

Visa – Consumer

(Credit rates apply to credit card transactions. Debit rates are for debit or check card transactions.)

| Category | Description |
|------------------------|---|
| CPS/Retail (Base) | <ul style="list-style-type: none"> • Full magnetic stripe capture with signature • Settled within two days of authorization. Authorization date must equal transaction date. • Electronically authorized. Authorization amount must be within 20% of the settled amount for 5812 (Restaurant), 5813 (Bars and Taverns), 5814 (Fast Food Restaurant), 7230 (Beauty and Barber Shops), 4121 (Taxicabs and Limousines), and 7298 (Health and Beauty Spas). Authorization amount must equal settled amount for all other MCCs. • Hotel/Car Rental MCCs can achieve this rate if market-specific data is passed through • Traditional Rewards (credit) and Signature cards will qualify for CPS Rewards 1 |
| CPS/Small Ticket | <ul style="list-style-type: none"> • Full magnetic stripe capture with signature • Settled within two days of authorization. Authorization date must equal transaction date. • Transaction amount must be equal to or less than \$15 • Restricted to MCCs for Local Commuter Transport (4111), Taxicab (4121), Bus Lines (4131), Tolls and Bridge Fees (4784), Restaurant (5812), Fast Food (5814), News Dealers/Newsstands (5994), Laundries (7211), Dry Cleaners (7216), Quick Copy Services (7338), Parking Lot (7523), Car Washes (7542), Theater (7832), and Video Rental (7841) |
| CPS/Restaurant | <ul style="list-style-type: none"> • Restricted to Restaurants (MCC 5812 or 5814) • Full magnetic stripe capture with signature • Settled within two days of authorization. Authorization date must equal transaction date. • Electronically authorized • Traditional Rewards (credit) will qualify for CPS Rewards 2. Signature cards will qualify at EIRF. |
| CPS/Supermarket (Base) | <ul style="list-style-type: none"> • Restricted to Supermarkets (MCC 5411) • Full magnetic stripe capture with signature • Settled within two days of authorization • Electronically authorized. Authorization amount equals settled amount. • Traditional Rewards (credit) and Signature cards will qualify for CPS Rewards 1 |
| CPS/Retail Key Entry | <ul style="list-style-type: none"> • Magnetic stripe on card can't be read • Keyed in with signature and AVS • Settled within two days of authorization • Electronically authorized. Authorization amount equals settled amount, or within 20% if the merchant has a restaurant MCC code. • Automated Fuel Dispensers (5542) and Direct Marketing (5960, 5962, 5964 - 5969) merchants are NOT eligible • Hotel/Car Rental MCCs can achieve this rate if market-specific data is passed through • Traditional Rewards (credit) and Signature cards will qualify for CPS Rewards 2 |
| CPS/Card Not Present | <ul style="list-style-type: none"> • Keyed in at the merchant location • AVS and invoice number required • Settled within two days of authorization • Purchase/ship date within seven days of authorization • Electronically authorized. Authorization amount equals settled amount, or within 20% if the merchant has a restaurant MCC code. • Traditional Rewards (credit) and Signature cards will qualify for CPS Rewards 2 |
| Standard | <ul style="list-style-type: none"> • One or more of the following: • Full magnetic stripe read or keyed-in transaction, settled after three days • Keyed without AVS, settled more than two days from authorization (most MCC codes) • High risk MCC, combination of downgrades • MCC code from authorization file does not match MCC code in settlement record • Information from authorization does not match information from forced or post-authorized settlement transaction • Non-authorized transaction • Non-CPS qualified transaction on a Signature card at a Travel Service MCC (3000-399, 4112, 4411, 4511, 4722, 5812, 5814, 7011, and 7512) |

Visa – Consumer (continued)

| Category | Description |
|------------------------------------|---|
| CPS/Retail 2 (Emerging Markets) | <ul style="list-style-type: none"> • Restricted to the following MCCs: Cable (4899), Insurance (5960 and 6300), Schools (8211, 8220, and 8299), Court Costs (9211), Fines (9222), Government Services (9399), Subscriptions (5968), Fuel Dealers (5983), Child Care Services (8351), and Charitable Organizations (8398) • Keyed-in transaction qualifying for CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred or CPS/Retail Key Entry with the exception that AVS is not required |
| CPS/Automated Fuel Dispenser (AFD) | <ul style="list-style-type: none"> • Restricted to Automated Fuel Dispensers (MCC 5542) • Full magnetic stripe read at an automated fuel dispenser (AFD) • Settled within two days of authorization • AFD automatically authorizes for set dollar amount, sale amount must be less than \$75. No downgrade for authorization amount being different than sale. • Traditional Rewards (credit) and Signature cards will qualify for CPS Rewards 1 |
| CPS/Service Station | <ul style="list-style-type: none"> • Restricted to Service Stations (MCC 5541) • Full magnetic stripe capture with signature • Settled within two days of authorization. Authorization date must equal transaction date. • Electronically authorized • Traditional Rewards (credit) and Signature cards will qualify for CPS Rewards 1 |
| CPS/Passenger Transport | <ul style="list-style-type: none"> • Restricted to passenger transport merchants or travel agencies that process tickets by mail, Internet, or in a face-to-face environment with transactions that do not qualify for CPS/Retail • Full magnetic stripe read or card keyed in • Settled within 8 days of authorization • Electronic authorization through terminal. Authorization amount must be within 15% of sale amount. • Industry information, itinerary data and ticket number passed through • Traditional Rewards (credit) will qualify for CPS Rewards 2. Signature cards will qualify at EIRF. |
| Electronic Interchange Rate (EIRF) | <ul style="list-style-type: none"> • One of the following: • Keyed in. No AVS and/or invoice number. Settled within three days of authorization. Authorized amount equals settled amount, or within 20% if the merchant has a restaurant MCC code. • Magnetic stripe capture or CPS-qualified transaction settled between two and three days • Forced in, voice authorization, settled within three days • A downgrade because of incorrect format or authorization amount not within allowed tolerance • CPS-qualified transaction on a Signature card at a Travel Service MCC (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, and 7512) |
| CPS Rewards 1 | <ul style="list-style-type: none"> • Traditional Rewards (credit) transaction meeting qualification criteria for CPS/Retail, CPS Supermarket, CPS AFD, or CPS Retail Service Station • Signature card transaction at a non-Travel Service MCC meeting qualification criteria for CPS/Retail, CPS/Supermarket, CPS/AFD, or CPS/Retail Service Station |
| CPS Rewards 2 | <ul style="list-style-type: none"> • Traditional Rewards (credit) transaction meeting qualification criteria for CPS/Card Not Present, CPS/E-Commerce Basic, CPS/Retail Key Entry, CPS/Hotel and Car Rental, CPS/Restaurant, or CPS/Passenger Transport • Signature card transaction at a non-Travel Service MCC meeting qualification criteria for CPS/Card Not Present, CPS/E-Commerce Basic, or CPS/Retail Key Entry |
| CPS/Account Funding | <ul style="list-style-type: none"> • The cardholder is attempting to fund a host-based pre-paid product, brokerage account, or escrow account with a Visa credit or debit card in a secure Internet environment • AVS required • CVV2 required on all transactions • Settled within two days of authorization. Authorization date must equal transaction date. |

