

Interchange Manual

Canada Region

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Interchange Manual Canada Region

Audience

This document is intended for parties participating in interchange programs.

Questions

For more information, questions, or feedback about this document, click **Contact Customer Support**.

Details

Metadata	Value
Audience	Acquirers, issuers, and processors
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Summary of changes for interregional programs

Select a link in the table to locate a change.

Interchange changes

Description of change	Source	Where to look
Stylistic and formatting changes.	Mastercard style and standards	Throughout
Added product code MFI to select interregional interchange rate designators (IRDs).	<i>GLB 8963.3 Introducing Intraregional and Interregional Interchange for Mastercard Debit Financial Inclusion Issued in the Latin America and the Caribbean Region</i>	IRD 21: Interregional Commercial Payment Transaction IRD LF: Interregional Regulated POS Debit with Fraud Adjustment IRD LS: Interregional Regulated POS Debit Small Ticket IRD LT: Interregional Regulated POS Debit Small Ticket with Fraud Adjustment IRD YA: Interregional Consumer Rate I, Digital Commerce, Core IRD YD: Interregional Consumer Rate II, Card Present, Core
Added product code MPG to interregional IRD YD: Interregional Consumer Rate II, Card Present, Core.	Program clarification	IRD YD: Interregional Consumer Rate II, Card Present, Core
Added product code BDP to select interregional IRDs.	Program clarification	IRD 21: Interregional Commercial Payment Transaction IRD LF: Interregional Regulated POS Debit with Fraud Adjustment IRD LS: Interregional Regulated POS Debit Small Ticket IRD LT: Interregional Regulated POS Debit Small Ticket with Fraud Adjustment

Description of change	Source	Where to look
Added product code MDT to select interregional IRDs.	Program clarification	<p>IRD 21: Interregional Commercial Payment Transaction</p> <p>IRD LF: Interregional Regulated POS Debit with Fraud Adjustment</p> <p>IRD LS: Interregional Regulated POS Debit Small Ticket</p> <p>IRD LT: Interregional Regulated POS Debit Small Ticket with Fraud Adjustment</p>
Added product code MCP to select interregional IRDs.	Program clarification	<p>IRD Q1: Interregional Transfer to Own Debit or Prepaid Card Account</p> <p>IRD Q2: Interregional General Person-to-Person Transfer</p> <p>IRD Q3: Interregional General Transfer to Own Account</p> <p>IRD Q4: Interregional Payment of Own Credit Card Bill</p> <p>IRD Q5: Interregional Business Disbursement</p> <p>IRD Q6: Interregional Transfer to Own Staged Digital Wallet Account</p> <p>IRD Q7: Interregional General Business-to-Business Transfer</p> <p>IRD Q8: Interregional Government/Non-profit Disbursement</p> <p>IRD Q9: Interregional Rapid Merchant Settlement</p> <p>IRD QL: Interregional Agent Cash Out</p> <p>IRD QM: Interregional Person-to-Person Transfer to Card Account</p> <p>IRD QN: Interregional Cash in at ATM</p> <p>IRD QO: Interregional Cash in at Point-of-Sale</p>

Summary of changes for the Canada region

Select a link in the table to locate a change.

Interchange changes

Description of change	Source	Where to look
Stylistic and formatting changes.	Mastercard style and standards	Throughout

Interchange program concepts

This section describes the interchange program concepts and:

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- Why Mastercard uses interchange programs
- Regions in which Mastercard supports them
- Responsibilities of customers participating in the program

About interchange programs

Interchange programs specify the criteria that a transaction must meet to qualify for its associated interchange fee or rate.

Mastercard applies interchange rates as part of the clearing and settlement process.

The characteristics of the transaction that determine the applied interchange rate for the transaction are:

- Card program identifier
- Business service arrangement
- Interchange rate designator (IRD) (PDS 0158 [Business Activity], subfield 4 [Interchange Rate Designator])

An IRD represents an interchange program and its associated interchange rate.

Interchange program processing liability

Parties that process interchange programs have liabilities as defined by Mastercard.

Mastercard shall have no liability to any customer, customer processor, or other person acting on behalf of the customer for any loss, cost, or other damage arising out of or in connection with the Mastercard administration of or any customer's participation in any interchange program, whether caused by the failure of Mastercard, the customer, customer processor or other person acting on behalf of the customer to exercise ordinary care or otherwise, including, by way of example and not of limitation, any error(s), delay(s), or failure(s) by Mastercard to register a customer for, monitor a customer's use of, or suspend a customer's right to use, or by a customer to comply with the requirements of, an interchange program.

Direction of interchange rate payment

The type of transaction determines which interchange rates acquirers pay and which issuers pay.

Interchange transaction fees

Paid by acquirer	Paid by issuer
<ul style="list-style-type: none"> • First presentments of purchase transactions • First presentments of purchase with cash back transactions (only for use with Mastercard debit card products). The direction of interchange fees on the purchase and the cash back amounts are determined by each region and may vary by country within the region. • First presentments of unique transactions • First presentments of payment transactions • Chargebacks of credit, ATM, and cash disbursement • Second Presentments of purchase, purchase with cash back (only for use with Mastercard debit card products), unique, and payment transactions • Reversals of credit, ATM, and cash disbursements • Transactions processed within a business service arrangement that defines an interchange fee (expressed as a percentage, flat fee, or both) applied as or resulting in a debit to the acquirer 	<ul style="list-style-type: none"> • First presentments of credit transactions • First presentments of ATM transactions • First presentments of cash disbursement transactions • Chargebacks of purchase, purchase with cash back (only for use with Mastercard Debit Card Products), unique, and payment transactions • Second Presentments of credit, ATM, and cash disbursement • Reversals of purchase, purchase with cash back (only for use with Mastercard Debit Card Products), unique, and payment transactions • Transactions processed within a business service arrangement that defines an interchange fee (expressed as a percentage, flat fee, or both) applied as or resulting in a debit to the issuer

Transaction types

Transaction type is criteria that GCMS considers when qualifying transactions for interchange programs.

Transaction types

When transaction type is ...	Then DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type) value is ...
Purchase (Goods and Services)	00
ATM Cash Withdrawal	01

When transaction type is ...	Then DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type) value is ...
Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card Products)	09
Cash Disbursement	12
Unique Transaction (requires unique MCC)	18
Credit (Purchase Return)	20
Payment Transaction	28
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Interchange regions

Key criteria in interchange processing are the regions in which transactions are issued and acquired.

An interchange region is a geographical area consisting of one or multiple countries in which an acquirer processes transactions and to which Mastercard applies specific interchange programs as part of the clearing and settlement process.

Mastercard currently defines six interchange regions.

- Asia/Pacific
- Canada
- Europe
- Latin America and the Caribbean
- Middle East/Africa (MEA)
- United States

Mastercard considers these countries as part of the Asia/Pacific interchange region as of Release 23.Q4.

- Bangladesh
- India
- Nepal
- Sri Lanka

Interregional interchange rates apply to transactions between issuers and acquirers in different regions. They also apply to transactions within a region (except for the U.S. region) unless a

specific intraregional, intercountry, intracountry, or customer-to-customer arrangement interchange program takes precedence.

Intraregional interchange rates apply to transactions between issuers and acquirers within a specific region.

Intracountry, intercountry, and customer-to-customer interchange rates apply to transactions between participating customers of the business service arrangement. Interchange rates are established as described in Chapter 9, "Settlement," of the *Mastercard Rules*.

The interchange rate that applies to a given transaction depends on such factors as:

- Business service arrangements in common between the issuer and acquirer
- Priority of the arrangements
- Criteria established for the interchange program and the nature of authorization and clearing

NOTE: Customer-to-customer interchange rates (Business Service Arrangement Type Code 8) are not distributed on the IPM Mastercard Parameter Extract (MPE).

Regional interchange methodology

Mastercard allows for an interchange rate determination method to streamline supporting new interchange programs and provides flexibility in defining those programs. To this end, Mastercard supports interchange rate definition by region.

To support the interchange methodology, the criteria Mastercard includes is:

- Region and country designations for each acquiring Bank Identification Number (BIN) and issuing account range
- Interchange rate designators (IRDs) associated to all business service arrangements on the IPM MPE file

The interchange region values are defined in the Interchange region values table.

Interchange region values

Region	Value in the Mastercard Consolidated Billing System (MCBS)	Value in IPM MPE Table IP0072TI: Expanded Member ID Master Table	Value in the Account Management System (AMS) region
Asia/Pacific	04	C	C
Canada	02	A	A
Europe	05	D	D
Latin America and the Caribbean	03	B	B
MEA	06	E	E

Region	Value in the Mastercard Consolidated Billing System (MCBS)	Value in IPM MPE Table IP0072TI: Expanded Member ID Master Table	Value in the Account Management System (AMS) region
United States	01	1	1

Interchange rate designator

Mastercard determines the rate to be applied to a particular transaction by identifying the region of the issuer and acquirer and by the interchange rate designator (IRD).

The IRD is presented in PDS 0158 (Business Activity), subfield 4 (Interchange Rate Designator). The IRD enables Mastercard, the issuer, and the acquirer to recognize the interchange program for which the transaction was presented throughout the life cycle of the item.

Mastercard groups the interchange programs for point-of-sale (POS) transactions by either consumer or corporate card program.

The original DE 31 (Acquirer Reference Data) and PDS 0158 (Business Activity), subfield 4 (Interchange Rate Designator) must be maintained throughout the life cycle of the transaction. This enables Mastercard, the acquirer, and the issuer to identify the transaction history and the rates that are either due or payable to them in interchange.

Occasionally, Mastercard must change the Licensed Product Identifier associated with an issuer account range. When this change occurs, any subsequent First Chargebacks/1442, Second Presentments/1240, or Arbitration Chargebacks/1442 may need to be submitted with a different IRD than the one provided in the First Presentment/1240. The different IRD is required if the new Licensed Product Identifier qualifies for a different interchange program than the Licensed Product Identifier in the First Presentment/1240.

General acquirer requirements

Regardless of the interchange program for which a transaction is submitted, an acquirer, or its designated processing agent, must abide by these requirements.

Submission requirements

These are the acquirer submission requirements.

- Submit transactions only for the interchange programs for which they qualify.
- Submit intracountry transactions only for intracountry interchange programs. If an intracountry rate structure does not differentiate between consumer and commercial rates, the acquirer submits all consumer and commercial transactions under the same rate programs.

- Submit only qualified merchants' transactions for the U.S. region and Canada region consumer credit and debit tiered interchange rate programs.
- Submit credit and reversal transactions for the same interchange rate program as the original presentment of the previously submitted, related interchange transaction, unless an interchange program or structure has been implemented for credit transactions, reversal transactions, or both.
- Submit Mastercard purchase with cash back transactions for an existing interchange program. Interchange qualification criteria and transaction editing requirements applicable to purchase (without cash back) transactions also apply to purchase with cash back transactions.

Account range requirements

These are the acquirer account range requirements.

- Submit transactions with consumer issuer account ranges only for consumer credit or debit interchange programs when different consumer and commercial rate structures have been designated.
- Submit transactions with commercial issuer account ranges only for commercial interchange rate programs when different consumer and commercial rate structures have been designated.
- For qualifying merchants in the U.S. region, submit transactions with debit card issuer account ranges only for debit card interchange rate programs.

Date requirements

These are the acquirer date requirements.

- Adhere to the definition of processing and transaction dates. Mastercard defines the processing date as the day that the customer creates the IPM transmission and is defined in Gregorian format in the File Header/1644. Generally, Mastercard defines the transaction date as the day the transaction (purchase) occurred. (For unique industry transaction date requirements, refer to the *Chargeback Guide*.)
- Supply a valid transaction date in all First Presentments/1240.
- Allow no more than the maximum number of days defined for the interchange program between the transaction date in any First Presentment/1240 and the File Header/1644 date.

Data format requirements

These are the acquirer data format requirements.

- Help ensure that the information provided in all authorization request messages and clearing messages is valid and accurate, properly identifies the transaction, and is processed in accordance with the requirements described in the *Customer Interface Specification* and *IPM Clearing Formats*.
- Process all authorization requests using the Customer Interface Specification (CIS) message format.

- Submit a First Presentment/1240 with valid values in DE 42 (Acceptor ID code), and DE 63 (Transaction Life Cycle ID), subfield 2 (Trace ID). DE 63, subfield 2 consists of the Banknet Reference Number (nine positions) followed by the Banknet Date (four positions in the format MMDD).
- Supply an accurate Mastercard acceptor business code (MCC) in DE 26 (Acceptor Business Code [MCC]), and acceptor name and location in DE 43 (Acceptor Name/Location) in all First Presentments/1240.

Records retention requirements

These are the acquirer records retention requirements.

- Maintain a record of all transactions submitted during the past 36 months and be able to demonstrate that all transactions were submitted for interchange programs for which they ultimately qualified.
- Cooperate with Mastercard staff by complying with audits and by making any required records available as requested.

Card program ID

Card program ID is a criterion that the Global Clearing Management System (GCMS) considers when qualifying transactions for interchange programs.

GCMS can recognize cards that have more than one card program identifier association for a single issuing account range. Based on information in the message and parameters maintained at Mastercard, GCMS determines the most appropriate card program identifier to use (in PDS 0158 [Business Activity], subfield 1 [Card Program Identifier]) with the transaction if the originator of the message did not submit the transaction.

Card program ID and GCMS product ID

In addition to the business service and interchange rate designator (IRD), the combination of card program ID and GCMS product ID also may be a factor in qualifying a transaction for a particular interchange program.

Each issuer's account range is assigned one or more card program IDs, each within an associated GCMS product ID. This information is stored at Mastercard and provided to customers in the IPM Mastercard Parameter Extract (MPE) file. GCMS uses this information to help determine whether a transaction qualifies for the submitted IRD.

For example, a transaction submitted with a cardholder number designated as Mastercard Corporate Fleet Card can qualify only for one of the commercial interchange programs in which Mastercard Corporate Fleet Card is eligible. The transaction is not eligible for any of the consumer interchange programs.

POS debit qualification criteria

Based on criteria in the transaction, GCMS recognizes it as a point-of-sale (POS) debit transaction.

GCMS qualifies a transaction as POS debit and applies the corresponding POS debit interchange rate if:

- Issuer account range in the transaction is assigned a debit GCMS product ID.
- Transaction contains a DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type), value of 00 (Purchase [Goods and Services]), 09 (Purchase [Goods and Services] with Cash Back [only for use with Mastercard Debit Card Products]), 18 (Unique Transaction [requires unique MCC]), or 20 (Credit [Purchase Return]).

These types of transactions are excluded from consumer debit interchange programs.

- ATM transactions (DE 3, subfield 1, value of 01)
- Cash Disbursement (DE 3, subfield 1, value of 12)
- Payment Transaction (DE 3, subfield 1, value of 28)

If the transaction meets the preceding criteria, it is identified as a POS debit transaction and the appropriate consumer debit interchange rate associated with the IRD is applied to the transaction.

Submitting commercial and consumer card account ranges

Transactions must be submitted for particular interchange programs depending on whether they are commercial or consumer transactions.

Within the business services mandated by Mastercard, an interchange program typically is designed for either consumer or commercial transactions. For customer-defined business services, an interchange program may be defined in the same manner: as either consumer or commercial, or may be set up to allow both consumer and commercial transactions.

Mastercard defines qualification criteria for each interchange program related to Card Program IDs and GCMS Product IDs, and distributes this information on the IPM Mastercard Parameter Extract (MPE).

Commercial account ranges

In business services that have a distinct consumer and commercial rate structure, transactions that contain a commercial credit account range cannot be submitted for any consumer interchange program. For example, Mastercard Corporate Purchasing Card, Mastercard Fleet Card, Mastercard Corporate Card, or Mastercard BusinessCard, cannot be submitted for any consumer interchange program.

Consumer account ranges

Transactions that contain a Mastercard consumer credit or consumer debit account range cannot be submitted for any commercial interchange program. For example, Mastercard Standard Card, World Mastercard card, or Debit Mastercard card, cannot be submitted for any commercial interchange program.

Interchange program qualifying criteria

Certain transaction criteria determine the interchange program for which a transaction may qualify.

This criteria qualify transactions for interchange programs.

Interchange program qualifying criteria

Criteria description	Clearing message element
<p>Card Program Identifier</p> <p>The set of card program identifiers for which the interchange rate designator (IRD) is valid. Values include, but are not limited to</p> <ul style="list-style-type: none"> • DMC: Debit Mastercard • MCC: Mastercard Credit • MSI: Maestro, and • PVL: Private label 	<p>PDS 0158 (Business Activity), subfield 1 (Card Program Identifier)</p> <p>If not submitted in the message, GCMS derives this value from</p> <ul style="list-style-type: none"> • DE 2 (Primary Account Number [PAN]), or • DE 93 (Transaction Receiver Institution ID Code) when DE 2 is not present in the message (Fee Collections/1740 [Other] only)
<p>GCMS Product Identifier</p> <p>The set of clearing product identifiers for the IRD. The set includes all account range products currently being masked under the specific GCMS Product Identifier.</p>	<ul style="list-style-type: none"> • PDS 0002 (GCMS Product Identifier) • Derived from DE 2 (Primary Account Number [PAN])
<p>Transaction Type</p> <p>The transaction types for which the IRD is valid. GCMS validates the combination of MTI, Function Code, Processing Code, and Reversal Indicator to help ensure the transaction is valid for the IRD.</p> <p>The DE 3 criteria refers to DE 3, subfield 1 (Cardholder Transaction Type). Unless otherwise stated, DE 3 subfields 2 and 3, (Cardholder From Account and Cardholder To Account) must contain zeros.</p> <p>Unless otherwise stated it is assumed that both originals and reversals are permitted.</p>	<p>Transaction Function</p> <ul style="list-style-type: none"> • Transaction Function (MTI + DE 24 [Function Code]) • DE 3 (Processing Code) • PDS 0025 (Message Reversal Indicator), subfield 1 (Message Reversal Indicator)
<p>Acceptor business (AB) program</p>	<p>DE 26 (Acceptor business code [MCC])</p>

Criteria description	Clearing message element
Timeliness	<ul style="list-style-type: none"> DE 12 (Date and Time, Local Transaction) PDS 0105 (File ID), subfield 2 (File Reference Date) PDS 0158 (Business Activity), subfield 4 (Interchange Rate Designator)
Approval Code	DE 38 (Approval Code)
Magnetic Stripe Data from Authorization Message	N/A
Trace ID	DE 63 (Transaction Life Cycle ID), subfield 2 (Trace ID) consisting of the Banknet Reference Number (nine positions) followed by the Banknet Date (four positions in the format MMDD)
Point of Service Data Code	DE 22 (Point of Service Data Code)
Acceptor business code (MCC)	DE 26 (Acceptor business code)
Amount Tolerance	DE 4 (Amount, Transaction)
Service Code	DE 40 (Service Code)
Acceptor ID code	DE 42 (Acceptor ID code)
Acceptor name	DE 43 (Acceptor name/location), subfield 1 (Acceptor name)
Acceptor street address	DE 43 (Acceptor name/location), subfield 2 (Acceptor street address)
Acceptor city name	DE 43 (Acceptor name/location), subfield 3 (Acceptor city name)
Acceptor postal code	DE 43 (Acceptor name/location), subfield 4 (Acceptor postal code)
Acceptor state, province, or region code	DE 43 (Acceptor name/location), subfield 5 (Acceptor state, province, or region code)
Acceptor country code	DE 43 (Acceptor name/location), subfield 6 (Acceptor country code)
Mastercard Assigned ID	PDS 0176 (Mastercard Assigned ID)
<p>This element is required to be present in any transaction submitted for a tiered (non-base) interchange program. It is required for some base programs, such as IRD RI: Enhanced Warehouse Base and IRD WM: World Elite Warehouse Base.</p>	

Criteria description	Clearing message element
<p>Financial Detail Addendum/1644</p> <p>Industry information is required in Financial Detail Addendums/1644, according to the specific interchange program. If an element is required for the submitted interchange program and not provided in the message, or is provided and formatted incorrectly, it may cause the Financial Detail Addendum/1644 to be rejected.</p> <p>This also may cause the First Presentment/1240 to be rejected. GCMS will edit any optionally provided industry addendum message data for content.</p>	<p>Various elements within the Financial Detail Addendum/1644, and, when applicable, the associated First Presentment/1240</p>
Notes	Various

For more information regarding data elements and PDSs, refer to the *IPM Clearing Formats*.

Data integrity adjustment

A transaction may be adjusted to an interchange rate different than the rate for which it was originally submitted depending on the validity or accuracy of its data.

The acquirer is responsible for ensuring that the data in each transaction message presented to GCMS for clearing is complete, valid, and accurate. With respect to any transaction presented with invalid or inaccurate data in any data element or subfield used to qualify transactions for an interchange program as set forth in Interchange Program Qualifying Criteria earlier in this chapter, Mastercard will deem the proper interchange rate to be the Standard rate applicable to the product type of the impacted card, even if the transaction qualified for and passed GCMS edits on core and addendum data to obtain a non-Standard interchange rate.

If Mastercard or an issuer determines that any clearing message data element or subfield used to qualify a transaction for an interchange rate program is invalid or inaccurate, the issuer may file a compliance case within 180 calendar days of the Central Site Business Date of the transaction, as described in Chapter 5, "Compliance Procedures," of the *Chargeback Guide*. Upon Mastercard ruling in favor of the issuer, the acquirer must compensate the issuer for the difference between the interchange rate that was applied to the transaction and the Standard rate within the same card product interchange structure.

Interchange rates

This section contains the rates associated with interchange programs that Mastercard supports.

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Global program rates

Transactions meeting interchange program criteria qualify for associated rates.

The Mastercard Enterprise Solutions Wholesale Travel Program (MWP) does not have geographic restriction and leverages the customer-to-customer Business Service Level 8, but it is not same as customer-to-customer. Mastercard defines the rate and announces it to all customers through regional interchange bulletins. The same criteria is used by all participating issuers and acquirers regardless of where the transaction is issued or acquired. Therefore, interchange rates apply to wholesale travel transactions that are acquired anywhere in the world and that are initiated with virtual Mastercard account numbers issued anywhere in the world.

Rates

IRD and program name	Product code	Rate (USD)
BB Commercial Business-to-Business	MBS: Mastercard B2B Product 1	2.00% + USD 0.00
	MBA: Mastercard B2B Product 2	1.80% + USD 0.00
	MBG: Mastercard B2B Product 3	1.60% + USD 0.00
	MBH: Mastercard B2B Product 4	1.40% + USD 0.00
	MBI: Mastercard B2B Product 5	1.20% + USD 0.00
	MBJ: Mastercard B2B Product 6	1.00% + USD 0.00
	MTA: Mastercard B2B Product 7	2.00% + USD 0.00
	MTB: Mastercard B2B Product 8	1.90% + USD 0.00
	MTC: Mastercard B2B Product 9	1.80% + USD 0.00
	MTD: Mastercard B2B Product 10	1.70% + USD 0.00
	MTE: Mastercard B2B Product 11	1.60% + USD 0.00
	MTF: Mastercard B2B Product 12	1.50% + USD 0.00
	MTG: Mastercard B2B Product 13	1.40% + USD 0.00
	MTH: Mastercard B2B Product 14	1.30% + USD 0.00
	MTI: Mastercard B2B Product 15	1.20% + USD 0.00
	MTJ: Mastercard B2B Product 16	1.10% + USD 0.00
	MTK: Mastercard B2B Product 17	1.00% + USD 0.00
	MTL: Mastercard B2B Product 18	1.45% + USD 0.00
	MTM: Mastercard B2B Product 19	1.35% + USD 0.00

Interchange rates

Mastercard Enterprise Solutions Wholesale Travel Program (MWP) Acceptor business segments

IRD and program name	Product code	Rate (USD)
	MTN: Mastercard B2B Product 20	Rate to be announced
	MTO: Mastercard B2B Product 21	Rate to be announced
	MTQ: Mastercard B2B Product 22	Rate to be announced
	MTR: Mastercard B2B Product 23	Rate to be announced
	MTS: Mastercard B2B Product 24	Rate to be announced
	MTT: Mastercard B2B Product 25	Rate to be announced
	MTU: Mastercard B2B Product 26	Rate to be announced
	MTV: Mastercard B2B Product 27	Rate to be announced

Rates

IRD and program name	Rate (USD)
IRD FF: Freight Program	1.80% + 0.00

Mastercard Enterprise Solutions Wholesale Travel Program (MWP) Acceptor business segments

For a full list of the available Acceptor business codes (MCCs), refer to Chapter 3 in the *Quick Reference Booklet*.

Acceptor business segments

Acceptor business segment	Description
A001	Airline
B001	Cruise/Steamship

Acceptor business segment	Description
F001	Restaurant
GW001	Global Wholesale Travel Other
H001	Lodging
M001	Mail Order/Telephone Order
OTH1	Other
P001	Beauty Salons
R001	Railways
S001	Supermarket
T001	Telephone
V001	Automobile/Vehicle Rental
W001	Warehouse Club

NOTE: This program is NOT open to all issuers by default. Mastercard will use the previously mentioned criteria to determine which issuers are eligible and will decide which issuers can participate in the program.

Mastercard Flex Program interchange rates

The Mastercard Flex Program (MFP) interchange rates do not have geographic restrictions. The program leverages the customer-to-customer Business Service Level 8, but it is not same as customer-to-customer. Mastercard defines the rate and announces it to all customers through regional interchange bulletins. The same criteria is used by all participating issuers and acquirers regardless of where the transaction is issued or acquired. Therefore, interchange rates apply to transactions that are acquired anywhere in the world and that are initiated with virtual Mastercard account numbers issued anywhere in the world. MFP can be issued and acquired in 79 countries at the moment.

Applicable countries

This table details the select countries in the Asia/Pacific, Canada, Latin America and the Caribbean, Middle East/Africa, and United States regions impacted by this announcement.

Applicable countries in Asia/Pacific, Canada, Latin America and the Caribbean, Middle East/ Africa, and United States regions

Asia/Pacific	Canada	Latin America and the Caribbean	Middle East/Africa	United States
Hong Kong SAR	Canada	Colombia	Bahrain	United States
Indonesia		Jamaica	Egypt	
Japan		Panama	Ghana	
New Zealand		Puerto Rico	Kuwait	
Philippines		Trinidad & Tobago	Oman	
Singapore		U.S. Virgin Islands	Qatar	
Thailand			Saudi Arabia	
Viet Nam			United Arab Emirates	

Applicable countries in the Europe region

Europe				
Aland Islands	Falkland Islands (Malvinas)	Hungary	Martinique	Saint Martin (French Part)
Andorra	Faroe Islands	Iceland	Mayotte	San Marino
Antarctica	Finland	Ireland	Monaco	Slovakia
Austria	France	Isle of Man	Netherlands	Slovenia

Europe				
Belgium	French Guiana	Italy	Norway	Spain
Bulgaria	Germany	Jersey	Poland	Svalbard and Jan Mayen
Croatia	Gibraltar	Latvia	Portugal	Sweden
Cyprus	Greece	Liechtenstein	Réunion	Switzerland
Czech Republic	Greenland	Lithuania	Romania	United Kingdom
Denmark	Guadeloupe	Luxembourg	Saint Barthélemy	Vatican City
Estonia	Guernsey	Malta	Saint Helena, Ascension, and Tristan da Cunha	

Interchange rates

Mastercard Flex Program interchange rates

Product code	Product description	Rates
WAA	Mastercard Commercial B2B Product 1	0.50%
WAB	Mastercard Commercial B2B Product 2	0.55%
WAC	Mastercard Commercial B2B Product 3	0.60%
WAD	Mastercard Commercial B2B Product 4	0.65%
WAE	Mastercard Commercial B2B Product 5	0.70%
WAF	Mastercard Commercial B2B Product 6	0.75%
WAG	Mastercard Commercial B2B Product 7	0.80%
WAH	Mastercard Commercial B2B Product 8	0.85%

Product code	Product description	Rates
WAI	Mastercard Commercial B2B Product 9	0.90%
WAJ	Mastercard Commercial B2B Product 10	0.95%
WAK	Mastercard Commercial B2B Product 11	1.00%
WAL	Mastercard Commercial B2B Product 12	1.05%
WAM	Mastercard Commercial B2B Product 13	1.10%
WAN	Mastercard Commercial B2B Product 14	1.15%
WAO	Mastercard Commercial B2B Product 15	1.20%
WAP	Mastercard Commercial B2B Product 16	1.25%
WAQ	Mastercard Commercial B2B Product 17	1.30%
WAT	Mastercard Commercial B2B Product 18	1.35%
WAU	Mastercard Commercial B2B Product 19	1.40%
WAV	Mastercard Commercial B2B Product 20	1.45%
WAW	Mastercard Commercial B2B Product 21	1.50%
WAX	Mastercard Commercial B2B Product 22	1.55%
WAY	Mastercard Commercial B2B Product 23	1.60%

Transaction thresholds

Transaction thresholds

Issuing country	Transaction threshold
Colombia	USD 10,000
Jamaica	
Japan	
New Zealand	
Panama	
Puerto Rico	
Trinidad & Tobago	
U.S. Virgin Islands	
Hong Kong SAR	USD 6,000
Philippines	
Singapore	
Viet Nam	
Thailand	
Indonesia	USD 3,000

Interregional interchange rates

This section lists rates for this interchange program group.

About interregional interchange rates

These rates typically apply to transactions that are issued and acquired in different regions.

When the acquirer and issuer are in the same region and the merchant is in a different region, the *acquiring* region is defined as the region associated to the merchant identified in DE 43 (Acceptor Name/ Location), subfield 6 (Acceptor Country Code).

These rates are applicable to these interregional categories that Mastercard supports.

- Mastercard interregional interchange programs
- Maestro interregional interchange programs

The Mastercard interregional interchange rates apply to cross-border interregional transactions affected with a Mastercard card. They also apply to transactions affected with a Mastercard card within a country or region unless there is an intraregional, intracountry, or bilateral agreement interchange program.

Mastercard interregional consumer interchange rates

Transactions meeting interchange program criteria qualify for associated rates.

Consumer POS rates

IRD and program name	Rate (USD)
IRD 20: Interregional Consumer Payment Transaction	0.19% + 0.53
IRD YA: Interregional Consumer Rate I, Digital Commerce, Core	1.60%
IRD YD: Interregional Consumer Rate II, Card Present, Core	1.10%
IRD YG: Interregional Consumer Rate III, Base, Core	1.60%

Consumer POS rates: regulated

These programs are valid for regulated transactions among the U.S. region and the following U.S. territories: American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands, as per the Durbin Amendment.

IRD and program name purchases, purchases with cash back, and unique transactions	Rate (USD)
IRD LD: Interregional Regulated POS Debit	0.05% + 0.21
IRD LF: Interregional Regulated POS Debit with Fraud Adjustment	0.05% + 0.22
IRD LS: Interregional Regulated POS Debit Small Ticket	0.05% + 0.21
IRD LT: Interregional Regulated POS Debit Small Ticket with Fraud Adjustment	0.05% + 0.22

Consumer premium POS rates

IRD and program name	Rate (USD)
IRD 20: Interregional Consumer Payment Transaction	0.19% + 0.53
IRD YB: Interregional Consumer Rate I, Digital Commerce, Premium	1.85%
IRD YE: Interregional Consumer Rate II, Card Present, Premium	1.85%
IRD YH: Interregional Consumer Rate III, Base, Premium	1.85%

Consumer premium POS rates: regulated

These programs are valid for regulated transactions among the U.S. region and the following U.S. territories: American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands, as per the Durbin Amendment.

IRD and program name purchases, purchases with cash back, and unique transactions	Rate (USD)
IRD LD: Interregional Regulated POS Debit	0.05% + 0.21
IRD LF: Interregional Regulated POS Debit with Fraud Adjustment	0.05% + 0.22
IRD LS: Interregional Regulated POS Debit Small Ticket	0.05% + 0.21
IRD LT: Interregional Regulated POS Debit Small Ticket with Fraud Adjustment	0.05% + 0.22

Consumer super premium POS rates

IRD and program name	Rate (USD)
IRD 20: Interregional Consumer Payment Transaction	0.19% + 0.53
IRD YC: Interregional Consumer Rate I, Digital Commerce, Super Premium	1.98%
IRD YF: Interregional Consumer Rate II, Card Present, Super Premium	1.98%
IRD YI: Interregional Consumer Rate III, Base, Super Premium	1.98%

Consumer super premium POS rates: regulated

These programs are valid for regulated transactions among the U.S. region and the following U.S. territories: American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands, as per the Durbin Amendment.

