

Mastercard® Interchange Rate and Payment Network Fee Schedule

Here are the criteria for most interchange programs and payment network fees, and a summary of primary qualifications established by Mastercard®. Keep in mind, the Mastercard network publications will apply to the transaction if there's a conflict between fee schedules. You can find the current Mastercard interchange rates at <https://www.mastercard.us/en-us/business/overview/support/merchant-interchange-rates.html>.

All fees are billed by and owed to Bank of America — this includes fees that have a payment network name in their description.

Schedule Change Key	
• All changes are reflected in blue	
• Symbols reflect types of changes	
✓ New Category	▲ Rate or Fee Increase and Effective Date
✗ Deleted Fee Programs	▼ Rate or Fee Decrease and Effective Date

Consumer Card Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Merit III	1.65%	\$0.10	<p>Eligible Cards: Consumer, Enhanced, World, and World Elite cards.</p> <p>Eligible Criteria: Face to Face / Magnetic Stripe Read / Contactless / Chip Read / Signature Obtained / Electronically Authorized. Maximum 2 days to deposit & settle. Retail and Restaurants (5812). Airline (3000-3300, 4511) and Passenger Railways (4112) transactions require general ticket information and trip leg data. Authorization and settlement amounts can differ up to 10% (up to 25% for Beauty and Barber Shops — 7230 for transactions up to \$25). Authorization and settlement amounts do not have to match for Restaurants (5812), Bars (5813), Fast Food (5814), Airlines (3000-3300, 4511), Passenger Railways (4112), and Limousines & Taxis (4121).</p> <p>Ineligible Merchant MCCs: Key-entered transactions, Service Stations (5541), Automated Fuel Dispenser (5542), Utilities (4900), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Cruise Lines (4411), Insurance (6300), and Real Estate Agents & Managers (6513) are not eligible for this program. World and World Elite transactions at Airlines (3000-3300, 4511), Passenger Railways (4112), Restaurants (5812), Travel Agencies (4722) are not eligible for this program.</p>
Merit III Enhanced	1.80%	\$0.10	
Merit III World	1.90%	\$0.10	
Merit III World High Value	2.30%	\$0.10	
Merit III World Elite	2.30%	\$0.10	
Merit III Unregulated Debit	1.05%	\$0.15	
Merit III Unregulated Prepaid	1.15%	\$0.15	
Charities Credit	2.00%	\$0.10	<p>Eligible Cards: Consumer, Enhanced, World, World Elite, Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, and Business World Elite cards.</p> <p>Eligible Criteria: Magnetic Swipe not required / Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Non Face to Face and eCommerce transactions with all eCommerce identifiers are exempt from timeliness edits, and authorization and settlement amounts do not have to match. Maximum 3 days to deposit & settle.</p> <p>Eligible Merchant MCCs: Charitable & Social Service Organizations (8398).</p>
Charities Debit	1.45%	\$0.15	
Convenience Purchase	1.65%	\$0.04	<p>Eligible Cards: Consumer, Enhanced, World, and World Elite cards.</p> <p>Eligible Criteria: Magnetic Stripe Read / Contactless / Chip Read / Electronically Authorized. Maximum 2 days to deposit & settle. Transaction amount \$25.00 or less for Limousines and Taxis (4121). Authorization and settlement amounts can differ up to 10%. Authorization and settlement amounts do not have to match for Fast Food (5814) and Limousines & Taxis (4121).</p> <p>Eligible Merchant MCCs: Fast Food (5814), Convenience Stores (5499), Movie Theaters (7832), Limousines and Taxis (4121), Variety Stores (5331), and Government Owned Lottery (7800).</p> <p>Ineligible Merchant MCCs: Service Stations (5541) and Automated Fuel Dispenser (5542) not eligible for this program.</p>
Convenience Purchase Enhanced	1.80%	\$0.04	
Convenience Purchase World	1.90%	\$0.04	
Convenience Purchase World High Value	2.30%	\$0.04	
Convenience Purchase World Elite	2.30%	\$0.04	

Consumer Card Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Emerging Markets Unregulated Debit	0.80%	\$0.25	Eligible Cards: Consumer Debit cards. Eligible Criteria: Magnetic Swipe not required / Electronically Authorized. Maximum 3 days to deposit & settle. Authorization and settlement amounts can differ up to 10%. Authorization and settlement amounts do not have to match for Passenger Railways (4112).
Emerging Markets Unregulated Prepaid	0.80%	\$0.25	Eligible Merchant MCCs: Transportation (4111), Cable / Satellite / Other Pay Television / Radio Stations (4899), Direct Marketing Insurance Services (5960), Insurance Sales, Underwriting and Premiums (6300), Bridges & Road Fees / Tolls (4784), and Passenger Railways (4112).
Emerging Markets Unregulated Debit — Education and Government	0.65%	\$0.15	Eligible Cards: Consumer Debit cards. Eligible Criteria: Magnetic Swipe not required / Electronically Authorized. Maximum 3 days to deposit & settle. Authorization and settlement amounts can differ up to 10%. Eligible Merchant MCCs: Government Owned Lottery (7800), Court Costs (9211), Fines (9222), Bail / Bond Payments (9223), Tax Payments (9311), Government Services (9399), Schools — Elementary & Secondary (8211), Colleges / Universities / Professional Schools / Junior Colleges (8220), Schools and Educational Services not elsewhere classified (8299), and Postal Services — Government (9402).
Emerging Markets Unregulated Debit — Education and Government Maximum	0.00%	\$2.00	
Emerging Markets Unregulated Prepaid — Education and Government	0.65%	\$0.15	
Emerging Markets Unregulated Prepaid — Education and Government Maximum	0.00%	\$2.00	
Full UCAF	1.95%	\$0.10	
Full UCAF Enhanced	2.10%	\$0.10	Eligible Cards: Consumer, Enhanced, World, and World Elite cards and Online Checkout Service transactions. Eligible Criteria: Magnetic swipe not required / Electronically Authorized. Merchant must support Mastercard Identity Check (formerly known as SecureCode) software. Terminal type must indicate eCommerce Transactions and merchant and issuer's participation in Mastercard UCAF. UCAF indicator of 2 must be present. Must have valid Security level indicator / Security Protocol and Accountholder Authentication Value (AAV) in authorization. T&E merchants require addendum data. eCommerce transactions with all eCommerce indicators are exempt from timeliness edits. Maximum 2 days to deposit & settle.
Full UCAF World	2.20%	\$0.10	Ineligible Merchant MCCs: Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Cruise Lines (4411), Utilities (4900), and Automated Fuel Dispensers (5542) not eligible for this program. Debit transactions at Insurance (5960, 6300) and World and World Elite transactions at Airlines (3000-3300, 4511), Passenger Railways (4112), Restaurants (5812), and Travel Agencies (4722) not eligible for this program.
Full UCAF World High Value	2.60%	\$0.10	
Full UCAF World Elite	2.60%	\$0.10	
Full UCAF Unregulated Debit	1.65%	\$0.15	
Full UCAF Unregulated Prepaid	1.76%	\$0.20	
Installment Payments Group A	1.85%	\$0.00	Eligible Criteria: Installment Payment Program purchase transactions. If installment purchase transaction is unable to qualify for this program, the transaction will qualify for the higher Standard interchange program. Eligible Merchant MCCs: All other. All merchants will automatically be opted into acceptance of the Mastercard Installment Payments product by Mastercard; however, merchants have the option to opt out of acceptance. For merchants who choose to opt-out, these transactions will be declined at the point-of-sale and be subject to applicable fees for declined authorizations. To opt-out at any time, please call your merchant portfolio officer or usual customer service phone number.
Installment Payments Group B	1.60%	\$0.00	Eligible Criteria: Installment Payment Program purchase transactions. If installment purchase transaction is unable to qualify for this program, the transaction will qualify for the higher Standard interchange program. Eligible Merchant MCCs: All other Eligible Merchant MCCs: Retail (5300, 5310, 5331, 5411, 5499, 5912), Restaurants / Bars (5813, 5814), Entertainment (7829, 7841, 7994), Transportation (4111, 4121), Parking Lots / Garages (7523), Telecommunications — (4814), Cable / Satellite (4899), Fuel (5541, 5542), Electric Vehicle Charging (5552), Insurance (5960, 6300), Real Estate (6513), Lottery / Gambling (7800, 7801, 7802, 7995), Government (9211, 9222, 9223, 9311, 9399, 9402). All merchants will automatically be opted into acceptance of the Mastercard Installment Payments product by Mastercard; however, merchants have the option to opt out of acceptance. For merchants who choose to opt-out, these transactions will be declined at the point-of-sale and be subject to applicable fees for declined authorizations. To opt-out at any time, please call your merchant portfolio officer or usual customer service phone number.
Installment Payments Group C	0.50%	\$0.00	Eligible Criteria: Installment Payment Program purchase transactions. If installment purchase transaction is unable to qualify for this program, the transaction will qualify for the higher Standard interchange program. Eligible Merchant MCCs: All other Eligible Merchant MCCs: Utilities (4900). All merchants will automatically be opted into acceptance of the Mastercard Installment Payments product by Mastercard; however, merchants have the option to opt out of acceptance. For merchants who choose to opt-out, these transactions will be declined at the point-of-sale and be subject to applicable fees for declined authorizations. To opt-out at any time, please call your merchant portfolio officer or usual customer service phone number.
Key Entered	1.95%	\$0.10	Eligible Cards: Consumer, Enhanced, World, and World Elite cards at a non-T&E Merchant. Eligible Criteria: Face to Face / Signature Obtained / Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Authorization and settlement amounts do not have to match for Restaurants (5812), Bars (5813), Fast Food (5814). Ineligible Merchant MCCs: T&E (3000-3999, 4112, 4411, 4511, 7011, 7512, 7513, 7519), Automated Fuel Dispenser (5542), Real Estate Agents & Managers (6513), Insurance (5960, 6300), Utilities (4900), Travel Agencies (4722), Telecommunications (4812, 4814), Cable / Satellite (4899), Barber & Beauty Shops (7230), and Mail / Telephone Order (5962, 5964, 5965, 5966, 5967, 5968, 5969).
Key Entered Enhanced	2.10%	\$0.10	
Key Entered World	2.20%	\$0.10	
Key Entered World High Value	2.60%	\$0.10	
Key Entered World Elite	2.60%	\$0.10	
Key Entered Unregulated Debit	1.65%	\$0.15	
Key Entered Unregulated Prepaid	1.76%	\$0.20	