Visa – Consumer (continued)

| Category | Description |
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| CPS/E-Commerce Basic | <ul style="list-style-type: none"> • Transaction takes place in a secure Internet environment • Card number keyed in • AVS and invoice number required • Settled within two days of authorization • Purchase/ship date within seven days of authorization • E-commerce indicator (ECI) passed through • Traditional Rewards (credit) and Signature cards will qualify for CPS Rewards 2 |
| CPS/E-Commerce Preferred | <ul style="list-style-type: none"> • Transaction takes place in a secure Internet environment • Card number keyed in • Invoice number passed through for all card types • AVS preferred, but not required • Settled within two days of authorization • Purchase/ship date within seven days of authorization • Merchant, acquirer, and cardholder participate in Verified by Visa • 3-D Secure fields passed through: XID, CAVV, and ECI |
| CPS/Hotel/Car Rental Card Present (2) | <ul style="list-style-type: none"> • Full magnetic stripe capture with signature at a hotel or car rental MCC code location • Transaction settled within 2 days of departure. Transaction date must be the check-out or return date. • Electronic authorization. Authorization amount must be within 15% of sale amount. • 30-day maximum time limit between authorization and settlement • Industry information (folio/rental agreement number) passed through by software • Traditional Rewards (credit) will qualify for CPS Rewards 2. Signature cards will qualify at EIRF. |
| CPS/Hotel/Car Rental Card NOT Present (1) | <ul style="list-style-type: none"> • Keyed in at a hotel or car rental MCC code location • Transaction settled within two days of departure. Transaction date must be the check-out or return date. • Electronic authorization. Authorization amount must be within 15% of sale amount. • 30-day maximum time limit between authorization and settlement • Industry information (folio/rental agreement number) passed through by software • Internet transactions: AVS preferred, merchant, acquirer, and cardholder participate in Verified by Visa, and 3-D Secure fields passed through: XID, CAVV, and ECI • Traditional Rewards (credit) will qualify for CPS Rewards 2. Signature cards will qualify at EIRF. |
| Foreign PPS2 | <ul style="list-style-type: none"> • Swiped foreign-issued consumer card • Settled within three days of authorization |
| Foreign Standard | <ul style="list-style-type: none"> • Swiped or keyed foreign-issued consumer card • Settled within 30 days of authorization |
| Infinite Card | <ul style="list-style-type: none"> • Swiped or keyed foreign-issued Infinite card • Settled within 30 days of authorization |
| Debt Repayment Program | <ul style="list-style-type: none"> • Registration and limited debit acceptance required • Restricted to consumer auto loan, credit card, residential mortgage, and student loan bills |
| Utility | <ul style="list-style-type: none"> • Restricted to MCC 4900. Registration required. • Meets qualification criteria for CPS/Retail, CPS/Retail 2, CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred, or CPS/Retail Key Entry |
| CPS/Debit Tax Payment 1 | <ul style="list-style-type: none"> • MCC 9311 • Transactions greater than \$4.00 • Convenience fee may be charged but must be less than \$3.95 • Registration required |
| CPS/Debit Tax Payment 2 | <ul style="list-style-type: none"> • MCC 9311 • Transactions under than \$4.00 • Convenience fee may be charged but must be less than \$3.95 • Registration required |

