



# Mastercard 2022–2023 U.S. Region Interchange Programs and Rates

Effective April 22, 2022

## U.S. Region Mastercard Consumer Credit Rates

Program Name	Core (USD)	Enhanced Value (USD)	World (USD)	World High Value (USD)	World Elite (USD)
Airline	N/A	N/A	N/A	2.55% + 0.10	2.55% + 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	1.65% + 0.04	1.80% + 0.04	1.90% + 0.04	2.30% + 0.04	2.30% + 0.04
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	1.95% + 0.10	2.10% + 0.10	2.20% + 0.10	2.60% + 0.10	2.60% + 0.10
Key-entered	1.95% + 0.10	2.10% + 0.10	2.20% + 0.10	2.60% + 0.10	2.60% + 0.10
Lodging and Auto Rental	1.65% + 0.10	1.75% + 0.10	N/A	N/A	N/A
Merchant UCAF	1.95% + 0.10	2.10% + 0.10	2.20% + 0.10	2.60% + 0.10	2.60% + 0.10
Merit I	1.95% + 0.10	2.10% + 0.10	2.20% + 0.10	2.60% + 0.10	2.60% + 0.10
Merit I (Insurance MCCs <sup>1</sup> )	1.43% + 0.05	1.43% + 0.05	1.43% + 0.05	2.25% + 0.10	2.25% + 0.10
Merit I (Real Estate MCCs <sup>2</sup> )	1.43% + 0.05	1.43% + 0.05	1.43% + 0.05	2.20% + 0.10	2.20% + 0.10
Merit I (Day Care MCCs <sup>3</sup> )	1.60% + 0.10	1.60% + 0.10	1.60% + 0.10	N/A	N/A
Merit III Base	1.65% + 0.10	1.80% + 0.10	1.90% + 0.10	2.30% + 0.10	2.30% + 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

<sup>1</sup> Applies to Insurance MCCs (5960 and 6300)

<sup>2</sup> Applies to Real Estate MCC (6513)

<sup>3</sup> Applies to Child Day Care Services MCC (8351)



Merit III Tier 3	1.55% + 0.10	1.55% + 0.10	1.65% + 0.10	2.15% + 0.10	2.15% + 0.10
<b>Program Name</b>	<b>Core (USD)</b>	<b>Enhanced Value (USD)</b>	<b>World (USD)</b>	<b>World High Value (USD)</b>	<b>World Elite (USD)</b>
PassengerTransport	1.65% + 0.10	1.75% + 0.10	N/A	N/A	N/A
Payment Transaction (Gaming Payments MCCs <sup>4</sup> )	0.00% + 0.10	0.00% + 0.10	0.00% + 0.10	0.00% + 0.10	0.00% + 0.10
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 (0.95 max)	1.90% + 0.00 (0.95 max)	2.00% + 0.00 (0.95 max)	2.00% + 0.00 (0.95 max)	2.00% + 0.00 (0.95 max)
Public Sector	1.55% + 0.10	1.55% + 0.10	1.55% + 0.10	1.55% + 0.10	1.55% + 0.10
Restaurant	N/A	N/A	1.85% + 0.10	2.00% + 0.10	2.00% + 0.10
Service Industries	1.15% + 0.05	1.15% + 0.05	1.15% + 0.05	1.15% + 0.05	1.15% + 0.05
Small Ticket <sup>5</sup> Card Present	1.65% + 0.02	1.80% + 0.02	1.90% + 0.02	2.30% + 0.02	2.30% + 0.02
Small Ticket <sup>2</sup> Card-Not-Present	1.95% + 0.02	2.10% + 0.02	2.20% + 0.02	2.60% + 0.02	2.60% + 0.02
Standard	3.15% + 0.10	3.15% + 0.10	3.15% + 0.10	3.15% + 0.10	3.15% + 0.10
Supermarket Base	1.45% + 0.10	1.60% + 0.10	1.70% + 0.10	2.10% + 0.10	2.10% + 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	2.25% + 0.10	2.55% + 0.10	2.55% + 0.10
T&E Large Ticket	N/A	N/A	N/A	2.55% + 0.00	2.55% + 0.00
Utilities	0.00% + 0.75	0.00% + 0.75	0.00% + 0.75	0.00% + 0.75	0.00% + 0.75

<sup>4</sup> Gaming and Lottery MCCs (7800, 7801, 7802, 7994, and 7995)

<sup>5</sup> New Small Ticket effective 21.Q2 Small Ticket rates will apply to transactions \$5 and below.

©2022 Mastercard. Proprietary. All rights reserved.