IRD and program name purchases, purchases with cash back, and unique transactions	Rate (USD)
IRD LD: Interregional Regulated POS Debit	0.05% + 0.21
IRD LF: Interregional Regulated POS Debit with Fraud Adjustment	0.05% + 0.22
IRD LS: Interregional Regulated POS Debit Small Ticket	0.05% + 0.21
IRD LT: Interregional Regulated POS Debit Small Ticket with Fraud Adjustment	0.05% + 0.22

Mastercard interregional Europe inbound cross-border interchange rates

Transactions meeting interchange program criteria qualify for associated rates.

Fee collection rates on Europe inbound cross-border consumer transactions are shown in the following table.

Rates

IRD	Fee tier	Rate
EG	EEA Card Present Credit Restricted Rates	0.30%
EB	EEA Card Present Debit Restricted Rates	0.20%
EV	EEA Card-Not-Present Credit Restricted Rates	1.50%
EW	EEA Card-Not-Present Debit Restricted Rates	1.15%

Mastercard interregional China inbound cross-border interchange rates

Transactions meeting interchange program criteria qualify for associated rates.

China inbound card present

Interchange program type	IRD	Rate
China inbound card present	CB	0.45%

Mastercard interregional commercial interchange rates

Transactions meeting interchange program criteria qualify for associated rates.

Commercial rates

IRD and program name	Rate (USD)
IRD 21: Interregional Commercial Payment Transaction	0.19% + 0.53
IRD 61: Interregional Commercial Standard	2.00% + 0.00
IRD 63: Interregional Commercial Purchasing Standard	2.00% + 0.00
IRD IP: Interregional Commercial Premium Standard	2.00% + 0.00

Commercial rates: regulated

These programs are valid for regulated transactions among the U.S. region and the following U.S. territories: American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands, as per the Durbin Amendment.

IRD and program name purchases, purchases with cash back, and unique transactions	Rate (USD)
IRD LD: Interregional Regulated POS Debit	0.05% + 0.21
IRD LF: Interregional Regulated POS Debit with Fraud Adjustment	0.05% + 0.22
IRD LS: Interregional Regulated POS Debit Small Ticket	0.05% + 0.21
IRD LT: Interregional Regulated POS Debit Small Ticket with Fraud Adjustment	0.05% + 0.22

Mastercard Electronic interregional interchange rates

Transactions meeting interchange program criteria qualify for associated rates.

Rates

IRD and program name	Rate (USD)
IRD 74: Interregional Mastercard Electronic Card Consumer	1.10% + 0.00
NOTE: Available for Europe BSAs 1/010501, 1/020501, 1/030501, 1/040501, and 1/060501 until further notice.	
IRD 47: Interregional Mastercard Electronic Card Commercial	1.85% + 0.00

Mastercard interregional refund and return interchange rates

Transactions meeting interchange program criteria qualify for associated rates.

Consumer rates

IRD and program name	Consumer rate (USD)
<ul style="list-style-type: none"> IRD 74: Interregional Mastercard Electronic Card Consumer IRD YA: Interregional Consumer Rate I, Digital Commerce, Core IRD YB: Interregional Consumer Rate I, Digital Commerce, Premium IRD YC: Interregional Consumer Rate I, Digital Commerce, Super Premium IRD YD: Interregional Consumer Rate II, Card Present, Core IRD YE: Interregional Consumer Rate II, Card Present, Premium IRD YF: Interregional Consumer Rate II, Card Present, Super Premium IRD YG: Interregional Consumer Rate III, Base, Core IRD YH: Interregional Consumer Rate III, Base, Premium IRD YI: Interregional Consumer Rate III, Base, Super Premium 	1.00%
<p>NOTE: IRD 74 only available for Europe issued BSAs 1/010501, 1/020501, 1/030501, 1/040501, and 1/060501 until further notice.</p>	
<p>NOTE: Return Rates only available for BSAs 1/010201, 1/010301, 1/010401, 1/010501, 1/010601, 1/020101, 1/020301, 1/020401, 1/020501, 1/020601, 1/030101, 1/030201, 1/030401, 1/030501, 1/030601, 1/040101, 1/040201, 1/040301, 1/040501, 1/040601, 1/060101, 1/060201, 1/060301, 1/060401, 1/060501.</p>	

Commercial rates

IRD and program name	Commercial rate (USD)
<ul style="list-style-type: none"> • IRD 47: Interregional Mastercard Electronic Card Commercial • IRD 61: Interregional Commercial Standard • IRD 63: Interregional Commercial Purchasing Standard • IRD IP: Interregional Commercial Premium Standard 	1.80%
NOTE: Return Rates only available for BSAs 1/010201, 1/010301, 1/010401, 1/010501, 1/010601, 1/020101, 1/020301, 1/020401, 1/020501, 1/020601, 1/030101, 1/030201, 1/030401, 1/030501, 1/030601, 1/040101, 1/040201, 1/040301, 1/040501, 1/040601, 1/060101, 1/060201, 1/060301, 1/060401, 1/060501.	

Regulated rates

IRD and program name	Regulated rate (USD)
<ul style="list-style-type: none"> • IRD LD: Interregional Regulated POS Debit • IRD LF: Interregional Regulated POS Debit with Fraud Adjustment • IRD LS: Interregional Regulated POS Debit Small Ticket • IRD LT: Interregional Regulated POS Debit Small Ticket with Fraud Adjustment 	0.00% + 0.00

Interregional Mastercard Merchant-Presented QR interchange rates

NOTE: MCQR rates only apply for interregional transactions across the Middle East/Africa, Asia/Pacific, and Latin America and the Caribbean regions.

Rates

	Rate	IRD
Consumer Standard	1.10%	QR
Consumer Premium	1.85%	QR
Consumer Super Premium	1.98%	QR
Commercial Standard	2.00%	QR
Commercial Premium	2.00%	QR
Commercial Purchasing	2.00%	QR

Interregional Mastercard MoneySend interchange rates

IRD and program name	Rate (USD)
IRD MS: Interregional Mastercard MoneySend Payment	0.10% (minimum USD 0.50; maximum USD 2.50)
IRD Q2: Interregional General Person-to-Person Transfer	USD 0.50 (EUR 0.50 if originating from Europe)
IRD Q3: Interregional General Transfer to Own Account	USD 0.50 (EUR 0.50 if originating from Europe)
IRD Q5: Interregional Business Disbursement Transfer	1.00% (maximum USD 0.50; maximum EUR 0.50 if originating from Europe)
IRD Q8: Interregional Government/Non-profit Disbursement	1.00% (maximum USD 0.50; maximum EUR 0.50 if originating from Europe)

IRD and program name	Rate (USD)
QX: Fast Refund to Original Card Payment Transactions Consumer cards	1.00% ¹
QX: Fast Refund to Original Card Payment Transactions Commercial cards	1.80% ¹

- IRDs Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, and QM for Funding have an associated default rate of 2.00%.
- IRDs Q2, Q3, Q4, Q5, Q7, Q8, Q9, QL, QN, and QO for Payment have an associated default rate of 0.10% (minimum USD 0.50; maximum USD 2.50).

Interregional Mastercard Humanitarian interchange rates

Transactions meeting interchange program criteria qualify for associated rates.

Humanitarian rates

IRD and program name	Rate (USD)
IRD ZX: Interregional Humanitarian Standard	1.65% + 0.00

¹ Paid by issuer to acquirer

Interregional Mastercard rebate and rewards interchange rates

Transactions meeting interchange program criteria qualify for associated rates.

Rebate and rewards rates

IRD and program name	Rate (USD)
IRD 2A: Interregional Mastercard Initiated Rewards	0.00% + 0.00
IRD EZ: Interregional Rebate	0.00% + 0.00

Interregional PIN debit interchange rates

Transactions meeting interchange program criteria qualify for associated rates.

PIN debit rates

Program name	Rate (USD)
Interregional payment transaction	0.19% + 0.53
Interregional transactions at EMV ² Chip POS Terminals	0.60% + 0.00
Interregional magnetic stripe transaction PIN verified	0.65% + 0.00
Interregional magnetic stripe transaction signature verified	0.65% + 0.00
Interregional e-commerce transaction	0.90% + 0.25

NOTE: For criteria applicable to the interchange programs in the preceding table, refer to the *Interchange Manual Europe Region*.

² EMV is a registered trademark or trademark of [EMVCo LLC](#) in the United States and other countries.

PIN debit rates: regulated

PIN Regulated POS Debit programs are valid for regulated transactions among the U.S. region and the following U.S. territories: American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands, as per the Durbin Amendment.

PIN debit rates: regulated

Program name	Rate (USD)
PIN regulated POS debit	0.05% + 0.21
PIN regulated POS debit with fraud adjustment	0.05% + 0.22
PIN regulated POS debit small ticket	0.05% + 0.21
PIN regulated POS debit small ticket with fraud adjustment	0.05% + 0.22
Credit (refunds and returns)	
PIN regulated POS debit	0.00% + 0.00
PIN regulated POS debit with fraud adjustment	0.00% + 0.00
PIN regulated POS debit small ticket	0.00% + 0.00
PIN regulated POS debit small ticket with fraud adjustment	0.00% + 0.00

Interregional ATM interchange rates

Interregional rates apply to ATM transactions under the following conditions.

Interregional ATM rates apply to:

- Cross-border transactions acquired in one region and initiated with a Mastercard® card issued in a different region.
- Intraregional ATM transactions within the Asia/Pacific, Latin America and the Caribbean, and MEA regions.
- Transactions within a country or region in the event that there is no intraregional, intracountry, or bilateral agreement interchange rate program in effect.

Rates

Transaction type		Fixed rate (USD)	Variable rate
Financial	No ATM Access Fee	0.30	0.60%
	ATM Access Fee	0.30	0.00%
Non-financial	N/A	0.25	0.00%

NOTE: For cross-border transactions among the U.S. (50 states and the District of Columbia) and its territories of American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands the following rates apply.

Rates

Transaction type	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. 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 its first quarter transactions (January–March) qualifies 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).

Canada intracountry interchange rates

This section lists rates for this interchange program group.

Canada intracountry Mastercard consumer credit rates

Interchange program type	Core		World		World Elite		Muse Mastercard™	
	IRD	Rate (CAD)	IRD	Rate (CAD)	IRD	Rate (CAD)	IRD	Rate (CAD)
Canada Intracountry Consumer Credit Merit 1: Card Present EMV for small business	BC	0.72%	BD	0.95%	BE	1.22%	BF	1.29%
Canada Intracountry Consumer Credit Merit 1: Card Present EMV for large merchant MAID Override	BC	0.92%	BD	1.22%	BE	1.56%	BF	1.65%
Canada Intracountry Consumer Credit Merit 2: Unsecure Card Present for small business	MJ	0.95%	MK	1.19%	ML	1.45%	MM	1.52%
Canada Intracountry Consumer Credit Merit 2: Unsecure Card Present for large merchant MAID Override	MJ	1.22%	MK	1.52%	ML	1.86%	MM	1.95%

Interchange rates
Canada intracountry Mastercard consumer credit rates

Interchange program type		Core		World		World Elite		Muse Mastercard™
Canada Intracountry Consumer Credit Merit 3: Digital Commerce for small business	EN	1.57%	EO	1.80%	EP	2.03%	EQ	2.15%
Canada Intracountry Consumer Credit Merit 3: Digital Commerce for large merchant MAID Override	EN	1.67%	EO	1.90%	EP	2.13%	EQ	2.25%
Canada Intracountry Consumer Credit Contactless for small business	6A	0.72%	6B	0.95%	6C	1.22%	6D	1.29%
Canada Intracountry Consumer Credit Contactless for large merchant MAID Override	6A	0.92%	6B	1.22%	6C	1.56%	6D	1.65%
Canada Intracountry Consumer Credit 3DS for small business	SA	1.40%	SB	1.60%	SC	1.80%	SD	1.93%
Canada Intracountry Consumer Credit 3DS for large merchant MAID Override	SA	1.50%	SB	1.70%	SC	1.90%	SD	2.03%
Canada Intracountry Consumer Credit Utilities	UA	\$0.10	UB	\$0.10	UC	\$0.10	UD	\$0.10
Canada Intracountry Consumer Credit Charity	CD	0.92%	CE	1.22%	CF	1.56%	CG	1.65%
Canada Intracountry Consumer Credit Standard	7A	1.96%	7B	2.19%	7C	2.42%	7D	2.54%

Interchange rates
Canada intracountry Mastercard consumer and commercial debit rates

Interchange program type	Core		World		World Elite		Muse Mastercard™	
Canada Intracountry Consumer Credit: Card Present Refund for small business	RA	0.43%	RB	0.57%	RC	0.73%	RD	0.77%
Canada Intracountry Consumer Credit: Card Present Refund for large merchant MAID Override	RA	0.55%	RB	0.73%	RC	0.94%	RD	0.99%
Canada Intracountry Consumer Credit: Card Not Present Refund for small business	RE	0.96%	RF	1.10%	RG	1.24%	RH	1.33%
Canada Intracountry Consumer Credit: Card Not Present Refund for large merchant MAID Override	RE	1.06%	RF	1.20%	RG	1.34%	RH	1.43%

Canada intracountry Mastercard consumer and commercial debit rates

Transactions meeting interchange program criteria qualify for associated rates.

Interchange program type	IRD	Rate (CAD)
Canada Intracountry Supermarket Base	41	0.15% + 0.05
Canada Intracountry Supermarket Tier 1 (minimum CAD 1.5 billion net purchase volume)	42	0.15% + 0.05
Canada Intracountry Supermarket Tier 2 (minimum CAD 10 million net purchase volume)	43	0.15% + 0.05

Interchange rates
Canada intracountry Mastercard consumer and commercial debit rates

Interchange program type	IRD	Rate (CAD)
Canada Intracountry Big Box Stores Base	44	0.25% + 0.05
Canada Intracountry Big Box Stores Tier 1 (minimum CAD 1.5 billion net purchase volume)	45	0.25% + 0.05
Canada Intracountry Big Box Stores Tier 2 (minimum CAD 10 million net purchase volume)	46	0.25% + 0.05
Canada Intracountry Petroleum Base	47	0.15% + 0.05
Canada Intracountry Petroleum Tier 1 (minimum CAD 1.5 billion net purchase volume)	48	0.15% + 0.05
Canada Intracountry Petroleum Tier 2 (minimum CAD 10 million net purchase volume)	49	0.15% + 0.05
Canada Intracountry Specialty Clothing Stores Base	50	0.25% + 0.05
Canada Intracountry Speciality Clothing Stores Tier 1 (minimum CAD 1.5 billion net purchase volume)	51	0.25% + 0.05
Canada Intracountry Speciality Clothing Stores Tier 2 (minimum CAD 10 million net purchase volume)	52	0.25% + 0.05
Canada Intracountry Standard and Non- <i>SecureCode</i> -enabled E-commerce	53	1.15% + 0.00
Canada Intracountry Standard <i>SecureCode</i> -enabled	54	1.00% + 0.00
Canada Intracountry Other Electronic Base	55	0.25% + 0.05
Canada Intracountry Other Electronic Tier 1 (minimum CAD 1.5 billion net purchase volume)	56	0.25% + 0.05

Interchange program type	IRD	Rate (CAD)
Canada Intracountry Other Electronic Tier 2 (minimum CAD 10 million net purchase volume)	58	0.25% + 0.05
Canada Intracountry Consumer Emerging Sectors	59	0.30% + 0.00
Canada Intracountry Consumer Charity	C5	0.30% + 0.00
Canada Intracountry Consumer Recurring Payments	CR	0.60% + 0.00
Canada Intracountry Consumer Masterpass	G4	1.00% + 0.00
Canada Intracountry Consumer and Commercial Public Sector Debit	U8	0.30% + 0.00
Canada Intracountry Consumer and Commercial Debit Public Sector (Crown Corporation)	M4	0.30% + 0.00
Canada Intracountry Consumer and Commercial Utilities Debit	U4	0.00% + 0.10

Canada intracountry Mastercard consumer prepaid rates

Transactions meeting interchange program criteria qualify for associated rates.

Interchange program type	IRD	Rate (CAD)
Canada Intracountry Consumer Prepaid Standard	U0	1.55% + 0.00
Canada Intracountry Consumer Prepaid Electronic	U9	1.44% + 0.00

An electronic transaction is a cardholder-present (DE 22, subfield 5, value 0) card present transaction (DE 22, subfield 6, value 1) where the magnetic stripe or chip on the card is read (DE 22, subfield 7, value 2, A, B, C, E, or M), full unaltered data is transmitted in the authorization message, and where the transaction is fully authorized online through the Dual Message System.

Canada intracountry Mastercard Flex prepaid rates for product code MPD

Transactions meeting interchange program criteria qualify for associated rates.

Interchange program type	IRD	Rate (CAD)
Canada Intracountry Flex Prepaid Standard Interchange	S1	1.55% + 0.00
Canada Intracountry Flex Prepaid Electronic Interchange	S2	1.44% + 0.00

An electronic transaction is a cardholder-present (DE 22, subfield 5, value 0) card present transaction (DE 22, subfield 6, value 1) where the magnetic stripe or chip on the card is read (DE 22, subfield 7, value 2, A, B, C, E, or M), full unaltered data is transmitted in the authorization message, and where the transaction is fully authorized online through the Dual Message System.

Canada intracountry Mastercard consumer and commercial debit contactless rates

Transactions meeting interchange program criteria qualify for associated rates.

Interchange program type	IRD	Criteria	Rate (CAD)
Canada Intracountry Consumer and Commercial Debit Contactless Tier 1	3U	<p>This IRD is applicable for only the below mentioned MCCs:</p> <ul style="list-style-type: none"> • MCC 5814 (Fast Food Restaurants) • MCC 5331 (Variety Store) • MCC 7832 (Motion Picture Theaters) • MCC 5499 (Miscellaneous Food Stores—Convenience Stores, Markets, Specialty Stores) <p>In the First Presentment/1240, DE 22 (Point of Service Entry Mode) is required as follows:</p> <ul style="list-style-type: none"> • Subfield 5 (Cardholder Present Data) must contain the value 0. • Subfield 6 (Card Present Data) must contain the value 1. • Subfield 7 (Card Data: Input Mode) must contain a value of A or M. 	0.00% + 0.02

Interchange rates

Canada intracountry Mastercard consumer and commercial debit contactless rates

Interchange program type	IRD	Criteria	Rate (CAD)
Canada Intracountry Consumer and Commercial Debit Contactless Tier 2 minimum CAD 400 million net purchase volume	4U	<p>A valid and eligible Mastercard Assigned ID must be present.</p> <p>In the First Presentment/1240, DE 22 (Point of Service Entry Mode) is required as follows:</p> <ul style="list-style-type: none"> • Subfield 5 (Cardholder Present Data) must contain the value 0. • Subfield 6 (Card Present Data) must contain the value 1. • Subfield 7 (Card Data: Input Mode) must contain a value of A or M. 	0.00% + 0.02

Interchange rates

Canada intracountry Mastercard consumer and commercial debit contactless rates

Interchange program type	IRD	Criteria	Rate (CAD)
Canada Intracountry Consumer and Commercial Debit Contactless Tier 3	5U	<p>This IRD is applicable for all the MCCs except the MCCs mentioned below:</p> <ul style="list-style-type: none"> • MCC 5814 (Fast Food Restaurants) • MCC 5331 (Variety Store) • MCC 7832 (Motion Picture Theaters) • MCC 5499 (Miscellaneous Food Stores—Convenience Stores, Markets, Specialty Stores) <p>Qualifications for this program are restricted to Contactless transactions.</p> <p>In the First Presentment/1240, DE 22 (Point of Service Entry Mode) is required as follows:</p> <ul style="list-style-type: none"> • Subfield 5 (Cardholder Present Data) must contain the value 0. • Subfield 6 (Card Present Data) must contain the value 1. • Subfield 7 (Card Data: Input Mode) must contain a value of A or M. 	0.00% + 0.03

Canada intracountry Mastercard commercial rates

Transactions meeting interchange program criteria qualify for associated rates.

IRD and program name		Rate (CAD)				
IRD 40: Canada Intracountry Commercial Programs		2.00% + 0.00				
IRD CC: Canada Intracountry Commercial Charity		1.80% + 0.00				
IRD BQ: Canada Intracountry Commercial Data Rate I		1.80% + 0.00				
IRD BR: Canada Intracountry Commercial Data Rate II		1.40% + 0.00				
IRD BS: Canada Intracountry Commercial Large Ticket		1.20% + 0.00				
Interchange program type	Small medium enterprise		Large market		World Elite for Business	
	IRD	Rate	IRD	Rate	IRD	Rate
Canada Intracountry Commercial Programs	17	2.00%	40	2.00%	18	2.25%

Canada intracountry Mastercard debit and prepaid Purchase with Cash Back rate

Transactions meeting interchange program criteria qualify for associated rates.

NOTE: Purchase with Cash Back applies to all consumer debit and prepaid Mastercard product groups only. For Purchase with Cash Back transactions, the applicable Mastercard or Debit Mastercard POS fallback interchange fees are applied to the purchase amount of the transaction. The reverse interchange rate (paid by the issuer to the acquirer) provided as follows are applied only to the cash back amount of the transaction.

Group	All products	
	IRD	Rate (CAD)
All	N/A	- 0.10% + 0.00

Canada intracountry Mastercard humanitarian standard interchange rate

Transactions meeting interchange program criteria qualify for associated rates.

IRD and program name	Rate (USD)
IRD ZX: Intracountry Humanitarian Standard	1.65% + 0.00

Canada intracountry Maestro (with PIN) at POS rates

Transactions meeting interchange program criteria qualify for associated rates.

Card acceptor business segment	Base	Tier 1	Tier 2
Big Box Stores	USD 0.00	USD 0.00	USD 0.00
Cash Back	USD 0.00	USD 0.00	USD 0.00
Petroleum	USD 0.00	USD 0.00	USD 0.00
Specialty Clothing Stores	USD 0.00	USD 0.00	USD 0.00
Supermarkets	USD 0.00	USD 0.00	USD 0.00
All Other	USD 0.00	USD 0.00	USD 0.00

NOTE: Tier 1 = Merchants must demonstrate total debit volume net of returns in excess of CAD 1.5 billion. Tier 2 = Merchants must demonstrate total debit volume net of returns in excess of CAD 10 million.

Canada intracountry Mastercard funding and MoneySend payment transaction rates

Transactions meeting interchange program criteria qualify for associated rates.

Interchange rates

Interchange program type	IRD	Credit (funding) rate (CAD)	Prepaid ³ (funding) rate (CAD)	Debit (funding) rate (CAD)	MoneySend (payment) rate (CAD)
Canada Intracountry Consumer Payment Transaction	20	N/A	N/A	N/A	\$.10
Transfer to Own Debit or Prepaid Card Account	Q1	2.69%	1.55%	1.15%	N/A
General Person-to-Person Transfer	Q2	2.69%	1.55%	1.15%	0.00%
General Transfer to Own Account	Q3	2.69%	1.55%	1.15%	0.00%
Payment of Own Credit Card Bill	Q4	2.69%	1.55%	1.15%	0.00%
Business Disbursement	Q5	2.69%	1.55%	1.15%	0.00%
Transfer to Own Staged Digital Wallet Account	Q6	2.69%	1.55%	1.15%	N/A

³ Consumer (MRG)

Interchange rates
Canada intracountry Mastercard installment payment rates

Interchange program type	IRD	Credit (funding) rate (CAD)	Prepaid ³ (funding) rate (CAD)	Debit (funding) rate (CAD)	MoneySend (payment) rate (CAD)
General Business-to-Business Transfer	Q7	2.69%	1.55%	1.15%	0.00%
Government/Non-profit Disbursement	Q8	2.69%	1.55%	1.15%	0.00%
Rapid Merchant Settlement	Q9	N/A	N/A	N/A	0.00%
Agent Cash Out	QL	2.69%	1.55%	1.15%	0.00%
Person-to-Person Transfer to Card Accountt	QM	2.69%	1.55%	1.15%	N/A
Cash in at ATM	QN	N/A	N/A	N/A	0.00%
Cash in at Point-of-Sale	QO	N/A	N/A	N/A	0.00%
Mastercard MoneySend	MS	2.69%	1.55%	1.15%	N/A

Canada intracountry Mastercard installment payment rates

Transactions meeting interchange program criteria qualify for associated rates.

IRD	Card acceptor business program	Description	Interchange rate
O4	INSA	Mastercard Installment Payments Group A	1.50%

³ Consumer (MRG)

IRD	Card acceptor business program	Description	Interchange rate
O4	INSB	Mastercard Installment Payments Group B	1.50%
O4	INSC	Mastercard Installment Payments Group C	USD \$0.10 per transaction

Canada intracountry card acceptor business segments

Card acceptor business code (MCC) is a criteria for transactions qualifying for interchange programs and rates.

Card acceptor business segment		Available MCCs
CAN1	Big Box Stores	<ul style="list-style-type: none"> • MCC 5200 (Home Supply Warehouse Stores) • MCC 5300 (Wholesale Clubs) • MCC 5310 (Discount Stores) • MCC 5311 (Department Stores)
CAN2	Specialty Clothing Stores	<ul style="list-style-type: none"> • MCC 5611 (Men's and Boys' Clothing and Accessories Stores) • MCC 5621 (Women's Ready to Wear Stores) • MCC 5631 (Women's Accessory and Specialty Stores) • MCC 5641 (Children's and Infants' Wear Stores) • MCC 5651 (Family Clothing Stores) • MCC 5655 (Sports Apparel, Riding Apparel Stores) • MCC 5661 (Shoe Stores) • MCC 5691 (Men's and Women's Clothing Stores) • MCC 5699 (Accessory and Apparel Stores—Miscellaneous)

Card acceptor business segment		Available MCCs
CAN4	Independent Business in Everyday Spend	<ul style="list-style-type: none"> • MCC 4121 (Limousines and Taxicabs) • MCC 5192 (Books Periodicals and Newspapers) • MCC 5200 (Home Supply Warehouse Stores) • MCC 5251 (Hardware Stores) • MCC 5261 (Lawn and Garden Supply Stores) • MCC 5331 (Variety Stores) • MCC 5422 (Freezer Locker Meat Provisioners) • MCC 5451 (Dairy Products Stores) • MCC 5462 (Bakeries) • MCC 5499 (Miscellaneous Food Stores—Convenience Stores, Markets, Specialty Stores) • MCC 5697 (Alterations Mending Seamstresses Tailors) • MCC 5812 (Eating Places Restaurants) • MCC 5814 (Fast Food Restaurants) • MCC 5912 (Drug Stores Pharmacies) • MCC 5942 (Book Stores) • MCC 5994 (News Dealers and Newsstands) • MCC 5995 (Pet Shops - Pet Foods and Supplies) • MCC 7210 (Cleaning Garment and Laundry Services) • MCC 7211 (Laundry Services - Family and Commercial) • MCC 7216 (Dry Cleaners) • MCC 7230 (Barber and Beauty Shops) • MCC 7251 (Hat Cleaning Shops Shoe Repair Shops Shoe Shine) • MCC 7523 (Automobile Parking Lots and Garages) • MCC 7542 (Car Washes)

Card acceptor business segment		Available MCCs
EM05	Emerging Sectors	<ul style="list-style-type: none"> • MCC 6513 (Real Estate Agents and Managers—Rentals) • MCC 8351 (Child Care Services) • MCC 9311 (Tax Payments) <p>The following apply to transactions greater than CAD 1,000:</p> <ul style="list-style-type: none"> • MCC 8211 (Schools, Elementary and Secondary) • MCC 8220 (Colleges, Universities, Professional Schools, and Junior Colleges) • MCC 8299 (Schools and Educational Services—not elsewhere classified)
EM06	Utilities Life Cycled	MCC 4900 (Utilities—Electric, Gas, Heating, Oil, Sanitary, Water)
F006	Restaurant: Eating and Drinking Places	<ul style="list-style-type: none"> • MCC 5812 (Eating Places, Restaurants) • MCC 5813 (Bars, Cocktail Lounges, Discotheques, Nightclubs, and Taverns— Drinking Places [Alcoholic Beverages])
OT42	Other. All except S003: Canada Convenience Debit Contactless	<p>All MCCs assigned to OTH1 except the following:</p> <ul style="list-style-type: none"> • MCC 5331 (Variety Stores) • MCC 5814 (Fast Food Restaurants) • MCC 5499 (Convenience Food Stores) • MCC 7832 (Motion Picture Theaters)
OT43	Other. All except Utilities	<p>All MCCs assigned to OTH1 except the following:</p> <ul style="list-style-type: none"> • 4900—Utilities—Electric, Gas, Heating, Oil, Sanitary , Water
OT44	Other. All except Utilities	<p>All MCCs assigned to OT50 except the following:</p> <ul style="list-style-type: none"> • 4900—Utilities—Electric, Gas, Heating, Oil, Sanitary , Water
PET1	Petroleum	• MCC 5541 (Service Stations [with or without ancillary services])
PET2		• MCC 5542 (Fuel Dispenser, Automated)

Card acceptor business segment		Available MCCs
PS02	Canada Public Sector	<ul style="list-style-type: none"> • MCC 4784 (Bridge and Road Fees, Tolls) • MCC 9211 (Court Costs including Alimony and Child Support) • MCC 9222 (Fines) • MCC 9223 (Bail and Bond Payments) • MCC 9399 (Government Services—not elsewhere classified)
S001	Supermarket	MCC 5411 (Grocery Stores, Supermarkets)
S003	Canada Convenience Debit Contactless	<ul style="list-style-type: none"> • MCC 5331 (Variety Stores) • MCC 5499 (Miscellaneous Food Stores—Convenience Stores, Markets, Specialty Stores) • MCC 5814 (Fast Food Restaurants) • MCC 7832 (Motion Picture Theaters)
UT01	Utilities	MCC 4900 (Utilities—Electric, Gas, Heating Oil, Sanitary, Water)

Mastercard/Maestro/Cirrus ATM rates

This section lists rates for this interchange program group.

Canada region ATM rates

The rates in the following table apply when the issuer and ATM are located within the Canada region.

Transaction type	Rate (USD)
ATM Approved Financial	0.00% + 0.50
ATM Non-financial	0.00% + 0.25

Mastercard manual cash disbursement rates

Following are the intercountry and intracountry cash disbursement interchange fees.

Intracountry cash disbursement interchange fees apply to manual (transaction not through an ATM) advances of cash by one Mastercard customer at the customer's offices where teller services are provided to any Mastercard cardholder, regardless of the card issuer. Intracountry cash disbursement interchange fees apply to manual advances of cash when the issuer is resident in the same country as the acquirer and no other applicable fee agreements exist between the customers in that country.

For more details, refer to Chapter 8, "Settlement," of the *Mastercard Rules*.

Mastercard manual cash disbursement rates

Program name	Rate (USD)
Intracountry Manual Cash	2.05
Intercountry Manual Cash	0.09% + 3.60

Canada region manual cash disbursement rate

Location	Rate (CAD)
Canada intracountry manual cash disbursements	0.00% + 6.50

Global program interchange criteria

This section includes the transaction criteria for the interregional, intraregional, intercountry, intracountry, and customer-to-customer interchange program IRD BB: Commercial Business-to-Business and IRD FF: Freight Program.

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GCMS timeliness criterion

The timeliness of a customer submitting a transaction is a criterion used to determine whether the transaction qualifies for specific interchange programs.

A GCMS timeliness criterion is provided in some of the IRD tables in this chapter.

Transaction passes GCMS timeliness

A transaction passes the GCMS timeliness criterion if file header date (PDS 0105 [File ID], subfield 2 [File Reference Date]) minus the transaction date (DE 12 [Transaction Date and Time, Local Transaction]) is less than, or equal to, the number of days specified for the IRD timeliness criterion.

Transaction does not pass GCMS timeliness

A transaction does not pass the GCMS timeliness criterion if file header date (PDS 0105 [File ID], subfield 2 [File Reference Date]) minus the transaction date (DE 12 [Transaction Date and Time, Local Transaction]) is the greater than the number of days specified for the IRD timeliness criterion.

References

For more information on holidays, refer to *GCMS Parameter Table Layouts*.

For more information about GCMS timeliness, refer to the *GCMS Reference Manual*.