Visa – Consumer (continued)

| Category | Description |
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| Signature Preferred – CNP | <ul style="list-style-type: none"> • Signature Preferred Card only • Restricted to non-Travel Service MCCs • Non face-to-face environment • CPS Qualified for CPS Card Not Present, CPS E-Commerce Preferred, CPS E-Commerce Basic, CPS Retail 2, or CPS Account Funding |
| Signature Preferred – Retail | <ul style="list-style-type: none"> • Signature Preferred Card only • Restricted to non-Travel Service MCCs • Face-to-face environment • CPS Qualified for CPS Retail, CPS Supermarket, CPS Retail Key Entry, CPS Small Ticket, CPS Automated Fuel Dispenser, and CPS Retail Service Station |
| Signature Preferred – B2B | <ul style="list-style-type: none"> • Signature Preferred Card only • Full magnetic stripe read, or keyed • Qualified for any CPS program • Limited to the following MCCs: 0780, 1799, 2741, 2791, 2842, 4214, 5021, 5039, 5044, 5046, 5047, 5051, 5065, 5074, 5085, 5099, 5131, 5137, 5139, 5169, 5192, 5193, 5198, 5199, 6300, 7311, 7333, 7349, 7361, 7372, 7375, 7379, 7392, 7399, 7829, 8734, 8931, and 8999 |
| Signature Preferred – Standard | <ul style="list-style-type: none"> • Signature Preferred Card • Transaction is not CPS Qualified |
| Signature Preferred - Electronic | <ul style="list-style-type: none"> • Signature Preferred Card • Transaction from a Travel Service MCC • CPS Qualified |
| Signature Preferred – Fuel | <ul style="list-style-type: none"> • Signature Preferred Card • More information to be added as it becomes available |
| Credit Voucher - Consumer Card – Non Passenger Transport | <ul style="list-style-type: none"> • Credits only • Applies to merchants that do not qualify for the MO/TO and E-Commerce or Passenger Transport rate |
| Credit Voucher -Consumer Card - MOTO/ E-Commerce | <ul style="list-style-type: none"> • Credits only • Applies to merchants with more than 70% of their consumer card sales volume qualifying at Card Not Present or CPS E-Commerce rates; except does not include merchants with MCC 3000-3299, 4112, 4511, 5962, or 5964-5969 |
| Credit Voucher - Consumer Card - Passenger Transport | <ul style="list-style-type: none"> • Credits only • Applies to merchants with MCC 3000-3299, 4112, and 4511 |

Visa – Commercial

- Corporate, Business, or Purchasing card
- Travel Service MCCs include: 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, and 7512
- *NOTE:* Sales tax amount cannot be zero and must be between 0.1% and 22% of the transaction amount

| Category | Description |
|-----------------------------------|--|
| Commercial Standard | <ul style="list-style-type: none"> • Corporate, Business, or Purchasing card • A transaction missing the following: <ul style="list-style-type: none"> • CPS Qualified: Settled within two days of authorization. Authorization date must equal transaction date. Electronic authorization, and authorized amount must equal settled amount. • Level 2 Data: Business and Corporate card transactions require sales tax amount. Purchasing Card transactions require sales tax amount and customer code. • High risk or other downgrade • MCC code from authorization file does not match MCC code in settlement record |
| Purchasing Electronic | <ul style="list-style-type: none"> • Purchasing card only • Full magnetic stripe read or keyed (AVS not required on Purchasing cards) • A transaction missing only one of the following: <ul style="list-style-type: none"> • CPS Qualified: Settled within two days of authorization. Authorization date must equal transaction date. Electronic authorization, and authorized amount must equal settled amount. • Level 2 Data: Sales tax amount |
| Business Electronic | <ul style="list-style-type: none"> • Business card only • Full magnetic stripe read, or keyed • A transaction missing only one of the following: <ul style="list-style-type: none"> • CPS Qualified: Settled within two days of authorization. Authorization date must equal transaction date. Electronic authorization, and authorized amount must equal settled amount. • Level 2 Data: Sales tax amount |
| Corporate Electronic | <ul style="list-style-type: none"> • Corporate card only • Full magnetic stripe read, or keyed • A transaction missing only one of the following: <ul style="list-style-type: none"> • CPS Qualified: Settled within two days of authorization. Authorization date must equal transaction date. Electronic authorization, and authorized amount must equal settled amount. • Level 2 Data: Sales tax amount |
| Purchasing Card Not Present (CNP) | <ul style="list-style-type: none"> • Purchasing card only • Restricted to non-Travel Service MCCs • Non face-to-face environment • CPS Qualified for CPS Card Not Present, CPS E-Commerce Preferred, CPS E-Commerce Basic, CPS Retail 2, or CPS Account Funding • Level 2 data is not present or fails edits |
| Business Card Not Present (CNP) | <ul style="list-style-type: none"> • Business card only • Restricted to non-Travel Service MCCs • Non face-to-face environment • CPS Qualified for CPS Card Not Present, CPS E-Commerce Preferred, CPS E-Commerce Basic, CPS Retail 2, or CPS Account Funding • Level 2 data is not present or fails edits |
| Corporate Card Not Present (CNP) | <ul style="list-style-type: none"> • Corporate card only • Restricted to non-Travel Service MCCs • Non face-to-face environment • CPS Qualified for CPS Card Not Present, CPS E-Commerce Preferred, CPS E-Commerce Basic, CPS Retail 2, or CPS Account Funding • Level 2 data is not present or fails edits |
| Commercial Retail | <ul style="list-style-type: none"> • Corporate, Business or Purchasing card • Restricted to non-Travel Service MCCs • Face-to-face environment • CPS Qualified for CPS Retail, CPS Supermarket, CPS Retail Key Entry, CPS Small Ticket, CPS Automated Fuel Dispenser, and CPS Retail Service Station • Level 2 data is not present or fails edits |

Visa – Commercial (continued)