Consumer Card Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Lodging & Auto Rental	1.65%	\$0.10	Eligible Cards: Consumer and Enhanced cards.
Lodging & Auto Rental Enhanced	1.75%	\$0.10	Eligible Criteria: Magnetic swipe not required / Electronically Authorized. Requires enriched data fields in authorization and settlement. Transactions must include mandatory fields of Vehicle Rental (Rental Agreement Number, Renter Name, Rental Return Address, Rental Return Date, Rental Check-out Date, Customer Service Phone Number) or Lodging Addendum record (Arrival Date, Departure Date, Folio Number, Property Phone Number, Customer Service Phone Number). Authorization and settlement amounts do not have to match. Maximum 2 days to deposit & settle. Eligible Merchant MCCs: Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), and Cruise Lines (4411).
Lodging & Auto Rental Unregulated Debit	1.15%	\$0.15	
Lodging & Auto Rental Unregulated Prepaid	1.15%	\$0.15	
Merchant UCAF	1.95%	\$0.10	
Merchant UCAF Enhanced	2.10%	\$0.10	Eligible Cards: Consumer, Enhanced, World, and World Elite cards and Online Checkout Service transactions. Eligible Criteria: Magnetic swipe not required / Electronically Authorized. Merchant must use Mastercard Identity Check (formerly known as SecureCode) software. Terminal type must indicate eCommerce Transactions and merchant's participation in Mastercard UCAF. UCAF indicator of 1 must be present. Must have valid Security level indicator / Security protocol and Accountholder Authentication Value (AAV) in authorization. T&E merchants require addendum data. eCommerce transactions with all eCommerce indicators are exempt from timeliness edits. Maximum 2 days to deposit & settle. Ineligible Merchant MCCs: Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Cruise Lines (4411), Utilities (4900), and Automated Fuel Dispensers (5542) not eligible for this program. Debit transactions at Insurance (5960, 6300) and Real Estate Agents & Managers (6513) and World and World Elite transactions at Airlines (3000-3300, 4511), Passenger Railways (4112), Restaurants (5812), and Travel Agencies (4722) not eligible for this program.
Merchant UCAF World	2.20%	\$0.10	
Merchant UCAF World High Value	2.60%	\$0.10	
Merchant UCAF World Elite	2.60%	\$0.10	
Merchant UCAF Unregulated Debit	1.65%	\$0.15	
Merchant UCAF Unregulated Prepaid	1.76%	\$0.20	
Merit I	1.95%	\$0.10	Eligible Cards: Consumer, Enhanced, World, and World Elite cards. Eligible Criteria: Magnetic swipe not required / Electronically Authorized / does not meet Key-Entered or Lodging & Auto Rental requirements. eCommerce, Mail or Phone order. Airlines (3000-3300, 4511) and Passenger Railways (4112) transactions require general ticket information. Authorization and settlement amounts can differ up to 10% (up to 25% for Beauty & Barber Shops — 7230 for transactions up to \$25). Authorization and settlement amounts do not have to match for Restaurants (5812), Bars (5813), Fast Food (5814), Lodging (3501-3999 or 7011), Vehicle Rental (3351-3500, 7512, 7513, 7519), Cruise Line / Steamship (4411), Limousines & Taxis (4121), non Face to Face transactions (mail order and phone order), and eCommerce transactions if all eCommerce indicators present. Non Face to Face and eCommerce transactions with all eCommerce identifiers are exempt from timeliness edits. Maximum days to deposit & settle is 9 days for Airlines (3000-3300, 4511), 3 days for all other merchants. Ineligible Merchant MCCs: World and World Elite transactions at Restaurants (5812), Airlines (3000-3300, 4511), Passenger Railways (4112), Lodging (3501-3999, 7011), Vehicle Rental (3351-3500, 7512, 7513, 7519), Cruise Lines / Steamships (4411), Travel Agencies (4722) not eligible for this program. Utilities (4900), Insurance (5960, 6300), and Real Estate Agents & Managers (6513).
Merit I Enhanced	2.10%	\$0.10	
Merit I World	2.20%	\$0.10	
Merit I World High Value	2.60%	\$0.10	
Merit I World Elite	2.60%	\$0.10	
Merit I Unregulated Debit	1.65%	\$0.15	
Merit I Unregulated Prepaid	1.76%	\$0.20	
Merit I Consumer Loan — Unregulated Debit	0.80%	\$0.25	
Merit I Consumer Loan — Unregulated Debit Maximum	0.00%	\$2.95	
Merit I Consumer Loan — Unregulated Prepaid	0.80%	\$0.25	
Merit I Consumer Loan — Unregulated Prepaid Maximum	0.00%	\$2.95	
Merit I — Day Care	1.60%	\$0.10	Eligible Cards: Consumer, Enhanced, World, and World Elite cards. Eligible Criteria: Magnetic swipe not required / Electronically Authorized / does not meet Key-Entered requirements. eCommerce, Mail or Phone order. Authorization and settlement amounts can differ up to 10%. Authorization and settlement amounts do not have to match for non Face to Face (mail order and phone order) and eCommerce transactions if all eCommerce indicators present. Non Face to Face and eCommerce transactions with all eCommerce identifiers are exempt from timeliness edits. Maximum 3 days to deposit & settle. Eligible Merchant MCCs: Day Care (MCC 8351).
Merit I — Day Care — Enhanced	1.60%	\$0.10	
Merit I — Day Care — World	1.60%	\$0.10	
Merit I — Insurance	1.43%	\$0.05	Eligible Cards: Consumer, Enhanced, World, and World Elite cards. Eligible Criteria: Magnetic swipe not required / Electronically Authorized / does not meet Key-Entered requirements. eCommerce, Mail or Phone order. Authorization and settlement amounts can differ up to 10%. Authorization and settlement amounts do not have to match for non Face to Face (mail order and phone order) and eCommerce transactions if all eCommerce indicators present. Non Face to Face and eCommerce transactions with all eCommerce identifiers are exempt from timeliness edits. Maximum 3 days to deposit & settle. Eligible Merchant MCCs: Direct Marketing Insurance Services (5960) and Insurance Sales, Underwriting, and Premiums (6300).
Merit I — Insurance — Enhanced	1.43%	\$0.05	
Merit I — Insurance — World	1.43%	\$0.05	
Merit I — Insurance — World High Value	2.25%	\$0.10	
Merit I — Insurance — World Elite	2.25%	\$0.10	

Consumer Card Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Merit I — Real Estate	1.43%	\$0.05	<p>Eligible Cards: Consumer, Enhanced, World, and World Elite cards.</p> <p>Eligible Criteria: Magnetic swipe not required / Electronically Authorized / does not meet Key-Entered requirements. eCommerce, Mail or Phone order. Authorization and settlement amounts can differ up to 10%. Authorization and settlement amounts do not have to match for non Face to Face (mail order and phone order) and eCommerce transactions if all eCommerce indicators present. Non Face to Face and eCommerce transactions with all eCommerce identifiers are exempt from timeliness edits. Maximum 3 days to deposit & settle.</p> <p>Eligible Merchant MCCs: Real Estate Agents and Managers — Rentals (6513).</p>
Merit I — Real Estate — Enhanced	1.43%	\$0.05	
Merit I — Real Estate — World	1.43%	\$0.05	
Merit I — Real Estate — World High Value	2.20%	\$0.10	
Merit I — Real Estate — World Elite	2.20%	\$0.10	
Merit I — Real Estate — Unregulated Debit	0.80%	\$0.25	
Merit I — Real Estate — Unregulated Debit Maximum	0.00%	\$5.00	
Merit I — Real Estate — Unregulated Prepaid	0.80%	\$0.25	
Merit I — Real Estate — Unregulated Prepaid Maximum	0.00%	\$5.00	
Petroleum	1.90%	\$0.00	
Petroleum Maximum	0.00%	\$0.95	
Petroleum Enhanced	1.90%	\$0.00	
Petroleum World	2.00%	\$0.00	
Petroleum World High Value	2.00%	\$0.00	
Petroleum World Elite	2.00%	\$0.00	
Petroleum CAT / AFD Unregulated Debit	0.70%	\$0.17	<p>Eligible Cards: Consumer Debit cards.</p> <p>Eligible Criteria: Transaction at Cardholder Activated Terminal or Automated Fuel Dispenser. Electronically Authorized. Magnetic Stripe Read / Contactless / Chip Read or completion authorization advice with the total amount spent by the cardholder is submitted within 60 minutes of the authorization for Automated Fuel Dispenser (5542) merchants. CAT level indicator of 1 or 2 must be present. Maximum 2 days to deposit & settle.</p> <p>Eligible Merchant MCCs: Automated Fuel Dispenser (5542).</p>
Petroleum CAT / AFD Unregulated Debit Maximum	0.00%	\$0.95	
Petroleum CAT / AFD Unregulated Prepaid	0.70%	\$0.17	
Petroleum CAT / AFD Unregulated Prepaid Maximum	0.00%	\$0.95	
Petroleum Service Station Unregulated Debit	0.70%	\$0.17	<p>Eligible Cards: Consumer Debit cards.</p> <p>Eligible Criteria: Magnetic Stripe Read / Contactless / Chip Read / Electronically Authorized. Maximum 2 days to deposit & settle.</p> <p>Eligible Merchant MCCs: Service Station (5541).</p>
Petroleum Service Station Unregulated Debit Maximum	0.00%	\$0.95	
Petroleum Service Station Unregulated Prepaid	0.70%	\$0.17	
Petroleum Service Station Unregulated Prepaid Maximum	0.00%	\$0.95	
Public Sector	1.55%	\$0.10	<p>Eligible Cards: Consumer, Enhanced, World and World Elite cards.</p> <p>Eligible Criteria: Magnetic Swipe not required / Electronically Authorized. Local Commuter (4111), Bridges & Road Fees / Tolls (4784), Postal Services — Government (9402), and Passenger Railways (4112). Authorization and settlement amounts can differ up to 10%. Authorization and settlement amounts do not have to match for Passenger Railways (4112). Maximum 3 days to deposit & settle.</p> <p>Eligible Merchant MCCs: Government Owned Lottery (7800), Court Costs & Alimony and Child Support (9211), Fines (9222), Bail and Bond Payments (9223), Tax Payments (9311), Government Services (9399), Transportation — Suburban & Local Commuter (4111), Bridges & Road Fees / Tolls (4784), Postal Services — Government (9402), and Passenger Railways (4112).</p>
Public Sector Enhanced	1.55%	\$0.10	
Public Sector World	1.55%	\$0.10	
Public Sector World High Value	1.55%	\$0.10	
Public Sector World Elite	1.55%	\$0.10	
Regulated POS Debit	0.05%	\$0.21	<p>Eligible Cards: Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. Also includes U.S. Territory issued cards at a U.S. merchant location or U.S. issued cards at a U.S. Territory location. U.S. Territories include American Samoa, Guam, Northern Mariana Islands, Puerto Rico, and U.S. Virgin Islands.</p> <p>Eligible Criteria: Issuer has NOT certified its fraud prevention procedures. Rate Indicator value identified by Issuers and Card Organizations of B (Base). Authorization required. Maximum 30 days to deposit & settle.</p>