IRD BB: Commercial Business-to-Business

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Commercial credit: MBA, MBG, MBH, MBI, MBJ, MBL, MBN, MBO, MBQ, MBR, MBS, MTA, MTB, MTC, MTD, MTE, MTF, MTG, MTH, MTI, MTJ, MTK, MTL, MTM, MTN, MTO, MTQ, MTR, MTS, MTT, MTU, MTV
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 20: Credit (Purchase Return)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • F001: Restaurant • GW01: Global Wholesale Travel Other • H001: Lodging • M001: Mail Order/Telephone Order • OTH1: Other • P001: Beauty Salons • R001: Railways • S001: Supermarket • T001: Telephone • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For Acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	<p>Required</p> <p>Must be left-justified and cannot contain all spaces or all zeros</p>
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required

Criteria	Requirement
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	<p>For product codes MTA, MTB, MTC, MTD, MTE, MTF, MTG, MTH, MTI, MTJ, MTK, MTL, MTM, MTN, MTO, MTQ, MTR, MTS, MTT, MTU, and MTV, The Mastercard Wholesale Program (MWP) applies to travel intermediaries participating in this program and paying their suppliers utilizing virtual Mastercard account numbers.</p> <p>The MWP provides differentiated operating guidelines to more effectively compete in the Business-to-Business (B2B) payments market and to increase merchant acceptance for B2B payments currently captured by check and other forms of payment.</p> <p>MWP does not have geographic restriction and leverages the customer-to-customer Business Service Level 8, but it is not same as customer-to-customer. Mastercard defines the rate and announces it to all customers through regional interchange bulletins. The same criteria is used by all participating issuers and acquirers regardless of where the transaction is issued or acquired. Therefore, interchange rates apply to wholesale travel transactions that are acquired anywhere in the world and that are initiated with virtual Mastercard account numbers issued anywhere in the world.</p> <p>There are no physical cards issued for this program. It is transacted using a virtual card number (VCN).</p> <p>NOTE: This program is not open to all issuers by default. Mastercard will evaluate the program and will determine which issuers can participate in the program.</p>

IRD FI: Flexible Interchange

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Criteria	Requirement
Program ID	MCC

Criteria	Requirement
GCMS product ID	Commercial credit: BPC, BPL, FIA, FIB, FIC, FID, FIE, FIF, FIG, FIH, MAB, MAC, MAP, MBE, MCB, MCF, MCO, MCP, MEB, MEO, MGF, MLA, MLC, MLD, MLF, MLL, MNF, MPB, MPC, MVA, MVB, MVC, MVD, MVE, MVF, MVG, MVH, MVI, MVJ, MVK, MVL, MVM, MVN, MVO, MVP, MVQ, MVR, MVS, MVT, MVU, MVV, MVW, MVX, MVY, MVZ, MWB, MWO
Message type ID	First Presentment/1240 message Second Presentment/1240 message First Chargebacks/1442 message
Processing code	00: Purchase (Goods and Services) 18: Unique Transaction (requires unique MCC) 20: Purchase Return
Acceptor business (AB) program	A001: Airline B001: Cruise/Steamship F001: Restaurant H001: Lodging M001: Mail Order/Telephone Order OTH1: Other P001: Beauty Salons R001: Railways S001: Supermarket T001: Telephone U001: Unique V001: Automobile/Vehicle Rental W001: Warehouse Club
Timeliness	None
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	Required
Acceptor business code (MCC)	Required Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table
Amount tolerance	N/A

Criteria	Requirement
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required for transactions occurring in the United States When DE 43 (Acceptor Name/Location), subfield 6 (Acceptor Country Code) contains USA, this subfield must contain a valid state code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID (MAID)	Not required
Financial Detail Addendum/1644	All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data: <ul style="list-style-type: none"> • PDS 0595 (Card Acceptor Type) • PDS 0596 (Card Acceptor Tax ID)
Note	<p>Transactions submitted with this IRD are not subject to interchange compliance processing.</p> <p>For First Presentment transactions submitted with this IRD, Mastercard will apply the interchange value that was submitted with the associated Authorization. If Mastercard is unable to match the Clearing record to the associated Authorization, Mastercard will apply the market-specific interchange rate instead of the negotiated rate.</p> <p>For First Chargebacks and Second Presentments submitted with this IRD, Mastercard will apply the interchange rate associated with the First Presentment.</p>

IRD FF: Freight Program

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Commercial credit: MES
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 20: Credit (Purchase Return)
Acceptor business (AB) program	CF01: Commercial Freight For Acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i> .
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD
Acceptor business code (MCC)	Required Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Not required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros

Criteria	Requirement
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	None

IRD GG: Global Commercial Large Market

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Commercial credit: WAA, WAB, WAC, WAD, WAE, WAF, WAG, WAH, WAI, WAJ, WAK, WAL, WAM, WAN, WAO, WAP, WAQ, WAT, WAU, WAV, WAW, WAX, WAY, WAZ, WBA, WBB, WBC, WBD, WBF, WBG, WBH, WBI, WBJ, WBK, WBL
Message type ID	<ul style="list-style-type: none"> First and Second Presentment/1240 First Chargeback/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 20: Credit (Purchase Return)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OT36: U.S. Other • OTH1: Other • P001: Beauty Salons • R001: Railways • S001: Supermarket • T001: Telephone • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table.</p>
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city	<p>Required</p> <p>Must be left justified and cannot contain all spaces or all zeros</p>
Acceptor postal (zip) code	Not required
Acceptor state, province, or region code	Not required
Acceptor country code	<p>Required</p> <p>Cannot contain spaces.</p>

Criteria	Requirement
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Note	<p>The Mastercard Flex Program is a global commercial credit program that facilitates capturing new non-travel business-to-business (B2B) activity on B2B platforms including, but not limited to Enterprise Resource Planning providers, procure-to-pay providers, order-to-cash providers, and accounting systems. The Mastercard Flex Program is designed for corporations and suppliers to use virtual card number (VCN) technology to expedite B2B payments with convenience and security.</p> <p>The acquirer country, merchant country, and issuer account range country are not required to be the same, but they must each be one of the following: Aland Islands, Andorra, Antarctica, Austria, Bahrain, Belgium, Brazil, Bulgaria, Canada, Colombia, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Falkland Islands (Malvinas), Faroe Islands, Finland, France, French Guiana, Germany, Ghana, Gibraltar, Greece, Greenland, Guadeloupe, Guernsey, Hong Kong, SAR, Hungary, Iceland, Indonesia, Ireland, Isle of Man, Italy, Jamaica, Japan, Jersey, Kuwait, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Martinique, Mayotte, Monaco, Netherlands, New Zealand, Norway, Oman, Panama, Philippines, Poland, Portugal, Puerto Rico, Qatar, Reunion, Romania, Saint Barthelemy, Saint Martin (French), San Marino, Saudi Arabia, Singapore, Slovakia, Slovenia, Spain, St. Helena, Ascension and Tristan Da Cunha, Svalbard and Jan Mayen, Sweden, Switzerland, Thailand, Trinidad and Tobago, U.S. Virgin Islands, U.S., United Arab Emirates, United Kingdom, Vatican City, Vietnam.</p>

Interregional interchange criteria

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Interregional Mastercard POS interchange criteria

Unless otherwise noted, the interregional interchange programs apply to transactions where the transaction was acquired in a different region from where the card was issued.

When the acquirer and issuer are in the same region and the merchant is in a different region, the *acquiring* region is defined as the region associated to the merchant identified in DE 43 (Acceptor Name/ Location), subfield 6 (Acceptor Country Code).

GCMS timeliness criterion

The timeliness of a customer submitting a transaction is a criterion used to determine whether the transaction qualifies for specific interchange programs.

A GCMS timeliness criterion is provided in some of the IRD tables in this chapter.

Transaction passes GCMS timeliness

A transaction passes the GCMS timeliness criterion if file header date (PDS 0105 [File ID], subfield 2 [File Reference Date]) minus the transaction date (DE 12 [Transaction Date and Time, Local Transaction]) is less than, or equal to, the number of days specified for the IRD timeliness criterion.

Transaction does not pass GCMS timeliness

A transaction does not pass the GCMS timeliness criterion if file header date (PDS 0105 [File ID], subfield 2 [File Reference Date]) minus the transaction date (DE 12 [Transaction Date and Time, Local Transaction]) is the greater than the number of days specified for the IRD timeliness criterion.

References

For more information on holidays, refer to *GCMS Parameter Table Layouts*.

For more information about GCMS timeliness, refer to the *GCMS Reference Manual*.

IRD 47: Interregional Mastercard Electronic Card Commercial

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none">Canada	Asia/Pacific	MCC	MBE
<ul style="list-style-type: none">Europe		DMC	N/A
<ul style="list-style-type: none">Latin America and the Caribbean			
<ul style="list-style-type: none">MEA			
<ul style="list-style-type: none">U.S.			

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Asia/Pacific Europe Latin America and the Caribbean MEA U.S. 	Canada	MCC	MBE
		DMC	N/A
	Europe	MCC	MBE
		DMC	N/A
<ul style="list-style-type: none"> Asia/Pacific Canada Europe MEA U.S. 	Latin America and the Caribbean	MCC	MBE
		DMC	N/A
	MEA	MCC	MBE
		DMC	N/A
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean U.S. 	U.S.	MCC	MBE
		DMC	N/A

IRD criteria details

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • F001: Restaurant • H001: Lodging • OTH2: Other. All MCCs assigned to OTH1 except MCC 5542 (Fuel Dispenser, Automated) • P001: Beauty Salons • R001: Railways • S001: Supermarket • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For Acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Required
Magnetic stripe data from authorization message	<p>Required for all transactions, except Internet transactions</p> <p>Refer to "Notes" in this table.</p>
Trace ID	<p>Not required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table</p> <p>Must contain an MCC other than one of the following:</p> <ul style="list-style-type: none"> • MCC 5542 (Fuel Dispenser, Automated) • Mail order/telephone order (MO/TO) MCCs: <ul style="list-style-type: none"> – MCC 5960 (Direct Marketing - Insurance Services) – MCC 5962 (Direct Marketing - Travel Related Arrangement Services) – MCC 5964 (Direct Marketing - Catalog Merchants) – MCC 5965 (Direct Marketing - Combination Catalog and Retail Merchants) – MCC 5966 (Direct Marketing - Outbound Telemarketing Merchants) – MCC 5967 (Direct Marketing - Inbound Telemarketing Merchants) – MCC 5968 (Direct Marketing - Continuity/Subscription Merchants) – MCC 5969 (Direct Marketing - Other Direct Marketers - Not Elsewhere Classified)
Amount tolerance	N/A

Criteria	Requirement
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required for all transactions acquired in which the Acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States) Not required for all other transactions
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States) Not required for all other transactions
Acceptor state, province, or region code	Required for transactions occurring in Canada and the United States. When DE 43 (Acceptor Name/Location), subfield 6 (Acceptor Country Code) contains CAN or USA, this subfield must contain a valid state or province code for the country identified Not required for all other countries.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	This requirement applies only to transactions acquired in the Asia/Pacific, Canada, Europe, Latin America and the Caribbean, and Middle East/Africa (MEA) regions. None
Mastercard BusinessCard and Mastercard Corporate Card account ranges	This requirement applies only to transactions acquired in the U.S. region. All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data: <ul style="list-style-type: none"> • PDS 0595 (Acceptor Type) • PDS 0596 (Acceptor Tax ID)

Criteria	Requirement
Notes	<p>Customers must have a Mastercard Electronic license agreement with Mastercard to acquire Mastercard Electronic transactions.</p> <p>For Internet transactions, in the First Presentment/1240:</p> <ul style="list-style-type: none"> • PDS 0023 (Terminal Type) is required and must contain the value CT6 (CAT level 6 [electronic commerce transaction]). • PDS 0052 (Electronic Commerce Security Level Indicator), subfield 3 (UCAF Collection Indicator) is required and must contain one of the following values: <ul style="list-style-type: none"> – 0 (UCAF data collection is not supported by the merchant or a Mastercard SecureCodemerchant has chosen not to undertake Mastercard SecureCode on this transaction) – 1 (UCAF collection is supported by the merchant, and UCAF data may be available) – 2 (Both merchant and issuer are UCAF-enabled, as indicated in the Authorization Request/0100 message) – 5 (Issuer risk based decisioning) – 6 (Merchant risk based decisioning) <p>PDS 0052 , subfield 3, values 0, 1, 5, and 6 are only applicable for Commercial Electronic product codes issued in the Europe region.</p> <p>For Internet transactions, the authorization log must contain the following:</p> <ul style="list-style-type: none"> • DE 22 (Point-of-Service (POS) Entry Mode), subfield 1 (POS Terminal PAN Entry Mode) with the value 10, 81 or 82 • DE 48 (Additional Data - Private Use), subelement 42 (Electronic Commerce Indicators), position 1 (Security Protocol) and position 2 (Cardholder Authentication) combination with a value of 21 or 22. • DE 48, subelement 42, position 3 (UCAF Collection Indicator) with a value of 1 or 2. DE 48, subelement 42, position 3, value of 1 is only applicable for Commercial Electronic product codes issued in the Europe region. • DE 48, subelement 43 (Universal Cardholder Authentication Field [UCAF]) when DE 48, subelement 42, position 3 contains a value of 2 • DE 61 (Point-of-Service [POS] Data), subfield 4 (POS Cardholder Presence) with a value of 5 indicating electronic order • DE 61, subfield 10 (Cardholder-Activated Terminal Level) with a value of 6 indicating e-commerce transaction (CAT Level 6)

IRD 61: Interregional Commercial Standard

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Canada Europe Latin America and the Caribbean MEA U.S. 	Asia/Pacific	MCC	MCB, MCO, MDB, MEB, MEO, MIO, MLA, MRW
		DMC	MBP, MDT, SBP
<ul style="list-style-type: none"> Asia/Pacific Europe Latin America and the Caribbean MEA U.S. 	Canada	MCC	MCB, MCO, MEB, MLA, MRW
		DMC	MDT
<ul style="list-style-type: none"> Asia/Pacific Canada Latin America and the Caribbean MEA U.S. 	Europe	MCC Commercial	MCB, MCO, MEB, MEO, MPB, MPW, MRL, MRW, TCB, TCO, TEB, TPB
		MCC Consumer	MRF ⁴
		DMC	BPD, BPE, MBP, MDT
<ul style="list-style-type: none"> Asia/Pacific Canada Europe MEA U.S. 	Latin America and the Caribbean	MCC	MCB, MCO, MDB, MEB, MEO, MLA, MLD, MLL, MRW
		DMC	MDT
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean U.S. 	MEA	MCC	MCB, MCO, MEB, MEO, MRW
		DMC	MBP, MDT

⁴ If transaction is for product code MRF, do not send commercial addendum. Refer notes section in criteria chart for additional details

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Asia/Pacific Canada 	U.S.	MCC	MCB, MCO, MDB, MEB, MEO, MLA, MPW
<ul style="list-style-type: none"> Europe Latin America and the Caribbean MEA 		DMC	N/A

IRD criteria details

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> A001: Airline B001: Cruise/Steamship F001: Restaurant H001: Lodging M001: Mail Order/Telephone Order OTH1: Other P001: Beauty Salons R001: Railways S001: Supermarket T001: Telephone U001: Unique V001: Automobile/Vehicle Rental W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>

Criteria	Requirement
Acceptor business code (MCC)	Required Must contain an MCC belonging to a apecceptor business (AB) program previously listed in this table
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States) Not required for all other transactions
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States) Not required for all other transactions
Acceptor state, province, or region code	Required for transactions occurring in Canada and the United States When DE 43 (Acceptor Name/Location), subfield 6 (Acceptor Country Code) contains CAN or USA, this subfield must contain a valid state or province code for the country identified. Not required for all other countries
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial detail addendum/1644	<ul style="list-style-type: none"> This requirement applies only to transactions acquired in the Asia/Pacific, Canada, Europe, Latin America and the Caribbean, and Middle East/Africa (MEA) regions. None
Purchasing card account ranges and fleet card account ranges at non-fuel locations	This requirement applies only to transactions acquired in the U.S. region. Not eligible

Criteria	Requirement
Mastercard fleet card account ranges at fuel locations (MCC 4468, 5541, 5542, 5499, and 5983)	This requirement applies only to transactions acquired in the U.S. region. Not eligible
Mastercard BusinessCard and Mastercard Corporate Card account ranges	This requirement applies only to transactions acquired in the U.S. region. All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data: <ul style="list-style-type: none"> PDS 0595 (Acceptor Type) PDS 0596 (Acceptor Tax ID)
Europe Regulated Individual Pay (MRF) card account ranges	This requirement applies only to transactions acquired in the Asia/Pacific, Canada, Latin America and the Caribbean, Middle East/Africa, and U.S. regions. None: Do not submit commercial specific addendums. Refer to Notes below.
Notes	For product code MBS, only processing codes 00 (Purchase [Goods and Services]) and 20 (Credit [Purchase Return]) can be submitted for the Mastercard Enterprise Solutions Wholesale Travel Program. For product code MRF, do not submit the commercial specific addendums: Corporate Card Common Data Requirements, Corporate Line Item Detail, Corporate Fleet Transaction Information. If these commercial addendums are submitted with MRF, the addendums will reject but the First Presentment/1240 messages will continue to process.

IRD 63: Interregional Commercial Purchasing Standard

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Canada Europe Latin America and the Caribbean MEA U.S. 	Asia/Pacific	MCC	MCF, MCP, MES, MGF, MNF
		DMC	N/A

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Asia/Pacific Europe Latin America and the Caribbean MEA U.S. 	Canada	MCC	MCF, MCP, MES, MGF, MNF
		DMC	N/A
	Europe	MCC	MCF, MCP, MES, MNF, MRK
		DMC	N/A
<ul style="list-style-type: none"> Asia/Pacific Canada¹ Europe MEA U.S. 	Latin America and the Caribbean	MCC	MCF, MCP, MES, MGF, MNF
		DMC	N/A
	MEA	MCC	MCF, MCP, MES, MGF, MNF, MRK
		DMC	N/A
<ul style="list-style-type: none"> Asia/Pacific Canada¹ Europe Latin America and the Caribbean U.S. 	U.S.	MCC	MCF, MCP, MES, MGF, MNF
		DMC	N/A

IRD criteria details

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OTH1: Other • P001: Beauty Salons • R001: Railways • S001: Supermarket • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	<p>Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States)</p> <p>Not required for all other transactions</p>
Acceptor city name	<p>Required</p> <p>Must be left-justified and cannot contain all spaces or all zeros</p>

Criteria	Requirement
Acceptor postal code	<p>Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States)</p> <p>Not required for all other transactions</p>
Acceptor state, province, or region code	<p>Required for transactions occurring in Canada and the United States</p> <p>When DE 43 (Acceptor Name/Location), subfield 6 (Acceptor Country Code) contains CAN or USA, this subfield must contain a valid state or province code for the country identified.</p> <p>Not required for all other countries</p>
Acceptor country code	<p>Required</p> <p>Cannot contain spaces</p>
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	<p>This requirement applies only to transactions acquired in the Asia/Pacific, Canada, Europe, Latin America and the Caribbean, and Middle East/Africa (MEA) regions.</p> <p>None</p>
Purchasing Card account ranges, and Mastercard Fleet Card (MCF), Mastercard Government Commercial Card (MGF), and Mastercard Public Sector Commercial Card (MNF) account ranges at non-fuel locations.	<p>This requirement applies only to transactions acquired in the U.S. region.</p> <p>All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data:</p> <ul style="list-style-type: none"> • PDS 0595 (Acceptor Type) • PDS 0596 (Acceptor Tax ID)

Criteria	Requirement
Purchasing Card account ranges, and Mastercard Fleet Card (MCF), Mastercard Government Commercial Card (MGF), and Mastercard Public Sector Commercial Card (MNF) account ranges at non-fuel locations.	<p>This requirement applies only to transactions acquired in the U.S. region.</p> <p>All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data:</p> <ul style="list-style-type: none"> • PDS 0595 (Acceptor Type) • PDS 0596 (Acceptor Tax ID)
Mastercard BusinessCard and Mastercard Corporate Card account ranges	<p>This requirement applies only to transactions acquired in the U.S. region.</p> <p>Not eligible</p>
Notes	None

IRD 74: Interregional Mastercard Electronic Card Consumer

Transactions must meet requirements to qualify for this interchange program.

NOTE: Mastercard is life cycling this IRD until Release 23.Q2, except for Europe-issued BSAs 1/010501, 1/020501, 1/030501, 1/040501, and 1/060501 until further notice.

NOTE: Transactions will not be subject to interchange compliance.

IRD criteria details

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> • Canada • Europe • Latin America and the Caribbean • MEA • U.S. 	Asia/Pacific	MCC	MCE, MRC
		DMC	N/A

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Asia/Pacific Europe Latin America and the Caribbean MEA U.S. 	Canada	MCC	MCE, MRC
		DMC	N/A
	Europe	MCC	MCE, MRC, TCE
		DMC	N/A
<ul style="list-style-type: none"> Asia/Pacific Canada Europe MEA U.S. 	Latin America and the Caribbean	MCC	MCE, MRC
		DMC	N/A
	MEA	MCC	MCE, MRC
		DMC	N/A
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean U.S. 	U.S.	MCC	MCE, MRC
		DMC	N/A

IRD criteria details

Criteria	Requirement	U.S. Acquired: Interchange Compliance Failure Adjustment
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442 	

Criteria	Requirement	U.S. Acquired: Interchange Compliance Failure Adjustment
Processing code	<ul style="list-style-type: none"> • 00: Purchase (Goods and Services) • 09: Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card Products) • 18: Unique Transaction (requires unique MCC) • 20: Credit (Purchase Return) 	
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • F001: Restaurant • H001: Lodging • OTH2: Other. All MCCs assigned to OTH1 except MCC 5542 (Fuel Dispenser, Automated) • P001: Beauty Salons • R001: Railways • S001: Supermarket • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For Acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>	
Timeliness	<p>GCMS:</p> <ul style="list-style-type: none"> • Five days for transactions acquired in the U.S. region. • Holidays are not excluded. • Transaction date is excluded. • File header date is not excluded. <p>Timeliness is None for transactions acquired outside the U.S. region.</p> <p>Timeliness does not apply for BSA 1/010501.</p> <p>Interchange compliance: Six days</p> <p>All post-authorized aggregated transit authority transactions are exempt from the timeliness test.</p> <p>For more information, refer to the <i>Interchange Manual for the U.S. Region</i>, Interchange Compliance chapter, Timeliness Test section.</p>	IRD 75, 85, 95: Interregional Consumer Standard

Criteria	Requirement	U.S. Acquired: Interchange Compliance Failure Adjustment
Approval code	Required Approval code does not apply for BSA 1/010501. For more information, refer to the <i>Interchange Manual for the U.S. Region</i> , Interchange Compliance chapter, Approval Code Test section.	IRD 75, 85, 95: Interregional Consumer Standard
Magnetic stripe data from authorization message	Required For more information, refer to the <i>Interchange Manual for the U.S. Region</i> , Interchange Compliance chapter, Magnetic Stripe Test section.	IRD 75, 85, 95: Interregional Consumer Standard
Trace ID	Required for transactions acquired in the U.S. region. Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD. For more information, refer to the <i>Interchange Manual for the U.S. Region</i> , Interchange Compliance chapter, Step 1: Matching Clearing Data to Authorization Log section. Not required for transactions acquired outside the U.S. region. If present, the Banknet Date must contain a valid date in the format MMDD.	IRD 75, 85, 95: Interregional Consumer Standard

Criteria	Requirement	U.S. Acquired: Interchange Compliance Failure Adjustment				
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table</p> <p>Must contain an MCC other than one of the following:</p> <ul style="list-style-type: none">• MCC 5542 (Fuel Dispenser, Automated)• Mail order/telephone order (MO/TO) MCCs:<ul style="list-style-type: none">– MCC 5960 (Direct Marketing - Insurance Services)– MCC 5962 (Direct Marketing - Travel Related Arrangement Services)– MCC 5964 (Direct Marketing - Catalog Merchants)– MCC 5965 (Direct Marketing - Combination Catalog and Retail Merchants)– MCC 5966 (Direct Marketing - Outbound Telemarketing Merchants)– MCC 5967 (Direct Marketing - Inbound Telemarketing Merchants)– MCC 5968 (Direct Marketing - Continuity/Subscription Merchants)– MCC 5969 (Direct Marketing - Other Direct Marketers - Not Elsewhere Classified) <p>For more information, refer to the <i>Interchange Manual for the U.S. Region</i>, Interchange Compliance chapter, Acceptor Business Code (MCC) Test section.</p>	IRD 75, 85, 95: Interregional Consumer Standard				
Amount tolerance	<p>N/A for transactions acquired outside the U.S. region</p> <p>10% for transactions acquired in the U.S. region</p> <p>For more information, refer to the <i>Interchange Manual for the U.S. Region</i>, Interchange Compliance chapter, Amount Tolerance Test section.</p> <p>If the following criteria are met, transactions submitted for this program are exempt from the amount tolerance test:</p> <table><tr><th>Element</th><th>Value</th></tr><tr><td>DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability)</td><td><p>One of the following:</p><ul style="list-style-type: none">• A: PAN auto-entry via contactless magnetic stripe• M: PAN auto-entry via contactless M/Chip</td></tr></table>	Element	Value	DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability)	<p>One of the following:</p> <ul style="list-style-type: none">• A: PAN auto-entry via contactless magnetic stripe• M: PAN auto-entry via contactless M/Chip	IRD 75, 85, 95: Interregional Consumer Standard
Element	Value					
DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability)	<p>One of the following:</p> <ul style="list-style-type: none">• A: PAN auto-entry via contactless magnetic stripe• M: PAN auto-entry via contactless M/Chip					

		U.S. Acquired: Interchange Compliance Failure Adjustment
Criteria	Requirement	
	DE 22, subfield 3 (Terminal Data: Card Capture Capability)	0: No capture capability
	DE 22, subfield 4 (Terminal Operating Environment)	2: On Acceptor premises; unattended terminal
	DE 22, subfield 5 (Cardholder Present Data)	0: Cardholder present
	DE 22, subfield 6 (Card Present Data)	1: Card present
	DE 22, subfield 7 (Card Data: Input Mode)	One of the following: <ul style="list-style-type: none"> A: PAN auto-entry via contactless magnetic stripe M: PAN auto-entry via contactless M/Chip
	DE 26 (Acceptor Business Code [MCC])	4111: Transportation, Suburban and Local Commuter Passenger, including Ferries
Acceptor ID code	Required	
Acceptor name	Required	
Acceptor street address	Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States) Not required for all other transactions	
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros	
Acceptor postal code	Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States) Not required for all other transactions	

		U.S. Acquired: Interchange Compliance Failure Adjustment
Criteria	Requirement	
Acceptor state, province, or region code	Required for transactions occurring in Canada and the United States When DE 43 (Acceptor Name/Location), subfield 6 (Acceptor Country Code) contains CAN or USA, this subfield must contain a valid state or province code for the country identified Not required for all other countries	
Acceptor country code	Required Cannot contain spaces	
Mastercard Assigned ID	Not required	
Financial Detail Addendum/1644	None	
Notes	Customers must have a Mastercard Electronic license agreement with Mastercard to acquire Mastercard Electronic transactions.	

IRD IP: Interregional Commercial Premium Standard

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Canada Europe Latin America and the Caribbean MEA U.S. 	Asia/Pacific	MCC	MAB, MWB, MWO
		DMC	BPD
	Canada	MCC	MAB, MAC, MWB
			NOTE: MWB will only be accepted for life cycle transactions through Release 23.Q2.
		DMC	N/A

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Asia/Pacific Canada Latin America and the Caribbean MEA U.S. 	Europe	MCC	Commercial: MAB
		DMC	N/A
	Latin America and the Caribbean	MCC	BPE, MAB, MAC, MWB
<ul style="list-style-type: none"> Asia/Pacific Canada Europe MEA U.S. 	MEA	MCC	MAB, MWB, MWO
		DMC	BPD
	U.S.	MCC	BPL, MAB, MAC, MWB, MWO
<ul style="list-style-type: none"> Asia/Pacific Canada Europe MEA U.S. 	Latin America and the Caribbean (excluding Brazil)	DMC	Commercial: BPD

IRD criteria details

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OTH1: Other • P001: Beauty Salons • R001: Railways • S001: Supermarket • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to a acceptor business (AB) program previously listed in this table</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	<p>Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States)</p> <p>Not required for all other transactions</p>
Acceptor city name	<p>Required</p> <p>Must be left-justified and cannot contain all spaces or all zeros</p>

Criteria	Requirement
Acceptor postal code	Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States) Not required for all other transactions
Acceptor state, province, or region code	Required for transactions occurring in Canada and the United States When DE 43 (Acceptor Name/Location), subfield 6 (Acceptor Country Code) contains CAN or USA, this subfield must contain a valid state or province code for the country identified. Not required for all other countries
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Purchasing Card account ranges and Fleet Card account ranges at non-fuel locations	Not eligible
Mastercard Fleet Card account ranges at fuel locations (MCC 4468, 5541, 5542, 5499, and 5983)	Not eligible
Mastercard BusinessCard and Mastercard Corporate Card account ranges	For transactions acquired in the United States, all MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data: <ul style="list-style-type: none"> • PDS 0595 (Acceptor Type) • PDS 0596 (Acceptor Tax ID)
Notes	None

IRD YA: Interregional Consumer Rate I, Digital Commerce, Core

Transactions must meet requirements to qualify for this interchange program.

Acquirer Region	Issuer Region	Card Program ID	GCMS Product ID
<ul style="list-style-type: none"> Canada Latin America and the Caribbean Asia/Pacific Europe Middle East/Africa 	U.S.	MCC	MCC, MCG, MCS, MPL
		DMC	ACS, MDG, MDJ, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPR, MPT, MPV, MPX, MPY, MRH
<ul style="list-style-type: none"> U.S. Latin America and the Caribbean Asia/Pacific Europe Middle East/Africa 	Canada	MCC	MCC, MCG, MCS, MPD, MPL, MRG, SUR
		DMC	ACS, MDG, MDP, MDS
<ul style="list-style-type: none"> U.S. Canada Asia/Pacific Europe Middle East/Africa 	Latin America and the Caribbean	MCC	MCC, MCG, MCS, MGP, MIU, MLB, MRG, SUR
		DMC	ACS, MDG, MDS, MIP, MFI, MPA, MPY
<ul style="list-style-type: none"> U.S. Canada Latin America and the Caribbean Europe Middle East/Africa 	Asia/Pacific	MCC	GCS, MCC, MCG, MCS, MIU, MRG, SUR
		DMC	ACS, MDG, MDS, MIP, MPG, MPP
<ul style="list-style-type: none"> U.S. Canada Latin America and the Caribbean Asia/Pacific Middle East/Africa 	Europe	MCC	MCC, MCG, MCS, MIU, MRG, MRJ, MRO, SAS, SUR, TCC, TCG, TCS
		DMC	ACS, MDG, MDS, MIP, MPG, MPJ, MPV
<ul style="list-style-type: none"> U.S. Canada Latin America and the Caribbean Asia/Pacific Europe 	Middle East/Africa	MCC	MCC, MCG, MCS, MFI, MGP, MIU, MRG, SUR, TCS
		DMC	ACS, MDG, MDS, MIP, MKA, MPG, MPP

Criteria	Requirement	U.S. Acquirer Interchange Compliance Failure Adjustment
Message Type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442 	
Processing Code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return) 	
Acceptor Business (AB) Program	<ul style="list-style-type: none"> A001: Airline B001: Cruise/Steamship F001: Restaurant H001: Lodging M001: Mail Order/Telephone Order OTH1: Other P001: Beauty Salons R001: Railways S001: Supermarkets T001: Telephone U001: Unique V001: Automobile/Vehicle Rental W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>	IRD YG: Interregional Consumer Rate III—Base—Core
Timeliness	None	
Approval Code	<p>Required</p> <p>For more information, refer to the <i>Interchange Manual: U.S. Region</i>, "U.S. Region Interchange Compliance" chapter, "Approval Code Test" section.</p>	IRD YG: Interregional Consumer Rate III—Base—Core
Magnetic stripe data from authorization message	Not required	

Criteria	Requirement	U.S. Acquirer Interchange Compliance Failure Adjustment
Trace ID	<p>Required for transactions acquired in the U.S. region. Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD.</p> <p>For more information, refer to the <i>Interchange Manual: U.S. Region</i>, "U.S. Region Interchange Compliance" chapter, "Step 1: Matching Clearing Data to Authorization Log" section.</p> <p>Not required for transactions acquired outside the U.S. region.</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>	IRD YG: Interregional Consumer Rate III—Base—Core
Acceptor Business Code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table</p> <p>For more information, refer to the <i>Interchange Manual: U.S. Region</i>, "U.S. Region Interchange Compliance" chapter, "Acceptor Business Code (MCC) Test" section.</p>	IRD YG: Interregional Consumer Rate III—Base—Core
Amount Tolerance	N/A	
Acceptor ID Code	Required	
Acceptor Name	Required	
Acceptor Street Address	<p>Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States).</p> <p>Not required for all other transactions.</p>	
Acceptor City Name	<p>Required</p> <p>Must be left-justified and cannot contain all spaces or all zeros</p>	

Criteria	Requirement	U.S. Acquirer Interchange Compliance Failure Adjustment
Acceptor Postal Code	Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States). Not required for all other transactions.	
Acceptor State, Province, or Region Code	Required for transactions occurring in Canada and the United States. When DE 43 (Acceptor Name/Location), subfield 6 (Acceptor Country Code) contains CAN or USA, this subfield must contain a valid state or province code for the country identified. Not required for all other countries.	
Acceptor Country Code	Required Cannot contain spaces	
Mastercard Assigned ID	Not required	
Financial Detail Addendum/1644	None	
Notes	In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows: <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) must contain the value 1, 2, 3, 4, or 5. Subfield 6 (Card Present Data) must contain the value 0. Subfield 7 (Card Data: Input Mode) must contain a value of 6, 7, R, S, or T. 	