- Corporate, Business, or Purchasing card
- Travel Service MCCs include: 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, and 7512
- *NOTE:* Sales tax amount cannot be zero and must be between 0.1% and 22% of the transaction amount

| Category | Description |
|--|--|
| Commercial Business-to-Business (B2B) | <ul style="list-style-type: none"> • Corporate, Business, or Purchasing card • Full magnetic stripe read, or keyed • Qualified for any CPS program • Limited to the following MCCs: 0780, 1799, 2741, 2791, 2842, 4214, 5021, 5039, 5044, 5046, 5047, 5051, 5065, 5074, 5085, 5099, 5131, 5137, 5139, 5169, 5192, 5193, 5198, 5199, 6300, 7311, 7333, 7349, 7361, 7372, 7375, 7379, 7392, 7399, 7829, 8734, 8931, and 8999 |
| Commercial Level 2 | <ul style="list-style-type: none"> • Corporate, Business, or Purchasing card • Restricted to non-Travel Service MCCs • Full magnetic stripe read, or keyed. (AVS required on Business cards only) • CPS Qualified: Settled within two days of authorization. Authorization date must equal transaction date. Electronic authorization, and authorized amount must equal settled amount. • Level 2 Data: Sales tax amount must be passed through and must be between 0.1% and 22% of transaction amount • Purchasing Cards only: Customer Code required at a fuel merchant (MCC 5541, 5542, 4468, 5499, and 5983) or on a Visa Fleet Card |
| Purchasing Level 3 | <ul style="list-style-type: none"> • Restricted to non-Travel Service MCCs • Purchasing cards only. GSA Purchasing cards are not eligible. • CPS Qualified: Settled within two days of authorization. Authorization date must equal transaction date. Electronic authorization, and authorized amount must equal settled amount. • Sales tax amount must be passed through and must be between 0.1% and 22% of transaction amount • Customer Code required at a fuel merchant (MCC 5541, 5542, 4468, 5499, and 5983, or on a Visa Fleet Card) • Level 3 Data: Message identifier including line item detail |
| GSA Purchasing Large Ticket | <ul style="list-style-type: none"> • Restricted to cards in certain GSA BINs • Non-Travel Service merchant only • CPS Qualification • Level 2 Data: Sales tax amount and customer code and Level 3 Data: Line item detail |
| GSA Government to Government | <ul style="list-style-type: none"> • Restricted to cards in certain GSA BINs • Non-Travel Service merchant only • MCC 9399 or 9402 only • Registration required • CPS Qualification • Level 2 Data: Sales tax amount and customer code and Level 3 Data: Line item detail |
| Purchasing Card Large Ticket | <ul style="list-style-type: none"> • Must be registered with Visa to participate • Limited to select MCCs • CPS Qualification • Level 2 Data: Sales tax amount and customer code and Level 3 Data: Line item detail |
| Commercial International | <ul style="list-style-type: none"> • Swiped or keyed foreign-issued commercial card • Settled within 30 days of authorization |
| Credit Voucher – Commercial Card – Non Passenger Transport | <ul style="list-style-type: none"> • Credits only • Applies to merchants with any MCC except 3000-3299, 4112, and 4511 |
| Credit Voucher – Commercial Card – Passenger Transport | <ul style="list-style-type: none"> • Credits only • Applies to merchants with MCC 3000-3299, 4112, and 4511 |

MasterCard – Consumer

(Credit rates apply to credit card transactions. Debit rates are for debit or check card transactions.
World rates apply to World MasterCard and World Elite MasterCard card transactions.)

| Category | Description |
|-----------------------|--|
| Merit III | <ul style="list-style-type: none"> • Full magnetic stripe capture with signature • Settled within two days of authorization • Electronically authorized. Authorization amount within 10% of sale amount, 25% if restaurant. |
| Small Ticket | <ul style="list-style-type: none"> • Full magnetic stripe capture with signature • Settled within two days of authorization • Transaction amount must be equal to or less than \$15 • Restricted to MCCs for Passenger Transport (4111), Taxicab (4121), Bus Lines (4131), Bridge and Road Fees-Tolls (4784), Miscellaneous Food Stores (5499), Restaurant (5812), Fast Food (5814), News Dealers and Newsstands (5994), Laundry Services-Family and Commercial (7211), Dry Cleaners (7216), Quick Copy, Reproduction and Blueprinting Services (7338), Parking Lot (7523), Car Washes (7542), Theater (7832), and Video Rental (7841) |
| Restaurant | <ul style="list-style-type: none"> • Full magnetic stripe capture with signature • Settled within two days of authorization • Restricted to MCCs for Restaurant (5812) and Fast Food (5814) |
| Key Entered | <ul style="list-style-type: none"> • Only retail sale and restaurant MCCs can qualify for this rate • Face-to-transaction with magnetic stripe capture attempted • Keyed in with signature • Settled within two days of authorization • Electronically authorized. Authorization amount within 10% of sale amount, 25% if restaurant. |
| Merit I | <ul style="list-style-type: none"> • One of the following: • Keyed-in transaction at a mail/phone order merchant and settled within two days of authorization • Full magnetic stripe read, or key-entered at a retail, supermarket, or warehouse location and settled between two and three days |
| Standard | <ul style="list-style-type: none"> • One of the following: • Forced-in voice authorization • Downgraded due to authorization amount not within appropriate percentage • Full magnetic stripe read, but settled after three days • Keyed-in and settled more than two days from authorization (most MCC codes) • MCC code from authorization file does not match MCC code in settlement record • Information from authorization does not match information from forced, or post-authorized settlement transaction • Non-authorized transaction |
| Emerging Markets | <ul style="list-style-type: none"> • Restricted to the following MCCs: Transportation (4111), Bridge and Road Fees (4784), Cable (4899), Utilities (4900), Insurance (5960 and 6300), Schools (8211, 8220, and 8299), Court Costs (9211), Fines (9222), Bail and Bond Payments (9223), Tax Payments (9311), Government Services (9399), and Postal Services – Government only (9402) |
| Petroleum | <ul style="list-style-type: none"> • Full magnetic stripe capture • Settled within two days of authorization • Restricted to MCC for Automated Fuel Dispenser (5542) or Service Stations (5541) |
| Convenience Purchases | <ul style="list-style-type: none"> • Restricted to: Fast Food Restaurants (5814), Miscellaneous Food Stores (5499), and Motion Picture Theaters (7832) • Full magnetic stripe capture with signature, unless transponder-initiated • Settled within two days of authorization • Electronically authorized. Authorization amount within 10% of sale amount, or 25% if restaurant, fast food, bar, or beauty salon. |