Consumer Card Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Regulated POS Debit with Fraud Adjustment	0.05%	\$0.22	<p>Eligible Cards: Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. Also includes U.S. Territory issued cards at a U.S. merchant location or U.S. issued cards at a U.S. Territory location. U.S. Territories include American Samoa, Guam, Northern Mariana Islands, Puerto Rico, and U.S. Virgin Islands.</p> <p>Eligible Criteria: Issuer has certified its fraud prevention procedures. Rate Indicator value identified by Issuers and Card Organizations of 1 (Base plus Fraud Adjustment). Authorization required. Maximum 30 days to deposit & settle.</p>
Restaurant Unregulated Debit	1.19%	\$0.10	<p>Eligible Cards: Consumer Debit cards.</p> <p>Eligible Criteria: Magnetic Stripe Read / Contactless / Chip Read / Electronically Authorized. Authorization and settlement amounts do not have to match. Transaction amount \$60.00 or less for Restaurants (5812). Maximum 2 days to deposit & settle.</p> <p>Eligible Merchant MCCs: Fast Food (5814) and Restaurants (5812).</p>
Restaurant Unregulated Prepaid	1.19%	\$0.10	
Restaurant World	1.85%	\$0.10	<p>Eligible Cards: World and World Elite cards.</p> <p>Eligible Criteria: Magnetic Stripe Read / Contactless / Chip Read / Electronically Authorized / Transactions amount \$60.00 or less. Authorization and settlement amounts do not have to match. Maximum 2 days to deposit & settle.</p> <p>Eligible Merchant MCCs: Restaurants (5812).</p>
Restaurant World High Value	2.00%	\$0.10	
Restaurant World Elite	2.00%	\$0.10	
Service Industries	1.15%	\$0.05	<p>Eligible Cards: Consumer, Enhanced, World, and World Elite cards.</p> <p>Eligible Criteria: Requires a recurring payment transaction. Cardholder must not be present and authorization request must have value of 4 in Point of Sale data. Magnetic swipe not required / Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Maximum 2 days to deposit & settle.</p> <p>Eligible Merchant MCCs: Phone Service (4814) and Cable TV / Satellite (4899).</p>
Service Industries Enhanced	1.15%	\$0.05	
Service Industries World	1.15%	\$0.05	
Service Industries World High Value	1.15%	\$0.05	
Service Industries World Elite	1.15%	\$0.05	
Services Industries Unregulated Debit	1.15%	\$0.05	
Services Industries Unregulated Prepaid	1.15%	\$0.05	
Small Ticket — Card Present	1.65%	\$0.02	
Small Ticket — Card Present Enhanced	1.80%	\$0.02	
Small Ticket — Card Present World	1.90%	\$0.02	
Small Ticket — Card Present World High Value	2.30%	\$0.02	<p>Ineligible Merchants: Telecom Merchant (4813), Telecommunication Services (4814), Swimming Pools—Sales and Supplies (5996), Manual Cash Disbursements—Customer Financial Institution (6010), Insurance Sales, Underwriting, and Premiums (6300), Payment Transaction—Customer Financial Institution (6532), Payment Transaction—Merchant (6533), MoneySend Intracountry (6536), MoneySend Inter-country (6537), and MoneySend Funding (6538). Direct Marketing (5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969), Automated Cash Disbursements—Customer Financial Institution (6011).</p>
Small Ticket — Card Present World Elite	2.30%	\$0.02	
Small Ticket — Card Not Present	1.95%	\$0.02	
Small Ticket — Card Not Present Enhanced	2.10%	\$0.02	
Small Ticket — Card Not Present World	2.20%	\$0.02	
Small Ticket — Card Not Present World High Value	2.60%	\$0.02	<p>Ineligible Merchants: Telecom Merchant (4813), Telecommunication Services (4814), Swimming Pools—Sales and Supplies (5996), Manual Cash Disbursements—Customer Financial Institution (6010), Insurance Sales, Underwriting, and Premiums (6300), Payment Transaction—Customer Financial Institution (6532), Payment Transaction—Merchant (6533), MoneySend Intracountry (6536), MoneySend Inter-country (6537), and MoneySend Funding (6538). Automated Cash Disbursements—Customer Financial Institution (6011).</p>
Small Ticket — Card Not Present World Elite	2.60%	\$0.02	
Small Ticket Regulated Debit	0.05%	\$0.21	<p>Eligible Cards: Eligible Cards: Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. Also includes U.S. Territory issued cards at a U.S. merchant location or U.S. issued cards at a U.S. Territory location. U.S. Territories include American Samoa, Guam, Northern Mariana Islands, Puerto Rico, and U.S. Virgin Islands.</p> <p>Eligible Criteria: Transaction amount \$10.00 or less / Card Present / Electronically Authorized. Authorization and settlement amounts do not have to match. Maximum 2 days to deposit & settle.</p> <p>Eligible Merchant MCCs: Fast Food Restaurants (5814) and Videotape Rental Stores (7841).</p>
Small Ticket Regulated Debit with Fraud Adjustment	0.05%	\$0.22	

Consumer Card Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Small Ticket Unregulated Debit	1.55%	\$0.04	Eligible Cards: Consumer Debit cards. Eligible Criteria: Transaction amount \$15.00 or less / Magnetic Stripe Read / Contactless / Chip Read / Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Authorization and settlement amounts do not have to match for Restaurants (5812), Bars (5813), Fast Food (5814), and Limousines & Taxis (4121). Maximum 2 days to deposit & settle.
Small Ticket Unregulated Prepaid	1.55%	\$0.04	Eligible Merchant MCCs: Commuter Transport (4111), Limousines & Taxis (4121), Bus Lines (4131), Bridge & Road Fees / Tolls (4784), Variety Stores (5331), Convenience Stores (5499), Restaurants (5812), Fast Food (5814), News Dealers / Newsstands (5994), Laundry Services — Family & Commercial (7211), Dry Cleaners (7216), Quick Copy — Reproduction & Blueprinting Services (7338), Parking Lots and Garages (7523), Car Washes (7542), Government Owned Lottery (7800), Motion Picture Theaters (7832), Videotape Rental Stores (7841), and Postal Services — Government (9402).
Standard	3.15%	\$0.10	Eligible Cards: Consumer, Enhanced, World, and World Elite cards. Eligible Criteria: Authorization required. Maximum 30 days to deposit & settle. Eligible Merchant MCCs: All MCCs.
Standard Enhanced	3.15%	\$0.10	
Standard World	3.15%	\$0.10	
Standard World High Value	3.15%	\$0.10	
Standard World Elite	3.15%	\$0.10	
Standard Unregulated Debit	1.90%	\$0.25	
Standard Unregulated Prepaid	1.90%	\$0.25	
Standard Humanitarian	1.65%	\$0.00	
Supermarket	1.45%	\$0.10	Eligible Cards: Consumer, Enhanced, World, and World Elite cards. Eligible Criteria: Face to Face / Magnetic Stripe Read / Contactless / Chip Read / Signature Obtained / Authorized. Authorization and settlement amounts can differ up to 10%. Maximum 2 days to deposit & settle. Eligible Merchant MCCs: Supermarket (5411).
Supermarket Enhanced	1.60%	\$0.10	
Supermarket World	1.70%	\$0.10	
Supermarket World High Value	2.10%	\$0.10	
Supermarket World Elite	2.10%	\$0.10	
Supermarket Unregulated Debit	1.05%	\$0.15	
Supermarket Unregulated Debit Maximum	0.00%	\$0.35	
Supermarket Unregulated Prepaid	1.05%	\$0.15	
Supermarket Unregulated Prepaid Maximum	0.00%	\$0.35	
T&E Large Ticket World High Value	2.55%	\$0.00	Eligible Cards: High Value World and World Elite cards. Eligible Criteria: Magnetic Swipe not required / Electronically Authorized. Authorization and settlement amounts do not have to match. Transaction amount \$2,500 or greater. Airline, Vehicle Rental, and Lodging transactions must be accompanied by a Passenger Transport, Vehicle Rental, or Lodging addendum record, respectively. Maximum of 3 days to deposit & settle.
T&E Large Ticket World Elite	2.55%	\$0.00	Eligible Merchant MCCs: Airlines (3000-3300 or 4511), Automobile / Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999 or 7011), Cruise Line / Steamship (4411), Travel Agencies (4722), and Restaurants (5812).
T&E World	2.25%	\$0.10	Eligible Cards: World and World Elite cards. Eligible Criteria: Magnetic Swipe not required / Electronically Authorized. Authorization and settlement amounts do not have to match. Airline, Vehicle Rental, and Lodging transactions must be accompanied by a Passenger Transport, Vehicle Rental, or Lodging addendum record, respectively. Maximum days to deposit & settle is 9 days for Airlines (3000-3300, 4511), 3 days for all other merchants.
T&E World High Value	2.55%	\$0.10	Eligible Merchant MCCs: Airlines (3000-3300, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999 or 7011), Travel Agencies (4722), Cruise Line / Steamship (4411) and Restaurants (5812).
T&E World Elite	2.55%	\$0.10	Ineligible Merchant MCCs: World Elite transactions at Airlines (3000-3300, 4511).