IRD YB: Interregional Consumer Rate I, Digital Commerce, Premium

Transactions must meet requirements to qualify for this interchange program.

Acquirer Region	Issuer Region	Card Program ID	GCMS Product ID
<ul style="list-style-type: none"> • Canada • Latin America and the Caribbean • Asia/Pacific • Europe • Middle East/Africa 	U.S.	MCC	MCW
		DMC	MDH
<ul style="list-style-type: none"> • U.S. • Latin America and the Caribbean • Asia/Pacific • Europe • Middle East/Africa 	Canada	MCC	MCW, MPE, MTP, MWE
		DMC	N/A
<ul style="list-style-type: none"> • U.S. • Canada • Asia/Pacific • Europe • Middle East/Africa 	Latin America and the Caribbean	MCC	MCW, MPL, MTP
		DMC	MDP, MPG
<ul style="list-style-type: none"> • U.S. • Canada • Latin America and the Caribbean • Europe • Middle East/Africa 	Asia/Pacific	MCC	GCP, MCT, MGS, MPL
		DMC	MDP, MET, MRD, MRH
<ul style="list-style-type: none"> • U.S. • Canada • Latin America and the Caribbean • Asia/Pacific • Middle East/Africa 	Europe	MCC	MPL, MTP, SAP, TPL
		DMC	MDP
<ul style="list-style-type: none"> • U.S. • Canada • Latin America and the Caribbean • Asia/Pacific • Europe 	Middle East/Africa	MCC	MCT, MKE, MPL Consumer prepaid: GPP
		DMC	MDP, MET, MKB, MRH, TPM

Criteria	Requirement	U.S. Acquirer Interchange Compliance Failure Adjustment
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442 	
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return) 	
Acceptor business (AB) program	<ul style="list-style-type: none"> A001: Airline B001: Cruise/Steamship F001: Restaurant H001: Lodging M001: Mail Order/Telephone Order OTH1: Other P001: Beauty Salons R001: Railways S001: Supermarkets T001: Telephone U001: Unique V001: Automobile/Vehicle Rental W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>	IRD YH: Interregional Consumer Rate III - Base - Premium
Timeliness	None	
Approval code	<p>Required</p> <p>For more information, refer to the <i>Interchange Manual: U.S. Region</i>, "U.S. Region Interchange Compliance" chapter, "Approval Code Test" section.</p>	IRD YH: Interregional Consumer Rate III - Base - Premium
Magnetic stripe data from authorization message	Not required	

Criteria	Requirement	U.S. Acquirer Interchange Compliance Failure Adjustment
Trace ID	<p>Required for transactions acquired in the U.S. region. Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD.</p> <p>For more information, refer to the <i>Interchange Manual: U.S. Region</i>, "U.S. Region Interchange Compliance" chapter, "Step 1: Matching Clearing Data to Authorization Log" section.</p> <p>Not required for transactions acquired outside the U.S. region</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>	IRD YH: Interregional Consumer Rate III - Base - Premium
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table</p> <p>For more information, refer to the <i>Interchange Manual: U.S. Region</i>, "U.S. Region Interchange Compliance" chapter, "Acceptor Business Code (MCC) Test" section.</p>	IRD YH: Interregional Consumer Rate III - Base - Premium
Amount tolerance	N/A	
Acceptor ID code	Required	
Acceptor name	Required	
Acceptor street address	<p>Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States).</p> <p>Not required for all other transactions.</p>	
Acceptor city name	<p>Required</p> <p>Must be left-justified and cannot contain all spaces or all zeros</p>	

Criteria	Requirement	U.S. Acquirer Interchange Compliance Failure Adjustment
Acceptor postal code	<p>Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States).</p> <p>Not required for all other transactions.</p>	
Acceptor state, province, or region code	<p>Required for transactions occurring in Canada and the United States.</p> <p>When DE 43 (Acceptor Name/Location), subfield 6 (Acceptor Country Code) contains CAN or USA, this subfield must contain a valid state or province code for the country identified.</p> <p>Not required for all other countries.</p>	
Acceptor country code	<p>Required</p> <p>Cannot contain spaces</p>	
Mastercard Assigned ID	Not required	
Financial Detail Addendum/1644	None	
Notes	<p>In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows:</p> <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) must contain the value 1, 2, 3, 4, or 5. Subfield 6 (Card Present Data) must contain the value 0. Subfield 7 (Card Data: Input Mode) must contain a value of 6, 7, R, S, or T. 	

IRD YC: Interregional Consumer Rate I, Digital Commerce, Super Premium

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Acquirer Region	Issuer Region	Card Program ID	GCMS Product ID
<ul style="list-style-type: none"> • Canada • Latin America and the Caribbean • Asia/Pacific • Europe • Middle East/Africa 	U.S.	MCC	MWE
		DMC	N/A
	Canada	MCC	MSP
		DMC	N/A
<ul style="list-style-type: none"> • U.S. • Canada • Asia/Pacific • Europe • Middle East/Africa 	Latin America and the Caribbean	MCC	MBK, MWE, MWJ, MWK, MWL
		DMC	MDW
	Asia/Pacific	MCC	MCW, MNW, MWE
		DMC	MDH, MDW
<ul style="list-style-type: none"> • U.S. • Canada • Latin America and the Caribbean • Europe • Middle East/Africa 	Europe	MCC	MCW, MNW, MWE, TCW, TNW, TWB, WBE
		DMC	MBW, MDH, MDW

Acquirer Region	Issuer Region	Card Program ID	GCMS Product ID
<ul style="list-style-type: none"> • U.S. • Canada • Latin America and the Caribbean • Asia/Pacific • Europe 	Middle East/Africa	MCC	MCW, MKF, MKG, MKH, MWE, MWJ, MWK, MWL, MWP
		DMC	MDH, MDW, MKC, MKD, WPD

IRD criteria details

Criteria	Requirement	U.S. Acquirer Interchange Compliance Failure Adjustment
Message type ID	<ul style="list-style-type: none"> • First and Second Presentments/1240 • First and Arbitration Chargebacks/1442 	
Processing code	<ul style="list-style-type: none"> • 00: Purchase (Goods and Services) • 18: Unique Transaction (requires unique MCC) • 20: Credit (Purchase Return) 	
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OTH1: Other • P001: Beauty Salons • R001: Railways • S001: Supermarkets • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>	IRD YI: Interregional Consumer Rate III - Base - Super Premium
Timeliness	None	

Criteria	Requirement	U.S. Acquirer Interchange Compliance Failure Adjustment
Approval code	Required For more information, refer to the <i>Interchange Manual: U.S. Region</i> , "U.S. Region Interchange Compliance" chapter, "Approval Code Test" section.	IRD YI: Interregional Consumer Rate III - Base - Super Premium
Magnetic stripe data from authorization message	Not required	
Trace ID	Required for transactions acquired in the U.S. region. Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD. For more information, refer to the <i>Interchange Manual: U.S. Region</i> , "U.S. Region Interchange Compliance" chapter, "Step 1: Matching Clearing Data to Authorization Log" section. Not required for transactions acquired outside the U.S. region. If present, the Banknet Date must contain a valid date in the format MMDD.	IRD YI: Interregional Consumer Rate III - Base - Super Premium
Acceptor business code (MCC)	Required Must contain an MCC belonging to a acceptor business (AB) program previously listed in this table For more information, refer to the <i>Interchange Manual: U.S. Region</i> , "U.S. Region Interchange Compliance" chapter, "Acceptor Business Code (MCC) Test" section.	IRD YI: Interregional Consumer Rate III - Base - Super Premium
Amount tolerance	N/A	
Acceptor ID code	Required	
Acceptor name	Required	
Acceptor street address	Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States). Not required for all other transactions.	

Criteria	Requirement	U.S. Acquirer Interchange Compliance Failure Adjustment
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros	
Acceptor postal code	Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States). Not required for all other transactions.	
Acceptor state, province, or region code	Required for transactions occurring in Canada and the United States. When DE 43 (Acceptor Name/Location), subfield 6 (Acceptor Country Code) contains CAN or USA, this subfield must contain a valid state or province code for the country identified. Not required for all other countries.	
Acceptor country code	Required Cannot contain spaces	
Mastercard Assigned ID	Not required	
Financial Detail Addendum/1644	None	
Notes	In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows: <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) must contain the value 1, 2, 3, 4, or 5. Subfield 6 (Card Present Data) must contain the value 0. Subfield 7 (Card Data: Input Mode) must contain a value of 6, 7, R, S, or T. 	

IRD YD: Interregional Consumer Rate II, Card Present, Core

Transactions must meet requirements to qualify for this interchange program.

Acquirer Region	Issuer Region	Card Program ID	GCMS Product ID
<ul style="list-style-type: none"> Canada Latin America and the Caribbean Asia/Pacific Europe Middle East/Africa 	U.S.	MCC	MCC, MCG, MCS, MPL
		DMC	ACS, MDG, MDJ, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPR, MPT, MPV, MPX, MPY, MRH
<ul style="list-style-type: none"> U.S. Latin America and the Caribbean Asia/Pacific Europe Middle East/Africa 	Canada	MCC	MCC, MCG, MCS, MPD, MPL, MRG, SUR
		DMC	ACS, MDG, MDP, MDS
<ul style="list-style-type: none"> U.S. Canada Asia/Pacific Europe Middle East/Africa 	Latin America and the Caribbean	MCC	MCC, MCG, MCS, MGP, MIU, MLB, MRG, SUR
		DMC	ACS, MDG, MDS, MFI, MIP, MPA, MPG, MPY
<ul style="list-style-type: none"> U.S. Canada Latin America and the Caribbean Europe Middle East/Africa 	Asia/Pacific	MCC	GCS, MCC, MCG, MCS, MIU, MRG, SUR
		DMC	ACS, MDG, MDS, MIP, MPG, MPP
<ul style="list-style-type: none"> U.S. Canada Latin America and the Caribbean Asia/Pacific Middle East/Africa 	Europe	MCC	MCC, MCG, MCS, MIU, MRG, MRJ, MRO, SAS, SUR, TCC, TCG, TCS
		DMC	ACS, MDG, MDS, MIP, MPG, MPJ, MPV
<ul style="list-style-type: none"> U.S. Canada Latin America and the Caribbean Asia/Pacific Europe 	Middle East/Africa	MCC	MCC, MCG, MCS, MFI, MGP, MIU, MRG, SUR, TCS

Criteria	Requirement	U.S. Acquirer Interchange Compliance Failure Adjustment
Message Type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442 	
Processing Code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return) 	
Acceptor Business (AB) Program	<ul style="list-style-type: none"> A001: Airline B001: Cruise/Steamship F001: Restaurant H001: Lodging OTH1: Other P001: Beauty Salons R001: Railways S001: Supermarkets T001: Telephone U001: Unique V001: Automobile/Vehicle Rental W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>	IRD YG: Interregional Consumer Rate III—Base—Core
Timeliness	<p>GCMS: Five days</p> <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is excluded. File header date is not excluded. <p>Interchange Compliance: Six days</p> <p>The following are exempt from the timeliness test:</p> <ul style="list-style-type: none"> E-commerce transactions, if the five e-commerce indicators are present All post-authorized aggregated transit authority transactions <p>For more information, refer to the <i>Interchange Manual: U.S. Region</i>, "U.S. Region Interchange Compliance" chapter, "Timeliness Test" section.</p>	IRD YG: Interregional Consumer Rate III—Base—Core

Criteria	Requirement	U.S. Acquirer Interchange Compliance Failure Adjustment
Approval Code	<p>Required</p> <p>For more information, refer to the <i>Interchange Manual: U.S. Region</i>, "U.S. Region Interchange Compliance" chapter, "Approval Code Test" section.</p>	IRD YG: Interregional Consumer Rate III—Base—Core
Magnetic stripe data from authorization message	<p>Required</p> <p>For more information, refer to the <i>Interchange Manual: U.S. Region</i>, "U.S. Region Interchange Compliance" chapter, "Magnetic Stripe Test" section.</p>	IRD YG: Interregional Consumer Rate III—Base—Core
Trace ID	<p>Required for transactions acquired in the U.S. region. Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD.</p> <p>For more information, refer to the <i>Interchange Manual: U.S. Region</i>, "U.S. Region Interchange Compliance" chapter, "Step 1: Matching Clearing Data to Authorization Log" section.</p> <p>Not required for transactions acquired outside the U.S. region.</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>	IRD YG: Interregional Consumer Rate III—Base—Core
Acceptor Business Code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table</p> <p>For more information, refer to the <i>Interchange Manual: U.S. Region</i>, "U.S. Region Interchange Compliance" chapter, "Acceptor Business Code (MCC) Test" section.</p>	IRD YG: Interregional Consumer Rate III—Base—Core

Criteria	Requirement	U.S. Acquirer Interchange Compliance Failure Adjustment
Amount Tolerance	<p>N/A for transactions acquired outside the U.S. region.</p> <p>10% for transactions acquired in the U.S. region.</p> <p>For more information, refer to the <i>Interchange Manual: U.S. Region</i>, "U.S. Region Interchange Compliance" chapter, "Amount Tolerance Test" section.</p> <p>If the following criteria are met, transactions submitted for this program are exempt from the amount tolerance test.</p> <ul style="list-style-type: none"> • DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability) is one of the following: <ul style="list-style-type: none"> – A: PAN auto-entry via contactless magnetic stripe – M: PAN auto-entry via contactless M/Chip • DE 22, subfield 3 (Terminal Data: Card Capture Capability) is 0: No capture capability • DE 22, subfield 4 (Terminal Operating Environment) is 2: On acceptor premises; unattended terminal • DE 22, subfield 5 (Cardholder Present Data) is 0: Cardholder present • DE 22, subfield 6 (Card Present Data) is 1: Card present • DE 22, subfield 7 (Card Data: Input Mode) is one of the following: <ul style="list-style-type: none"> – A: PAN auto-entry via contactless magnetic stripe – M: PAN auto-entry via contactless M/Chip • DE 26 (Card Acceptor Business Code [MCC]) is 4111 (Transportation, Suburban and Local Commuter Passenger, including Ferries) 	IRD YG: Interregional Consumer Rate III—Base—Core
Acceptor ID Code	Required	
Acceptor Name	Required	

Criteria	Requirement	U.S. Acquirer Interchange Compliance Failure Adjustment
Acceptor Street Address	Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States). Not required for all other transactions.	
Acceptor City Name	Required Must be left-justified and cannot contain all spaces or all zeros	
Acceptor Postal Code	Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States). Not required for all other transactions.	
Acceptor State, Province, or Region Code	Required for transactions occurring in Canada and the United States. When DE 43 (Acceptor Name/Location), subfield 6 (Acceptor Country Code) contains CAN or USA, this subfield must contain a valid state or province code for the country identified. Not required for all other countries.	
Acceptor Country Code	Required Cannot contain spaces	
Mastercard Assigned ID	Not required	
Financial Detail Addendum/1644	None	

Criteria	Requirement	U.S. Acquirer Interchange Compliance Failure Adjustment
Notes	<p>In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows:</p> <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) must contain the value 0. Subfield 6 (Card Present Data) must contain the value 1. Subfield 7 (Card Data: Input Mode) must contain a value of 2, A, B, C, F, or M. 	

IRD YE: Interregional Consumer Rate II, Card Present, Premium

Transactions must meet requirements to qualify for this interchange program.

Acquirer Region	Issuer Region	Card Program ID	GCMS Product ID
<ul style="list-style-type: none"> Canada Latin America and the Caribbean Asia/Pacific Europe Middle East/Africa 	U.S.	MCC	MCW
		DMC	MDH
<ul style="list-style-type: none"> U.S. Latin America and the Caribbean Asia/Pacific Europe Middle East/Africa 	Canada	MCC	MCW, MPE, MTP, MWE
		DMC	N/A
<ul style="list-style-type: none"> U.S. Canada Asia/Pacific Europe Middle East/Africa 	Latin America and the Caribbean	MCC	MCW, MPL, MTP
		DMC	MDP, MPG
<ul style="list-style-type: none"> U.S. Canada Latin America and the Caribbean Europe Middle East/Africa 	Asia/Pacific	MCC	GCP, MCT, MGS, MPL
		DMC	MDP, MET, MRD, MRH

Acquirer Region	Issuer Region	Card Program ID	GCMS Product ID
<ul style="list-style-type: none"> • U.S. • Canada • Latin America and the Caribbean • Asia/Pacific • Middle East/Africa 	Europe	MCC	MPL, MTP, SAP, TPL
		DMC	MDP
	Middle East/Africa	MCC	MCT, MKE, MPL Consumer prepaid: GPP
		DMC	MDP, MET, MKB, MRH, TPM

Criteria	Requirement	U.S. Acquirer Interchange Compliance Failure Adjustment
Message type ID	<ul style="list-style-type: none"> • First and Second Presentments/1240 • First and Arbitration Chargebacks/1442 	
Processing code	<ul style="list-style-type: none"> • 00: Purchase (Goods and Services) • 09: Purchase (Goods and Services) with Cash Back • 18: Unique Transaction (requires unique MCC) • 20: Credit (Purchase Return) 	
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • F001: Restaurant • H001: Lodging • OTH1: Other • P001: Beauty Salons • R001: Railways • S001: Supermarkets • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>	IRD YH: Interregional Consumer Rate III - Base - Premium

Criteria	Requirement	U.S. Acquirer Interchange Compliance Failure Adjustment
Timeliness	<p>GCMS: Five days</p> <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is excluded. File header date is not excluded. <p>Interchange Compliance: Six days</p> <p>The following are exempt from the timeliness test:</p> <ul style="list-style-type: none"> E-commerce transactions, if the five e-commerce indicators are present All post-authorized aggregated transit authority transactions <p>For more information, refer to the <i>Interchange Manual: U.S. Region</i>, "U.S. Region Interchange Compliance" chapter, "Timeliness Test" section.</p>	IRD YH: Interregional Consumer Rate III - Base - Premium
Approval ccode	<p>Required</p> <p>For more information, refer to the <i>Interchange Manual: U.S. Region</i>, "U.S. Region Interchange Compliance" chapter, "Approval Code Test" section.</p>	IRD YH: Interregional Consumer Rate III - Base - Premium
Magnetic stripe data from authorization message	<p>Required</p> <p>For more information, refer to the <i>Interchange Manual: U.S. Region</i>, "U.S. Region Interchange Compliance" chapter, "Magnetic Stripe Test" section.</p>	IRD YH: Interregional Consumer Rate III - Base - Premium
Trace ID	<p>Required for transactions acquired in the U.S. region. Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD.</p> <p>For more information, refer to the <i>Interchange Manual: U.S. Region</i>, "U.S. Region Interchange Compliance" chapter, "Step 1: Matching Clearing Data to Authorization Log" section.</p> <p>Not required for transactions acquired outside the U.S. region.</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>	IRD YH: Interregional Consumer Rate III - Base - Premium

Criteria	Requirement	U.S. Acquirer Interchange Compliance Failure Adjustment
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table</p> <p>For more information, refer to the <i>Interchange Manual: U.S. Region</i>, "U.S. Region Interchange Compliance" chapter, "Acceptor Business Code (MCC) Test" section.</p>	IRD YH: Interregional Consumer Rate III - Base - Premium

Criteria	Requirement	U.S. Acquirer Interchange Compliance Failure Adjustment
Amount tolerance	<p>N/A for transactions acquired outside the U.S. region.</p> <p>10% for transactions acquired in the U.S. region.</p> <p>For more information, refer to the <i>Interchange Manual: U.S. Region</i>, "U.S. Region Interchange Compliance" chapter, "Amount Tolerance Test" section.</p> <p>If the following criteria are met, transactions submitted for this program are exempt from the amount tolerance test.</p> <ul style="list-style-type: none"> DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability) is one of the following: <ul style="list-style-type: none"> A: PAN auto-entry via contactless magnetic stripe M: PAN auto-entry via contactless M/Chip DE 22, subfield 3 (Terminal Data: Card Capture Capability) is 0: No capture capability DE 22, subfield 4 (Terminal Operating Environment) is 2: On acceptor premises; unattended terminal DE 22, subfield 5 (Cardholder Present Data) is 0: Cardholder present DE 22, subfield 6 (Card Present Data) is 1: Card present DE 22, subfield 7 (Card Data: Input Mode) is one of the following: <ul style="list-style-type: none"> A: PAN auto-entry via contactless magnetic stripe M: PAN auto-entry via contactless M/Chip DE 26 (Acceptor Business Code [MCC]) is 4111 (Transportation, Suburban and Local Commuter Passenger, including Ferries) 	IRD YH: Interregional Consumer Rate III - Base - Premium
Acceptor ID code	Required	
Acceptor name	Required	

Criteria	Requirement	U.S. Acquirer Interchange Compliance Failure Adjustment
Acceptor street address	<p>Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States).</p> <p>Not required for all other transactions.</p>	
Acceptor city name	<p>Required</p> <p>Must be left-justified and cannot contain all spaces or all zeros</p>	
Acceptor postal code	<p>Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States).</p> <p>Not required for all other transactions.</p>	
Acceptor state, province, or region code	<p>Required for transactions occurring in Canada and the United States.</p> <p>When DE 43 (Acceptor Name/Location), subfield 6 (Acceptor Country Code) contains CAN or USA, this subfield must contain a valid state or province code for the country identified.</p> <p>Not required for all other countries.</p>	
Acceptor country code	<p>Required</p> <p>Cannot contain spaces</p>	
Mastercard Assigned ID	Not required	
Financial Detail Addendum/1644	None	

Criteria	Requirement	U.S. Acquirer Interchange Compliance Failure Adjustment
Notes	<p>In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows:</p> <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) must contain the value 0. Subfield 6 (Card Present Data) must contain the value 1. Subfield 7 (Card Data: Input Mode) must contain a value of 2, A, B, C, F, or M. 	

IRD YF: Interregional Consumer Rate II, Card Present, Super Premium

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Acquirer Region	Issuer Region	Card Program ID	GCMS Product ID
<ul style="list-style-type: none"> Canada Latin America and the Caribbean Asia/Pacific Europe Middle East/Africa 	U.S.	MCC	MWE
		DMC	N/A
<ul style="list-style-type: none"> U.S. Latin America and the Caribbean Asia/Pacific Europe Middle East/Africa 	Canada	MCC	MSP
		DMC	N/A
<ul style="list-style-type: none"> U.S. Canada Asia/Pacific Europe Middle East/Africa 	Latin America and the Caribbean	MCC	MBK, MWE, MWJ, MWK, MWL
		DMC	MDW

Acquirer Region	Issuer Region	Card Program ID	GCMS Product ID
<ul style="list-style-type: none"> • U.S. • Canada • Latin America and the Caribbean • Europe • Middle East/Africa 	Asia/Pacific	MCC	MCW, MNW, MWE
		DMC	MDH, MDW
	Europe	MCC	MCW, MNW, MWE, TCW, TNW, TWB, WBE
		DMC	MBW, MDH, MDW
<ul style="list-style-type: none"> • U.S. • Canada • Latin America and the Caribbean • Asia/Pacific • Middle East/Africa 	Middle East/Africa	MCC	MCW, MKF, MKG, MKH, MWE, MWJ, MWK, MWL, MWP
		DMC	MDH, MDW, MKC, MKD, WPD

IRD criteria details

Criteria	Requirement	U.S. Acquirer Interchange Compliance Failure Adjustment
Message type ID	<ul style="list-style-type: none"> • First and Second Presentments/1240 • First and Arbitration Chargebacks/1442 	
Processing code	<ul style="list-style-type: none"> • 00: Purchase (Goods and Services) • 09: Purchase (Goods and Services) with Cash Back • 18: Unique Transaction (requires unique MCC) • 20: Credit (Purchase Return) 	

Criteria	Requirement	U.S. Acquirer Interchange Compliance Failure Adjustment
Acceptor business (AB) program	<ul style="list-style-type: none"> A001: Airline B001: Cruise/Steamship F001: Restaurant H001: Lodging OTH1: Other P001: Beauty Salons R001: Railways S001: Supermarkets T001: Telephone U001: Unique V001: Automobile/Vehicle Rental W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>	IRD YI: Interregional Consumer Rate III - Base - Super Premium
Timeliness	<p>GCMS: Five days</p> <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is excluded. File header date is not excluded. <p>Interchange Compliance: Six days</p> <p>The following are exempt from the timeliness test:</p> <ul style="list-style-type: none"> E-commerce transactions, if the five e-commerce indicators are present All post-authorized aggregated transit authority transactions <p>For more information, refer to the <i>Interchange Manual: U.S. Region</i>, "U.S. Region Interchange Compliance" chapter, "Timeliness Test" section.</p>	IRD YI: Interregional Consumer Rate III - Base - Super Premium
Approval code	<p>Required</p> <p>For more information, refer to the <i>Interchange Manual: U.S. Region</i>, "U.S. Region Interchange Compliance" chapter, "Approval Code Test" section.</p>	IRD YI: Interregional Consumer Rate III - Base - Super Premium

Criteria	Requirement	U.S. Acquirer Interchange Compliance Failure Adjustment
Magnetic stripe data from authorization message	<p>Required</p> <p>For more information, refer to the <i>Interchange Manual: U.S. Region</i>, "U.S. Region Interchange Compliance" chapter, "Magnetic Stripe Test" section.</p>	IRD YI: Interregional Consumer Rate III - Base - Super Premium
Trace ID	<p>Required for transactions acquired in the U.S. region. Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD.</p> <p>For more information, refer to the <i>Interchange Manual: U.S. Region</i>, "U.S. Region Interchange Compliance" chapter, "Step 1: Matching Clearing Data to Authorization Log" section.</p> <p>Not required for transactions acquired outside the U.S. region.</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>	IRD YI: Interregional Consumer Rate III - Base - Super Premium
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table</p> <p>For more information, refer to the <i>Interchange Manual: U.S. Region</i>, "U.S. Region Interchange Compliance" chapter, "Acceptor Business Code (MCC) Test" section.</p>	IRD YI: Interregional Consumer Rate III - Base - Super Premium

Criteria	Requirement	U.S. Acquirer Interchange Compliance Failure Adjustment
Amount tolerance	<p>N/A for transactions acquired outside the U.S. region.</p> <p>10% for transactions acquired in the U.S. region.</p> <p>For more information, refer to the <i>Interchange Manual: U.S. Region</i>, "U.S. Region Interchange Compliance" chapter, "Amount Tolerance Test" section.</p> <p>If the following criteria are met, transactions submitted for this program are exempt from the amount tolerance test.</p> <ul style="list-style-type: none"> • DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability) is one of the following: <ul style="list-style-type: none"> – A: PAN auto-entry via contactless magnetic stripe – M: PAN auto-entry via contactless M/Chip • DE 22, subfield 3 (Terminal Data: Card Capture Capability) is 0: No capture capability • DE 22, subfield 4 (Terminal Operating Environment) is 2: On acceptor premises; unattended terminal • DE 22, subfield 5 (Cardholder Present Data) is 0: Cardholder present • DE 22, subfield 6 (Card Present Data) is 1: Card present • DE 22, subfield 7 (Card Data: Input Mode) is one of the following: <ul style="list-style-type: none"> – A: PAN auto-entry via contactless magnetic stripe – M: PAN auto-entry via contactless M/Chip • DE 26 (Acceptor Business Code [MCC]) is 4111 (Transportation, Suburban and Local Commuter Passenger, including Ferries) 	IRD YI: Interregional Consumer Rate III - Base - Super Premium
Acceptor ID code	Required	
Acceptor name	Required	
Acceptor street address	Not required for all other transactions.	

Criteria	Requirement	U.S. Acquirer Interchange Compliance Failure Adjustment
Acceptor city name	<p>Required</p> <p>Must be left-justified and cannot contain all spaces or all zerosRequired for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States).</p>	
Acceptor postal code	<p>Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States).</p> <p>Not required for all other transactions.</p>	
acceptor state, province, or region code	<p>Required for transactions occurring in Canada and the United States.</p> <p>When DE 43 (Acceptor Name/Location), subfield 6 (Acceptor Country Code) contains CAN or USA, this subfield must contain a valid state or province code for the country identified.</p> <p>Not required for all other countries.</p>	
Acceptor country code	<p>Required</p> <p>Cannot contain spaces</p>	
Mastercard Assigned ID	Not required	
Financial Detail Addendum/1644	None	

Criteria	Requirement	U.S. Acquirer Interchange Compliance Failure Adjustment
Notes	<p>Required for all transactions acquired in which the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows:</p> <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) must contain the value 0. Subfield 6 (Card Present Data) must contain the value 1. Subfield 7 (Card Data: Input Mode) must contain a value of 2, A, B, C, F, or M. 	

IRD YG: Interregional Consumer Rate III, Base, Core

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Acquirer Region	Issuer Region	Card Program ID	GCMS Product ID
<ul style="list-style-type: none"> Canada Latin America and the Caribbean Asia/Pacific Europe Middle East/Africa 	U.S.	MCC	MCC, MCG, MCS, MPL
		DMC	ACS, MDG, MDJ, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPR, MPT, MPV, MPX, MPY, MRH
<ul style="list-style-type: none"> U.S. Latin America and the Caribbean Asia/Pacific Europe Middle East/Africa 	Canada	MCC	MCC, MCG, MCS, MPD, MPL, MRG, SUR
		DMC	ACS, MDG, MDP, MDS
<ul style="list-style-type: none"> U.S. Canada Asia/Pacific Europe Middle East/Africa 	Latin America and the Caribbean	MCC	MCC, MCG, MCS, MGP, MIU, MLB, MRG, SUR
		DMC	ACS, MDG, MDS, MFI, MIP, MPA, MPY

Acquirer Region	Issuer Region	Card Program ID	GCMS Product ID
<ul style="list-style-type: none"> U.S. Canada Latin America and the Caribbean Europe Middle East/Africa 	Asia/Pacific	MCC	GCS, MCC, MCG, MCS, MIU, MRG, SUR
		DMC	ACS, MDG, MDS, MIP, MPG, MPP
<ul style="list-style-type: none"> U.S. Canada Latin America and the Caribbean Asia/Pacific Middle East/Africa 	Europe	MCC	MCC, MCG, MCS, MIU, MRG, MRJ, MRO, SAS, SUR, TCC, TCG, TCS
		DMC	ACS, MDG, MDS, MIP, MPG, MPJ, MPV
<ul style="list-style-type: none"> U.S. Canada Latin America and the Caribbean Asia/Pacific Europe 	Middle East/Africa	MCC	MCC, MCG, MCS, MFI, MGP, MIU, MRG, SUR, TCS
		DMC	ACS, MDG, MDS, MIP, MKA, MPG, MPP

IRD criteria details

Criteria	Requirement
Message Type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing Code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)

Criteria	Requirement
Acceptor Business (AB) Program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OTH1: Other • P001: Beauty Salons • R001: Railways • S001: Supermarkets • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval Code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor Business Code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to a acceptor business (AB) program previously listed in this table</p>
Amount Tolerance	N/A
Acceptor ID Code	Required
Acceptor Name	Required
Acceptor Street Address	<p>Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States).</p> <p>Not required for all other transactions.</p>

Criteria	Requirement
Acceptor City Name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor Postal Code	Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States). Not required for all other transactions.
Acceptor State, Province, or Region Code	Not required
Acceptor Country Code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	None

IRD YH: Interregional Consumer Rate III, Base, Premium

Transactions must meet requirements to qualify for this interchange program.