MasterCard – Consumer (continued)

(Credit rates apply to credit card transactions. Debit rates are for debit or check card transactions.
World rates apply to World MasterCard and World Elite MasterCard card transactions.)

| Category | Description |
|-----------------------------|---|
| Supermarket | <ul style="list-style-type: none"> • Restricted to qualified and registered supermarkets (MCC 5411) • Full magnetic stripe capture with signature • Settled within two days of authorization • Electronically authorized. Authorization amount within 10% of sale amount. |
| Warehouse Club | <ul style="list-style-type: none"> • Restricted to qualified and registered warehouse merchants (MCC 5300) • Full magnetic stripe capture with signature • Settled within two days of authorization • Electronically authorized. Authorization amount within 10% of sale amount. |
| Travel Industries Premiere | <ul style="list-style-type: none"> • Restricted to qualified and registered Vehicle Rental (3351-3500), Lodging (3501-3999), and Cruise Lines (4411) merchants • Full magnetic stripe read or keyed • Settled within two days of authorization • Appropriate addendum information required for vehicle rental and lodging merchants • Electronically authorized. Authorization amount within 10% of sale amount. |
| Passenger Transport | <ul style="list-style-type: none"> • Restricted to Passenger Railways (3000-3350, 4511) and Airlines (4112 and 4722) • Full magnetic stripe read or keyed in • Appropriate addendum information required • World Card transactions are NOT eligible |
| Service Industries | <ul style="list-style-type: none"> • Restricted to qualified and registered Insurance (5960 and 6300), Telecommunications (4812 and 4814), Cable (4899), and Utilities (4900) merchants • Keyed transaction • Settled within two days of authorization • Electronic authorization |
| Public Sector | <ul style="list-style-type: none"> • Restricted to Court Costs (9211), Fines (9222), Bail and Bond Payments (9223), Tax Payments (9311), and Government Services (9399) merchants |
| World T&E | <ul style="list-style-type: none"> • Restricted to the following MCCs: 3000-4010, 4112, 4411, 4511, 4722, 5812, 7011, 7512, 7513, and 7519 • Appropriate addendum information required • World MasterCard only • Settled within three days of authorization • Electronic or voice authorization |
| Merchant UCAF | <ul style="list-style-type: none"> • E-commerce transaction • Merchant supports UCAF (Universal Cardholder Authentication Field) |
| Full UCAF | <ul style="list-style-type: none"> • E-commerce transaction • Merchant and issuer support UCAF (Universal Cardholder Authentication Field) |
| International Electronic | <ul style="list-style-type: none"> • Swiped foreign-issued consumer card • Settled within 5 days of authorization |
| International Standard | <ul style="list-style-type: none"> • Swiped or keyed foreign-issued consumer card • Settled within 30 days of authorization |
| International Acquirer UCAF | <ul style="list-style-type: none"> • Keyed foreign-issued consumer card at a U.S. merchant's Web site • Web site must be secured with a solution that uses UCAF (Universal Cardholder Authentication Field) • Acquirer must also support UCAF |

MasterCard – Consumer (continued)

| Category | Description |
|-------------------------|---|
| International Full UCAF | <ul style="list-style-type: none"> • E-commerce transaction • Foreign-issued consumer card at a U.S. merchant's Web site • Web site must be secured with a solution that uses UCAF (Universal Cardholder Authentication Field) • Acquirer and issuer must also support UCAF |
| Utility | <ul style="list-style-type: none"> • Registration is required • MCC 4900: Utilities – Electric, Gas, Heating Oil, Sanitary, Water |
| Credit Refund Group 1 | <ul style="list-style-type: none"> • World MasterCard transactions when used in the following categories: Airline, Auto Rental, Cruise Line, Hotel/Motel, Passenger Railway, Restaurant, and Travel Agencies |
| Credit Refund Group 2 | <ul style="list-style-type: none"> • Mail Order, Travel Agencies, and Utilities |
| Credit Refund Group 3 | <ul style="list-style-type: none"> • Airlines, Drug Stores, Education, Professional Services, Recreation, Repair Shops, Restaurants/Bars, and Other Services |
| Credit Refund Group 4 | <ul style="list-style-type: none"> • Auto Retail, Clothing Stores, Discount Stores, Gas Stations, Hardware, Health Care, Other Retail, Other Transport, Sporting/Toy Stores |
| Credit Refund Group 5 | <ul style="list-style-type: none"> • Department Stores, Electronic/Appliance Stores, Food Stores/Warehouse, Hotel/Motel, Interior Furnishings, Vehicle, Quasi Cash |
| Debit Refund Group 1 | <ul style="list-style-type: none"> • All except Airline and non face-to-face Passenger Railway |
| Debit Refund Group 2 | <ul style="list-style-type: none"> • Airline and Passenger Railway |
| Debit Refund Group 3 | <ul style="list-style-type: none"> • All except Mail Order, Airline and face-to-face Passenger Railway |