Consumer Card Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Utilities	0.00%	\$0.75	<p>Eligible Cards: Consumer, Enhanced, World, World Elite cards.</p> <p>Eligible Criteria: Registration not required. Magnetic swipe not required / Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Maximum 2 days to deposit & settle.</p> <p>Ineligible Merchant MCCs: Utilities (4900). Cable, Satellite, TV and Radio (4899) and Telecommunications (4812) merchants are not eligible for this program.</p>
Utilities Enhanced	0.00%	\$0.75	
Utilities World	0.00%	\$0.75	
Utilities World High Value	0.00%	\$0.75	
Utilities World Elite	0.00%	\$0.75	
Utilities Unregulated Debit	0.00%	\$0.65	
Utilities Prepaid	0.00%	\$0.65	

Commercial Card Purchase Interchange Rates	Rates		Small Business Credit, Unregulated Debit/Prepaid, and Large Market Credit — Transaction Qualification Information
	Fee per sales dollar	Per item	
Commercial Bill Pay Standard	2.50%	\$0.10	Eligible Criteria: No authorization or magnetic stripe read required. Eligible Merchant MCCs: Airline, Cruise/Steamship, Restaurant, Lodging, Mail Order/Telephone Order, Beauty Salons, Railways, Supermarkets, Telephone, Unique, and Warehouse Club.
Commercial Payments Account Large Ticket 1	1.20%	\$0.00	Eligible Cards: Commercial Payments Account cards. Eligible Criteria: Magnetic Swipe not required / Electronically Authorized. Provide Tax Amount and Customer Code (when provided by customer). Transactions will qualify based on transaction amount: Tier 1 — ≥ \$10,000 and ≤ \$25,000; Tier 2 — > \$25,000 and ≤ \$100,000; Tier 3 — > \$100,000 and ≤ \$500,000; Tier 4 — > \$500,000 and ≤ \$1,000,000; Tier 5 — > \$1,000,000. Authorization and settlement amounts can differ up to 10%. Authorization and settlement amounts do not have to match for Bars (5813), Fast Food (5814), Cruise Lines (4411), Automated Fuel Dispensers (5542), and Limousines & Taxis (4121). Non Face to Face and eCommerce transactions with all eCommerce identifiers are exempt from timeliness edits. Maximum 2 days to deposit & settle. Ineligible Merchant MCCs: Airlines (3000-3300, 4511), Lodging (3501-3999, 7011), Vehicle Rental (3351-3500, 7512, 7513, 7519), Passenger Railways (4112), and Restaurants (5812).
Commercial Payments Account Large Ticket 2	1.00%	\$0.00	
Commercial Payments Account Large Ticket 3	0.90%	\$0.00	
Commercial Payments Account Large Ticket 4	0.80%	\$0.00	
Commercial Payments Account Large Ticket 5	0.70%	\$0.00	
Enterprise Solutions Freight Program	1.80%	\$0.00	Eligible Cards: Virtual Business-to-Business cards issued in any country used for transactions between shippers, freight forwarders, consignees, freight handling agents, customs brokers, and other suppliers in the freight ecosystem processed under the Mastercard Enterprise Solutions Freight Program. Eligible Criteria: Magnetic swipe not required / Authorization required. Authorization and settlement amounts do not have to match. Maximum 30 days to deposit & settle. Eligible Merchant MCCs: Airlines (3000-3350, 4511), Railroads (4011), Suburban and Local Commuter (4111), Passenger Railways (4112), Motor Freight Carriers, Trucking (4214), Courier Services, Freight Forwarders (4215), Transportation Services not elsewhere classified (4789), Other Services not elsewhere classified (7299), Tax Payments (9311), Government Services (9399), and Postal Services — Government Only (9402).
Large Market Credit — Data Rate III	1.90%	\$0.10	Eligible Cards: Corporate, Purchasing, Fleet, Corporate World, and Corporate World Elite cards. Eligible Criteria: Magnetic Swipe not required / Electronically Authorized. Authorization and settlement amounts do not have to match. Provide Tax Amount, Customer Code (when provided by customer), Corporate line item transaction detail (Product Code, Item Description, Item Quantity, Item Unit of Measure, Extended Item Amount, Debit or Credit Indicator) for all Corporate card transactions and for Purchasing and Fleet card transactions at non-fuel locations. Mastercard Corporate Fleet card at fuel locations and Business cards at any location are not eligible for this program. Maximum 3 days to deposit & settle. Ineligible Merchant MCCs: Airlines (3000-3300, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railways (4112), and Restaurants (5812).
Large Market Credit — Large Ticket	1.45%	\$35.00	Eligible Cards: Corporate, Purchasing, Fleet, Corporate World, and Corporate World Elite cards. Business card transactions not eligible for this program. Eligible Criteria: Magnetic Stripe read required only for Fleet card transactions at fuel locations / Electronically Authorized. Transaction amount must be \$10,000 or greater. Provide Tax Amount, Customer Code (when provided by customer), Corporate line item transaction detail (Product Code, Item Description, Item Quantity, Item Unit of Measure, Extended Item Amount, Debit or Credit Indicator). Fleet card transactions (at fuel locations) for fuel and non-fuel purchases must provide transaction information addendum. ID Number, Driver Number, and Vehicle Number must match in authorization and clearing for Fleet card transactions. Authorization and settlement amounts can differ up to 25%. Authorization and settlement amounts do not have to match for Cruise Lines (4411), Automated Fuel Dispensers (5542), Bars (5813), Fast Food (5814), and eCommerce transactions with all eCommerce indicators. Non Face to Face and eCommerce transactions with all eCommerce indicators are exempt from timeliness edits. Maximum 2 days to deposit & settle. Ineligible Merchant MCCs: Airlines (3000-3300, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railways (4112), and Restaurants (5812).
Level 1 Business — Data Rate I	2.65%	\$0.10	Eligible Cards: Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite, and Electronic Payment Account cards. Eligible Criteria: Magnetic Swipe not required / Electronically Authorized. Authorization and settlement amounts do not have to match. Must include Corporate Card Common Data Requirements (Card Acceptor Type, Card Acceptor Tax ID). Corporate Fleet card (at fuel locations) for fuel and non-fuel purchases provide transaction information addendum. Business card transactions will qualify for programs based on annual cardholder spend (reviewed quarterly by Mastercard): Business — spend < \$25,000; Business Level 2 — spend ≥ \$25,000 and < \$50,000; Business Level 3 — spend ≥ \$50,000 and < \$100,000; Business Level 4 — spend ≥ \$100,000 and < \$250,000; Business Level 5 — spend ≥ \$250,000. Maximum 3 days to deposit & settle. Ineligible Merchant MCCs: Airlines (3000-3300, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railways (4112), and Restaurants (5812).
Level 2 Business World — Data Rate I	2.80%	\$0.10	
Level 3 Business World Elite — Data Rate I	2.85%	\$0.10	
Level 4 — Data Rate I	2.95%	\$0.10	
Level 5 — Data Rate I	3.00%	\$0.10	
Commercial Debit — Data Rate I	2.65%	\$0.10	
Commercial Prepaid — Data Rate I	2.65%	\$0.10	
Large Market Credit — Data Rate I	2.70%	\$0.10	