Consumer Credit Refund Group 1	N/A	N/A	2.30% + 0.00	2.30% + 0.00	2.30% + 0.00
Consumer Credit Refund Group 2	1.75% + 0.00	1.75% + 0.00	1.75% + 0.00	1.75% + 0.00	1.75% + 0.00
Consumer Credit Refund Group 3	1.75% + 0.00	1.75% + 0.00	1.75% + 0.00	1.75% + 0.00	1.75% + 0.00
Consumer Credit Refund Group 4	1.75% + 0.00	1.75% + 0.00	1.75% + 0.00	1.75% + 0.00	1.75% + 0.00
Consumer Credit Refund Group 5	1.75% + 0.00	1.75% + 0.00	1.75% + 0.00	1.75% + 0.00	1.75% + 0.00

### **U.S. Region Mastercard Consumer Credit Tier Qualifying Criteria**

<b>Tier <sup>b</sup></b>	<b>Minimum Annual Consumer Credit Core Value, Enhanced Value, World, World High Value, and World Elite Volume</b>
<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>c</sup>	USD 1.00 billion

<sup>b</sup> The minimum annual Consumer Credit Core Value, Enhanced Value, World, World High Value, and World Elite volume is based on a merchant's October 2018 – September 2019 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.

<sup>c</sup> 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 (POS) AND (5) Not a tiered merchant for Consumer Credit Merit 3.



## U.S. Region Mastercard Unregulated 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 MCCs <sup>d</sup> )	0.65% + 0.15 (2.00 max)	0.65% + 0.15 (2.00 max)
Full UCAF	1.65% + 0.15	1.76% + 0.20
Key-Entered	1.65% + 0.15	1.76% + 0.20
Lodging and Auto Rental	1.15% + 0.15	1.15% + 0.15
Merchant UCAF	1.65% + 0.15	1.76% + 0.20
Merit I	1.65% + 0.15	1.76% + 0.20
Merit I (Real Estate MCCs)	0.80% + 0.25 (5.00 max)	0.80% + 0.25 (5.00 max)
Merit I (Consumer Loan MCCs <sup>e</sup> )	0.80% + 0.25 (2.95 max)	0.80% + 0.25 (2.95 max)
Merit III Base	1.05% + 0.15	1.15% + 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
Payment Transaction (Gaming Payments MCCs <sup>f</sup> )	0.00% + 0.10	0.00% + 0.10
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 (0.95 max)
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	N/A	N/A



Program Name	Debit Rate (USD)	Prepaid Rate (USD)
Supermarket Tier 2	N/A	N/A
Supermarket Tier 3	N/A	N/A
Utilities	0.00% + 0.65	0.00% + 0.65
Consumer Debit Refund Group 1	0.00% + 0.00	0.00% + 0.00
Consumer Debit Refund Group 2	0.00% + 0.00	0.00% + 0.00
Consumer Debit Refund Group 3	0.00% + 0.00	0.00% + 0.00

- d. The following MCC's qualify for the Emerging market Education and Gov't rate: 7800, 8211, 8220, 8299, 9211, 9222, 9223, 9311, 9399, and 9402.
- e. The Merit 1 Consumer Loan rate requires a Mastercard approved and assigned Merchant ID.
- f. The following MCCs apply to the Payment Transaction: Gaming Payments: 7800, 7801, 7802, 7994, 7995

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

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

- g. The minimum annual Consumer Debit and Prepaid volume is based on a merchant's October 2018 – September 2019 unregulated volume settled through GCMS that qualified for the Merit III 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 Unregulated Consumer Debit and Prepaid Small Ticket Tier Qualifying Criteria***

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

- h. The minimum Consumer Debit and Prepaid volume or transactions is based on a merchant's October 2018 – September 2019 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 Regulated Consumer/Commercial Debit and Prepaid Rates

Program Name	Debit Rate (USD)	Prepaid Rate (USD)
<b>Purchases, Purchases with Cash-back and Unique</b>		
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
<b>Credits (Refunds&gt;Returns)</b>		
Regulated POS Debit	0.00% + 0.00	0.00% + 0.00
Regulated POS Debit with Fraud Adjustment	0.00% + 0.00	0.00% + 0.00
Regulated POS Debit Small Ticket	0.00% + 0.00	0.00% + 0.00
Regulated POS Debit Small Ticket with Fraud Adjustment	0.00% + 0.00	0.00% + 0.00
<b>Payment Transactions</b>		
Payment Transaction	0.19% + 0.53	0.19% + 0.53
Payment Transaction (Gov't-owned Lottery <sup>k</sup> )	0.00% + 0.10	0.00% + 0.10

<sup>k</sup> Payment Transaction – Gaming Payments applies to MCCs 7800, 7801, 7802, 7994, and 7995

**Note:** Regulated rates also apply to any U.S. Interregional transaction between the U.S., American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands.



## U.S. Region Mastercard Commercial Rates - Small Business Credit

Program Name	Level 1 / Business Core (USD)	Level 2 / Business World (USD)	Level 3 / Business World Elite (USD)	Level 4 (USD)	Level 5 (USD)
Charities	2.00% + 0.10	2.00% + 0.10	2.00% + 0.10	2.00% + 0.10	2.00% + 0.10
Data Rate I	2.65% + 0.10	2.80% + 0.10	2.85% + 0.10	2.95% + 0.10	3.00% + 0.10
Data Rate II	1.90% + 0.10	2.05% + 0.10	2.10% + 0.10	2.20% + 0.10	2.25% + 0.10
Payment Transaction	0.19% + 0.53	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	0.00% + 0.00
Standard	2.95% + 0.10	3.10% + 0.10	3.15% + 0.10	3.25% + 0.10	3.30% + 0.10
T&E Rate	2.35% + 0.10	2.50% + 0.10	2.55% + 0.10	2.65% + 0.10	2.70% + 0.10
Utilities	0.00% + 1.50	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	2.37% + 0.00
Commercial Refund Group 2	2.30% + 0.00	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	2.21% + 0.00
Commercial Refund Group 4	2.16% + 0.00	2.16% + 0.00	2.16% + 0.00	2.16% + 0.00	2.16% + 0.00