MasterCard – Commercial

(including BusinessCard Card, Corporate Card, Corporate Purchasing Card, and Corporate Fleet Card)

| Category | Description |
|--------------------------|---|
| Commercial Standard | <p>One of the following:</p> <ul style="list-style-type: none"> • Forced-in voice authorization, downgraded due to authorization amount not within appropriate percentage • Full magnetic stripe read, but settled after three days • Keyed in, but settled after two days if MO/TO MCC code merchant or MO/TO indicator • Keyed in, but settled after three days if retail MCC code merchant • MCC code from authorization file does not match MCC code in settlement record • Information from authorization does not match information from forced, or post-authorized, settlement transaction • Non-authorized transaction |
| Commercial T&E I | <ul style="list-style-type: none"> • Restricted to the following Travel & Entertainment (T&E) MCCs: 3000 – 4010, 4112, 4511, 5812, 7011, 7512, 7513, and 7519 • Keyed or full magnetic stripe read • Transaction cleared within three days for non-airlines, nine days for airlines • Electronically authorized. Authorization amount within 25% of sale amount for restaurant transactions of more than \$10. • T&E addendum information NOT passed through to authorization vendor |
| Commercial T & E II | <ul style="list-style-type: none"> • Restricted to the following Travel & Entertainment (T&E) MCCs: 3000 – 4010, 4112, 4511, 7011, 7512, 7513, and 7519 • Keyed or full magnetic stripe read • Transaction cleared within three days for non-airlines, nine days for airlines • Electronically authorized • T&E addendum information passed through to authorization vendor |
| Commercial T&E III | <ul style="list-style-type: none"> • Restricted to the following Travel & Entertainment (T&E) MCCs: 3000 – 4010, 4112, 4511, 7011, 7512, 7513, and 7519 • Keyed or full magnetic stripe read • Transaction cleared within three days for non-airlines, nine days for airlines • Electronically authorized • T&E addendum information passed through to authorization vendor |
| Commercial Data Rate I | <ul style="list-style-type: none"> • Keyed or full magnetic stripe read • Settled within three days of authorization • Customer code and tax amount NOT passed through • Electronically authorized • Non-T&E merchants only |
| Commercial Data Rate II | <ul style="list-style-type: none"> • Keyed or full magnetic stripe read • Settled within three days of authorization • Customer code and tax amount passed through • Electronically authorized • Non-T&E merchants only |
| Commercial Data Rate III | <ul style="list-style-type: none"> • Keyed or full magnetic stripe read • Settled within two days of authorization • Customer code, tax amount, and additional shipping detail information passed through • Must be able to pass through Level III detail • Electronically authorized • Non-T&E merchants only |
| Commercial Face to Face | <ul style="list-style-type: none"> • Full magnetic stripe read • Settled within two days of authorization • Customer code and tax amount are passed through • Electronically authorized. Authorization amount within 10% of sale amount. • T&E merchants, Automated Fuel Dispensers (MCC 5542) and a Corporate Fleet Card at a fuel location are not eligible |

MasterCard – Commercial (continued)

(including BusinessCard Card, Corporate Card, Corporate Purchasing Card, and Corporate Fleet Card)

| Category | Description |
|-------------------------------------|--|
| Commercial Large Ticket | <ul style="list-style-type: none">• Keyed or full magnetic stripe read• Settled within two days of authorization• Customer code, tax amount, and additional shipping detail information passed through• Must be able to pass through Level III detail• Electronically authorized. Authorization amount within 25% of sale amount.• Non-T&E merchants only |
| International Corporate | <ul style="list-style-type: none">• Swiped or keyed foreign-issued corporate card• Settled within 30 days of authorization |
| International Purchase | <ul style="list-style-type: none">• Swiped or keyed foreign-issued purchasing card• Settled within 30 days of authorization |
| International Purchase Large Ticket | <ul style="list-style-type: none">• Swiped or keyed foreign-issued purchasing card• Settled within 30 days of authorization• Non T&E merchants only |
| International Data Rate II | <ul style="list-style-type: none">• Swiped or keyed foreign-issued purchasing card• Settled within 5 days of authorization• Tax, customer code, and additional shipping detail information passed through |
| Refund Group 1 | <ul style="list-style-type: none">• Discount Stores, Drug Stores, Food Stores/Warehouse, Other Transport, Quasi Cash, Recreation, Restaurant/Bars, and Utilities |
| Refund Group 2 | <ul style="list-style-type: none">• Auto Rental, Clothing Stores, Education, Hotel/Motel, Repair Shops, Sporting/Toy Stores, Travel Agencies, and Vehicles |
| Refund Group 3 | <ul style="list-style-type: none">• Airlines, Hardware, Health Care, Mail Order, Other Retail, Other Services, and Professional Services |
| Refund Group 4 | <ul style="list-style-type: none">• Department Stores, Electronic/Appliance Stores, Gas Stations, and Interior Furnishings |

****Discover Interchange only applies to those financial institutions that own and manage their own Discover portfolio.****

Discover – Consumer

(Standard rates apply to standard consumer credit card transactions. Premium rates apply to premium consumer credit card transactions. Debit rates apply to debit card transactions.)