Commercial Card Purchase Interchange Rates	Rates		Small Business Credit, Unregulated Debit/Prepaid, and Large Market Credit — Transaction Qualification Information
	Fee per sales dollar	Per item	
Level 1 Business — Data Rate II	1.90%	\$0.10	<p>Eligible Cards: Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite, and Electronic Payment Account cards.</p> <p>Eligible Criteria: Magnetic Stripe Read / Contactless / Chip Read required only for Fleet card transactions at fuel locations / Electronically Authorized. Authorization and settlement amounts do not have to match. Must include Corporate Card Common Data Requirements (Card Acceptor Type, Card Acceptor Tax ID). Provide Tax Amount & Customer Code (when provided by customer) for all Business & Corporate card transactions and for Purchasing and Fleet card transactions at non-fuel locations. Tax Amount must be between 0.1% to 30% of the sales amount, except for Transportation — Suburban & Local Commuter Passenger (4111), Bus Lines (4131), Courier Services (4215), Marinas (4468), Bridge & Road Fees / Tolls (4784), Service Stations (5541), Automated Fuel Dispensers (5542), Convenience Stores (5499), Fuel Dealers (5983), Schools (8211), Colleges / Universities / Professional Schools (8220), Charitable Organizations (8398), Religious Organizations (8661), Court Costs / Alimony / Child Support (9211), Fines (9222), Tax Payments (9311), Government Services (9399), Postal Services — Government (9402), and UK Petrol Stations (9752). Corporate Fleet card (at fuel locations) for fuel and non-fuel purchases provide transaction information addendum. Business card transactions will qualify for programs based on annual cardholder spend (reviewed quarterly by Mastercard): Business — spend < \$25,000; Business Level 2 — spend ≥ \$25,000 and < \$50,000; Business Level 3 — spend ≥ \$50,000 and < \$100,000; Business Level 4 — spend ≥ \$100,000 and < \$250,000; Business Level 5 — spend ≥ \$250,000. Non Face to Face transactions are exempt from timeliness edits. Maximum 3 days to deposit & settle.</p> <p>Ineligible Merchant MCCs: Airlines (3000-3300, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railway (4112), and Restaurants (5812).</p>
Level 2 Business World — Data Rate II	2.05%	\$0.10	
Level 3 Business World Elite — Data Rate II	2.10%	\$0.10	
Level 4 — Data Rate II	2.20%	\$0.10	
Level 5 — Data Rate II	2.25%	\$0.10	
Commercial Debit — Data Rate II	2.10%	\$0.10	
Commercial Prepaid — Data Rate II	2.65%	\$0.10	
Large Market Credit — Data Rate II	2.50%	\$0.10	
Level 1 Business — Standard	2.95%	\$0.10	<p>Eligible Cards: Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite, and Electronic Payment Account cards.</p> <p>Eligible Criteria: Magnetic swipe not required / Authorization required. Business card transactions will qualify for programs based on annual cardholder spend (reviewed quarterly by Mastercard): Business — spend < \$25,000; Business Level 2 — spend ≥ \$25,000 and < \$50,000; Business Level 3 — spend ≥ \$50,000 and < \$100,000; Business Level 4 — spend ≥ \$100,000 and < \$250,000; Business Level 5 — spend ≥ \$250,000. Maximum 30 days to deposit & settle.</p> <p>Eligible Merchant MCCs: All MCCs.</p>
Level 2 Business World — Standard	3.10%	\$0.10	
Level 3 Business World Elite — Standard	3.15%	\$0.10	
Level 4 — Standard	3.25%	\$0.10	
Level 5 — Standard	3.30%	\$0.10	
Commercial Debit — Standard	2.95%	\$0.10	
Commercial Prepaid — Standard	2.95%	\$0.10	
Large Market Credit — Standard	2.95%	\$0.10	
Payment Trans — Level 1 Business	0.19%	\$0.53	
Payment Trans — Level 2 Business World	0.19%	\$0.53	
Payment Trans — Level 3 Business World Elite	0.19%	\$0.53	<p>Eligible Cards: Business, Corporate, Purchasing and Electronic Payment Account cards.</p> <p>Eligible Criteria: Electronic Payment Account. Magnetic swipe not required / Authorization required. Authorization and settlement amounts do not have to match. Must include the actual Payment Reference Number, Tax Amount, and Customer Code (when provided by customer). Maximum 3 days to deposit & settle.</p> <p>Eligible Merchant MCCs: Cruise Lines (4411), Bars (5813), Fast Food (5814), Mail / Telephone Order (5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969), Supermarkets (5411), Telephone (4813, 4814), and Warehouse Club (5300).</p>
Payment Trans — Level 4	0.19%	\$0.53	
Payment Trans — Level 5	0.19%	\$0.53	
Payment Trans — Commercial Debit	0.19%	\$0.53	
Payment Trans — Commercial Prepaid	0.19%	\$0.53	
Payment Trans — Large Market Credit	0.19%	\$0.53	
Petro Data Rate II — Commercial Debit	2.05%	\$0.10	
Petro Data Rate II — Commercial Prepaid	2.05%	\$0.10	<p>Eligible Cards: Corporate, Corporate World, Corporate World Elite, Business, Business World, Business World Elite, Purchasing, and Fleet cards.</p> <p>Eligible Criteria: Magnetic Stripe Read / Contactless / Chip Read required only for Fleet card transactions at fuel locations / Electronically Authorized. Authorization and settlement amounts do not have to match. Provide Tax Amount and Customer Code (when provided by customer) for all Business & Corporate card transactions and for Purchasing and Fleet card transactions at non-fuel locations. Non Face to Face transactions are exempt from timeliness edits. Maximum 3 days to deposit & settle.</p> <p>Eligible Merchant MCCs: Marinas (4468), Service Stations (5541), Automated Fuel Dispenser (5542), Convenience Stores (5499), Fuel Dealers (5983), U.K. Petro (9752).</p>
Petro Data Rate II — Large Market Credit	2.20%	\$0.10	

Commercial Card Purchase Interchange Rates	Rates		Small Business Credit, Unregulated Debit/Prepaid, and Large Market Credit — Transaction Qualification Information
	Fee per sales dollar	Per item	
Travel & Entertainment — Level 1 Business	2.35%	\$0.10	<p>Eligible Cards: Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite cards.</p> <p>Eligible Criteria: Magnetic Swipe not required / Electronically Authorized. Authorization and settlement amounts do not have to match. Airlines (3000-3300, 4511) & Passenger Railways (4112) require Passenger Transport addendum data (Passenger Name, Ticket Number, Issuing Carrier) and Trip Leg Data (Travel Date, Carrier Code, Service Class Code, Origin City/Airport Code, Destination City/Airport Code) or Rail Data (Travel Date, Start Station, Destination Station, Passenger Description). Vehicle Rental (3351-3500, 7512, 7513, 7519) re-quires Rental Detail addendum data (Rental Agreement Number, Renter Name, Rental Return City, State, Country, Return Location ID, Return Date, Check-Out Date, Customer Service Phone Number). Lodging (3501-3999, 7011) requires Lodging Summary addendum data (Customer Service Phone Number, Arrival Date, Departure Date, Folio Number, Property Phone Number). Business card transactions will qualify for programs based on annual cardholder spend (reviewed quarterly by Mastercard): Business — spend < \$25,000; Business Level 2 — spend ≥ \$25,000 and < \$50,000; Business Level 3 — spend ≥ \$50,000 and < \$100,000; Business Level 4 — spend ≥ \$100,000 and < \$250,000; Business Level 5 — spend ≥ \$250,000. Maximum days to deposit & settle is 9 days for Airlines (3000-3300, 4511), 3 days for all other merchants.</p> <p>Eligible Merchant MCCs: Airlines (3000-3300, 4511), Vehicle Rental (3351-3500, 7512, 7513, 7519), Lodging (3501-3999, 7011), Passenger Railways (4112), and Restaurants (5812).</p>
Travel & Entertainment — Level 2 Business World	2.50%	\$0.10	
Travel & Entertainment — Level 3 Business World Elite	2.55%	\$0.10	
Travel & Entertainment — Level 4	2.65%	\$0.10	
Travel & Entertainment — Level 5	2.70%	\$0.10	
Travel & Entertainment — Commercial Debit	2.35%	\$0.10	
Travel & Entertainment — Commercial Prepaid	2.35%	\$0.10	
Travel & Entertainment — Large Market Credit	2.65%	\$0.10	
Utilities — Level 1 Business	0.00%	\$1.50	<p>Eligible Cards: Business, Business World, and Business World Elite cards.</p> <p>Eligible Criteria: Registration not required. Magnetic swipe not required / Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Maximum 2 days to deposit & settle. Utilities (4900). Business, Corporate, Purchasing, and Fleet card transactions must include Corporate Card Common Data Requirements (Card Acceptor Type, Card Acceptor Tax ID). Business card transactions will qualify for programs based on annual cardholder spend (reviewed quarterly by Mastercard): Business — spend < \$25,000; Business Level 2 — spend ≥ \$25,000 and < \$50,000; Business Level 3 — spend ≥ \$50,000 and < \$100,000; Business Level 4 — spend ≥ \$100,000 and < \$250,000; Business Level 5 — spend ≥ \$250,000.</p> <p>Ineligible Merchant MCCs: Cable, Satellite, TV and Radio (4899) and Telecommunications (4812).</p>
Utilities — Level 2 Business World	0.00%	\$1.50	
Utilities — Level 3 Business World Elite	0.00%	\$1.50	
Utilities — Level 4	0.00%	\$1.50	
Utilities — Level 5	0.00%	\$1.50	
Utilities — Commercial Debit	0.00%	\$1.50	
Utilities — Commercial Prepaid	0.00%	\$1.50	

Commercial Business to Business Enterprise Solution Wholesale Travel Program Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
B2B Product 1	2.00%	\$0.00	<p>Eligible Cards: Virtual Business-to-Business Mastercard Enterprise Solutions Wholesale Travel Program card.</p> <p>Eligible Criteria: Magnetic swipe not required. Authorization required. Authorization and settlement amounts do not have to match. Maximum 30 days to deposit & settle.</p> <p>Eligible Merchant MCCs: Airlines (3000-3300, 4511), Cruise / Steamship (4411), Lodging (3501-3999, 7011), Railways (4112), Vehicle Rental (3351-3500, 7512, 7513, 7519), Bus Lines (4131), Airports / Airport Terminals / Flying Fields (4582), Travel Agencies & Tour Operators (4722), Direct Marketing — Travel-Related Arrangement Services (5962), Real Estate Agents & Managers — Rentals (6513), Recreational & Sporting Camps (7032), Campgrounds & Trailer Parks (7033), Timeshares (7012), Health & Beauty Spas (7298), Tourist Attractions & Exhibits (7991), Clubs — Country Clubs / Athletic, Recreation, Sports Membership Clubs / Private Golf Courses (7997), and Recreation Services (7999).</p>
B2B Product 2	1.80%	\$0.00	
B2B Product 3	1.60%	\$0.00	
B2B Product 4	1.40%	\$0.00	
B2B Product 5	1.20%	\$0.00	
B2B Product 6	1.00%	\$0.00	
✓ B2B Product 7 Effective 04/14/2023	✓ 2.00% Effective 04/14/2023	✓ \$0.00 Effective 04/14/2023	
✓ B2B Product 8 Effective 04/14/2023	✓ 1.90% Effective 04/14/2023	✓ \$0.00 Effective 04/14/2023	
✓ B2B Product 9 Effective 04/14/2023	✓ 1.80% Effective 04/14/2023	✓ \$0.00 Effective 04/14/2023	
✓ B2B Product 10 Effective 04/14/2023	✓ 1.70% Effective 04/14/2023	✓ \$0.00 Effective 04/14/2023	
✓ B2B Product 11 Effective 04/14/2023	✓ 1.60% Effective 04/14/2023	✓ \$0.00 Effective 04/14/2023	
✓ B2B Product 12 Effective 04/14/2023	✓ 1.50% Effective 04/14/2023	✓ \$0.00 Effective 04/14/2023	
✓ B2B Product 13 Effective 04/14/2023	✓ 1.40% Effective 04/14/2023	✓ \$0.00 Effective 04/14/2023	
✓ B2B Product 14 Effective 04/14/2023	✓ 1.30% Effective 04/14/2023	✓ \$0.00 Effective 04/14/2023	
✓ B2B Product 15 Effective 04/14/2023	✓ 1.20% Effective 04/14/2023	✓ \$0.00 Effective 04/14/2023	
✓ B2B Product 16 Effective 04/14/2023	✓ 1.10% Effective 04/14/2023	✓ \$0.00 Effective 04/14/2023	
✓ B2B Product 17 Effective 04/14/2023	✓ 1.00% Effective 04/14/2023	✓ \$0.00 Effective 04/14/2023	
✓ B2B Product 18 Effective 04/14/2023	TBD	TBD	
✓ B2B Product 19 Effective 04/14/2023	TBD	TBD	
✓ B2B Product 20 Effective 04/14/2023	TBD	TBD	
✓ B2B Product 21 Effective 04/14/2023	TBD	TBD	
✓ B2B Product 22 Effective 04/14/2023	TBD	TBD	
✓ B2B Product 23 Effective 04/14/2023	TBD	TBD	
✓ B2B Product 24 Effective 04/14/2023	TBD	TBD	
✓ B2B Product 25 Effective 04/14/2023	TBD	TBD	
✓ B2B Product 26 Effective 04/14/2023	TBD	TBD	
✓ B2B Product 27 Effective 04/14/2023	TBD	TBD	