## U.S. Region Mastercard Commercial Rates - Unregulated Commercial Debit/Prepaid and Large Market Credit

Program Name	Commercial Debit (USD)	Commercial Prepaid (USD)	Large Market Credit (USD)
Charities	2.00% + 0.10	2.00% + 0.10	2.00% + 0.10
Data Rate I	2.65% + 0.10	2.65% + 0.10	2.70% + 0.10
Data Rate II	2.10% + 0.10	2.65% + 0.10	2.50% + 0.10
Data Rate II (Petroleum MCCs)	2.05% + 0.10	2.05% + 0.10	2.20% + 0.10
Data Rate III	N/A	N/A	1.90% + 0.10
Large Ticket	N/A	N/A	1.45% + 35.00
Payment Transaction	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
Standard	2.95% + 0.10	2.95% + 0.10	2.95% + 0.10
T&E Rate	2.35% + 0.10	2.35% + 0.10	2.65% + 0.10
Utilities	0.00% + 1.50	0.00% + 1.50	N/A
Commercial Refund Group 1	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
Commercial Refund Group 3	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





## **U.S. Region Mastercard Commercial Rates – Commercial Payments Account and Variable Interchange Programs**

<b>Commercial Payments Account Transaction Amount</b>	<b>Rate (USD)</b>
Less than USD 10,000.00	Commercial rates apply
Large Ticket 1 (USD 10,000.00–25,000)	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 500,000.01–1,000,000)	0.80%
Large Ticket 5 (More than USD 1,000,000)	0.70%

<b>Bill Pay Commercial (BPC)</b>	<b>Rate (USD)</b>
Commercial Bill Pay Standard	2.50% + 0.10

<b>Variable Interchange Programs (VIP)</b>	<b>Rate (USD)</b>
VIP Rate 1	0.80% + 0.10
VIP Rate 2	1.05% + 0.10
VIP Rate 3	1.35% + 0.10
VIP Rate 4	1.45% + 0.10
VIP Rate 5	1.90% + 0.10
VIP Rate 6	2.50% + 0.10
VIP Rate 7	3.00% + 0.10
VIP Rate 8	1.25% + 40.00
VIP Rate 9	1.20% + 60.00
VIP Rate 10	1.15% + 80.00
VIP Rate 11	1.45% + 35.00
VIP Rate 12	2.40% + 0.00
VIP Rate 13	2.30% + 0.00
VIP Rate 14	2.00% + 0.00



## U.S. Region Mastercard PIN Debit Rates

Program Name	Rate (USD)
<b>Purchases, Payment Transactions</b>	
PIN Debit All Other Base	0.90% + 0.15
PIN Debit Convenience Base	0.75% + 0.17 (0.95 max)
PIN Debit Supermarket/Warehouse Base	1.05% + 0.15 (0.35 max)
PIN Debit Payment Transaction	0.19% + 0.53
PIN Debit Payment Transaction (Gaming Payment MCCs <sup>p</sup> )	0.00% + 0.10
PIN Regulated POS Debit	0.05% + 0.21
PIN Regulated POS Debit with Fraud Adjustment	0.05% + 0.22
<b>Credits (Refunds&gt;Returns)</b>	
PIN Unregulated - Credits (Refunds>Returns)	0.00% + 0.00
PIN Regulated - Credits (Refunds>Returns)	0.00% + 0.00

<sup>p</sup> Payment Transaction – Gaming Payments applies to MCCs 7800, 7801, 7802, 7994, and 7995 (U.S. region only).

**Note:** Regulated rates also apply to any U.S. Interregional transaction between the U.S., American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands.

## U.S. Region Mastercard ATM Rates

Interchange Program Name	Minimum Quarterly Transactions	Rate (USD)
ATM Financial Tier 1	7.5 million	0.00% + 0.35
ATM Financial Tier 2	5.0 million	0.00% + 0.45
ATM Financial Base	N/A	0.00% + 0.50
ATM Financial Nebraska	N/A	0.00% + 0.45
ATM Non - Financial	N/A	0.00% + 0.28
ATM Shared Deposit	N/A	0.00% + 2.00

The minimum quarterly transaction threshold is reviewed quarterly based on an issuer's ATM transactions settled during the prior calendar quarter for the next subsequent quarter. Please note that the tier qualifications are effective in the second month of the next subsequent quarter. An issuer that qualifies for a tier based on their first quarter transactions (January - March), they will qualify for the new tiered rate commencing in May.



These rates also apply to domestic ATM transactions in the U.S. Virgin Islands (when the issuer and the ATM are located within the U.S. Virgin Islands).