| Category | Description |
|------------------------------|---|
| Recurring Payments | <ul style="list-style-type: none"> • Card present or card not present • CVV data must be present if the entry mode is magnetic stripe, radio frequency indicator, or mobile commerce • Processing date must be within (3) three days of the card sale date • Approved authorization response • Merchant category code must be one of the following: 4812, 4814, 4899, 4900, 5960, 5968, 6300, 7298, 7997, 8675, or 8699 • Processing code must be: 13–Address Verification with a Goods or Service Authorization for Recurring Billing (Automatic Payment), 14–Recurring Billing (Automatic Payment) – Goods or Service, 15–Installment Payment – Goods or Service, 16–Subscription • Authorized amount must be within 10% of the settled amount |
| Real Estate | <ul style="list-style-type: none"> • Card present or card not present • Restricted to MCC 5960 and 6300 • Approved authorization response • Processing date must be within (3) three days of the card sale date • Authorized amount must be within 10% of the settled amount |
| Insurance | <ul style="list-style-type: none"> • Card present or card not present • Restricted to MCC 6513 • Approved authorization response • Processing date must be within (3) three days of the card sale date • Authorized amount must be within 10% of the settled amount |
| Utilities | <ul style="list-style-type: none"> • Card present or card not present • Processing date must be within (4) four days of the card sale date • Approved authorization response • Merchant category code must be 4900 • Authorized amount must be within 10% of the settled amount |
| Supermarkets/Warehouse Clubs | <ul style="list-style-type: none"> • Card present. Entry mode must be magnetic stripe, radio frequency identification indicator, mobile commerce, or biometrics. • CVV data must be present if the entry mode is magnetic stripe, radio frequency indicator or mobile commerce • Processing date must be within (3) three days of the card sale date • Approved authorization response • Merchant category code must be 5300 or 5411 • Authorized amount must be within 10% of the settled amount |
| Emerging Markets | <ul style="list-style-type: none"> • Card present or card not present • Processing date must be within (4) four days of the card sale date • Approved authorization response • Merchant category code must be 4899, 6300, 8211, 8220, or 8299 • Authorized amount must be within 10% of the settled amount |
| Public Services | <ul style="list-style-type: none"> • Card present or card not present • Processing date must be within (4) four days of the card sale date • Approved authorization response • Merchant category code must be 9211, 9222, 9223, 9311, or 9399 • Authorized amount must be within 10% of the settled amount |

Discover – Consumer (Continued)

| Category | Description |
|--------------------|--|
| Express Services | <ul style="list-style-type: none"> • Card present. Entry mode must be magnetic stripe, radio frequency identification indicator, mobile commerce, or biometrics. • Processing date must be within (3) three days of the card sale date • Approved authorization response • Merchant category code must be 4111, 4121, 4131, 4784, 5812, 5814, 5994, 7211, 7216, 7338, 7523, 7542, 7832, or 7841 • CVV data must be present if the entry mode is magnetic stripe, radio frequency indicator, or mobile commerce • Card sale amount must be less than or equal to \$15 • Authorized amount must be within 20% of the settled amount for MCC 4121. MCCs 5812 and 5814 have no amount tolerance check. Authorized amount must be within 10% of the settled amount for all other MCCs. |
| Petroleum | <ul style="list-style-type: none"> • Card present. Entry mode must be magnetic stripe, radio frequency identification indicator, mobile commerce, or biometrics. • Processing date must be within (3) three days of the card sale date • Approved authorization response • Merchant category code must be 5541 or 5542 • CVV data must be present if the entry mode is magnetic stripe, radio frequency indicator, or mobile commerce • No amount tolerance check |
| Retail | <ul style="list-style-type: none"> • Card present. Entry mode must be magnetic stripe, radio frequency identification indicator, mobile commerce, or biometrics. • Processing date must be within (3) three days of the card sale date • Approved authorization response • Merchant category code must NOT be within the following groups: <ul style="list-style-type: none"> • 5411, 5300 (Supermarkets/Warehouse Clubs) • 5541, 5542 (Petroleum) • 5812, 5814 (Restaurants) • 3351–3441, 3501–3799, 7011, 7012, 7512, 7513, 7519 (Hotels/Car Rentals) • 3000–3299, 4112, 4511 (Passenger Transport) • 9211, 9222, 9223, 9311, 9399 (Public Services) • 4900 (Utilities) • 4899, 6300, 8211, 8220, 8299 (Emerging Markets) • 4829, 6050, 6051, 7995 (Quasi Cash) • 5962, 5966, 5967 (High Risk) • CVV data must be present if the entry mode is magnetic stripe, radio frequency indicator, or mobile commerce • MCCs 4121 and 7230 have a 20% amount tolerance. MCCs 5813 and 4411 do not have an amount tolerance. All others have a 10% amount tolerance check. |
| Restaurants | <ul style="list-style-type: none"> • Card present. Entry mode must be magnetic stripe, radio frequency identification indicator, mobile commerce, or biometrics. • Processing date must be within (3) three days of the card sale date • Approved authorization response • Merchant category code must be 5812 or 5814 • CVV data must be present if the entry mode is magnetic stripe, radio frequency indicator or mobile commerce • No amount tolerance check |
| Hotels/Car Rentals | <ul style="list-style-type: none"> • Card present or card not present • Processing date must be within (3) three days of the card sale date • Approved authorization response • Merchant category code must be 3351-3441, 3501-3799, 7011, 7012, 7512, 7513, or 7519 • CVV data must be present if the entry mode is magnetic stripe, radio frequency indicator, or mobile commerce • No amount tolerance check |