Business to Business VIP Program Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
B2B VIP 1	0.80%	\$0.10	
B2B VIP 2	1.05%	\$0.10	
B2B VIP 3	1.35%	\$0.10	
B2B VIP 4	1.45%	\$0.10	
B2B VIP 5	1.90%	\$0.10	
B2B VIP 6	2.50%	\$0.10	
B2B VIP 7	3.00%	\$0.10	
B2B VIP 8	1.25%	\$40.00	
B2B VIP 9	1.20%	\$60.00	
B2B VIP 10	1.15%	\$80.00	
B2B VIP 11	1.45%	\$35.00	
B2B VIP 12	2.40%	\$0.00	
B2B VIP 13	2.30%	\$0.00	
B2B VIP 14	2.00%	\$0.00	
B2B VIP 15	2.85%	\$0.00	
B2B VIP 16	2.80%	\$0.10	
B2B VIP 17	2.65%	\$0.10	
B2B VIP 18	2.20%	\$0.00	
B2B VIP 19	2.10%	\$0.00	
B2B VIP 20	1.95%	\$0.00	
B2B VIP 21	1.85%	\$0.00	
B2B VIP 22	1.75%	\$0.00	
B2B VIP 23	1.65%	\$0.00	
B2B VIP 24	1.55%	\$0.00	
B2B VIP 25	1.25%	\$0.00	
B2B VIP 26	1.10%	\$0.00	
B2B VIP 27	0.95%	\$0.00	
B2B VIP 28	0.90%	\$0.00	
B2B VIP 29	0.75%	\$0.00	
B2B VIP 30	0.65%	\$0.00	
B2B VIP 31	0.60%	\$0.00	
B2B VIP 32	0.50%	\$0.00	
B2B VIP 33	0.30%	\$5.00	
B2B VIP 34	0.00%	\$50.00	

Eligible Cards: Variable Interchange Pricing (VIP) cards.
Eligible Criteria: Business-to-Business, virtual card transactions (e.g. straight-through processing). Magnetic swipe not required / Electronically Authorized. Authorization and settlement amounts do not have to match. Must contain one of the 14 VIP commercial card product codes. Must include Corporate Card Common Data Requirements (Card Acceptor Type, Card Acceptor Tax ID). Maximum 30 days to deposit & settle.

Private Label Payment Program Rates	Rates		Transaction Qualification Information
	Fee per dollar	Per item	
MC Private Label – PVA	-3.00%	\$0.00	
MC Private Label – PVB	-1.50%	\$0.00	
MC Private Label – PVC	0.00%	\$0.00	
MC Private Label – PVD	0.50%	\$0.00	
MC Private Label – PVE	1.00%	\$0.00	
MC Private Label – PVF	2.00%	\$0.00	
MC Private Label – PVG	2.50%	\$0.00	
MC Private Label – PVH	3.00%	\$0.00	
MC Private Label – PVI	4.00%	\$0.00	
MC Private Label – PVJ	6.00%	\$0.00	
MC Private Label – PVL	1.68%	\$0.00	

Eligible Cards / Criteria / Merchant MCCs: Please refer the terms of the Private Label agreement as executed between participating merchant and issuer.

Interregional Purchase Interchange Rates	Rates		Non U.S. Issued Card — Transaction Qualification Information An interregional transaction occurs when the card is issued in a different region than the merchant's region.
	Fee per credit dollar	Per item	
Interregional Consumer Rate I — Digital Commerce — Core	1.60%	\$0.00	Eligible Cards: Consumer Credit, Non-Regulated Debit & Prepaid, Premium, and Super Premium including World, World Elite, Platinum, Black, Titanium and Muse. Eligible Criteria: Card Not Present, Key Entered, eCommerce, Approval required, Transaction must be settled within 30 days from time of authorization. Authorization and settlement amounts can differ.
Interregional Consumer Rate I — Digital Commerce — Premium	1.85%	\$0.00	Eligible Merchant MCCs: Airline 3000–3350, 4511, Cruise/Steamship 4411, Restaurant 5812, 5813, 5814, Lodging 3501–3999, 7011, Mail Order Telephone Order 5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969, Beauty Salons 7230, Railways 4112, Supermarket 5411, Telephone 4813, 4814, Unique 4829, 6050, 6051, 6539, 7995, 9754, 7801, 7802, Automobile/Vehicle Rental 3351–3500, 7512, 7513, 7519, Warehouse Club 5300, 5662, 5663.
Interregional Consumer Rate I — Digital Commerce — Super Premium	1.98%	\$0.00	Ineligible Merchant MCCs: Cash Disbursement 6010, Payment Transactions 6532, 6533, 6555.
Interregional Consumer Rate II — Card Present — Core	1.10%	\$0.00	Eligible Cards: Consumer Credit, Non-Regulated Debit & Prepaid, Premium, and Super Premium including World, World Elite, Platinum, Black, Titanium and Muse. Eligible Criteria: Card Present, Approval required, Transaction must be settled within 5 days of authorization. Authorization and settlement amounts can differ up to 10% (up to 25% for Beauty and Barber Shops MCC 7230 for transactions up to \$25) and amounts do not have to match for: Restaurant, Lodging, Vehicle Rental, Cruise Line and Passenger Railway or contactless transactions at MCC 4111 (Transportation — Commuter Passenger).
Interregional Consumer Rate II — Card Present — Premium	1.85%	\$0.00	Eligible Merchant MCCs: Airline 3000–3350, 4511, Cruise/Steamship 4411, Restaurant 5812, 5813, 5814, Lodging 3501–3999, 7011, Beauty Salons 7230, Railways 4112, Supermarket 5411, Telephone 4813, 4814, Unique 4829, 6050, 6051, 6539, 7995, 9754, 7801, 7802, Automobile/Vehicle Rental 3351–3500, 7512, 7513, 7519, Warehouse Club 5300, 5662, 5663.
Interregional Consumer Rate II — Card Present — Super Premium	1.98%	\$0.00	Ineligible Merchant MCCs: Cash Disbursement 6010, Payment Transactions 6532, 6533, 6555, Mail Order Telephone Order 5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969.
Interregional Consumer Rate III — Base — Core	1.60%	\$0.00	Eligible Cards: Consumer Credit, Non-Regulated Debit & Prepaid, Premium, and Super Premium including World, World Elite, Platinum, Black, Titanium and Muse. Eligible Criteria: 30 days to settle from time of authorization, any transaction that did not meet the requirements of Rate I or Rate II.
Interregional Consumer Rate III — Base — Premium	1.85%	\$0.00	Eligible Merchant MCCs: Airline 3000–3350, 4511, Cruise/Steamship 4411, Restaurant 5812, 5813, 5814, Lodging 3501–3999, 7011, Mail Order Telephone Order 5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969, Beauty Salons 7230, Railways 4112, Supermarket 5411, Telephone 4813, 4814, Unique 4829, 6050, 6051, 6539, 7995, 9754, 7801, 7802, Automobile/Vehicle Rental 3351–3500, 7512, 7513, 7519, Warehouse Club 5300, 5662, 5663.
Interregional Consumer Rate III — Base — Super Premium	1.98%	\$0.00	Ineligible Merchant MCCs: Cash Disbursement 6010, Payment Transactions 6532, 6533, 6555.
Interregional Corporate	2.00%	\$0.00	Eligible Cards: Business, Corporate, and Premium Commercial (Platinum, World, World Elite, and Black) cards issued in a foreign country, including Business Premium Debit cards issued in Australia. Eligible Criteria: Maximum 30 days to deposit & settle.
Interregional Premium Commercial	2.00%	\$0.00	
Interregional Electronic Corporate	1.85%	\$0.00	Eligible Cards: Electronic Corporate Cards. Eligible Criteria: Face to Face / Magnetic Stripe Read / Contactless / Chip Read / Signature Obtained / Electronically Authorized. Authorization and settlement amounts do not have to match. Key-Entered transactions and Automated Fuel Dispensers (5542) not eligible for this program. Maximum 30 days to deposit & settle.
Interregional Humanitarian Standard	1.65%	\$0.00	Eligible Cards: Prepaid cards issued in a foreign country used for humanitarian aid. Eligible Criteria: Magnetic swipe not required / Electronically Authorized. Authorization and settlement amounts to not have to match. Maximum 30 days to deposit & settle.
Interregional Purchasing	2.00%	\$0.00	Eligible Cards: Purchasing or Fleet Cards, and Electronic Payment Accounts issued in a foreign country. Eligible Criteria: Maximum 30 days to deposit & settle.