Acquirer Region	Issuer Region	Card Program ID	GCMS Product ID
<ul style="list-style-type: none"> Canada Latin America and the Caribbean Asia/Pacific Europe Middle East/Africa 	U.S.	MCC	MCW
		DMC	MDH
	Canada	MCC	MCW, MPE, MTP, MWE
		DMC	N/A

Acquirer Region	Issuer Region	Card Program ID	GCMS Product ID
<ul style="list-style-type: none"> • U.S. • Canada • Asia/Pacific • Europe • Middle East/Africa 	Latin America and the Caribbean	MCC	MCW, MPL, MTP
		DMC	MDP
	Asia/Pacific	MCC	GCP, MCT, MGS, MPL
		DMC	MDP, MET, MPG, MRD, MRH
<ul style="list-style-type: none"> • U.S. • Canada • Latin America and the Caribbean • Europe • Middle East/Africa 	Europe	MCC	MPL, MTP, SAP, TPL
		DMC	MDP
	Middle East/Africa		
<ul style="list-style-type: none"> • U.S. • Canada • Latin America and the Caribbean • Asia/Pacific • Europe 	Middle East/Africa	MCC	MCT, MKE, MPL Consumer prepaid: GPP
		DMC	MDP, MET, MKB, MRH, TPM

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> • First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> • 00: Purchase (Goods and Services) • 09: Purchase (Goods and Services) with Cash Back • 18: Unique Transaction (requires unique MCC) • 20: Credit (Purchase Return)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OTH1: Other • P001: Beauty Salons • R001: Railways • S001: Supermarkets • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to a acceptor business (AB) program previously listed in this table</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	<p>Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States).</p> <p>Not required for all other transactions.</p>

Interregional interchange criteria
IRD YI: Interregional Consumer Rate III, Base, Super Premium

Criteria	Requirement
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States). Not required for all other transactions.
Acceptor state, province, or region code	Not required
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	None

IRD YI: Interregional Consumer Rate III, Base, Super Premium

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Acquirer Region	Issuer Region	Card Program ID	GCMS Product ID
<ul style="list-style-type: none"> Canada Latin America and the Caribbean Asia/Pacific Europe Middle East/Africa 	U.S.	MCC	MWE
		DMC	N/A
	Canada	MCC	MSP
		DMC	N/A

Acquirer Region	Issuer Region	Card Program ID	GCMS Product ID
<ul style="list-style-type: none"> • U.S. • Canada • Asia/Pacific • Europe • Middle East/Africa 	Latin America and the Caribbean	MCC	MBK, MWE, MWJ, MWK, MWL
		DMC	MDW
	Asia/Pacific	MCC	MCW, MNW, MWE
		DMC	MDH, MDW
<ul style="list-style-type: none"> • U.S. • Canada • Latin America and the Caribbean • Europe • Middle East/Africa 	Europe	MCC	MCW, MNW, MWE, TCW, TNW, TWB, WBE
		DMC	MBW, MDH, MDW
<ul style="list-style-type: none"> • U.S. • Canada • Latin America and the Caribbean • Asia/Pacific • Europe 	Middle East/Africa	MCC	MCW, MKF, MKG, MKH, MWE, MWJ, MWK, MWL, MWP
		DMC	MDH, MDW, MKC, MKD, WPD

IRD criteria details

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> • First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> • 00: Purchase (Goods and Services) • 09: Purchase (Goods and Services) with Cash Back • 18: Unique Transaction (requires unique MCC) • 20: Credit (Purchase Return)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OTH1: Other • P001: Beauty Salons • R001: Railways • S001: Supermarkets • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to a acceptor business (AB) program previously listed in this table</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	<p>Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States).</p> <p>Not required for all other transactions.</p>

Criteria	Requirement
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States). Not required for all other transactions.
Acceptor state, province, or region code	Not required
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	None

Interregional Mastercard inbound Europe POS interchange criteria

GCMS timeliness criterion

The timeliness of a customer submitting a transaction is a criterion used to determine whether the transaction qualifies for specific interchange programs.

A GCMS timeliness criterion is provided in some of the IRD tables in this chapter.

Transaction passes GCMS timeliness

A transaction passes the GCMS timeliness criterion if file header date (PDS 0105 [File ID], subfield 2 [File Reference Date]) minus the transaction date (DE 12 [Transaction Date and Time, Local Transaction]) is less than, or equal to, the number of days specified for the IRD timeliness criterion.

Transaction does not pass GCMS timeliness

A transaction does not pass the GCMS timeliness criterion if file header date (PDS 0105 [File ID], subfield 2 [File Reference Date]) minus the transaction date (DE 12 [Transaction Date and

Time, Local Transaction]) is the greater than the number of days specified for the IRD timeliness criterion.

References

For more information on holidays, refer to *GCMS Parameter Table Layouts*.

For more information about GCMS timeliness, refer to the *GCMS Reference Manual*.

IRD EB: EEA Card Present Debit Restricted Rates

Transactions must meet requirements to qualify for this interchange program.

NOTE: As per European Commission commitments, these programs are valid for regulated transactions at EEA merchants.

IRD criteria details

Criteria	Requirement
Card program ID	MCC, DMC, PVL, MSI, CIR
GCMS product ID	<p>Mastercard: GPP, MFI, MGP, MGS, MIU, MLB, MLE, MPD, MRC, MRG, MRJ, MTP, MWF, MWP, SAP, SAS, SUR, TCC, TCE, TCG, TCS, TCW, TNW, TPL, TWB</p> <p>Debit Mastercard: ACS, DWF, MAV, MBB, MBW, MDG, MDH, MDJ, MDO, MDP, MDS, MDW, MET, MFI, MHA, MHB, MHH, MIP, MKA, MPA, MPF, MPG, MPJ, MPM, MPN, MPO, MPP, MPR, MPV, MPX, MPY, MRD, MRH, WPD</p> <p>Debit Mastercard Consumer: MKA, MKB, MKC, MKD,</p> <p>Prepaid: TPM</p> <p>Private Label: PCC, PCG, PCP, PCW, PDC, PDG, PDP, PDW, PVA, PVB, PVC, PVD, PVE, PVF, PVG, PVH, PVI, PVJ, PVL</p> <p>Maestro: MOC, MSG, MSI, MSJ, MSM, MSO, OLS</p> <p>Cirrus: CIR</p>
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442

Criteria	Requirement
Processing code	<ul style="list-style-type: none"> • 00: Purchase (Goods and Services) • 09: Purchase (Goods and Services) with Cash Back (only for use with Debit Mastercard Card Products) • 18: Unique Transaction (Unique MCC) • 20: Credit (Purchase Return)
Card/cardholder present and card entry mode	DE 22 SF 5 with a value of 0, and DE 22 SF 6 with a value of 1, and DE 22 SF 7 with a value of 2, or A, or B, or C, or F, or M.
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OTH1: Other. • P001: Beauty Salons • R001: Railways • S001: Supermarket • T001: Telephone • T002: Purchase at ATM • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Acceptor business code (MCC)	Required Must contain an MCC belonging to a acceptor business (AB) program previously listed in this table
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Not required

Criteria	Requirement
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required
Acceptor country code	Must be one of EEA countries and territories or the United Kingdom and Gibraltar: Aland Islands, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, French Guiana, Germany, Gibraltar, Greece, Guadeloupe, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Martinique, Mayotte, Netherlands, Norway, Poland, Portugal, Reunion, Romania, Saint Martin (French Part), Slovakia, Slovenia, Spain, Svalbard and Jan Mayen, Sweden, United Kingdom, Liechtenstein, and Iceland
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	This interchange program is valid for Consumer POS and Purchase at ATM transactions between merchants in EEA Countries and issuers in non EEA Countries located within or outside Europe.

IRD EG: EEA Card Present Credit Restricted Rates

Transactions must meet requirements to qualify for this interchange program.

NOTE: As per European Commission commitments, these programs are valid for regulated transactions at EEA merchants.

IRD criteria details

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Mastercard: GCP, GCS, MBK, MCC, MCE, MCG, MCS, MCT, MCW, MKF, MKG, MKH, MNW, MPE, MPL, MRF, MRO, MSP, MWE, MWJ, MWK, MWL, WBE
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442

Criteria	Requirement
Processing code	<ul style="list-style-type: none"> • 00: Purchase (Goods and Services) • 09: Purchase (Goods and Services) with Cash Back (only for use with Debit Mastercard Card Products) • 18: Unique Transaction (Unique MCC) • 20: Credit (Purchase Return)
Card/cardholder present and card entry mode	DE 22 SF 5 with a value of 0, and DE 22 SF 6 with a value of 1, and DE 22 SF 7 with a value of 2, or A, or B, or C, or F, or M
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OTH1: Other. • P001: Beauty Salons • R001: Railways • S001: Supermarket • T001: Telephone • T002: Purchase at ATM • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Acceptor business code (MCC)	Required Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Not required

Criteria	Requirement
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required
Acceptor country code	Must be one of EEA countries and territories or the United Kingdom and Gibraltar: Aland Islands, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, French Guiana, Germany, Gibraltar, Greece, Guadeloupe, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Martinique, Mayotte, Netherlands, Norway, Poland, Portugal, Reunion, Romania, Saint Martin (French Part), Slovakia, Slovenia, Spain, Svalbard and Jan Mayen, Sweden, United Kingdom, Liechtenstein, and Iceland
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	This interchange program is valid for Consumer POS transactions between merchants in EEA Countries and issuers in non EEA Countries located within or outside Europe.

IRD EV: EEA Card Not Present Credit Restricted Rates

Transactions must meet requirements to qualify for this interchange program.

NOTE: As per European Commission commitments, these programs are valid for regulated transactions at EEA merchants.

IRD criteria details

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Mastercard Consumer: GCP, GCS, MBK, MCC, MCE, MCG, MCS, MCT, MCW, MKF, MKG, MKH, MNW, MPE, MPL, MRF, MRO, MSP, MWE, MWJ, MWK, MWL, WBE
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442

Criteria	Requirement
Processing code	<ul style="list-style-type: none"> • 00: Purchase (Goods and Services) • 09: Purchase (Goods and Services) with Cash Back (only for use with Debit Mastercard Card products) • 18: Unique Transaction (Unique MCC) • 20: Credit (Purchase Return)
Card/cardholder present and card entry mode	DE 22 SF 5 with a value other than 0, or DE 22 SF 6 with a value other than 1, or DE 22 SF 7 with a value other than 2, or A, or B, or C, or F, or M.
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OTH1: Other. • P001: Beauty Salons • R001: Railways • S001: Supermarket • T001: Telephone • T002: Purchase at ATM • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Acceptor business code (MCC)	Required Must contain an MCC belonging to a acceptor business (AB) program previously listed in this table
Amount tolerance	Not required
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Not required

Criteria	Requirement
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Acceptor Name/Location), subfield 6 (Acceptor Country Code) contains USA, this subfield must contain a valid state code.
Acceptor country code	Must be one of EEA countries and territories or the United Kingdom and Gibraltar: Aland Islands, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, French Guiana, Germany, Gibraltar, Greece, Guadeloupe, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Martinique, Mayotte, Netherlands, Norway, Poland, Portugal, Reunion, Romania, Saint Martin (French Part), Slovakia, Slovenia, Spain, Svalbard and Jan Mayen, Sweden, United Kingdom, Liechtenstein, and Iceland
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	This interchange program is valid for Consumer POS and Purchase at ATM transactions between merchants in EEA countries and issuers in non-EEA countries located within or outside the Europe region.

IRD EW: EEA Card Not Present Debit Restricted Rates

Transactions must meet requirements to qualify for this interchange program.

NOTE: As per European Commission commitments, these programs are valid for regulated transactions at EEA merchants.

IRD criteria details

Criteria	Requirement
Card program ID	DMC, MCC, PVL, MSI, CIR

Criteria	Requirement
GCMS product ID	<p>Mastercard Consumer: GPP, MFI, MGP, MGS, MIU, MLB, MLE, MPD, MRJ, MRC, MRG, MTP, MWF, MWP, SAP, SAS, SUR, TCC, TCE, TCG, TCS, TCW, TNW, TPL, TWB</p> <p>Consumer prepaid: GPP</p> <p>Debit Mastercard Consumer: ACS, DWF, MAV, MBB, MBW, MDG, MDH, MDJ, MDO, MDP, MDS, MDW, MET, MFI, MHA, MHB, MHH, MIP, MKA, MPA, MPF, MPG, MPJ, MPM, MPN, MPO, MPP, MPR, MPV, MPX, MPY, MRD, MRH, WPD</p> <p>Private Label: PCC, PCG, PCP, PCW, PDC, PDG, PDP, PDW, PVA, PVB, PVC, PVD, PVE, PVF, PVG, PVH, PVI, PVJ, PVL</p> <p>Prepaid: TPM</p> <p>Maestro: MOC, MSG, MSI, MSJ, MSM, MSO, OLS</p> <p>Cirrus: CIR</p>
Message type ID	<ul style="list-style-type: none"> • First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> • 00: Purchase (Goods and Services) • 09: Purchase (Goods and Services) with Cash Back (only for use with Debit Mastercard Card products) • 18: Unique Transaction (Unique MCC) • 20: Credit (Purchase Return)
Card/cardholder present and card entry mode	<p>DE 22 SF 5 with a value other than 0, or</p> <p>DE 22 SF 6 with a value other than 1, or</p> <p>DE 22 SF 7 with a value other than 2, or A, or B, or C, or F, or M.</p>

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OTH1: Other. • P001: Beauty Salons • R001: Railways • S001: Supermarket • T001: Telephone • T002: Purchase at ATM • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to a acceptor business (AB) program previously listed in this table</p>
Amount tolerance	Not required
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Not required
Acceptor city name	<p>Required</p> <p>Must be left-justified and cannot contain all spaces or all zeros</p>
Acceptor postal code	Required
Acceptor state, province, or region code	Required

Criteria	Requirement
Acceptor country code	Must be one of EEA countries and territories or the United Kingdom and Gibraltar: Aland Islands, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, French Guiana, Germany, Gibraltar, Greece, Guadeloupe, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Martinique, Mayotte, Netherlands, Norway, Poland, Portugal, Reunion, Romania, Saint Martin (French Part), Slovakia, Slovenia, Spain, Svalbard and Jan Mayen, Sweden, United Kingdom, Liechtenstein, and Iceland
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	This interchange program is valid for Consumer POS and Purchase at ATM transactions between merchants in EEA countries and issuers in non-EEA countries located within or outside the Europe region.

Interregional Mastercard regulated POS debit interchange criteria

GCMS timeliness criterion

The timeliness of a customer submitting a transaction is a criterion used to determine whether the transaction qualifies for specific interchange programs.

A GCMS timeliness criterion is provided in some of the IRD tables in this chapter.

Transaction passes GCMS timeliness

A transaction passes the GCMS timeliness criterion if file header date (PDS 0105 [File ID], subfield 2 [File Reference Date]) minus the transaction date (DE 12 [Transaction Date and Time, Local Transaction]) is less than, or equal to, the number of days specified for the IRD timeliness criterion.

Transaction does not pass GCMS timeliness

A transaction does not pass the GCMS timeliness criterion if file header date (PDS 0105 [File ID], subfield 2 [File Reference Date]) minus the transaction date (DE 12 [Transaction Date and Time, Local Transaction]) is the greater than the number of days specified for the IRD timeliness criterion.

References

For more information on holidays, refer to *GCMS Parameter Table Layouts*.

For more information about GCMS timeliness, refer to the *GCMS Reference Manual*.

IRD LD: Interregional Regulated POS Debit

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Acquirer region	Issuer region	Card program ID	GCMS product ID
Canada (only for merchant activity in U.S. and U.S. territories)	Asia/Pacific (U.S. territories only)	MCC	MBD, MDB, MIU, MPW, MRC, MRG, MRW, SUR
		DMC	ACS, MDG, MDH, MDO, MDP, MDS, MDT, MDU, MDW, MET, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, SBP
<ul style="list-style-type: none"> Europe (only for merchant activity in U.S. and U.S. territories) MEA (only for merchant activity in U.S. and U.S. territories) 	Asia/Pacific (U.S. territories only)	MCC	MBD, MDB, MIU, MPW, MRC, MRG, MRW, SUR
		DMC	ACS, MDG, MDH, MDO, MDP, MDS, MDT, MDU, MDW, MET, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, SBP
<ul style="list-style-type: none"> Latin America and the Caribbean (U.S. territories only) U.S. 	Asia/Pacific (U.S. territories only)	MCC	MBD, MDB, MIU, MPW, MRC, MRG, MRW, SUR
		DMC	ACS, MDG, MDH, MDO, MDP, MDS, MDT, MDU, MDW, MET, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, SBP

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Asia/Pacific (U.S. territories only) U.S. 	Latin America and the Caribbean (U.S. territories only)	MCC	BPE, MBD, MDB, MIU, MPW, MRC, MRG, MRW, SUR
		DMC	ACS, MDG, MDH, MDO, MDP, MDS, MDT, MDU, MDW, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY
<ul style="list-style-type: none"> Canada (only for merchant activity in U.S. and U.S. territories) MEA (only for merchant activity in U.S. and U.S. territories) 	Latin America and the Caribbean (U.S. territories only)	MCC	BPE, MBD, MDB, MIU, MPW, MRC, MRG, MRW, SUR
		DMC	ACS, MDG, MDH, MDO, MDP, MDS, MDU, MDW, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY
Europe (only for merchant activity in U.S. and U.S. territories)	Latin America and the Caribbean (U.S. territories only)	MCC	BPE, MBD, MDB, MIU, MPW, MRC, MRG, MRW, SUR
		DMC	ACS, MDG, MDH, MDO, MDP, MDS, MDU, MDW, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY
<ul style="list-style-type: none"> Asia/Pacific (U.S. territories only) Latin America and the Caribbean (U.S. territories only) 	U.S.	MCC	MBD, MDB, MIU, MPW, MRC, MRG, MRW, SUR
		DMC	ACS, MDG, MDH, MDJ, MDO, MDP, MDS, MDU, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Canada (only for merchant activity in U.S. and U.S. territories) Europe (only for merchant activity in U.S. and U.S. territories) MEA (only for merchant activity in U.S. and U.S. territories) 	U.S.	MCC	MBD, MDB, MIU, MPW, MRC, MRG, MRW, SUR
		DMC	ACS, MDG, MDH, MDJ, MDO, MDP, MDS, MDU, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH
<ul style="list-style-type: none"> U.S. Asia/Pacific 	Latin America and the Caribbean (Colombia)	DMC	MFI
<ul style="list-style-type: none"> Asia/Pacific Europe Canada United States Middle East/Africa 	Latin America and the Caribbean (except Brazil)	DMC	BDP, MDT

IRD criteria details

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back (only for use with Debit Mastercard Products) 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OTH1: Other • P001: Beauty Salons • R001: Railways • S001: Supermarket • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	<p>Required</p> <p>Must be left-justified and cannot contain all spaces or all zeros</p>
Acceptor postal code	Required

Criteria	Requirement
Acceptor state, province, or region code	<p>Required</p> <p>When DE 43 (Acceptor Name/Location), subfield 6 (Acceptor Country Code) contains USA, this subfield must contain a valid state code.</p>
Acceptor country code	<p>Required</p> <p>Must contain ASM (American Samoa), GUM (Guam), MNP (Northern Mariana Islands), PRI (Puerto Rico), VIR (U.S. Virgin Islands), or USA (United States)</p>
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	<p>This requirement applies only to transactions acquired in the U.S. region.</p> <p>When submitted for a commercial card transaction, all MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data:</p> <ul style="list-style-type: none"> • PDS 0595 (Acceptor Type) • PDS 0596 (Acceptor Tax ID)

Criteria	Requirement
Notes	<p>To qualify for this interchange program, the issuer must have a regulatory status of B (Base Regulated) associated with the account range.</p> <p>This interchange program is not subject to interchange compliance validation.</p> <p>This program is valid for regulated transactions among the U.S. region and the following U.S. territories: American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands, as per the Durbin Amendment.</p> <p>Purchase (Goods and Services) with Cash Back transactions are accepted for Debit Mastercard transactions only. For DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type), value 09, DE 54 (Amounts, Additional), subfield 5 (Additional Amount, Amount) must be submitted with all Purchase (Goods and Services) with Cash Back transactions to identify the cash back portion of the transaction from DE 4 (Amount, Transaction). The cash back amount in DE 54, subfield 5 must be submitted in the same currency as the transaction.</p> <p>For product code ACS (Digital Debit): It is possible for an acquirer in one region to acquire transactions from a merchant in another region. Regardless of the acquirer location, this IRD is applicable to regulated transactions between merchants and issuers in the U.S. region and the following U.S. territories: American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands, as per the Durbin Amendment.</p>

IRD LF: Interregional Regulated POS Debit with Fraud Adjustment

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Acquirer region	Issuer region	Card program ID	GCMS product ID
Canada (only for merchant activity in U.S. and U.S. territories)	Asia/Pacific (U.S. territories only)	MCC	MBD, MDB, MIU, MPW, MRC, MRG, MRW, SUR
		DMC	ACS, MDG, MDH, MDO, MDP, MDS, MDT, MDU, MDW, MET, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, SBP
<ul style="list-style-type: none"> Europe (only for merchant activity in U.S. and U.S. territories) MEA (only for merchant activity in U.S. and U.S. territories) 	Asia/Pacific (U.S. territories only)	MCC	MBD, MDB, MIU, MPW, MRC, MRG, MRW, SUR
		DMC	ACS, MDG, MDH, MDO, MDP, MDS, MDT, MDU, MDW, MET, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, SBP
<ul style="list-style-type: none"> Latin America and the Caribbean (U.S. territories only) U.S. 	Asia/Pacific (U.S. territories only)	MCC	MBD, MDB, MIU, MPW, MRC, MRG, MRW, SUR
		DMC	ACS, MDG, MDH, MDO, MDP, MDS, MDT, MDU, MDW, MET, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, SBP

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Asia/Pacific (U.S. territories only) U.S. 	Latin America and the Caribbean (U.S. territories only)	MCC	BPE, MBD, MDB, MIU, MPW, MRC, MRG, MRW, SUR
		DMC	ACS, MDG, MDH, MDO, MDP, MDS, MDT, MDU, MDW, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY
<ul style="list-style-type: none"> Canada (only for merchant activity in U.S. and U.S. territories) MEA (only for merchant activity in U.S. and U.S. territories) 	Latin America and the Caribbean (U.S. territories only)	MCC	BPE, MBD, MDB, MIU, MPW, MRC, MRG, MRW, SUR
		DMC	ACS, MDG, MDH, MDO, MDP, MDS, MDU, MDW, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY
Europe (only for merchant activity in U.S. and U.S. territories)	Latin America and the Caribbean (U.S. territories only)	MCC	BPE, MBD, MDB, MIU, MPW, MRC, MRG, MRW, SUR
		DMC	ACS, BDP, MDG, MDH, MDO, MDP, MDS, MDT, MDU, MDW, MFI, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY
<ul style="list-style-type: none"> Asia/Pacific (U.S. territories only) Latin America and the Caribbean (U.S. territories only) 	U.S.	MCC	MBD, MDB, MIU, MPW, MRC, MRG, MRW, SUR
		DMC	ACS, MDG, MDH, MDJ, MDO, MDP, MDS, MDU, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Canada (only for merchant activity in U.S. and U.S. territories) Europe (only for merchant activity in U.S. and U.S. territories) MEA (only for merchant activity in U.S. and U.S. territories) 	U.S.	MCC	MBD, MDB, MIU, MPW, MRC, MRG, MRW, SUR
		DMC	ACS, MDG, MDH, MDJ, MDO, MDP, MDS, MDU, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH

IRD criteria details

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back (only for use with Debit Mastercard Products) 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> A001: Airline B001: Cruise/Steamship F001: Restaurant H001: Lodging M001: Mail Order/Telephone Order OTH1: Other P001: Beauty Salons R001: Railways S001: Supermarket T001: Telephone U001: Unique V001: Automobile/Vehicle Rental W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None

Criteria	Requirement
Approval code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Acceptor Name/Location), subfield 6 (Acceptor Country Code) contains USA, this subfield must contain a valid state code.
Acceptor country code	Required Must contain ASM (American Samoa), GUM (Guam), MNP (Northern Mariana Islands), PRI (Puerto Rico), VIR (U.S. Virgin Islands), or USA (United States)
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	This requirement applies only to transactions acquired in the U.S. region. When submitted for a commercial card transaction, all MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data: <ul style="list-style-type: none"> • PDS 0595 (Acceptor Type) • PDS 0596 (Acceptor Tax ID)

Criteria	Requirement
Notes	<p>To qualify for this interchange program, the issuer must have a regulatory status of 1 (Regulated with Fraud Protected) associated with the account range.</p> <p>This interchange program is not subject to interchange compliance validation.</p> <p>This program is valid for regulated transactions among the U.S. region and the following U.S. territories: American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands, as per the Durbin Amendment.</p> <p>Purchase (Goods and Services) with Cash Back transactions are accepted for Debit Mastercard transactions only. For DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type), value 09, DE 54 (Amounts, Additional), subfield 5 (Additional Amount, Amount) must be submitted with all Purchase (Goods and Services) with Cash Back transactions to identify the cash back portion of the transaction from DE 4 (Amount, Transaction). The cash back amount in DE 54, subfield 5 must be submitted in the same currency as the transaction.</p> <p>For product code ACS (Digital Debit): It is possible for an acquirer in one region to acquire transactions from a merchant in another region. Regardless of the acquirer location, this IRD is applicable to regulated transactions between merchants and issuers in the U.S. region and the following U.S. territories: American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands, as per the Durbin Amendment.</p>

IRD LS: Interregional Regulated POS Debit Small Ticket

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Acquirer region	Issuer region	Card program ID	GCMS product ID
Canada (only for merchant activity in U.S. and U.S. territories)	Asia/Pacific (U.S. territories only)	MCC	MBD, MDB, MIU, MPW, MRC, MRG, MRW, SUR
		DMC	ACS, MDG, MDH, MDO, MDP, MDS, MDT, MDU, MDW, MET, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, SBP
<ul style="list-style-type: none"> Europe (only for merchant activity in U.S. and U.S. territories) MEA (only for merchant activity in U.S. and U.S. territories) 	Asia/Pacific (U.S. territories only)	MCC	MBD, MDB, MIU, MPW, MRC, MRG, MRW, SUR
		DMC	ACS, MDG, MDH, MDO, MDP, MDS, MDT, MDU, MDW, MET, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, SBP
<ul style="list-style-type: none"> Latin America and the Caribbean (U.S. territories only) U.S. 	Asia/Pacific (U.S. territories only)	MCC	MBD, MDB, MIU, MPW, MRC, MRG, MRW, SUR
		DMC	ACS, MDG, MDH, MDO, MDP, MDS, MDT, MDU, MDW, MET, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, SBP

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Asia/Pacific (U.S. territories only) U.S. 	Latin America and the Caribbean (U.S. territories only)	MCC	BPE, MBD, MDB, MIU, MPW, MRC, MRG, MRW, SUR
		DMC	ACS, MDG, MDH, MDO, MDP, MDS, MDT, MDU, MDW, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY
<ul style="list-style-type: none"> Canada (only for merchant activity in U.S. and U.S. territories) MEA (only for merchant activity in U.S. and U.S. territories) 	Latin America and the Caribbean (U.S. territories only)	MCC	BPE, MBD, MDB, MIU, MPW, MRC, MRG, MRW, SUR
		DMC	ACS, MDG, MDH, MDO, MDP, MDS, MDU, MDW, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY
Europe (only for merchant activity in U.S. and U.S. territories)	Latin America and the Caribbean (U.S. territories only)	MCC	BPE, MBD, MDB, MIU, MPW, MRC, MRG, MRW, SUR
		DMC	ACS, MDG, MDH, MDO, MDP, MDS, MDU, MDW, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY
<ul style="list-style-type: none"> Asia/Pacific (U.S. territories only) Latin America and the Caribbean (U.S. territories only) 	U.S.	MCC	MBD, MDB, MIU, MPW, MRC, MRG, MRW, SUR
		DMC	ACS, BDP, MDG, MDH, MDJ, MDO, MDP, MDS, MDT, MDU, MFI, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Canada (only for merchant activity in U.S. and U.S. territories) Europe (only for merchant activity in U.S. and U.S. territories) MEA (only for merchant activity in U.S. and U.S. territories) 	U.S.	MCC	MBD, MDB, MIU, MPW, MRC, MRG, MRW, SUR
		DMC	ACS, MDG, MDH, MDJ, MDO, MDP, MDS, MDU, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH

IRD criteria details

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back (only for use with Debit Mastercard Products) 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)
Acceptor business (AB) program	<p>ST02: Regulated Small Ticket - U.S. Region and U.S. Territories</p> <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>Two days</p> <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is excluded. File header date is not excluded.
Approval code	<p>Required for Processing Codes 00, 09, and 18</p> <p>Not required for Processing Code 20</p>
Magnetic stripe data from authorization message	Required

Criteria	Requirement
Trace ID	<p>Required for Processing Codes 00, 09, and 18</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p> <p>Not required for Processing Code 20</p>
Point of service data code	<p>Required, as follows:</p> <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) must be 0. Subfield 6 (Card Present Data) must be 1. Subfield 7 (Card Data: Input Mode) must be 2, A, B, C, F, or M. <p>Not required for all other subfields</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	<p>Required</p> <p>Must be left-justified and cannot contain all spaces or all zeros</p>
Acceptor postal code	Required
Acceptor state, province, or region code	<p>Required</p> <p>When DE 43 (Acceptor Name/Location), subfield 6 (Acceptor Country Code) contains USA, this subfield must contain a valid state code.</p>
Acceptor country code	<p>Required</p> <p>Must contain ASM (American Samoa), GUM (Guam), MNP (Northern Mariana Islands), PRI (Puerto Rico), VIR (U.S. Virgin Islands), or USA (United States)</p>
Mastercard Assigned ID	Not required

Criteria	Requirement
Financial Detail Addendum/1644	<p>This requirement applies only to transactions acquired in the U.S. region.</p> <p>When submitted for a commercial card transaction, all MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data:</p> <ul style="list-style-type: none">• PDS 0595 (Acceptor Type)• PDS 0596 (Acceptor Tax ID)

Criteria	Requirement
Notes	<p>To qualify for this interchange program, the issuer must have a regulatory status of B (Base Regulated) associated with the account range.</p> <p>This interchange program is not subject to interchange compliance validation.</p> <p>This program is valid for regulated transactions among the U.S. region and the following U.S. territories: American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands, as per the Durbin Amendment.</p> <p>The transaction amount must be equal to or less than USD 10.</p> <p>The card and cardholder must be present at the time of the transaction, and the transaction must be face-to-face.</p> <p>Purchase (Goods and Services) with Cash Back transactions are accepted for Debit Mastercard transactions only. For DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type), value 09, DE 54 (Amounts, Additional), subfield 5 (Additional Amount, Amount) must be submitted with all Purchase (Goods and Services) with Cash Back transactions to identify the cash back portion of the transaction from DE 4 (Amount, Transaction). The cash back amount in DE 54, subfield 5 must be submitted in the same currency as the transaction.</p> <p>For product code ACS (Digital Debit): It is possible for an acquirer in one region to acquire transactions from a merchant in another region. Regardless of the acquirer location, this IRD is applicable to regulated transactions between merchants and issuers in the U.S. region and the following U.S. territories: American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands, as per the Durbin Amendment.</p>

IRD LT: Interregional Regulated POS Debit Small Ticket with Fraud Adjustment

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Acquirer region	Issuer region	Card program ID	GCMS product ID
Canada (only for merchant activity in U.S. and U.S. territories)	Asia/Pacific (U.S. territories only)	MCC	MBD, MDB, MIU, MPW, MRC, MRG, MRW, SUR
		DMC	ACS, MDG, MDH, MDO, MDP, MDS, MDT, MDU, MDW, MET, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, SBP
<ul style="list-style-type: none"> Europe (only for merchant activity in U.S. and U.S. territories) MEA (only for merchant activity in U.S. and U.S. territories) 	Asia/Pacific (U.S. territories only)	MCC	MBD, MDB, MIU, MPW, MRC, MRG, MRW, SUR
		DMC	ACS, MDG, MDH, MDO, MDP, MDS, MDT, MDU, MDW, MET, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, SBP
<ul style="list-style-type: none"> Latin America and the Caribbean (U.S. territories only) U.S. 	Asia/Pacific (U.S. territories only)	MCC	MBD, MDB, MIU, MPW, MRC, MRG, MRW, SUR
		DMC	ACS, MDG, MDH, MDO, MDP, MDS, MDT, MDU, MDW, MET, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, SBP

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Asia/Pacific (U.S. territories only) U.S. 	Latin America and the Caribbean (U.S. territories only)	MCC	BPE, MBD, MDB, MIU, MPW, MRC, MRG, MRW, SUR
		DMC	ACS, MDG, MDH, MDO, MDP, MDS, MDT, MDU, MDW, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY
<ul style="list-style-type: none"> Canada (only for merchant activity in U.S. and U.S. territories) MEA (only for merchant activity in U.S. and U.S. territories) 	Latin America and the Caribbean (U.S. territories only)	MCC	BPE, MBD, MDB, MIU, MPW, MRC, MRG, MRW, SUR
		DMC	ACS, MDG, MDH, MDO, MDP, MDS, MDU, MDW, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY
Europe (only for merchant activity in U.S. and U.S. territories)	Latin America and the Caribbean (U.S. territories only)	MCC	BPE, MBD, MDB, MIU, MPW, MRC, MRG, MRW, SUR
		DMC	ACS, BPD, MDG, MDH, MDO, MDP, MDS, MDT, MDU, MDW, MFI, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY
<ul style="list-style-type: none"> Asia/Pacific (U.S. territories only) Latin America and the Caribbean (U.S. territories only) 	U.S.	MCC	MBD, MDB, MIU, MPW, MRC, MRG, MRW, SUR
		DMC	ACS, MDG, MDH, MDJ, MDO, MDP, MDS, MDU, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Canada (only for merchant activity in U.S. and U.S. territories) Europe (only for merchant activity in U.S. and U.S. territories) MEA (only for merchant activity in U.S. and U.S. territories) 	U.S.	MCC	MBD, MDB, MIU, MPW, MRC, MRG, MRW, SUR
		DMC	ACS, MDG, MDH, MDJ, MDO, MDP, MDS, MDU, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH

IRD criteria details

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back (only for use with Debit Mastercard Products) 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)
Acceptor business (AB) program	<p>ST02: Regulated Small Ticket - U.S. Region and U.S. Territories</p> <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>Two days</p> <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is excluded. File header date is not excluded.
Approval code	<p>Required for Processing Codes 00, 09, and 18</p> <p>Not required for Processing Code 20</p>
Magnetic stripe data from authorization message	Required

Criteria	Requirement
Trace ID	<p>Required for Processing Codes 00, 09, and 18</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p> <p>Not required for Processing Code 20</p>
Point of service data code	<p>Required, as follows:</p> <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) must be 0. Subfield 6 (Card Present Data) must be 1. Subfield 7 (Card Data: Input Mode) must be 2, A, B, C, F, or M. <p>Not required for all other subfields</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	<p>Required</p> <p>Must be left-justified and cannot contain all spaces or all zeros</p>
Acceptor postal code	Required
Acceptor state, province, or region code	<p>Required</p> <p>When DE 43 (Acceptor Name/Location), subfield 6 (Acceptor Country Code) contains USA, this subfield must contain a valid state code.</p>
Acceptor country code	<p>Required</p> <p>Must contain ASM (American Samoa), GUM (Guam), MNP (Northern Mariana Islands), PRI (Puerto Rico), VIR (U.S. Virgin Islands), or USA (United States)</p>
Mastercard Assigned ID	Not required

Criteria	Requirement
Financial Detail Addendum/1644	<p>This requirement applies only to transactions acquired in the U.S. region.</p> <p>When submitted for a commercial card transaction, all MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data:</p> <ul style="list-style-type: none"> • PDS 0595 (Acceptor Type) • PDS 0596 (Acceptor Tax ID)

Criteria	Requirement
Notes	<p>To qualify for this interchange program, the issuer must have a regulatory status of 1 (Base with Fraud Protected) associated with the account range.</p> <p>This interchange program is not subject to interchange compliance validation.</p> <p>This program is valid for regulated transactions among the U.S. region and the following U.S. territories: American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands, as per the Durbin Amendment.</p> <p>The transaction amount must be equal to or less than USD 10.</p> <p>The card and cardholder must be present at the time of the transaction, and the transaction must be face-to-face.</p> <p>Purchase (Goods and Services) with Cash Back transactions are accepted for Debit Mastercard transactions only. For DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type), value 09, DE 54 (Amounts, Additional), subfield 5 (Additional Amount, Amount) must be submitted with all Purchase (Goods and Services) with Cash Back transactions to identify the cash back portion of the transaction from DE 4 (Amount, Transaction). The cash back amount in DE 54, subfield 5 must be submitted in the same currency as the transaction.</p> <p>For product code ACS (Digital Debit): It is possible for an acquirer in one region to acquire transactions from a merchant in another region. Regardless of the acquirer location, this IRD is applicable to regulated transactions between merchants and issuers in the U.S. region and the following U.S. territories: American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands, as per the Durbin Amendment.</p>

Interregional Mastercard inbound cross-border transactions into China

This program is for transactions that occur in China. The acquirer and merchant must be located in China, and the issuer must be located outside of China.