Discover – Consumer (Continued)

| Category | Description |
|-------------------------------|--|
| Passenger Transport | <ul style="list-style-type: none"> • Card present or card not present • Processing date must be within (9) nine days of the card sale date • Approved authorization response • Merchant category code must be 3000–3299 or 4112, 4511 • CVV data must be present if the entry mode is magnetic stripe, radio frequency indicator, or mobile commerce • No amount tolerance check |
| Card Not Present / E-Commerce | <ul style="list-style-type: none"> • Card not present. Entry mode must be manual (key-entered) or electronic commerce. • Processing date must be within (3) three days of the card sale date • Approved authorization response • Merchant category code must NOT be within the following groups: <ul style="list-style-type: none"> • 3351–3441, 3501–3799, 7011, 7012, 7512, 7513, 7519 (Hotels/Car Rentals) • 3000–3299, 4112, 4511 (Passenger Transport) • 9211, 9222, 9223, 9311, 9399 (Public Services) • 4900 (Utilities) • 4899, 6300, 8211, 8220, 8299 (Emerging Markets) • 4829, 6050, 6051, 7995 (Quasi Cash) • 5962, 5966, 5967 (High Risk) • Address Verification Service (AVS) request must be submitted at time of the authorization request • MCCs 4121 and 7230 have a 20% amount tolerance. MCCs 4411, 5541, 5542, 5812, 5813, and 5814 do not have an amount tolerance. All others have a 10% amount tolerance check. |
| Key Entry | <ul style="list-style-type: none"> • Card present. Entry mode must be manual (key-entered). • Processing date must be within (3) three days of the card sale date • Approved authorization response • Merchant category code must NOT be within the following groups: <ul style="list-style-type: none"> • 3351–3441, 3501–3799, 7011, 7012, 7512, 7513, 7519 (Hotels/Car Rentals) • 3000–3299, 4112, 4511 (Passenger Transport) • 9211, 9222, 9223, 9311, 9399 (Public Services) • 4900 (Utilities) • 4899, 6300, 8211, 8220, 8299 (Emerging Markets) • 4829, 6050, 6051, 7995 (Quasi Cash) • 5962, 5966, 5967 (High Risk) • MCCs 4121 and 7230 have a 20% amount tolerance. MCCs 4411, 5541, 5542, 5812, 5813, and 5814 do not have an amount tolerance. All others have a 10% amount tolerance check. |
| Mid Submission Level | <ul style="list-style-type: none"> • Transaction does not meet the requirements for any Prime Submission Level Program as described above • Processing date must be within (10) ten days of the card sale date for MCCs 3000–3299, 4112, 4511 (Passenger Transport) • Processing date must be within (5) five days of the card sale date for MCCs 9211, 9222, 9223, 9311, 9399 (Public Services), 4900 (Utilities) or 4899, 6300, 8211, 8220, 8299 (Emerging Markets) • Processing date must be within (4) four days of the card sale date for all other MCCs • Approved authorization response • Merchant category code must NOT be 5962, 5966, 5967 (High Risk) • For Premium card sales the MCC must NOT be <ul style="list-style-type: none"> • 3351–3441, 3501–3799, 7011, 7012, 7512, 7513, 7519 (Hotels/Car Rentals) • 3000–3299, 4112, 4511 (Passenger Transport) • 5962, 5966, 5967 (High Risk) • MCCs 4121 and 7230 have a 20% amount tolerance. MCCs 3000–3299, 4112, 4511, 4411, 3351–3441, 3501–3799, 7011, 7012, 7512, 7513, 7519, 5541, 5542, 5812, 5813, and 5814 do not have an amount tolerance. All others have a 10% amount tolerance check. |

Discover – Consumer (Continued)

| Category | Description |
|-----------------------|---|
| Base Submission Level | <ul style="list-style-type: none"> • Transaction does not meet the requirements for the Mid Submission Level Program as described above • All MCCs are eligible • All POS Entry modes are eligible |
| Voucher Program 1 | <ul style="list-style-type: none"> • Consumer card products in MCCs: 5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969 |
| Voucher Program 2 | <ul style="list-style-type: none"> • Consumer card products in MCCs: 3000-3299, 4112, 4511 |
| Voucher Program 3 | <ul style="list-style-type: none"> • Consumer card products in all other MCCs |

Discover– Commercial

(including Business Card and Corporate Card)

| Category | Description |
|-----------------------|---|
| Commercial Standard | <ul style="list-style-type: none"> • Transaction does not meet the requirements for the Commercial Electronic level • All MCCs are eligible • All POS Entry modes are eligible |
| Commercial Electronic | <ul style="list-style-type: none"> • Card present or card not present • Processing date must be within (9) nine days of the card sale date for Passenger Transport MCCs • Processing date must be within (4) four days of the card sale date for Utilities, Emerging Markets and Public Services MCCS • Processing Date must be within (3) three days of the card sale date for all other MCCs • Approved authorization response • Merchant category code must NOT be 5962, 5966, 5967 (High Risk) • Address Verification Service (AVS) request is required if the card is not present with the exception of the following MCCs: 4900 (Utilities), 4899, 6300, 8211, 8220, 8299 (Emerging Markets), 9211, 9222, 9223, 9311, 9399 (Public Services), 3351–3441, 3501–3799, 7011, 7012, 7512, 7513, 7519 (Hotels/Car Rentals), 3000–3299, 4112, 4511 (Passenger Transport) • CVV data must be present if the entry mode is magnetic stripe, radio frequency indicator, or mobile commerce • MCCs 4121 and 7230 have a 20% amount tolerance. MCCs 3000–3299, 4112, 4511 4411, 3351–3441, 3501–3799, 7011, 7012, 7512, 7513, 7519, 5541, 5542, 5812, 5813, and 5814 do not have an amount tolerance. All others have a 10% amount tolerance check. |
| Commercial Utility | <ul style="list-style-type: none"> • Card present or card not present • Processing date must be within (4) four days of the card sale date • Approved authorization response • Merchant category code must be 4900 • Authorized amount must be within 10% of the settled amount |
| Voucher Program 1 | <ul style="list-style-type: none"> • Commercial card products in all other MCCs |