51% + 0.10	2.61% + 0.10
Utilities	0.00% + 1.50	0.00% + 1.50	0.00% + 1.50	0.00% + 1.50
Commercial Refund Group 1	2.37% + 0.00	2.37% + 0.00	2.37% + 0.00	2.37% + 0.00
Commercial Refund Group 2	2.30% + 0.00	2.30% + 0.00	2.30% + 0.00	2.30% + 0.00
Commercial Refund Group 3	2.21% + 0.00	2.21% + 0.00	2.21% + 0.00	2.21% + 0.00
Commercial Refund Group 4	2.16% + 0.00	2.16% + 0.00	2.16% + 0.00	2.16% + 0.00

**U.S. Region MasterCard Commercial Rates—Business Debit/Prepaid and Large Market Credit**

<b>Program Name</b>	<b>Business Debit/Prepaid (USD)</b>	<b>Large Market (USD)</b>
Charities	2.00% + 0.10	2.00% + 0.10
Data Rate I	2.65% + 0.10	2.65% + 0.10
Data Rate I (Healthcare MCC's)	1.00% (\$5 max)	1.00% (\$5 max)
Data Rate II	2.20% + 0.10	2.50% + 0.10
Data Rate II (Petroleum MCCs)	2.05% + 0.10	2.05% + 0.10
Data Rate III	1.80% + 0.10	1.80% + 0.10
Large Ticket I	1.25% + 40.00	1.25% + 40.00
Large Ticket II	1.25% + 40.00	1.20% + 60.00
Large Ticket III	1.25% + 40.00	1.15% + 80.00
Payment Transaction	0.19% + 0.53	0.19% + 0.53
Rebate	0.00% + 0.00	0.00% + 0.00
Standard	2.95% + 0.10	2.95% + 0.10
T&E Rate I	2.50% + 0.00	2.70% + 0.00
T&E Rate II	2.35% + 0.10	2.55% + 0.10
T&E Rate III	2.30% + 0.10	2.50% + 0.10
T&E Rate III (Airline MCCS)	2.30% + 0.10	2.43% + 0.10
Utilities	0.00% + 1.50	N/A
Commercial Refund Group 1	2.37% + 0.00	2.37% + 0.00
Commercial Refund Group 2	2.30% + 0.00	2.30% + 0.00
Commercial Refund Group 3	2.21% + 0.00	2.21% + 0.00
Commercial Refund Group 4	2.16% + 0.00	2.16% + 0.00
Regulated POS Debit	0.05% + 0.21	N/A
Regulated POS Debit with Fraud Adj	0.05% + 0.22	N/A
Regulated POS Debit Small Ticket Base	0.05% + 0.21	N/A
Reg POS Debit Small Ticket with Fraud Adj	0.05% + 0.22	N/A

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

<b>Large Ticket MPG / Commercial Payments Account Transaction Amounts</b>	<b>Rate</b>
Less than USD 7,255.01	Commercial rates apply
Large Ticket 1 (USD 7,255.01–25,000)	1.20%
Large Ticket 2 (USD 25,000.01–100,000)	1.00%
Large Ticket 3 (USD 100,000.01–500,000)	0.90%
Large Ticket 4 (USD 500,000.01–999,999)	0.80%
Large Ticket 5 (More than USD 1,000,000)	0.70%

Refer to the following Large Ticket Transaction Size Requirements table.

### ***Large Ticket Transaction Size Requirements***

<b>Program Name</b>	<b>All Commercial Products</b>
Commercial Large Ticket I	7,255.01
Commercial Large Ticket II	25,000.01
Commercial Large Ticket III	100,000.01

### ***U.S. Region MasterCard PIN Debit Rates***

<b>Program Name</b>	<b>Rate (USD)</b>
PIN Debit All Other Base	0.90% + 0.15
PIN Debit Convenience Base	0.75% + 0.17 (0.95 maximum)
PIN Debit Supermarket/Warehouse Base	1.05% + 0.15 (0.35 maximum)
PIN Regulated POS Debit	0.05% + 0.21
PIN Regulated POS Debit with Fraud Adjustment	0.05% + 0.22