IRD CB: Interregional China Inbound Non-Travel

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Criteria	Requirement
Card program ID	DMC, MCC
GCMS product ID	<p>Consumer Credit: GCP, MBK, MCC, MCG, MCS, MCT, MCW, MIU, MLB, MNW, MPL, MRG, MWE, MGP, MKE, MKF, MKG, MKH, MPD, MPE, MRF, MRJ, MRO, MSP, MTP, MWJ, MWK, MWL, MWP, SAP, SAS, SUR, TCC, TCG, TCS, TCW, TNW, TPL, TWB, WBE</p> <p>NOTE: IRD CB only applies for BSA 1/040301 when acquirer and merchant are in China.</p> <p>Consumer debit: ACS, MBW, MDG, MDH, MDJ, MDO, MDP, MDS, MDW, MET, MHA, MHB, MHH, MIP, MKA, MKB, MKC, MPA, MPF, MPJ, MPM, MPN, MPO, MPP, MPT, MPR, MPV, MPX, MPY, WPD</p> <p>Consumer prepaid: GPP</p> <p>Commercial credit: MAB, MAC, MBD, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MES, MGF, MLA, MLD, MLL, MNF, MPB, MPW, MRK, MRL, MRW, MWB, MWO, TCB, TCO, TPB</p> <p>Commercial Debit: BPD, BPE, MBP, MDT</p> <p>Prepaid: TPM</p>
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • F001: Restaurant • M001: Mail Order/Telephone Order • P001: Beauty Salons • S001: Supermarket • T001: Telephone • U001: Unique • W001: Warehouse Club • CHNA: China Others <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the Quick Reference Booklet.</p>
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to a acceptor business (AB) program previously listed in this table</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city	<p>Required</p> <p>Must be left-justified and cannot contain all spaces or all zeros</p>
Acceptor postal code	Required
Acceptor state, province, or region code	Not required
Acceptor country code	<p>Required</p> <p>Cannot contain spaces</p>
Mastercard assigned ID	Required, if applicable

Criteria	Requirement
Financial detail addendum/1644	None
Notes	<p>In the First Presentment/1240, data element (DE) 43 (Acceptor Location) must be</p> <ul style="list-style-type: none"> Subfield 6 (Acceptor Country Code) is CHN. DE 94 (Transaction Originator Institution ID Code) is within CHINA. DE 2 (Primary Account Number) is associated outside of Asia/Pacific Region. <p>DE 22 (Point of Service Data Code) must be</p> <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) contains the value 0. Subfield 6 (Card Present Data) contains the value 1. Subfield 7 (Card Data: Input Mode) contains a value of 2, A, B, C, F, or M.

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> F001: Restaurant M001: Mail Order/Telephone Order P001: Beauty Salons S001: Supermarket T001: Telephone U001: Unique W001: Warehouse Club CHNA: China Others <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the Quick Reference Booklet.</p>
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>

Criteria	Requirement
Acceptor business code (MCC)	Required Must contain an MCC belonging to a acceptor business (AB) program previously listed in this table
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Not required
Acceptor country code	Required Cannot contain spaces
Mastercard assigned ID	Required, if applicable
Financial detail addendum/1644	None
Notes	<p>In the First Presentment/1240, data element (DE) 43 (Acceptor Location) must be:</p> <ul style="list-style-type: none"> • Subfield 6 (Acceptor Country Code) is CHN. • DE 94 (Transaction Originator Institution ID Code) is within CHINA. • DE 2 (Primary Account Number) is associated outside of Asia/Pacific Region. <p>DE 22 (Point of Service Data Code) must be:</p> <ul style="list-style-type: none"> • Subfield 5 (Cardholder Present Data) contains the value 0 • Subfield 6 (Card Present Data) contains the value 1, and • Subfield 7 (Card Data: Input Mode) contains a value of 2, A, B, C, F, or M.

Interregional Mastercard payment transaction interchange criteria

GCMS timeliness criterion

The timeliness of a customer submitting a transaction is a criterion used to determine whether the transaction qualifies for specific interchange programs.

A GCMS timeliness criterion is provided in some of the IRD tables in this chapter.

Transaction passes GCMS timeliness

A transaction passes the GCMS timeliness criterion if file header date (PDS 0105 [File ID], subfield 2 [File Reference Date]) minus the transaction date (DE 12 [Transaction Date and Time, Local Transaction]) is less than, or equal to, the number of days specified for the IRD timeliness criterion.

Transaction does not pass GCMS timeliness

A transaction does not pass the GCMS timeliness criterion if file header date (PDS 0105 [File ID], subfield 2 [File Reference Date]) minus the transaction date (DE 12 [Transaction Date and Time, Local Transaction]) is the greater than the number of days specified for the IRD timeliness criterion.

References

For more information on holidays, refer to *GCMS Parameter Table Layouts*.

For more information about GCMS timeliness, refer to the *GCMS Reference Manual*.

IRD 20: Interregional Consumer Payment Transaction

Transactions must meet requirements to qualify for this interchange program.

Interregional

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Canada Europe Latin America and the Caribbean MEA U.S. 	Asia/Pacific	MCC	GCP, GCS, MCC, MCE, MCG, MCS, MCT, MCW, MIU, MNW, MPL, MRC, MRG, MWE, SUR
		DMC	MDG, MDH, MDO, MDP, MDS, MDW, MET, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Asia/Pacific Europe Latin America and the Caribbean MEA U.S. 	Canada	MCC	MBK, MCC, MCG, MCS, MCW, MIU, MNW, MPD, MPL, MRG, MTP, MWE, SUR
		DMC	MDG, MDH, MHA, MHB, MHH, MIP, MDO, MDP, MDS, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY
<ul style="list-style-type: none"> Asia/Pacific Latin America and the Caribbean MEA U.S. 	Europe	MCC	MCC, MCG, MCS, MCW, MIU, MNW, MPL, MRG, MRO, MTP, SAS, SAP, TCC, TCG, TCS, TCW, TNW, TPL, TWB, WBE, SUR
		DMC	MBW, MDG, MDH, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY
Canada	Europe	MCC	MCC, MCG, MCS, MCW, MIU, MNW, MPL, MRG, MRO, MTP, SAS, SAP, TCC, TCG, TCS, TCW, TNW, TPL, WBE, SUR
		DMC	MDG, MDH, MDP, MDS, MDW, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY
<ul style="list-style-type: none"> Asia/Pacific Canada Europe MEA U.S. 	Latin America and the Caribbean	MCC	MBK, MCC, MCG, MCS, MCW, MIU, MLB, MNW, MPL, MRG, MTP, MWE, MWJ, MWK, MWL, SUR
		DMC	MDG, MDH, MDO, MDP, MDS, MDW, MFI, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPV, MPX, MPY, MRH

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean U.S. 	MEA	MCC	GPP, SMCC, MCE, MCG, MCS, MCT, MCW, MFI, MIU, MKE, MKF, MKG, MKH, MWJ, MWK, MWL, MPL, MRC, MRG, MWE, MWP, SUR, TCS
		DMC	MDG, MDH, MDO, MDP, MDS, MDW, MET, MHA, MHB, MHH, MIP, MKA, MKB, MKC, MKD, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH, WPD
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean MEA 	U.S.	MCC	MBK, MCC, MCG, MCS, MCW, MIU, MNW, MPL, MRG, MWE, SUR
		DMC	MDG, MDH, MDJ, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	28: Payment Transaction
Acceptor business (AB) program	<ul style="list-style-type: none"> D001: Payment Transactions MON1: Mastercard® MoneySend™ (Valid only for transactions occurring between the Asia/Pacific and Middle East/Africa [MEA] regions) GAM1: Gaming (Valid only for Originating Institutions in the U.S. region for Gaming Payment Transactions to Receiving Institutions in Puerto Rico) <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Not required

Criteria	Requirement
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Acceptor business code (MCC)	Required Must contain an MCC belonging to a acceptor business (AB) program previously listed in this table
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States) Not required for all other transactions
Acceptor city name	Not required
Acceptor postal code	Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States) Not required for all other transactions
Acceptor state, province, or region code	Required for transactions occurring in Canada and the United States When DE 43 (Acceptor Name/Location), subfield 6 (Acceptor Country Code) contains CAN or USA, this subfield must contain a valid state or province code for the country identified Not required for all other countries
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required

Criteria	Requirement
Financial Detail Addendum/1644	<p>None</p> <p>Acquirers may submit a Financial Detail Addendum (Payment Transaction Detail)/1644.</p>
Notes	<p>In the First Presentment/1240:</p> <ul style="list-style-type: none"> PDS 0043 (Transaction Type Identifier) is required and must contain a value that is valid when used in combination with the MCC. PDS 0170 (Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number. PDS 0175 (Acceptor URL) should contain the customer URL. <p>The acquirer pays the interchange fee to the issuer.</p> <p>Acquirers may submit a Payment Transaction only after collected funds are on deposit and under the control of the acquirer.</p> <p>Multiple Payment Transactions may not be aggregated into a single Mastercard authorization or clearing transaction.</p> <p>The Payment Transaction may not be used for any of the following circumstances:</p> <ul style="list-style-type: none"> Transfer of gambling winnings or funds related to chips, currency, or other value usable for gambling that were purchased at any gambling merchant; or transfer of the proceeds from a Mastercard transaction to a commercial entity or to another Mastercard merchant. Cardholder authentication, including authentication of a Mastercard account, or of the cardholder, by posting a nominal credit (with a Payment Transaction) to a cardholder's account and requesting cardholders to report a coded acceptor description to the Payment Transaction provider. <p>A Payment Transaction provider may not represent itself as an agent of any customer financial institution, for any purpose, including accepting minimum monthly payments or account balance payments on behalf of the customer financial institution, unless it has entered into a bonafide agent relationship with said customer financial institution.</p>

IRD 21: Interregional Commercial Payment Transaction

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Canada Europe Latin America and the Caribbean MEA U.S. 	Asia/Pacific	MCC	MAB, MAC, MBD, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MES, MIO, MLA, MNF, MRW, MPW, MWB, MWO
		DMC	BPD, MBP, MDT, SBP
<ul style="list-style-type: none"> Asia/Pacific Europe Latin America and the Caribbean MEA U.S. 	Canada	MCC	MAB, MAC, MBD, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MGF, MLA, MNF, MPB, MPW, MRW, MWB
<ul style="list-style-type: none"> Asia/Pacific Canada Latin America and the Caribbean MEA 	Europe	MCC Commercial	MAB, MBD, MCB, MEB, MEO, MES, MCF, MCO, MCP, MDB, MLA, MNF, MPB, MPW, MRK, MRL, MRW, TCB, TCO, TEB, TPB
		MCC Consumer	MRF ⁵
		DMC	BPD, BPE, MBP, MDT.
U.S.	Europe	MCC	MBD, MCB, MEB, MEO, MES, MCF, MCO, MCP, MDB, MLA, MNF, MPB, MPW, MRK, MRL, MRW, TCB, TCO, TEB, TPB
		DMC	BPD, MBP, MDT
<ul style="list-style-type: none"> Asia/Pacific Canada Europe MEA U.S. 	Latin America and the Caribbean	MCC	BPD, BPE, MAB, MAC, MBD, MCB, MCF, MCO, MCP, MDB, MDT, MEB, MEO, MES, MFI, MGF, MLA, MLD, MLL, MNF, MPB, MPW, MRW, MWB

⁵ If transaction is for product code MRF, do not send commercial addendum. Refer notes section in criteria chart for additional details

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Asia/Pacific Canada Latin America and the Caribbean U.S. 	MEA	MCC	MAB, MBD, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MES, MLA, MNF, MPW, MRW, MWB, MWO
		DMC	BPD, MBP, MDT
Europe	MEA	MCC	MAB, MBD, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MES, MLA, MNF, MPW, MRK, MRW, MWB, MWP, MWO
		DMC	BPD, MBP, MDT, WPD
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean MEA 	U.S.	MCC	BPL, MAB, MAC, MBD, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MES, MGF, MLA, MNF, MPB, MPW, MRW, MWB, MWO
		DMC	N/A

IRD criteria details

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	28: Payment Transaction
Acceptor business (AB) program	<ul style="list-style-type: none"> D001: Payment Transactions MON1: MoneySend (Valid only for transactions occurring between the Asia/Pacific and Middle East/Africa [MEA] regions) <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>

Criteria	Requirement
Acceptor business code (MCC)	Required Must contain an MCC belonging to a acceptor business (AB) program previously listed in this table
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States) Not required for all other transactions
Acceptor city name	Not required
Acceptor postal code	Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States) Not required for all other transactions
Acceptor state, province, or region code	Required for transactions occurring in Canada and the United States When DE 43 (Acceptor Name/Location), subfield 6 (Acceptor Country Code) contains CAN or USA, this subfield must contain a valid state or province code for the country identified. Not required for all other countries
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	This requirement applies only to transactions acquired in the Asia/Pacific, Canada, Europe, Latin America and the Caribbean, and MEA regions. None

Criteria	Requirement
Purchasing Card account ranges, and Mastercard Fleet Card (MCF), Mastercard Government Commercial Card (MGF), and Mastercard Public Sector Commercial Card (MNF) account ranges at non-fuel locations.	This requirement applies only to transactions acquired in the U.S. region. None Acquirers may submit a Financial Detail Addendum (Payment Transaction Detail)/1644.
Purchasing Card account ranges, and Mastercard Fleet Card (MCF), Mastercard Government Commercial Card (MGF), and Mastercard Public Sector Commercial Card (MNF) account ranges at non-fuel locations.	This requirement applies only to transactions acquired in the U.S. region. Not eligible
Mastercard BusinessCard and Mastercard Corporate Card account ranges	This requirement applies only to transactions acquired in the U.S. region. None Acquirers may submit a Financial Detail Addendum (Payment Transaction Detail)/1644.
Europe Regulated Individual Pay (MRF) card account ranges	This requirement applies only to transactions acquired in the Asia/Pacific, Canada, Latin America and the Caribbean, and MEA regions. None. Do not submit commercial specific addendums. Refer to Notes below.

Criteria	Requirement
Notes	<p>In the First Presentment/1240:</p> <ul style="list-style-type: none"> • PDS 0043 (Transaction Type Identifier) is required and must contain a value that is valid when used in combination with the MCC. • PDS 0170 (Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number. • PDS 0175 (Acceptor URL) should contain the customer URL. <p>The acquirer pays the interchange fee to the issuer.</p> <p>Acquirers may submit a Payment Transaction only after collected funds are on deposit and under the control of the acquirer.</p> <p>Multiple Payment Transactions may not be aggregated into a single Mastercard authorization or clearing transaction.</p> <p>The Payment Transaction may not be used for any of the following circumstances:</p> <ul style="list-style-type: none"> • Transfer of gambling winnings or funds related to chips, currency, or other value usable for gambling that were purchased at any gambling merchant; or transfer of the proceeds from a Mastercard transaction to a commercial entity or to another Mastercard merchant. • Cardholder authentication, including authentication of a Mastercard account, or of the cardholder, by posting a nominal credit (with a Payment Transaction) to a cardholder's account and requesting cardholders to report a coded acceptor description to the Payment Transaction provider. <p>A Payment Transaction provider may not represent itself as an agent of any customer financial institution, for any purpose, including accepting minimum monthly payments or account balance payments on behalf of the customer financial institution, unless it has entered into a bonafide agent relationship with said customer financial institution.</p> <p>For product code MRF, do not submit the commercial specific addendums: Corporate Card Common Data Requirements, Corporate Line Item Detail, Corporate Fleet Transaction Information. If these commercial addendums are submitted with MRF, the addendums will reject but the First Presentment/1240 messages will continue to process.</p>

Interregional merchant presented QR interchange criteria

GCMS timeliness criterion

The timeliness of a customer submitting a transaction is a criterion used to determine whether the transaction qualifies for specific interchange programs.

A GCMS timeliness criterion is provided in some of the IRD tables in this chapter.

Transaction passes GCMS timeliness

A transaction passes the GCMS timeliness criterion if file header date (PDS 0105 [File ID], subfield 2 [File Reference Date]) minus the transaction date (DE 12 [Transaction Date and Time, Local Transaction]) is less than, or equal to, the number of days specified for the IRD timeliness criterion.

Transaction does not pass GCMS timeliness

A transaction does not pass the GCMS timeliness criterion if file header date (PDS 0105 [File ID], subfield 2 [File Reference Date]) minus the transaction date (DE 12 [Transaction Date and Time, Local Transaction]) is the greater than the number of days specified for the IRD timeliness criterion.

References

For more information on holidays, refer to *GCMS Parameter Table Layouts*.

For more information about GCMS timeliness, refer to the *GCMS Reference Manual*.

IRD QR: Interregional Merchant Presented QR

Transactions must meet requirements to qualify for this interchange program.

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Canada Europe Latin America and the Caribbean MEA U.S. 	Asia/Pacific	MCC	All valid GCMS Product Identifiers for MCC Card Program ID*
		DMC	All valid GCMS Product Identifiers for DMC Card Program ID*
		MSI	All valid GCMS Product Identifiers for MSI Card Program ID*
<ul style="list-style-type: none"> Asia/Pacific Canada Latin America and the Caribbean MEA U.S. 	Europe	MCC	All valid GCMS Product Identifiers for MCC Card Program ID*
		DMC	All valid GCMS Product Identifiers for MCC Card Program ID*
		MSI	All valid GCMS Product Identifiers for MCC Card Program ID*
<ul style="list-style-type: none"> Asia/Pacific MEA U.S. 	Latin America and the Caribbean	MCC	All valid GCMS Product Identifiers for MCC Card Program ID*
		DMC	All valid GCMS Product Identifiers for MCC Card Program ID*
		MSI	All valid GCMS Product Identifiers for MCC Card Program ID*

NOTE: The following is accepted for life cycle transactions only, effective with Release 20.Q1: BPD

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none">• Asia/Pacific• Canada• Europe• Latin America and the Caribbean• U.S.	MEA	MCC	All valid GCMS Product Identifiers for MCC Card Program ID*
		DMC	All valid GCMS Product Identifiers for MCC Card Program ID*
		MSI	All valid GCMS Product Identifiers for MCC Card Program ID*
<ul style="list-style-type: none">• Asia/Pacific• Latin America and the Caribbean• MEA	U.S.	MCC	All valid GCMS Product Identifiers for MCC Card Program ID*
		DMC	All valid GCMS Product Identifiers for MCC Card Program ID*
		MSI	All valid GCMS Product Identifiers for MCC Card Program ID*
NOTE: The following is accepted for life cycle transactions only, effective with Release 20.Q1: BPD			

Criteria	Requirement
Message type ID	First Presentments/1240
Processing code	<ul style="list-style-type: none"> 00: Purchase Transaction 28: Payment Transaction
Acceptor business (AB) program	<ul style="list-style-type: none"> A001: Airline B001: Cruise/Steamship F001: Restaurant H001: Lodging M001: Mail Order/Telephone Order MON1: MoneySend OTH1: Other P001: Beauty Salons R001: Railways S001: Supermarket T001: Telephone U001: Unique V001: Automobile/Vehicle Rental W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None

Criteria	Requirement
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Acceptor business code (MCC)	Required Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States) Not required for all other transactions
Acceptor city name	Not required
Acceptor postal code	Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States) Not required for all other transactions
Acceptor state, province, or region code	Required for transactions occurring in Canada and the United States When DE 43 (Acceptor Name/Location), subfield 6 (Acceptor Country Code) contains CAN or USA, this subfield must contain a valid state or province code for the country identified Not required for all other countries
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None

Criteria	Requirement
Notes	<p>PDS 0043 (Transaction Type Identifier) is required and must contain value C67 (Merchant Presented QR) or C68 (Merchant Presented QR Refund).</p> <p>PDS 0004 (Funding Account Information) is required for all Masterpass QR Payment (Processing Code 28) transactions.</p> <p>Card Program ID MSI (Maestro) is only available for transactions with Processing Code 00 (Purchase Transactions).</p> <p>PDS 0674 (Additional Trace/Reference Number Used by Acceptor) is required for all Masterpass QR Funding (Processing Code 00) transactions.</p>

Interregional MoneySend interchange criteria

GCMS timeliness criterion

The timeliness of a customer submitting a transaction is a criterion used to determine whether the transaction qualifies for specific interchange programs.

A GCMS timeliness criterion is provided in some of the IRD tables in this chapter.

Transaction passes GCMS timeliness

A transaction passes the GCMS timeliness criterion if file header date (PDS 0105 [File ID], subfield 2 [File Reference Date]) minus the transaction date (DE 12 [Transaction Date and Time, Local Transaction]) is less than, or equal to, the number of days specified for the IRD timeliness criterion.

Transaction does not pass GCMS timeliness

A transaction does not pass the GCMS timeliness criterion if file header date (PDS 0105 [File ID], subfield 2 [File Reference Date]) minus the transaction date (DE 12 [Transaction Date and Time, Local Transaction]) is the greater than the number of days specified for the IRD timeliness criterion.

References

For more information on holidays, refer to *GCMS Parameter Table Layouts*.

For more information about GCMS timeliness, refer to the *GCMS Reference Manual*.

IRD MS: Interregional Mastercard MoneySend

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Canada Europe Latin America and the Caribbean MEA U.S. 	Asia/Pacific	MCC	GCP, GCS, MAB, MBD, MCB, MCC, MCE, MCG, MCS, MCT, MCW, MDB, MEB, MGS, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, SUR, TCB, TCO
		DMC	BPD, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MET, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRD, MRH, MSB
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Europe Latin America and the Caribbean MEA U.S. 	Canada	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCS, MCT, MCW, MDB, MEB, MIU, MNW, MPD, MPE, MPL, MPW, MRC, MRG, MRW, MSP, MTP, MWB, MWE, SUR, TCB, TCO
		DMC	MDG, MDH, MDO, MDP, MDT, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Latin America and the Caribbean MEA U.S. 	Europe	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCS, MCW, MDB, MEB, MIU, MNW, MPW, MPL, MRC, MRG, MRO, MRW, MSW, MTP, MWB, MWE, SAS, SAP, SUR, TCB, TCO TWB, WBE
		DMC	BPD, BPE, MBW, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MHA, MHB, MHH, MIP, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB
		MSI	MOC, MSG, MSI, MSM, MSO, MSW, OLS

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Asia/Pacific Canada Europe MEA U.S. 	Latin America and the Caribbean	MCC	BPE, MAB, MBD, MCB, MCC, MCE, MCG, MCS, MCT, MCW, MDB, MEB, MGP, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MTP, MWB, MWE, MWJ, MWK, MWL, SUR, TCB, TCO
		DMC	BDP, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MFI MHA, MHB, MHH, MIP, MPF, MPM, MPN, MPO, MPP, MPR, MPV, MPX, MPY, MRH, MSB
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean U.S. 	MEA	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCS, MCT, MCW, MDB, MEB, MFI, MGP, MIU, MKE, MKF, MKG, MKH, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, MWJ, MWK, MWL, MWP, SUR, TCB, TCO, TCS Consumer prepaid: GPP Prepaid: TPM
		DMC	BPD, MBP, MDG, MDH, MDT MDO, MDP, MDS, MDW, MET, MHA, MHB, MHH, MIP, MKA, MKB, MKC, MKD, MPA, MPF, MPG, MRH, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB, WPD
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean MEA 	U.S.	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCS, MCT, MCW, MDB, MEB, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, SUR, TCB, TCO
		DMC	MDG, MDH, MDT, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH, MSB
		MSI	MSI, MSW

IRD criteria details

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442 <p>Arbitration Chargeback/1442 messages are not valid for transactions with a Card Program ID of MSI.</p>
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 20: Credit (Purchase Return) 28: Payment Transaction
Acceptor business (AB) program	<p>MON1: MoneySend</p> <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	<p>Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States)</p> <p>Not required for all other transactions</p>
Acceptor city name	Not required

Criteria	Requirement
Acceptor postal code	Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States) Not required for all other transactions
Acceptor state, province, or region code	Required for all transactions occurring in Canada and the United States. When DE 43 (Acceptor Name/Location), subfield 6 (Acceptor Country Code) contains CAN or USA, this subfield must contain a valid state or province code for the country identified Not required for all other countries
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	For Mastercard MoneySend Payment transactions, acquirers must submit the following data in a Financial Detail Addendum (Payment Transaction Detail)/1644: <ul style="list-style-type: none"> • PDS 0670 (Payer/User Information) • PDS 0671 (Date of Funds Requested) • PDS 0674 (Additional Trace/Reference Number Used by Acceptor) • PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions

Criteria	Requirement
Notes	<p>In the First Presentment/1240:</p> <ul style="list-style-type: none"> PDS 0023 (Terminal Type) is required and must contain a value of ATM (ATM terminal), CT2 (CAT level 2 [self-service terminal]), CT6 (CAT level 6 [electronic commerce transaction]), or NA (Terminal type data unknown or not available [The third position of this value is a space.]). PDS 0043 (Transaction Type Identifier) is required and must contain a value of C07, C52, C53, C54, C55, C56, C57, or C65 when transaction processing code is a value of 00 or 20. PDS 0043 (Transaction Type Identifier) is required and must contain a value of C07, C52, C53, C54, C55, C56, C57, C58, C59, or C65 when transaction processing code is a value of 28. PDS 0170 (Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number. PDS 0175 (Acceptor URL) should contain the acceptor URL. <p>The acquirer pays the interchange fee to the issuer.</p> <p>Acquirers may submit a MoneySend Payment Transaction only after collected funds are on deposit and under the control of the acquirer.</p> <p>Multiple Payment Transactions may not be aggregated into a single Mastercard authorization or clearing transaction.</p> <p>The MoneySend Payment Transaction may not be used for any of the following circumstances:</p> <ul style="list-style-type: none"> Transfer of gambling winnings or funds related to chips, currency, or other value usable for gambling that were purchased at any gambling acceptor; or transfer of the proceeds from a Mastercard transaction to a commercial entity or to another Mastercard merchant. Cardholder authentication, including authentication of a Mastercard account, or the cardholder, by posting a nominal credit (with a Payment Transaction) to a cardholder's account and requesting cardholders to report a coded acceptor description to the Payment Transaction provider. <p>A Payment Transaction provider may not represent itself as an agent of any customer financial institution, for any purpose, including accepting minimum monthly payments or account balance payments on behalf of the customer financial institution, unless it has entered into a bona fide agent relationship with said customer financial institution.</p> <p>MCC 6536 (MoneySend Intracountry) and MCC 6537 (MoneySend Intercountry) are to only be used with Processing Code 28 (used with MoneySend Payment Transaction).</p> <p>MCC 6538 (MoneySend Funding) is to only be used with Processing Code 00 (used with MoneySend Funding Transaction).</p>

IRD Q1: Interregional Transfer to Own Debit or Prepaid Card Account

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Canada Europe Latin America and the Caribbean MEA U.S. 	Asia/Pacific	MCC	GCP, GCS, MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MGS, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, SUR, TCB, TCO
		DMC	BPD, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MET, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRD, MRH, MSB
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Europe Latin America and the Caribbean MEA U.S. 	Canada	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MIU, MNW, MPD, MPE, MPL, MPW, MRC, MRG, MRW, MSP, MTP, MWB, MWE, SUR, TCB, TCO
		DMC	MDG, MDH, MDO, MDP, MDT, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Latin America and the Caribbean MEA U.S. 	Europe	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCW, MDB, MEB, MIU, MNW, MPW, MPL, MRC, MRG, MRO, MRW, MSW, MTP, MWB, MWE, SAS, SAP, SUR, TCB, TCO TWB, WBE
		DMC	BPD, BPE, MBW, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MHA, MHB, MHH, MIP, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB
		MSI	MOC, MSG, MSI, MSM, MSO, MSW, OLS

Interregional interchange criteria
IRD Q1: Interregional Transfer to Own Debit or Prepaid Card Account