Purchase Return / Credit Voucher Transactions** — Interchange Rates	Rates		Purchase Return — Transaction Qualification Information
	Fee per credit dollar	Per item	

Consumer Credit

Consumer Refund — Group 1	-2.30%	\$0.00	Eligible Merchant MCCs: World Mastercard, World High Value World Mastercard, and World Elite Mastercard transactions at T&E merchants: Airlines (3000-3300, 4511), Car Rental (3351-3500, 7512, 7513, 7519), Cruise Lines/Steamship (4411), Hotel/Motel (3501-3999, 7011), Passenger Railway (4112), Restaurants (5812), and Travel Agencies (4722).
Consumer Refund — Group 2	-1.75%	\$0.00	Eligible Merchant MCCs: Mail Order (5960, 5962, 5964-5969) and Telecommunications (4812, 4814, 4816, 4821), Cable & Satellite TV (4899), Travel Agencies (4722), Utilities (4900), Fuel Dealers (5983), excluding World Mastercard, High Value World Mastercard, and World Elite Mastercard transactions.
Consumer Refund — Group 3	-1.75%	\$0.00	Eligible Merchant MCCs: Drug Stores, Education, Professional Services, Recreation, Repair Shops, Restaurant / Bars (excluding World Mastercard, World High Value World Mastercard, and World Elite Mastercard transactions at Restaurants — 5812), and Other Services and Airlines (3000-3300, 4511), excluding World Mastercard, High Value World Mastercard, and World Elite Mastercard transactions.
Consumer Refund — Group 4	-1.75%	\$0.00	Eligible Merchant MCCs: Clothing Stores, Discount Stores, Gas Stations, Hardware, Healthcare, Sporting Goods & Toy Stores, and Other Retail and Other Transport (excluding World Mastercard, World High Value World Mastercard, and World Elite Mastercard cards at Passenger Railways — 4112 and Cruise Lines — 4411).
Consumer Refund — Group 5	-1.75%	\$0.00	Eligible Merchant MCCs: Department Stores, Electronic / Appliance Stores, Food Stores / Warehouse, Interior Furnishings, Vehicles, and Quasi Cash and Hotel / Motel, excluding World Mastercard, World High Value World Mastercard, and World Elite Mastercard transactions.

Consumer Debit/Prepaid

Consumer Unregulated Debit Refund — Group 1	0.00%	\$0.00	Eligible Merchant MCCs: All industries, except Airlines (3000-3300, 4511) and Passenger Railways (4112). Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange not eligible for this rate.
Consumer Unregulated Prepaid Refund — Group 1	0.00%	\$0.00	
Consumer Unregulated Debit Refund — Group 2	0.00%	\$0.00	Eligible Merchant MCCs: Airlines (3000-3300, 4511) and Passenger Railways (4112). Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange not eligible for this rate.
Consumer Unregulated Prepaid Refund — Group 2	0.00%	\$0.00	
Consumer Unregulated Debit Refund — Group 3	0.00%	\$0.00	Eligible Cards: Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange not eligible for this rate. Ineligible Merchants: Mail Order (5960, 5962, 5964-5969), Airlines (3000-3299, 4511), and Passenger Railways (4112).
Consumer Unregulated Prepaid Refund — Group 3	0.00%	\$0.00	
Consumer / Commercial Regulated Debit	0.00%	\$0.00	Eligible Cards: All Regulated Consumer Debit and Prepaid, Business Debit, and Commercial Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange.
Consumer / Commercial Regulated Prepaid	0.00%	\$0.00	

Business/Commercial***

Commercial Refund Group 1	-2.37%	\$0.00	Eligible Merchant MCCs: Discount Stores, Drug Stores, Food Stores / Warehouse, Quasi Cash, Recreation, Restaurant / Bars, Utilities, and Other Transport.
Commercial Refund Group 2	-2.30%	\$0.00	Eligible Merchant MCCs: Car Rental, Clothing Stores, Education, Hotel / Motel, Repair Shops, Sporting Goods & Toy Stores, Travel Agencies, and Vehicles.
Commercial Refund Group 3	-2.21%	\$0.00	Eligible Merchant MCCs: Airlines, Hardware, Healthcare, Mail Order, Other Retail, Other Services, and Professional Services.
Commercial Refund Group 4	-2.16%	\$0.00	Eligible Merchant MCCs: Department Stores, Electronic / Appliance Stores, Gas Stations, and Interior Furnishings.

**Credit Voucher (or purchase return) transactions for Payment Transactions, Humanitarian prepaid cards, and virtual Commercial cards that qualify for the Business-to-Business Global Wholesale Travel Program, the Enterprise Solutions Freight Program, or the Business-to-Business Variable Interchange Pricing (VIP) programs are applied back against the interchange program for which the purchase transaction originally qualified.

***Credit Voucher programs for Commercial Credit also apply to sales return transactions for Unregulated Business Debit/Prepaid, Commercial Prepaid, and Large Market Credit card transactions.

Purchase Return / Credit Voucher Transactions** — Interchange Rates	Rates		Purchase Return — Transaction Qualification Information
	Fee per credit dollar	Per item	

Installment Payments

Installment Payments Group A — Purchase Return	1.85%	\$0.00	<p>Eligible Criteria: Installment Payment Program purchase return transactions. If installment purchase return transaction is unable to qualify for this program, the transaction will qualify for a rate of 0.00%, which means that no interchange will be refunded on the return transaction.</p> <p>Eligible Merchant MCCs: All other.</p> <p>All merchants will automatically be opted into acceptance of the Mastercard Installment Payments product by Mastercard; however, merchants have the option to opt out of acceptance. For merchants who choose to opt-out, these transactions will be declined at the point-of-sale and be subject to applicable fees for declined authorizations. To opt-out at any time, please call your merchant portfolio officer or usual customer service phone number.</p>
Installment Payments Group B — Purchase Return	1.60%	\$0.00	<p>Eligible Criteria: Installment Payment Program purchase return transactions. If installment purchase return transaction is unable to qualify for this program, the transaction will qualify for a rate of 0.00%, which means that no interchange will be refunded on the return transaction.</p> <p>Eligible Merchant MCCs: Retail (5300, 5310, 5331, 5411, 5499, 5912), Restaurants / Bars (5813, 5814), Entertainment (7829, 7841, 7994), Transportation (4111, 4121), Parking Lots / Garages (7523), Telecommunications — (4814), Cable/Satellite (4899), Fuel (5541, 5542), Electric Vehicle Charging (5552), Insurance (5960, 6300), Real Estate (6513), Lottery / Gambling (7800, 7801, 7802, 7995), Government (9211, 9222, 9223, 9311, 9399, 9402).</p> <p>All merchants will automatically be opted into acceptance of the Mastercard Installment Payments product by Mastercard; however, merchants have the option to opt out of acceptance. For merchants who choose to opt-out, these transactions will be declined at the point-of-sale and be subject to applicable fees for declined authorizations. To opt-out at any time, please call your merchant portfolio officer or usual customer service phone number.</p>
Installment Payments Group C — Purchase Return	0.50%	\$0.00	<p>Eligible Criteria: Installment Payment Program purchase return transactions. If installment purchase return transaction is unable to qualify for this program, the transaction will qualify for a rate of 0.00%, which means that no interchange will be refunded on the return transaction.</p> <p>Eligible Merchant MCCs: Utilities (4900).</p> <p>All merchants will automatically be opted into acceptance of the Mastercard Installment Payments product by Mastercard; however, merchants have the option to opt out of acceptance. For merchants who choose to opt-out, these transactions will be declined at the point-of-sale and be subject to applicable fees for declined authorizations. To opt-out at any time, please call your merchant portfolio officer or usual customer service phone number.</p>

Interregional

Consumer	-1.00%	\$0.00	<p>Eligible Criteria: All Consumer card transactions where the card is issued in a different country than the merchant's country.</p> <p>Note: The Mastercard Acquirer Program Support Fee is not refunded on interregional sales return transactions.</p>
Commercial	-1.80%	\$0.00	<p>Eligible Criteria: All Commercial card transactions where the card is issued in a different country than the merchant's country.</p> <p>Note: The Mastercard Acquirer Program Support Fee is not refunded on interregional sales return transactions.</p>

**Credit Voucher (or purchase return) transactions for Payment Transactions, Humanitarian prepaid cards, and virtual Commercial cards that qualify for the Business-to-Business Global Wholesale Travel Program, the Enterprise Solutions Freight Program, or the Business-to-Business Variable Interchange Pricing (VIP) programs are applied back against the interchange program for which the purchase transaction originally qualified.

Payment Network Fees	Rates		Fee Information
	Per dollar	Per item	
Assessments	0.13%	\$0.00	Fee assessed on the gross dollar amount of all Mastercard transactions.
Assessments (>= \$1,000)	0.14%	\$0.00	Fee assessed on the gross dollar amount of Mastercard Consumer and Commercial credit transactions that are \$1,000 or greater.
Account Status Inquiry – Intra-regional	0.00%	\$0.025	Fee assessed on all Account Status Inquiry Service messages where the country code of the merchant is the same as the country code of the cardholder. Account Status Inquiry Service transactions must be submitted for \$0 and are used to validate cardholder account numbers and other elements, such as CVC 2 and AVS, prior to obtaining an actual authorization. Fee is not assessed for Card Not Present account status authorizations.
Account Status Inquiry – Inter-regional	0.00%	\$0.03	Fee assessed on all Account Status Inquiry Service messages where the country code of the merchant is different from the country code of the cardholder. Account Status Inquiry Service transactions must be submitted for \$0 and are used to validate cardholder account numbers and other elements, such as CVC 2 and AVS, prior to obtaining an actual authorization. Fee is not assessed for Card Not Present account status authorizations.
Acquirer Program Support	0.85%	\$0.00	Fee assessed on all U.S. region acquired Mastercard Consumer Credit, Consumer Deb and Commercial Card transactions for cards issued outside the U.S. region. Fee is not refunded on credit voucher (sales returns) transactions.
Address Verification Service – Card Present	0.00%	\$0.01	Assessed on all Mastercard Card Present authorizations that use the Address Verification Service (AVS).
Card Validation Code 2 (CVC 2)	0.00%	\$0.0025	Fee assessed on all authorizations that include Card Validation Code 2 (CVC 2) validation. CVC 2 is an optional service from Mastercard that was implemented to help reduce the risk of fraud and is part of the screening tools used by merchants to ensure that the person placing the order has the card. Fee is not assessed for Card Not Present authorizations.
Claims Manager	0.00%	\$1.35	Fee assessed on each Mastercard incoming chargeback.
Connectivity	0.00%	\$0.0015	Fee assessed for all authorization and clearing transactions.
Credential Continuity	0.00%	\$0.03	Fee assessed for recurring payment transaction made with outdated cardholder account information at least 10 calendar days after the issuer reported updated information to Automatic Billing Updater (ABU) database.
Credential Continuity Reporting	0.00%	\$0.02	Fee assessed on all transactions assessed the Credential Continuity fee.
Cross Border – U.S.	0.60%	\$0.00	Dual Message Clearing activity.
Cross Border – Non-U.S.	1.00%	\$0.00	Fee assessed on all Consumer, Commercial, Credit and Debit transactions that are processed with the country code of the merchant different from the country code of the cardholder, where the transaction is settled in a currency other than the merchant's local currency.
Cross Border – Asia Pacific	1.00%	\$0.00	
Cross Border – LAC	0.80%	\$0.00	
Decline Reason Code Service	0.02%	\$0.00	Fee assessed when CNP Authorization Response message contains the following conditions: <ul style="list-style-type: none"> • Data Element (DE) 61 (Point-of-Service [POS] Data), subfield 5 (POS Card Presence) is equal to 1 • AND Decline reason: DE 39 (Response Code) is equal to 79 (Lifecycle), 82 (Policy) or 83 (Security) • AND Merchant Advice Code (MAC) provided: DE 48 (Additional Data – Private Use), sub-element 84 (Merchant Advice Code) is equal to 01 (Updated/additional information needed) or 03 (Do not try again).
Digital Enablement	0.02%	\$0.00	Fee assessed for all authorization request messages except those that receive authorization response code 51.
Digital Enablement Minimum	0.00%	\$0.02	
Digital Enablement Maximum	0.00%	\$0.20	
Enterprise Solutions Freight Program Acquirer	0.50%	\$0.00	Eligible Criteria: Fee applies to transactions that qualify for the Mastercard Enterprise Solutions Freight Program for virtual card transactions between shippers, freight forwarders, consignees, freight handling agents, customs brokers, and other suppliers in the freight ecosystem. Eligible Merchant MCCs: Airlines (3000–3350, 4511), Railroads (4011), Suburban and Local Commuter (4111), Passenger Railways (4112), Motor Freight Carriers, Trucking (4214), Courier Services, Freight Forwarders (4215), Transportation Services not elsewhere classified (4789), Other Services not elsewhere classified (7299), Tax Payments (9311), Government Services (9399), and Postal Services – Government Only (9402).