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Asia/Pacific Canada Europe MEA U.S. 	Latin America and the Caribbean	MCC	BPE, MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MGP, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MTP, MWB, MWE, MWJ, MWK, MWL, SUR, TCB, TCO
		DMC	MDG, MDH, MDT, MDO, MDP, MDS, MDW, MFI, MHA, MHB, MHH, MIP, MPF, MPM, MPN, MPO, MPP, MPR, MPV, MPX, MPY, MSB
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean U.S. 	MEA	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MFI, MGP, MIU, MKE, MKF, MKG, MKH, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, MWJ, MWK, MWL, MWP, SUR, TCB, TCO, TCS Consumer prepaid: GPP Prepaid: TPM
		DMC	BPD, MBP, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MET, MHA, MHB, MHH, MIP, MKA, MKB, MKC, MKD, MPA, MPF, MPG, MRH, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB, WPD
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean MEA 	U.S.	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, SUR, TCB, TCO
		DMC	MDG, MDH, MDT, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH, MSB
		MSI	MSI, MSW

Criteria	Requirement
Card program ID	DMC, MCC, MSI

Interregional interchange criteria
IRD Q1: Interregional Transfer to Own Debit or Prepaid Card Account

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442 <p>Arbitration Chargeback/1442 messages are not valid for transactions with a Card Program ID of MSI.</p>
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> MON2: Funding <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Not required
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required
Acceptor country code	<p>Required</p> <p>Cannot contain spaces.</p>
Mastercard Assigned ID	Not required

Criteria	Requirement
Financial Detail Addendum/1644	<p>For Mastercard® funding transactions and funding transaction refunds, acquirers may submit the following data in a Financial Detail Addendum (Payment Transaction Detail)/1644 message:</p> <ul style="list-style-type: none"> • PDS 0670 (Payer/User Information) • PDS 0671 (Date of Funds Requested) • PDS 0674 (Additional Trace/Reference Number Used by Acceptor) • PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions
Note	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none"> • PDS 0175 (Acceptor URL) should contain the acceptor URL. • PDS 0170 (Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number. • PDS 0043 (Transaction Type Identifier) is required and must contain a value of F64 when transaction processing code is a value 00 or 20. <p>The acquirer pays the interchange fee to the issuer.</p> <p>Multiple payment transactions may not be aggregated into a single Mastercard clearing transaction.</p>

IRD Q2: Interregional General Person-to-Person Transfer

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> • Canada • Europe • Latin America and the Caribbean • MEA • U.S. 	Asia/Pacific	MCC	GCP, GCS, MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MGS, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, SUR, TCB, TCO
		DMC	BPD, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MET, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRD, MRH, MSB
		MSI	MSI, MSW

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Asia/Pacific Europe Latin America and the Caribbean MEA U.S. 	Canada	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MIU, MNW, MPD, MPE, MPL, MPW, MRC, MRG, MRW, MSP, MTP, MWB, MWE, SUR, TCB, TCO
		DMC	MDG, MDH, MDO, MDP, MDT, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Latin America and the Caribbean MEA U.S. 	Europe	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCW, MDB, MEB, MIU, MNW, MPW, MPL, MRC, MRG, MRO, MRW, MSW, MTP, MWB, MWE, SAS, SAP, SUR, TCB, TCO TWB, WBE
		DMC	BPD, BPE, MBW, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MHA, MHB, MHH, MIP, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB
		MSI	MOC, MSG, MSI, MSM, MSO, MSW, OLS
<ul style="list-style-type: none"> Asia/Pacific Canada Europe MEA U.S. 	Latin America and the Caribbean	MCC	BPE, MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MGP, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MTP, MWB, MWE, MWJ, MWK, MWL, SUR, TCB, TCO
		DMC	MDG, MDH, MDT, MDO, MDP, MDS, MDW, MFI, MHA, MHB, MHH, MIP, MPF, MPM, MPN, MPO, MPP, MPR, MPV, MPX, MPY, MSB
		MSI	MSI, MSW

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean U.S. 	MEA	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MFI, MGP, MIU, MKE, MKF, MKG, MKH, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, MWJ, MWK, MWL, MWP, SUR, TCB, TCO, TCS Consumer prepaid: GPP Prepaid: TPM
		DMC	BPD, MBP, MDG, MDH, MDT MDO, MDP, MDS, MDW, MET, MHA, MHB, MHH, MIP, MKA, MKB, MKC, MKD, MPA, MPF, MPG, MRH, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB, WPD
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean MEA 	U.S.	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, SUR, TCB, TCO
		DMC	MDG, MDH, MDT, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH, MSB
		MSI	MSI, MSW

Criteria	Requirement
Card program ID	DMC, MCC, MSI
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442 Arbitration Chargeback/1442 messages are not valid for transactions with a Card Program ID of MSI.
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 20: Credit (Purchase Return) 28: Payment Transaction

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • MON1: MoneySend • MON2: Funding • MON3: MoneySend Payment <p>NOTE: MON1 is not applicable for interregional business services. MON3 is not applicable for intracountry, intercountry, and intraregional business services.</p> <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Not required
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required
Acceptor country code	<p>Required</p> <p>Cannot contain spaces.</p>
Mastercard Assigned ID	Not required

Criteria	Requirement
Financial Detail Addendum/1644	<p>Acquirers must submit the following data in Financial Detail Addendum (Payment Transaction Detail)/1644 messages for MoneySend payment transactions and may submit the following data for Mastercard® funding transactions and funding transaction refunds:</p> <ul style="list-style-type: none">• PDS 0670 (Payer/User Information)• PDS 0671 (Date of Funds Requested)• PDS 0674 (Additional Trace/Reference Number Used by Acceptor)• PDS 0765 (Payee Information) (must be submitted for all MoneySend Payment transactions)

Criteria	Requirement
Note	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none"> • PDS 0175 (Acceptor URL) should contain the acceptor URL. • PDS 0170 (Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number. • PDS 0043 (Transaction Type Identifier) is required and must contain a value of C07 when the transaction processing code is a value 28. • PDS 0043 (Transaction Type Identifier) is required and must contain a value of C07 or F07 when the transaction processing code is a value 00 or 20. • PDS 0023 (Terminal Type) is required and must contain a value of ATM (ATM terminal), CT1 (CAT Level 1), CT2 (CAT level 2 [self-service terminal]), CT6 (CAT level 6 [electronic commerce transaction]), or NA (Terminal type data unknown or not available [The third position of this value is a space.]). <p>The acquirer pays the interchange fee to the issuer.</p> <p>Multiple Payment Transactions may not be aggregated into a single Mastercard authorization or clearing transaction.</p> <p>The MoneySend Payment Transaction may not be used for any of the following circumstances:</p> <ul style="list-style-type: none"> • Transfer of gambling winnings or funds related to chips, currency, or other value usable for gambling that were purchased at any gambling acceptor; or transfer of the proceeds from a Mastercard transaction to a commercial entity or to another Mastercard merchant. • Cardholder authentication, including authentication of a Mastercard account, or the cardholder, by posting a nominal credit (with a Payment Transaction) to a cardholder's account and requesting cardholders to report a coded acceptor description to the Payment Transaction provider. <p>A Payment Transaction provider may not represent itself as an agent of any customer financial institution, for any purpose, including accepting minimum monthly payments or account balance payments on behalf of the customer financial institution, unless it has entered into a bona fide agent relationship with said customer financial institution.</p> <p>MCC 6536 (MoneySend Intracountry) and MCC 6537 (MoneySend Intercountry) are to only be used with Processing Code 28 (used with MoneySend Payment Transactions).</p> <p>MCC 6538 (MoneySend Funding) can only be used for processing code 00 or 20 if PDS 0043 equals C07.</p> <p>MCC 6540 (POI Funding Transactions) and MCC 4829 (Money Transfer) can only be used for processing code 00 or 20 if PDS 0043 equals F07.</p>

IRD Q3: Interregional General Transfer to Own Account

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Canada Europe Latin America and the Caribbean MEA U.S. 	Asia/Pacific	MCC	GCP, GCS, MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MGS, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, SUR, TCB, TCO
		DMC	BPD, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MET, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRD, MRH, MSB
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Europe Latin America and the Caribbean MEA U.S. 	Canada	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MIU, MNW, MPD, MPE, MPL, MPW, MRC, MRG, MRW, MSP, MTP, MWB, MWE, SUR, TCB, TCO
		DMC	MDG, MDH, MDO, MDP, MDT, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Latin America and the Caribbean MEA U.S. 	Europe	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCW, MDB, MEB, MIU, MNW, MPW, MPL, MRC, MRG, MRO, MRW, MSW, MTP, MWB, MWE, SAS, SAP, SUR, TCB, TCO TWB, WBE
		DMC	BPD, BPE, MBW, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MHA, MHB, MHH, MIP, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB
		MSI	MOC, MSG, MSI, MSM, MSO, MSW, OLS

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Asia/Pacific Canada Europe MEA U.S. 	Latin America and the Caribbean	MCC	BPE, MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MGP, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MTP, MWB, MWE, MWJ, MWK, MWL, SUR, TCB, TCO
		DMC	MDG, MDH, MDT, MDO, MDP, MDS, MDW, MFI, MHA, MHB, MHH, MIP, MPF, MPM, MPN, MPO, MPP, MPR, MPV, MPX, MPY, MSB
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean U.S. 	MEA	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MFI, MGP, MIU, MKE, MKF, MKG, MKH, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, MWJ, MWK, MWL, MWP, SUR, TCB, TCO, TCS Consumer prepaid: GPP Prepaid: TPM
		DMC	BPD, MBP, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MET, MHA, MHB, MHH, MIP, MKA, MKB, MKC, MKD, MPA, MPF, MPG, MRH, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB, WPD
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean MEA 	U.S.	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, SUR, TCB, TCO
		DMC	MDG, MDH, MDT, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH, MSB
		MSI	MSI, MSW

Criteria	Requirement
Card program ID	DMC, MCC, MSI

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442 <p>Arbitration Chargeback/1442 messages are not valid for transactions with a Card Program ID of MSI.</p>
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 20: Credit (Purchase Return) 28: Payment Transaction
Acceptor business (AB) program	<ul style="list-style-type: none"> MON1: MoneySend MON2: Funding MON3: MoneySend Payment <p>NOTE: MON1 is not applicable for interregional business services. MON3 is not applicable for intracountry, intercountry, and intraregional business services.</p> <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Not required
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required

Criteria	Requirement
Acceptor country code	Required Cannot contain spaces.
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	<p>Acquirers must submit the following data in Financial Detail Addendum (Payment Transaction Detail)/1644 messages for MoneySend payment transactions and may submit the following data for Mastercard® funding transactions and funding transaction refunds:</p> <ul style="list-style-type: none"> • PDS 0670 (Payer/User Information) • PDS 0671 (Date of Funds Requested) • PDS 0674 (Additional Trace/Reference Number Used by Acceptor) • PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions

Criteria	Requirement
Note	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none"> • PDS 0023 (Terminal Type) is required and must contain a value of ATM (ATM terminal), CT1 (CAT Level 1), CT2 (CAT level 2 [self-service terminal]), CT6 (CAT level 6 [electronic commerce transaction]), or NA (Terminal type data unknown or not available [The third position of this value is a space.]). • PDS 0043 (Transaction Type Identifier) is required and must contain a value of C52 when the transaction processing code is a value 28. • PDS 0043 (Transaction Type Identifier) is required and must contain a value of C52 or F52 when the transaction processing code is a value 00 or 20. • PDS 0170 (Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number. • PDS 0175 (Acceptor URL) should contain the acceptor URL. <p>The acquirer pays the interchange fee to the issuer.</p> <p>Multiple Payment Transactions may not be aggregated into a single Mastercard authorization or clearing transaction.</p> <p>The MoneySend Payment Transaction may not be used for any of the following circumstances:</p> <ul style="list-style-type: none"> • Transfer of gambling winnings or funds related to chips, currency, or other value usable for gambling that were purchased at any gambling acceptor; or transfer of the proceeds from a Mastercard transaction to a commercial entity or to another Mastercard merchant. • Cardholder authentication, including authentication of a Mastercard account, or the cardholder, by posting a nominal credit (with a Payment Transaction) to a cardholder's account and requesting cardholders to report a coded acceptor description to the Payment Transaction provider. <p>A Payment Transaction provider may not represent itself as an agent of any customer financial institution, for any purpose, including accepting minimum monthly payments or account balance payments on behalf of the customer financial institution, unless it has entered into a bona fide agent relationship with said customer financial institution.</p> <p>MCC 6536 (MoneySend Intracountry) and MCC 6537 (MoneySend Intercountry) are to only be used with Processing Code 28 (used with MoneySend Payment Transactions).</p> <p>MCC 6538 (MoneySend Funding) can only be used for processing code 00 or 20 if PDS 43 equals C52.</p> <p>MCC 6540 (POI Funding Transactions) and MCC 4829 (Money Transfer) can only be used for processing code 00 or 20 if PDS 43 equals F52.</p>

IRD Q4: Interregional Payment of Own Credit Card Bill

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Canada Europe Latin America and the Caribbean MEA U.S. 	Asia/Pacific	MCC	GCP, GCS, MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MGS, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, SUR, TCB, TCO
		DMC	BPD, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MET, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRD, MRH, MSB
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Europe Latin America and the Caribbean MEA U.S. 	Canada	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MIU, MNW, MPD, MPE, MPL, MPW, MRC, MRG, MRW, MSP, MTP, MWB, MWE, SUR, TCB, TCO
		DMC	MDG, MDH, MDO, MDP, MDT, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Latin America and the Caribbean MEA U.S. 	Europe	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCW, MDB, MEB, MIU, MNW, MPW, MPL, MRC, MRG, MRO, MRW, MSW, MTP, MWB, MWE, SAS, SAP, SUR, TCB, TCO TWB, WBE
		DMC	BPD, BPE, MBW, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MHA, MHB, MHH, MIP, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB
		MSI	MOC, MSG, MSI, MSM, MSO, MSW, OLS

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Asia/Pacific Canada Europe MEA U.S. 	Latin America and the Caribbean	MCC	BPE, MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MGP, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MTP, MWB, MWE, MWJ, MWK, MWL, SUR, TCB, TCO
		DMC	MDG, MDH, MDT, MDO, MDP, MDS, MDW, MFI, MHA, MHB, MHH, MIP, MPF, MPM, MPN, MPO, MPP, MPR, MPV, MPX, MPY, MSB
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean U.S. 	MEA	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MFI, MGP, MIU, MKE, MKF, MKG, MKH, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, MWJ, MWK, MWL, MWP, SUR, TCB, TCO, TCS Consumer prepaid: GPP Prepaid: TPM
		DMC	BPD, MBP, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MET, MHA, MHB, MHH, MIP, MKA, MKB, MKC, MKD, MPA, MPF, MPG, MRH, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB, WPD
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean MEA 	U.S.	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, SUR, TCB, TCO
		DMC	MDG, MDH, MDT, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH, MSB
		MSI	MSI, MSW

Criteria	Requirement
Card program ID	DMC, MCC, MSI

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442 <p>Arbitration Chargeback/1442 messages are not valid for transactions with a Card Program ID of MSI.</p>
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 20: Credit (Purchase Return) 28: Payment Transaction
Acceptor business (AB) program	<ul style="list-style-type: none"> MON1: MoneySend MON2: Funding MON3: MoneySend Payment <p>NOTE:</p> <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the MON1 is not applicable for interregional business services. MON3 is not applicable for intracountry, intercountry, and intraregional business services. <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Not required
Acceptor postal code	Not required

Criteria	Requirement
Acceptor state, province, or region code	Not required
Acceptor country code	Required Cannot contain spaces.
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	<p>Acquirers must submit the following data in Financial Detail Addendum (Payment Transaction Detail)/1644 messages for MoneySend payment transactions and may submit the following data for Mastercard® funding transactions and funding transaction refunds:</p> <ul style="list-style-type: none"> • PDS 0670 (Payer/User Information) • PDS 0671 (Date of Funds Requested) • MON1 is not applicable for interregionalPDS 0674 (Additional Trace/Reference Number Used by Acceptor) • PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions

Criteria	Requirement
Note	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none"> • PDS 0023 (Terminal Type) is required and must contain a value of ATM (ATM terminal), CT1 (CAT Level 1), CT2 (CAT level 2 [self-service terminal]), CT6 (CAT level 6 [electronic commerce transaction]), or NA (Terminal type data unknown or not available [The third position of this value is a space.]). • PDS 0043 (Transaction Type Identifier) is required and must contain a value of C54 when transaction processing code is a value 28. • PDS 0043 (Transaction Type Identifier) is required and must contain a value of F54 or C54 when transaction processing code is a value 00 or 20 • PDS 0170 (Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number. • PDS 0175 (Acceptor URL) should contain the acceptor URL. <p>The acquirer pays the interchange fee to the issuer.</p> <p>Multiple Payment Transactions may not be aggregated into a single Mastercard authorization or clearing transaction.</p> <p>The MoneySend Payment Transaction may not be used for any of the following circumstances:</p> <ul style="list-style-type: none"> • Transfer of gambling winnings or funds related to chips, currency, or other value usable for gambling that were purchased at any gambling acceptor; or transfer of the proceeds from a Mastercard transaction to a commercial entity or to another Mastercard merchant. • Cardholder authentication, including authentication of a Mastercard account, or the cardholder, by posting a nominal credit (with a Payment Transaction) to a cardholder's account and requesting cardholders to report a coded acceptor description to the Payment Transaction provider. <p>A Payment Transaction provider may not represent itself as an agent of any customer financial institution, for any purpose, including accepting minimum monthly payments or account balance payments on behalf of the customer financial institution, unless it has entered into a bona fide agent relationship with said customer financial institution.</p> <p>MCC 6536 (MoneySend Intracountry) and MCC 6537 (MoneySend Intercountry) are to only be used with Processing Code 28 (used with MoneySend Payment Transactions).</p> <p>MCC 6538 (MoneySend Funding) can only be used for processing code 00 or 20 if PDS 43 equals C54.</p> <p>MCC 6540 (POI Funding Transactions) and MCC 4829 (Money Transfer) can only be used for processing code 00 or 20 if PDS 43 equals F54.</p>

IRD Q5: Interregional Business Disbursement

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Canada Europe Latin America and the Caribbean MEA U.S. 	Asia/Pacific	MCC	GCP, GCS, MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MGS, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, SUR, TCB, TCO
		DMC	BPD, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MET, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRD, MRH, MSB
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Europe Latin America and the Caribbean MEA U.S. 	Canada	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCS, MCT, MCW, MDB, MEB, MIU, MNW, MPD, MPE, MPL, MPW, MRC, MRG, MRW, MSP, MTP, MWB, MWE, SUR, TCB, TCO
		DMC	MDG, MDH, MDO, MDP, MDT, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Latin America and the Caribbean MEA U.S. 	Europe	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCW, MDB, MEB, MIU, MNW, MPW, MPL, MRC, MRG, MRO, MRW, MSW, MTP, MWB, MWE, SAS, SAP, SUR, TCB, TCO TWB, WBE
		DMC	BPD, BPE, MBW, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MHA, MHB, MHH, MIP, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB
		MSI	MOC, MSG, MSI, MSM, MSO, MSW, OLS

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Asia/Pacific Canada Europe MEA U.S. 	Latin America and the Caribbean	MCC	BPE, MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MGP, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MTP, MWB, MWE, MWJ, MWK, MWL, SUR, TCB, TCO
		DMC	MDG, MDH, MDT, MDO, MDP, MDS, MDW, MHA, MHB, MHH, MIP, MPF, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean U.S. 	MEA	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MFI, MGP, MIU, MKE, MKF, MKG, MKH, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, MWJ, MWK, MWL, MWP, SUR, TCB, TCO, TCS Prepaid: TPM
		DMC	BPD, MBP, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MET, MHA, MHB, MHH, MIP, MKA, MKB, MKC, MKD, MPA, MPF, MPG, MRH, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB, WPD
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean MEA 	U.S.	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, SUR, TCB, TCO
		DMC	MDG, MDH, MDT, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH, MSB
		MSI	MSI, MSW

Criteria	Requirement
Card program ID	DMC, MCC, MSI
Message type ID	<ul style="list-style-type: none"> First and Arbitration Chargebacks/1442 First and Second Presentments/1240

Criteria	Requirement
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 20: Credit (Purchase Return) 28: Payment Transaction
Acceptor business (AB) program	<ul style="list-style-type: none"> MON1: MoneySend MON2: Funding MON3: MoneySend Payment <p>NOTE: MON1 is not applicable for interregional business services. MON3 is not applicable for intracountry, intercountry, and intraregional business services. Arbitration Chargeback/1442 messages are not valid for transactions with a Card Program ID of MSI.</p> <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Not required
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required
Acceptor country code	<p>Required</p> <p>Arbitration Chargeback/1442 messages are notCannot contain spaces.</p>

Criteria	Requirement
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	<p>Acquirers must submit the following data in Financial Detail Addendum (Payment Transaction Detail)/1644 messages for MoneySend payment transactions and may submit the following data for Mastercard® funding transactions and funding transaction refunds:</p> <ul style="list-style-type: none"> • PDS 0670 (Payer/User Information) • PDS 0671 (Date of Funds Requested) • PDS 0674 (Additional Trace/Reference Number Used by Acceptor) • PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions
Notes	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none"> • PDS 0023 (Terminal Type) is required and must contain a value of ATM (ATM terminal), CT1 (CAT Level 1), CT2 (CAT level 2 [self-service terminal]), CT6 (CAT level 6 [electronic commerce transaction]), or NA (Terminal type data unknown or not available [The third position of this value is a space.]). • PDS 0043 (Transaction Type Identifier) is required and must contain a value of C55 when transaction processing code is a value 28. • PDS 0043 (Transaction Type Identifier) is required and must contain a value of C55 or F55 when transaction processing code is a value 00 or 20. <p>A Payment Transaction provider may not represent itself as an agent of any customer financial institution, for any purpose, including accepting minimum monthly payments or account balance payments on behalf of the customer financial institution, unless it has entered into a bona fide agent relationship with said customer financial institution.</p> <ul style="list-style-type: none"> • MCC 6536 (MoneySend Intracountry) and MCC 6537 (MoneySend Intercountry) are to only be used with Processing Code 28 (used with MoneySend Payment Transactions). • MCC 6538 (MoneySend Funding) can only be used for processing code 00 or 20 if PDS 0043 equals C55. •

IRD Q6: Interregional Transfer to Own Staged Digital Wallet Account

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Canada Europe Latin America and the Caribbean MEA U.S. 	Asia/Pacific	MCC	GCP, GCS, MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MGS, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, SUR, TCB, TCO
		DMC	BPD, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MET, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRD, MRH, MSB
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Europe Latin America and the Caribbean MEA U.S. 	Canada	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MIU, MNW, MPD, MPE, MPL, MPW, MRC, MRG, MRW, MSP, MTP, MWB, MWE, SUR, TCB, TCO
		DMC	MDG, MDH, MDO, MDP, MDT, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Latin America and the Caribbean MEA U.S. 	Europe	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCW, MDB, MEB, MIU, MNW, MPW, MPL, MRC, MRG, MRO, MRW, MSW, MTP, MWB, MWE, SAS, SAP, SUR, TCB, TCO TWB, WBE
		DMC	BPD, BPE, MBW, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MHA, MHB, MHH, MIP, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB
		MSI	MOC, MSG, MSI, MSM, MSO, MSW, OLS

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Asia/Pacific Canada Europe MEA U.S. 	Latin America and the Caribbean	MCC	BPE, MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MGP, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MTP, MWB, MWE, MWJ, MWK, MWL, SUR, TCB, TCO
		DMC	MDG, MDH, MDT, MDO, MDP, MDS, MDW, MHA, MHB, MHH, MIP, MPF, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean U.S. 	MEA	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MFI, MGP, MIU, MKE, MKF, MKG, MKH, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, MWJ, MWK, MWL, MWP, SUR, TCB, TCO, TCS Consumer prepaid: GPP Prepaid: TPM
		DMC	BPD, MBP, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MET, MHA, MHB, MHH, MIP, MKA, MKB, MKC, MKD, MPA, MPF, MPG, MRH, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB, WPD
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean MEA 	U.S.	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, SUR, TCB, TCO
		DMC	MDG, MDH, MDT, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH, MSB
		MSI	MSI, MSW

Criteria	Requirement
Card program ID	DMC, MCC, MSI

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442 <p>Arbitration Chargeback/1442 messages are not valid for transactions with a Card Program ID of MSI.</p>
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> MON2: Funding <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Not required
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required
Acceptor country code	<p>Required</p> <p>Cannot contain spaces.</p>
Mastercard Assigned ID	Not required

Criteria	Requirement
Financial Detail Addendum/1644	<p>For Mastercard® funding transactions and funding transaction refunds, acquirers may submit the following data in a Financial Detail Addendum (Payment Transaction Detail)/1644 message:</p> <ul style="list-style-type: none"> • PDS 0670 (Payer/User Information) • PDS 0671 (Date of Funds Requested) • PDS 0674 (Additional Trace/Reference Number Used by Acceptor) • PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions
Note	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none"> • PDS 0043 (Transaction Type Identifier) is required and must contain a value of F61 when transaction processing code is a value 00 or 20. • PDS 0170 (Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number. • PDS 0175 (Acceptor URL) should contain the acceptor URL. <p>Multiple Payment Transactions may not be aggregated into a single Mastercard clearing transaction.</p>

IRD Q7: Interregional General Business-to-Business Transfer

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> • Canada • Europe • Latin America and the Caribbean • MEA • U.S. 	Asia/Pacific	MCC	GCP, GCS, MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MGS, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, SUR, TCB, TCO
		DMC	BPD, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MET, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRD, MRH, MSB
		MSI	MSI, MSW

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Asia/Pacific Europe Latin America and the Caribbean MEA U.S. 	Canada	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MIU, MNW, MPD, MPE, MPL, MPW, MRC, MRG, MRW, MSP, MTP, MWB, MWE, SUR, TCB, TCO
		DMC	MDG, MDH, MDO, MDP, MDT, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Latin America and the Caribbean MEA U.S. 	Europe	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCW, MDB, MEB, MIU, MNW, MPW, MPL, MRC, MRG, MRO, MRW, MSW, MTP, MWB, MWE, SAS, SAP, SUR, TCB, TCO TWB, WBE
		DMC	BPD, BPE, MBW, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MHA, MHB, MHH, MIP, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB
		MSI	MOC, MSG, MSI, MSM, MSO, MSW, OLS
<ul style="list-style-type: none"> Asia/Pacific Canada Europe MEA U.S. 	Latin America and the Caribbean	MCC	BPE, MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MGP, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MTP, MWB, MWE, MWJ, MWK, MWL, SUR, TCB, TCO
		DMC	MDG, MDH, MDT, MDO, MDP, MDS, MDW, MHA, MHB, MHH, MIP, MPF, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB
		MSI	MSI, MSW

Interregional interchange criteria
IRD Q7: Interregional General Business-to-Business Transfer

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean U.S. 	MEA	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MFI, MGP, MIU, MKE, MKF, MKG, MKH, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, MWJ, MWK, MWL, MWP, SUR, TCB, TCO, TCS Consumer prepaid: GPP Prepaid: TPM
		DMC	BPD, MBP, MDG, MDH, MDT MDO, MDP, MDS, MDW, MET, MHA, MHB, MHH, MIP, MKA, MKB, MKC, MKD, MPA, MPF, MPG, MRH, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB, WPD
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean MEA 	U.S.	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, SUR, TCB, TCO
		DMC	MDG, MDH, MDT, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH, MSB
		MSI	MSI, MSW

Criteria	Requirement
Card program ID	DMC, MCC, MSI
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442 Arbitration Chargeback/1442 messages are not valid for transactions with a Card Program ID of MSI.
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 20: Credit (Purchase Return) 28: Payment Transaction

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • MON1: MoneySend • MON2: Funding • MON3: MoneySend Payment <p>NOTE: MON1 is not applicable for interregional business services. MON3 is not applicable for intracountry, intercountry, and intraregional business services.</p> <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i></p>
Timeliness	None
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Not required
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required
Acceptor country code	<p>Required</p> <p>Cannot contain spaces.</p>
Mastercard Assigned ID	Not required

Criteria	Requirement
Financial Detail Addendum/1644	<p>Acquirers must submit the following data in Financial Detail Addendum (Payment Transaction Detail)/1644 messages for MoneySend payment transactions and may submit the following data for Mastercard® funding transactions and funding transaction refunds:</p> <ul style="list-style-type: none"> • PDS 0670 (Payer/User Information) • PDS 0671 (Date of Funds Requested) • PDS 0674 (Additional Trace/Reference Number Used by Acceptor) • PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions
Note	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none"> • PDS 0023 (Terminal Type) is required and must contain a value of ATM (ATM terminal), CT1 (CAT Level 1), CT2 (CAT level 2 [self-service terminal]), CT6 (CAT level 6 [electronic commerce transaction]), or NA (Terminal type data unknown or not available [The third position of this value is a space.]). • PDS 0043 (Transaction Type Identifier) is required and must contain a value of C65 when the transaction processing code is a value 28. • PDS 0043 (Transaction Type Identifier) is required and must contain a value of F65 and C65 when the transaction processing code is a value 00 or 20. <p>A Payment Transaction provider may not represent itself as an agent of any customer financial institution, for any purpose, including accepting minimum monthly payments or account balance payments on behalf of the customer financial institution, unless it has entered into a bona fide agent relationship with said customer financial institution.</p> <ul style="list-style-type: none"> • MCC 6536 (MoneySend Intracountry) and MCC 6537 (MoneySend Intercountry) are to only be used with Processing Code 28 (used with MoneySend Payment Transactions). • MCC 6538 (MoneySend Funding) can only be used for processing code 00 or 20 if PDS 0043 equals C65. • MCC 6540 (POI Funding Transactions) and MCC 4829 (Money Transfer) can only be used for processing code 00 or 20 if PDS 0043 equals F65.