Payment Network Fees	Rates		Fee Information
	Per dollar	Per item	
Global Wholesale Travel Business-to-Business	1.57%	\$0.00	Eligible Criteria: Fee applies to transactions that qualify for the Mastercard Business-to-Business Global Wholesale Travel Transaction program for virtual card transactions between travel agents and travel suppliers (e.g. airlines, hotels and car rental companies). Eligible Merchant MCCs: Airlines (3000-3300, 4511), Cruise / Steamship (MCC 4411), Lodging (3501-3999, 7011), Railways (4112), Car Rental (3351-3500, 7512, 7513, 7519), Bus Lines (4131), Airports / Airport Terminals / Flying Fields (4582), Travel Agencies & Tour Operators (4722), Direct Marketing — Travel-Related Arrangement Services (5962), Real Estate Agents & Managers - Rentals (6513), Recreational & Sporting Camps (7032), Campgrounds & Trailer Parks (7033), Timeshares (7012), Health & Beauty Spas (7298), Tourist Attractions & Exhibits (7991), Clubs — Country Clubs / Athletic, Recreation, Sports Membership Clubs / Private Golf Courses (7997), and Recreation Services (7999). Transactions assessed this fee are not subject to the Mastercard Network Access and Brand Usage (NABU) fee, the Mastercard Cross Border fee, the Mastercard Acquirer Program Support Fee, and the Mastercard Card Present and Card Not Present Address Verification Service (AVS) fees.
Identity Check (formerly SecureCode) 3DS1	0.00%	\$0.05	Fee assessed on all Mastercard Identity Check (formerly known as Mastercard SecureCode) verification requests that use the 3D Secure 1.0 protocol. Mastercard Identity Check is an optional service for eCommerce merchants that allows for an additional level of shopping security by requiring cardholders to enter additional log-in credentials that are verified by the issuer when completing an online sale (if the issuer participates in the service). The existing 3D Secure 1.0 protocol only supports providing limited authentication data to issuers, and is only supported when the transaction takes place via a web browser (i.e., not in-app purchases).
Installment Payments Group A — Purchase	1.30%	\$0.00	<p>Fee assessed on each U.S. issued installment payment purchase and purchase return transaction based on MCC.</p> <p>Group A Merchant MCCs: All other.</p> <p>Group B Merchant MCCs: Retail (5300, 5310, 5331, 5411, 5499, 5912), Restaurants / Bars (5813, 5814), Entertainment (7829, 7841, 7994), Transportation (4111, 4121), Parking Lots / Garages (7523), Telecommunications — (4814), Cable / Satellite (4899), Fuel (5541, 5542), Electric Vehicle Charging (5552), Insurance (5960, 6300), Real Estate (6513), Lottery / Gambling (7800, 7801, 7802, 7995), Government (9211, 9222, 9223, 9311, 9399, 9402).</p> <p>Group C Merchant MCCs: Utilities (4900).</p> <p>All merchants will automatically be opted into acceptance of the Mastercard Installment Payments product by Mastercard; however, merchants have the option to opt out of acceptance. For merchants who choose to opt-out, these transactions will be declined at the point-of-sale and be subject to applicable fees for declined authorizations. To opt-out at any time, please call your merchant portfolio officer or usual customer service phone number.</p>
Installment Payments Group B — Purchase	0.10%	\$0.00	
Installment Payments Group C — Purchase	0.00%	\$0.00	
Installment Payments Group A — Purchase Return	1.15%	\$0.00	
Installment Payments Group B — Purchase Return	0.00%	\$0.00	
Installment Payments Group C — Purchase Return	0.00%	\$0.00	
Interchange Compliance Downgrade	0.00%	\$0.15	Fee assessed for every transaction whose interchange fee is adjusted or downgraded by Mastercard.
Interchange Compliance Downgrade Report	0.00%	\$0.02	Fee assessed on all transactions assessed the Interchange Compliance Downgrade fee.
License Volume	0.005% ▲ 0.007% Effective 04/01/2023	\$0.00	Fee assessed on the gross dollar amount of all Mastercard transactions (credit and signature debit). Fee based on a good faith effort to recover and allocate among all customers Mastercard's annual fees for licensing and third party processing.
Merchant Location	0.00%	\$1.25	Fee assessed monthly per active merchant location. An active location is defined as a merchant location that processed at least one Mastercard transaction during the month. Merchant locations that have less than \$200 in Mastercard gross sales for the month are not subject to the fee for that month. Merchant locations in MCCs 8398 (Charitable Organizations) and 8661 (Religious Organizations) are not subject to this fee. Billed on a one month lag.
Network Access & Brand Usage (NABU)	0.00%	\$0.0195	Fee assessed on all Mastercard purchase and purchase return authorization attempts that are processed with a U.S. issued card at a U.S. merchant location. Does not apply to authorization reversals.
Transaction Processing Excellence — Pre-Authorization	0.00%	\$0.045	Fee assessed on Mastercard authorizations when the following conditions are met: (i) authorization is fully approved, (ii) authorization is identified as a pre-authorization, and (iii) authorization is not followed by either a clearing transaction or authorization reversal within 30 calendar days. Automated Fuel Dispensers (5542), contactless transit aggregated transactions, debt recovery transactions, pre-authorizations with an expired chargeback protection timeframe and offline approved transactions not subject to this fee. Billed on a one month lag.
Transaction Processing Excellence — Undefined Authorization	0.00%	\$0.045	Fee assessed on Mastercard authorizations when the following conditions are met: (i) authorization is fully approved, (ii) authorization is identified as an undefined authorization, and (iii) authorization is not followed by either a clearing transaction or authorization reversal within 7 calendar days. Automated Fuel Dispensers (5542), contactless transit aggregated transactions, debt recovery transactions, pre-authorizations with an expired chargeback protection timeframe and offline approved transactions not subject to this fee. Billed on a one month lag.
Transaction Processing Excellence — Final Authorization	0.25%	\$0.00	Fee assessed on Mastercard authorizations when the following conditions are met: (i) authorization is fully approved, (ii) authorization is identified as a final authorization, and (iii) either authorization is not followed by either a clearing transaction or authorization reversal within 7 calendar days or the final clearing amount is submitted for an amount different from the approved authorization amount or submitted in a different currency than the authorization amount. Billed on a one month lag.
Transaction Processing Excellence — Final Authorization Minimum	0.00%	\$0.04	

Payment Network Fees	Rates		Fee Information
	Per dollar	Per item	
Transaction Processing Excellence — Detail Report	0.00%	\$0.02	Fee assessed on all Mastercard authorizations that are subject to the Processing Integrity fees for Pre-Authorization, Undefined Authorization, or Final Authorization or to the Transaction Processing Excellence Fees for Excessive Authorization Attempts and Nominal Amount Authorizations.
Transaction Processing Excellence — Excessive Authorization Attempts	0.00%	\$0.15 ▲ \$0.30 Effective 01/01/2024 ▲ \$0.50 Effective 01/01/2025	Fee assessed on each declined authorization after 10 previously declined attempts have been made on the same card number at the same merchant location in a 24-hour period. Each excessive authorization attempt will also be assessed the Mastercard Processing Integrity Report Fee. Billed on a one month lag.
Transaction Processing Excellence — Merchant Advice Code	0.00%	\$0.03	Fee assessed for card-not-present (CNP) authorization requests that is declined with a Merchant Advice Code (MAC) value 03 (sent by issuers to indicate an account is closed or fraudulent and no further approvals will be forthcoming) or 21 (sent by Mastercard to indicate a cardholder canceled agreement and instructs the merchant not retry the transaction) when in the past 30 days a transaction with the same account information was declined with MAC 03 or 21.
Transaction Processing Excellence — Nominal Amount Authorizations	0.00%	\$0.045	Fee assessed on each approved, card not present authorization that is submitted for \$1 or less and then subsequently reversed in an effort to validate card status. Each nominal amount authorization will also be assessed the Mastercard Processing Integrity Report Fee. Note: If nominal amount authorizations are being used as a method to check card status, this fee can be avoided by using Mastercard Account Status Inquiry transactions instead. Billed on a one month lag. Fee is effective January 6, 2020.