IRD Q8: Interregional Government/Non-profit Disbursement

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Canada Europe Latin America and the Caribbean MEA U.S. 	Asia/Pacific	MCC	GCP, GCS, MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MGS, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, SUR, TCB, TCO
		DMC	BPD, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MET, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRD, MRH, MSB
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Europe Latin America and the Caribbean MEA U.S. 	Canada	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MIU, MNW, MPD, MPE, MPL, MPW, MRC, MRG, MRW, MSP, MTP, MWB, MWE, SUR, TCB, TCO
		DMC	MDG, MDH, MDO, MDP, MDT, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Latin America and the Caribbean MEA U.S. 	Europe	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCW, MDB, MEB, MIU, MNW, MPW, MPL, MRC, MRG, MRO, MRW, MSW, MTP, MWB, MWE, SAS, SAP, SUR, TCB, TCO TWB, WBE
		DMC	BPD, BPE, MBW, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MHA, MHB, MHH, MIP, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB
		MSI	MOC, MSG, MSI, MSM, MSO, MSW, OLS

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Asia/Pacific Canada Europe MEA U.S. 	Latin America and the Caribbean	MCC	BPE, MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MGP, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MTP, MWB, MWE, MWJ, MWK, MWL, SUR, TCB, TCO
		DMC	MDG, MDH, MDT, MDO, MDP, MDS, MDW, MHA, MHB, MHH, MIP, MPF, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean U.S. 	MEA	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MFI, MGP, MIU, MKE, MKF, MKG, MKH, MNW, MPL, MPW, MRC, MRG, MWJ, MWK, MWL, MRW, MWB, MWE, MWP, SUR, TCB, TCO, TCS Consumer prepaid: GPP Prepaid: TPM
		DMC	BPD, MBP, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MET, MHA, MHB, MHH, MIP, MKA, MKB, MKC, MKD, MPA, MPF, MPG, MRH, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB, WPD
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean MEA 	U.S.	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, SUR, TCB, TCO
		DMC	MDG, MDH, MDT, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH, MSB
		MSI	MSI, MSW

Criteria	Requirement
Card program ID	DMC, MCC, MSI

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442 <p>Arbitration Chargeback/1442 messages are not valid for transactions with a Card Program ID of MSI.</p>
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 20: Credit (Purchase Return) 28: Payment Transaction
Acceptor business (AB) program	<ul style="list-style-type: none"> MON1: MoneySend <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i></p>
Timeliness	None
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Not required
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required
Acceptor country code	<p>Required</p> <p>Cannot contain spaces.</p>
Mastercard Assigned ID	Not required

Criteria	Requirement
Financial Detail Addendum/1644	<p>Acquirers must submit the following data in Financial Detail Addendum (Payment Transaction Detail)/1644 messages for MoneySend payment transactions and may submit the following data for Mastercard® funding transactions and funding transaction refunds:</p> <ul style="list-style-type: none"> • PDS 0670 (Payer/User Information) • PDS 0671 (Date of Funds Requested) • PDS 0674 (Additional Trace/Reference Number Used by Acceptor) • PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions
Note	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none"> • PDS 0043 (Transaction Type Identifier) is required and must contain a value of C56 when transaction processing code is a value of 00, 20, or 28. • PDS 0023 (Terminal Type) is required and must contain a value of ATM (ATM terminal), CT1 (CAT Level 1), CT2 (CAT level 2 [self-service terminal]), CT6 (CAT level 6 [electronic commerce transaction]), or NA (Terminal type data unknown or not available [The third position of this value is a space.]). <p>A Payment Transaction provider may not represent itself as an agent of any customer financial institution, for any purpose, including accepting minimum monthly payments or account balance payments on behalf of the customer financial institution, unless it has entered into a bona fide agent relationship with said customer financial institution.</p> <p>MCC 6536 (MoneySend Intracountry) and MCC 6537 (MoneySend Intercountry) are to only be used with Processing Code 28 (used with MoneySend Payment Transactions).</p> <p>MCC 6538 (MoneySend Funding) can only be used for processing code 00 or 20.</p>

IRD Q9: Interregional Rapid Merchant Settlement

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Canada Europe Latin America and the Caribbean MEA U.S. 	Asia/Pacific	MCC	GCP, GCS, MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MGS, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, SUR, TCB, TCO
		DMC	BPD, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MET, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRD, MRH, MSB
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Europe Latin America and the Caribbean MEA U.S. 	Canada	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MIU, MNW, MPD, MPE, MPL, MPW, MRC, MRG, MRW, MSP, MTP, MWB, MWE, SUR, TCB, TCO
		DMC	MDG, MDH, MDO, MDP, MDT, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Latin America and the Caribbean MEA U.S. 	Europe	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCW, MDB, MEB, MIU, MNW, MPW, MPL, MRC, MRG, MRO, MRW, MSW, MTP, MWB, MWE, SAS, SAP, SUR, TCB, TCO TWB, WBE
		DMC	BPD, BPE, MBW, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MHA, MHB, MHH, MIP, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB
		MSI	MOC, MSG, MSI, MSM, MSO, MSW, OLS

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Asia/Pacific Canada Europe MEA U.S. 	Latin America and the Caribbean	MCC	BPE, MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MGP, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MTP, MWB, MWE, MWJ, MWK, MWL, SUR, TCB, TCO
		DMC	MDG, MDH, MDT, MDO, MDP, MDS, MDW, MHA, MHB, MHH, MIP, MPF, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean U.S. 	MEA	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MFI, MGP, MIU, MKE, MKF, MKG, MKH, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, MWJ, MWK, MWL, MWP, SUR, TCB, TCO, TCS Prepaid: TPM
		DMC	BPD, MBP, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MET, MHA, MHB, MHH, MIP, MKA, MKB, MKC, MKD, MPA, MPF, MPG, MRH, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB, WPD
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean MEA 	U.S.	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, SUR, TCB, TCO
		DMC	MDG, MDH, MDT, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH, MSB
		MSI	MSI, MSW

Criteria	Requirement
Card program ID	DMC, MCC, MSI

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442 <p>Arbitration Chargeback/1442 messages are not valid for transactions with a Card Program ID of MSI.</p>
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 20: Credit (Purchase Return) 28: Payment Transaction
Acceptor business (AB) program	<ul style="list-style-type: none"> MON1: MoneySend <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the Quick Reference Booklet.</p>
Timeliness	None
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Not required
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required
Acceptor country code	<p>Required</p> <p>Cannot contain spaces.</p>
Mastercard Assigned ID	Not required

Criteria	Requirement
Financial Detail Addendum/1644	<p>Acquirers must submit the following data in Financial Detail Addendum (Payment Transaction Detail)/1644 messages for MoneySend payment transactions and may submit the following data for Mastercard® funding transactions and funding transaction refunds:</p> <ul style="list-style-type: none"> • PDS 0670 (Payer/User Information) • PDS 0671 (Date of Funds Requested) • PDS 0674 (Additional Trace/Reference Number Used by Acceptor) • PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions
Notes	<p>In the First Presentment/1240:</p> <ul style="list-style-type: none"> • PDS 0043 (Transaction Type Identifier) is required and must contain a value of C57 when transaction processing code is a value 00, 20, or 28. • PDS 0023 (Terminal Type) is required and must contain a value of ATM (ATM terminal), CT1 (CAT Level 1), CT2 (CAT level 2 [self-service terminal]), CT6 (CAT level 6 [electronic commerce transaction]), or NA (Terminal type data unknown or not available [The third position of this value is a space.]). <p>A Payment Transaction provider may not represent itself as an agent of any customer financial institution, for any purpose, including accepting minimum monthly payments or account balance payments on behalf of the customer financial institution, unless it has entered into a bona fide agent relationship with said customer financial institution.</p> <p>MCC 6536 (MoneySend Intracountry) and MCC 6537 (MoneySend Intercountry) are to only be used with Processing Code 28 (used with MoneySend Payment Transactions).</p> <p>MCC 6538 (MoneySend Funding) can only be used for processing code 00 or 20.</p>

IRD QL: Interregional Agent Cash Out

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Canada Europe Latin America and the Caribbean MEA U.S. 	Asia/Pacific	MCC	GCP, GCS, MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MGS, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, SUR, TCB, TCO
		DMC	BPD, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MET, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRD, MRH, MSB
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Europe Latin America and the Caribbean MEA U.S. 	Canada	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MIU, MNW, MPD, MPE, MPL, MPW, MRC, MRG, MRW, MSP, MTP, MWB, MWE, SUR, TCB, TCO
		DMC	MDG, MDH, MDO, MDP, MDT, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Latin America and the Caribbean MEA U.S. 	Europe	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCW, MDB, MEB, MIU, MNW, MPW, MPL, MRC, MRG, MRO, MRW, MSW, MTP, MWB, MWE, SAS, SAP, SUR, TCB, TCO TWB, WBE
		DMC	BPD, BPE, MBW, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MHA, MHB, MHH, MIP, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB
		MSI	MOC, MSG, MSI, MSM, MSO, MSW, OLS

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Asia/Pacific Canada Europe MEA U.S. 	Latin America and the Caribbean	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MGP, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MTP, MWB, MWE, MWJ, MWK, MWL, SUR, TCB, TCO
		DMC	MDG, MDH, MDT, MDO, MDP, MDS, MDW, MHA, MHB, MHH, MIP, MPF, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean U.S. 	MEA	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MFI, MGP, MIU, MKE, MKF, MKG, MKH, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, MWJ, MWK, MWL, MWP, SUR, TCB, TCO Consumer prepaid: GPP Prepaid: TPM
		DMC	BPD, MBP, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MET, MHA, MHB, MHH, MIP, MKA, MKB, MKC, MKD, MPA, MPF, MPG, MRH, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB, WPD
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean MEA 	U.S.	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, SUR, TCB, TCO
		DMC	MDG, MDH, MDT, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH, MSB
		MSI	MSI, MSW

Criteria	Requirement
Card program ID	DMC, MCC, MSI

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442 <p>Arbitration Chargeback/1442 messages are not valid for transactions with a Card Program ID of MSI.</p>
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 20: Credit (Purchase Return) 28: Payment Transaction
Acceptor business (AB) program	<ul style="list-style-type: none"> MON1: MoneySend MON2: Funding MON3: MoneySend Payment <p>NOTE: MON1 is not applicable for interregional business services. MON3 is not applicable for intracountry, intercountry, and intraregional business services.</p> <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Not required
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required

Criteria	Requirement
Acceptor country code	Required Cannot contain spaces.
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	<p>Acquirers must submit the following data in Financial Detail Addendum (Payment Transaction Detail)/1644 messages for MoneySend payment transactions and may submit the following data for Mastercard® funding transactions and funding transaction refunds:</p> <ul style="list-style-type: none"> • PDS 0670 (Payer/User Information) • PDS 0671 (Date of Funds Requested) • PDS 0674 (Additional Trace/Reference Number Used by Acceptor) • PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions

Criteria	Requirement
Note	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none"> • PDS 0023 (Terminal Type) is required and must contain a value of ATM (ATM terminal), CT1 (CAT Level 1), CT2 (CAT level 2 [self-service terminal]), CT6 (CAT level 6 [electronic commerce transaction]), or NA (Terminal type data unknown or not available [The third position of this value is a space.]). • PDS 0043 (Transaction Type Identifier) is required and must contain a value of C53 when the transaction processing code is a value 28. • PDS 0043 (Transaction Type Identifier) is required and must contain a value of C53 or F53 when the transaction processing code is a value of 00 or 20. • PDS 0170 (Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number. • PDS 0175 (Acceptor URL) should contain the acceptor URL. <p>The acquirer pays the interchange fee to the issuer.</p> <p>Multiple Payment Transactions may not be aggregated into a single Mastercard authorization or clearing transaction.</p> <p>The MoneySend Payment Transaction may not be used for any of the following circumstances:</p> <ul style="list-style-type: none"> • Transfer of gambling winnings or funds related to chips, currency, or other value usable for gambling that were purchased at any gambling acceptor; or transfer of the proceeds from a Mastercard transaction to a commercial entity or to another Mastercard merchant. • Cardholder authentication, including authentication of a Mastercard account, or the cardholder, by posting a nominal credit (with a Payment Transaction) to a cardholder's account and requesting cardholders to report a coded acceptor description to the Payment Transaction provider. <p>A Payment Transaction provider may not represent itself as an agent of any customer financial institution, for any purpose, including accepting minimum monthly payments or account balance payments on behalf of the customer financial institution, unless it has entered into a bona fide agent relationship with said customer financial institution.</p> <p>MCC 6536 (MoneySend Intracountry) and MCC 6537 (MoneySend Intercountry) are to only be used with Processing Code 28 (used with MoneySend Payment Transactions).</p> <p>MCC 6538 (MoneySend Funding) can only be used for processing code 00 or 20 if PDS 0043 equals C53.</p> <p>MCC 6540 (POI Funding Transactions) and MCC 4829 (Money Transfer) can only be used for processing code 00 or 20 if PDS 0043 equal F53.</p>

IRD QM: Interregional Person-to-Person Transfer to Card Account

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Canada Europe Latin America and the Caribbean MEA U.S. 	Asia/Pacific	MCC	GCP, GCS, MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MGS, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, SUR, TCB, TCO
		DMC	BPD, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MET, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRD, MRH, MSB
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Europe Latin America and the Caribbean MEA U.S. 	Canada	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MIU, MNW, MPD, MPE, MPL, MPW, MRC, MRG, MRW, MSP, MTP, MWB, MWE, SUR, TCB, TCO
		DMC	MDG, MDH, MDO, MDP, MDT, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Latin America and the Caribbean MEA U.S. 	Europe	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCW, MDB, MEB, MIU, MNW, MPW, MPL, MRC, MRG, MRO, MRW, MSW, MTP, MWB, MWE, SAS, SAP, SUR, TCB, TCO TWB, WBE
		DMC	BPD, BPE, MBW, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MHA, MHB, MHH, MIP, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB
		MSI	MOC, MSG, MSI, MSM, MSO, MSW, OLS

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Asia/Pacific Canada Europe MEA U.S. 	Latin America and the Caribbean	MCC	BPE, MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MGP, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MTP, MWB, MWE, MWJ, MWK, MWL, SUR, TCB, TCO
		DMC	MDG, MDH, MDT, MDO, MDP, MDS, MDW, MHA, MHB, MHH, MIP, MPF, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean U.S. 	MEA	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MFI, MGP, MIU, MKE, MKF, MKG, MKH, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, MWJ, MWK, MWL, MWP, SUR, TCB, TCO, TCS Consumer prepaid: GPP Prepaid: TPM
		DMC	BPD, MBP, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MET, MHA, MHB, MHH, MIP, MKA, MKB, MKC, MKD, MPA, MPF, MPG, MRH, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB, WPD
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean MEA 	U.S.	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, SUR, TCB, TCO
		DMC	MDG, MDH, MDT, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH, MSB
		MSI	MSI, MSW

Criteria	Requirement
Card program ID	DMC, MCC, MSI

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442 <p>Arbitration Chargeback/1442 messages are not valid for transactions with a Card Program ID of MSI.</p>
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> MON2: Funding <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Not required
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required
Acceptor country code	<p>Required</p> <p>Cannot contain spaces.</p>
Mastercard Assigned ID	Not required

Criteria	Requirement
Financial Detail Addendum/1644	<p>For Mastercard® funding transactions and funding transaction refunds, acquirers may submit the following data in a Financial Detail Addendum (Payment Transaction Detail)/1644 message:</p> <ul style="list-style-type: none"> • PDS 0670 (Payer/User Information) • PDS 0671 (Date of Funds Requested) • PDS 0674 (Additional Trace/Reference Number Used by Acceptor) • PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions
Note	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none"> • PDS 0043 (Transaction Type Identifier) is required and must contain a value of F08 when the transaction processing code is a value 00 or 20. • PDS 0170 (Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number. • PDS 0175 (Acceptor URL) should contain the acceptor URL. • <p>The acquirer pays the interchange fee to the issuer.</p> <p>Multiple Payment Transactions may not be aggregated into a single Mastercard authorization or clearing transaction.</p> <p>The MoneySend Payment Transaction may not be used for any of the following circumstances:</p> <ul style="list-style-type: none"> • Transfer of gambling winnings or funds related to chips, currency, or other value usable for gambling that were purchased at any gambling acceptor; or transfer of the proceeds from a Mastercard transaction to a commercial entity or to another Mastercard merchant. • Cardholder authentication, including authentication of a Mastercard account, or the cardholder, by posting a nominal credit (with a Payment Transaction) to a cardholder's account and requesting cardholders to report a coded acceptor description to the Payment Transaction provider. <p>A Payment Transaction provider may not represent itself as an agent of any customer financial institution, for any purpose, including accepting minimum monthly payments or account balance payments on behalf of the customer financial institution, unless it has entered into a bona fide agent relationship with said customer financial institution.</p> <p>MCC 6540 (POI Funding Transactions) and MCC 4829 (Money Transfer) can only be used for processing code 00 or 20 if PDS 0043 equal F08.</p>

IRD QN: Interregional Cash in at ATM

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Canada Europe Latin America and the Caribbean MEA U.S. 	Asia/Pacific	MCC	GCP, GCS, MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MGS, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, SUR, TCB, TCO
		DMC	BPD, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MET, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRD, MRH, MSB
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Europe Latin America and the Caribbean MEA U.S. 	Canada	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MIU, MNW, MPD, MPE, MPL, MPW, MRC, MRG, MRW, MSP, MTP, MWB, MWE, SUR, TCB, TCO
		DMC	MDG, MDH, MDO, MDP, MDT, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Latin America and the Caribbean MEA U.S. 	Europe	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCW, MDB, MEB, MIU, MNW, MPW, MPL, MRC, MRG, MRO, MRW, MSW, MTP, MWB, MWE, SAS, SAP, SUR, TCB, TCO TWB, WBE
		DMC	BPD, BPE, MBW, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MHA, MHB, MHH, MIP, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB
		MSI	MOC, MSG, MSI, MSM, MSO, MSW, OLS

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Asia/Pacific Canada Europe MEA U.S. 	Latin America and the Caribbean	MCC	BPE, MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MGP, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MTP, MWB, MWE, MWJ, MWK, MWL, SUR, TCB, TCO
		DMC	MDG, MDH, MDT, MDO, MDP, MDS, MDW, MHA, MHB, MHH, MIP, MPF, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean U.S. 	MEA	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MFI, MGP, MIU, MKE, MKF, MKG, MKH, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, MWJ, MWK, MWL, MWP, SUR, TCB, TCO, TCS Consumer prepaid: GPP Prepaid: TPM
		DMC	BPD, MBP, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MET, MHA, MHB, MHH, MIP, MKA, MKB, MKC, MKD, MPA, MPF, MPG, MRH, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB, WPD
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean MEA 	U.S.	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, SUR, TCB, TCO
		DMC	MDG, MDH, MDT, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH, MSB
		MSI	MSI, MSW

Criteria	Requirement
Card program ID	DMC, MCC, MSI

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442 <p>Arbitration Chargeback/1442 messages are not valid for transactions with a Card Program ID of MSI.</p>
Processing code	<ul style="list-style-type: none"> 28: Payment Transaction
Acceptor business (AB) program	<ul style="list-style-type: none"> MON1: MoneySend <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Not required
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required
Acceptor country code	<p>Required</p> <p>Cannot contain spaces.</p>
Mastercard Assigned ID	Not required

Criteria	Requirement
Financial Detail Addendum/1644	<p>Acquirers must submit the following data in Financial Detail Addendum (Payment Transaction Detail)/1644 messages for MoneySend payment transactions and may submit the following data for Mastercard® funding transactions and funding transaction refunds:</p> <ul style="list-style-type: none"> • PDS 0670 (Payer/User Information) • PDS 0671 (Date of Funds Requested) • PDS 0674 (Additional Trace/Reference Number Used by Acceptor) • PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions
Note	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none"> • PDS 0023 (Terminal Type) is required and must contain a value of ATM (ATM terminal), CT1 (CAT Level 1), CT2 (CAT level 2 [self-service terminal]), CT6 (CAT level 6 [electronic commerce transaction]), or NA (Terminal type data unknown or not available [The third position of this value is a space.]). • PDS 0043 (Transaction Type Identifier) is required and must contain a value of C58 when the transaction processing code is a value 28. • PDS 0170 (Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number. • PDS 0175 (Acceptor URL) should contain the acceptor URL. <p>The acquirer pays the interchange fee to the issuer.</p> <p>Multiple Payment Transactions may not be aggregated into a single Mastercard authorization or clearing transaction.</p> <p>The MoneySend Payment Transaction may not be used for any of the following circumstances:</p> <ul style="list-style-type: none"> • Transfer of gambling winnings or funds related to chips, currency, or other value usable for gambling that were purchased at any gambling acceptor; or transfer of the proceeds from a Mastercard transaction to a commercial entity or to another Mastercard merchant. • Cardholder authentication, including authentication of a Mastercard account, or the cardholder, by posting a nominal credit (with a Payment Transaction) to a cardholder's account and requesting cardholders to report a coded acceptor description to the Payment Transaction provider. <p>A Payment Transaction provider may not represent itself as an agent of any customer financial institution, for any purpose, including accepting minimum monthly payments or account balance payments on behalf of the customer financial institution, unless it has entered into a bona fide agent relationship with said customer financial institution.</p> <p>MCC 6536 (MoneySend Intracountry) and MCC 6537 (MoneySend Intercountry) are to only be used with Processing Code 28 (used with MoneySend Payment Transactions) if PDS 0043 equals C58.</p>

IRD QO: Interregional Cash in at Point-of-Sale

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Canada Europe Latin America and the Caribbean MEA U.S. 	Asia/Pacific	MCC	GCP, GCS, MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MGS, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, SUR, TCB, TCO
		DMC	BPD, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MET, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRD, MRH, MSB
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Europe Latin America and the Caribbean MEA U.S. 	Canada	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MIU, MNW, MPD, MPE, MPL, MPW, MRC, MRG, MRW, MSP, MTP, MWB, MWE, SUR, TCB, TCO
		DMC	MDG, MDH, MDO, MDP, MDT, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Latin America and the Caribbean MEA U.S. 	Europe	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCW, MDB, MEB, MIU, MNW, MPW, MPL, MRC, MRG, MRO, MRW, MSW, MTP, MWB, MWE, SAS, SAP, SUR, TCB, TCO TWB, WBE
		DMC	BPD, BPE, MBW, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MHA, MHB, MHH, MIP, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB
		MSI	MOC, MSG, MSI, MSM, MSO, MSW, OLS

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Asia/Pacific Canada Europe MEA U.S. 	Latin America and the Caribbean	MCC	BPE, MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MGP, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MTP, MWB, MWE, MWJ, MWK, MWL, SUR, TCB, TCO
		DMC	MDG, MDH, MDT, MDO, MDP, MDS, MDW, MHA, MHB, MHH, MIP, MPF, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean U.S. 	MEA	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MGP, MIU, MKE, MKF, MKG, MKH, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, MWJ, MWK, MWL, MWP, SUR, TCB, TCO, TCS Consumer prepaid: GPP Prepaid: TPM
		DMC	BPD, MBP, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MET, MHA, MHB, MHH, MIP, MKA, MKB, MKC, MKD, MPA, MPF, MPG, MRH, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB, WPD
		MSI	MSI, MSW
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean MEA 	U.S.	MCC	MAB, MBD, MCB, MCC, MCE, MCG, MCP, MCS, MCT, MCW, MDB, MEB, MIU, MNW, MPL, MPW, MRC, MRG, MRW, MWB, MWE, SUR, TCB, TCO
		DMC	MDG, MDH, MDT, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH, MSB
		MSI	MSI, MSW

IRD criteria

Criteria	Requirement
Card program ID	DMC, MCC, MSI

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442 <p>Arbitration Chargeback/1442 messages are not valid for transactions with a Card Program ID of MSI.</p>
Processing code	<ul style="list-style-type: none"> 28: Payment Transaction
Acceptor business (AB) program	<ul style="list-style-type: none"> MON1: MoneySend <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Not required
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required
Acceptor country code	<p>Required</p> <p>Cannot contain spaces.</p>
Mastercard Assigned ID	Not required

Criteria	Requirement
Financial Detail Addendum/1644	<p>Acquirers must submit the following data in Financial Detail Addendum (Payment Transaction Detail)/1644 messages for MoneySend payment transactions and may submit the following data for Mastercard® funding transactions and funding transaction refunds:</p> <ul style="list-style-type: none"> • PDS 0670 (Payer/User Information) • PDS 0671 (Date of Funds Requested) • PDS 0674 (Additional Trace/Reference Number Used by Acceptor) • PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions
Note	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none"> • PDS 0023 (Terminal Type) is required and must contain a value of ATM (ATM terminal), CT1 (CAT Level 1), CT2 (CAT level 2 [self-service terminal]), CT6 (CAT level 6 [electronic commerce transaction]), or NA (Terminal type data unknown or not available [The third position of this value is a space.]). • PDS 0043 (Transaction Type Identifier) is required and must contain a value of C59 when the transaction processing code is a value 28. • PDS 0170 (Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number. • PDS 0175 (Acceptor URL) should contain the acceptor URL. <p>The acquirer pays the interchange fee to the issuer.</p> <p>Multiple Payment Transactions may not be aggregated into a single Mastercard authorization or clearing transaction.</p> <p>The MoneySend Payment Transaction may not be used for any of the following circumstances:</p> <ul style="list-style-type: none"> • Transfer of gambling winnings or funds related to chips, currency, or other value usable for gambling that were purchased at any gambling acceptor; or transfer of the proceeds from a Mastercard transaction to a commercial entity or to another Mastercard merchant. • Cardholder authentication, including authentication of a Mastercard account, or the cardholder, by posting a nominal credit (with a Payment Transaction) to a cardholder's account and requesting cardholders to report a coded acceptor description to the Payment Transaction provider. <p>A Payment Transaction provider may not represent itself as an agent of any customer financial institution, for any purpose, including accepting minimum monthly payments or account balance payments on behalf of the customer financial institution, unless it has entered into a bona fide agent relationship with said customer financial institution.</p> <p>MCC 6536 (MoneySend Intracountry) and MCC 6537 (MoneySend Intercountry) are to only be used with Processing Code 28 (used with MoneySend Payment Transactions) if PDS 43 equals C59.</p>

IRD QX: Interregional Fast Refund to Original Card

Transactions must meet requirements to qualify for this interchange program.

Interregional

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Canada Europe Latin America and the Caribbean MEA U.S 	ASIA/Pacific	MCC	GCP, GCS, MBK, MCC, MCE, MCG, MCS, MCT, MCU, MCW, MGS, MHP, MHS, MIC, MIK, MIU, MLE, MNW, MPL, MRC, MRG, MRJ, MWE, SAP, SAS, SUR, TWB, MAB, MAQ, MBD, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MGF, MIO, MPC, MPW, MRL, MRW, MWB, MWO, TCB, TCO, MLA, MLC
		DMC	ACS, MDG, MDH, MDO, MDP, MDS, MDW, MPF, MPG, MPJ, MPA, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MBB, MDJ, MDU, MEP, MET, MHA, MHB, MHH, MIP, MIS, MPQ, MRD, MRH, MUP, MUS, MXG, MXP, BPD, MBP, MDT, SBP
		MSI	MSG, MSI, MSM, MSO, MSS, MSB, MSW

Interregional interchange criteria
IRD QX: Interregional Fast Refund to Original Card

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> • Canada • Asia/Pacific • Latin America and the Caribbean • MEA • U.S. 	Europe	MCC	MBK, MCC, MCE, MCG, MCS, MCT, MCU, MCW, MHP, MHS, MIC, MIK, MIU, MLE, MNW, MPL, MRC, MRF, MRG, MRJ, MRO, MTP, MWE, MWP, SAP, SAS, SUR, TCC, TCE, TCG, TCS, TCW, TIC, TIU, TNW, TPL, TWB, WBE, WMR, MAB, MAQ, MBD, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MGF, MIO, MLA, MLC, MPB, MPC, MPW, MRL, MRW, MWB, MWO, TCB, TCO
		DMC	ACS, MBW, MBB, MDG, MDH, MDJ, MDO, MDP, MDS, MDU, MDW, MEP, MET, MHH, MIP, MIS, MPA, MPG, MPJ, MPM, MPN, MPO, MPP, MPQ, MPR, MPT, MPV, MPX, MPY, MRH, MUP, MUS, MXG, MXP, WDR, WPD, BPD, MBP, MDT, SBP
		MSI	MSG, MSI, MSJ, MSM, MSO, MSS, OLR, OLS, MSB, MSW, OLC, MOC

Interregional interchange criteria
IRD QX: Interregional Fast Refund to Original Card

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Europe Asia/Pacific Latin America and the Caribbean MEA U.S. 	Canada	MCC	MBK, MCC, MCE, MCG, MCS, MCT, MCU, MCW, MHP, MHS, MIC, MIK, MIU, MLE, MNW, MPL, MRC, MRF, MRG, MRJ, MRO, MTP, MWE, MWP, SAP, SAS, SUR, TCC, TCE, TCG, TCS, TCW, TIC, TIU, TNW, TPL, TWB, WBE, WMR, MAB, MAQ, MBD, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MGF, MIO, MLA, MLC, MPB, MPC, MPW, MRL, MRW, MWB, MWO, TCB, TCO
		DMC	ACS, MBW, MBB, MDG, MDH, MDJ, MDO, MDP, MDS, MDU, MDW, MEP, MET, MHH, MIP, MIS, MPA, MPG, MPJ, MPM, MPN, MPO, MPP, MPQ, MPR, MPT, MPV, MPX, MPY, MRH, MUP, MUS, MXG, MXP, WDR, WPD, BPD, MBP, MDT, SBP
		MSI	MSG, MSI, MSJ, MSM, MSO, MSS, OLR, OLS, MSB, MSW, OLC, MOC

Interregional interchange criteria
IRD QX: Interregional Fast Refund to Original Card

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Europe Asia/Pacific Canada MEA U.S. 	Latin America and the Caribbean	MCC	MBK, MCC, MCE, MCG, MCS, MCT, MCU, MCW, MHP, MHS, MIC, MIK, MIU, MLE, MNW, MPL, MRC, MRF, MRG, MRJ, MRO, MTP, MWE, MWP, SAP, SAS, SUR, TCC, TCE, TCG, TCS, TCW, TIC, TIU, TNW, TPL, TWB, WBE, WMR, MWJ, MWK, MWL, MAB, MAQ, MBD, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MGF, MIO, MLA, MLC, MPB, MPC, MPW, MRL, MRW, MWB, MWO, TCB, TCO
		DMC	ACS, MBW, MBB, MDG, MDH, MDJ, MDO, MDP, MDS, MDU, MDW, MEP, MET, MHH, MIP, MIS, MPA, MPG, MPJ, MPM, MPN, MPO, MPP, MPQ, MPR, MPT, MPV, MPX, MPY, MRH, MUP, MUS, MXG, MXP, WDR, WPD, BPD, MBP, MDT, SBP
		MSI	MSG, MSI, MSJ, MSM, MSO, MSS, OLR, OLS, MSB, MSW, OLC, MOC

Interregional interchange criteria
IRD QX: Interregional Fast Refund to Original Card

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Europe MEA Asia/Pacific Canada Latin America and the Caribbean U.S. 	MEA	MCC	MBK, MCC, MCE, MCG, MCS, MCT, MCU, MCW, MHP, MHS, MIC, MIK, MIU, MLE, MNW, MPL, MRC, MRF, MRG, MRJ, MRO, MTP, MWE, MWP, SAP, SAS, SUR, TCC, TCE, TCG, TCS, TCW, TIC, TIU, TNW, TPL, TWB, WBE, WMR, MWJ, MWK, MWL, MAB, MAQ, MBD, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MGF, MIO, MLA, MLC, MPB, MPC, MPW, MRL, MRW, MWB, MWO, TCB, TCO, TCS
		DMC	ACS, MBW, MBB, MDG, MDH, MDJ, MDO, MDP, MDS, MDU, MDW, MEP, MET, MHH, MIP, MIS, MPA, MPG, MPJ, MPM, MPN, MPO, MPP, MPQ, MPR, MPT, MPV, MPX, MPY, MRH, MUP, MUS, MXG, MXP, WDR, WPD, BPD, MBP, MDT, SBP
		MSI	MSG, MSI, MSJ, MSM, MSO, MSS, OLR, OLS, MSB, MSW, OLC, MOC

Interregional interchange criteria
IRD QX: Interregional Fast Refund to Original Card

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Europe Asia/Pacific Canada Latin America and the Caribbean MEA 	U.S.	MCC	MBK, MCC, MCE, MCG, MCS, MCT, MCU, MCW, MHP, MHS, MIC, MIK, MIU, MLE, MNW, MPL, MRC, MRF, MRG, MRJ, MRO, MTP, MWE, MWP, SAP, SAS, SUR, TCC, TCE, TCG, TCS, TCW, TIC, TIU, TNW, TPL, TWB, WBE, WMR, MAB, MAQ, MBD, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MGF, MIO, MLA, MLC, MPB, MPC, MPW, MRL, MRW, MWB, MWO, TCB, TCO
		DMC	ACS, MBW, MBB, MDG, MDH, MDJ, MDO, MDP, MDS, MDU, MDW, MEP, MET, MHH, MIP, MIS, MPA, MPG, MPJ, MPM, MPN, MPO, MPP, MPQ, MPR, MPT, MPV, MPX, MPY, MRH, MUP, MUS, MXG, MXP, WDR, WPD, BPD, MBP, MDT, SBP
		MSI	MSG, MSI, MSJ, MSM, MSO, MSS, OLR, OLS, MSB, MSW, OLC, MOC

IRD criteria details

Criteria	Requirement
Card program ID	DMC, MCC, MSI
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442 <p>Arbitration Chargeback/1442 messages are not valid for transactions with a Card Program ID of MSI.</p>
Processing code	<ul style="list-style-type: none"> 28 = Payment Transaction

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • MON1: MoneySend • MON3: MoneySend Payment <p>NOTE: MON1 is not applicable for interregional business services. MON3 is not applicable for intracountry, intercountry, and intraregional business services.</p> <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval Code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to a AB program previously listed in this table.</p>
Amount Tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city	Not required
Acceptor postal (zip) code	Not required
Acceptor state, province, or region code	Not required
Acceptor country code	<p>Required</p> <p>Cannot contain spaces.</p>
Mastercard Assigned ID	Not required

Criteria	Requirement
Financial Detail Addendum/1644	<p>Acquirers must submit the following data in Financial Detail Addendum (Payment Transaction Detail)/1644 messages for MoneySend payment transactions and may submit the following data for Mastercard® funding transactions and funding transaction refunds:</p> <ul style="list-style-type: none"> • PDS 0670 (Payer/User Information) • PDS 0671 (Date of Funds Requested) • PDS 0674 (Additional Trace/Reference Number Used by Acceptor) • PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions
Note	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none"> • PDS 0023 (Terminal Type) is required and must contain a value of ATM (ATM terminal), CT1 (CAT Level 1 [automated dispensing machine]), CT2 (CAT level 2 [self-service terminal]), CT6 (CAT level 6 [electronic commerce transaction]), or NA (Terminal type data unknown or not available [The third position of this value is a space.]). • PDS 0043 (Transaction Type Identifier) is required and must contain value C60 when the processing code value 28. <p>A Payment Transaction provider may not represent itself as an agent of any customer financial institution, for any purpose, including accepting minimum monthly payments or account balance payments on behalf of the customer financial institution, unless it has entered into a bona fide agent relationship with said customer financial institution.</p> <p>MCC 6536 (MoneySend Intracountry) and MCC 6537 (MoneySend Intercountry) are to be used only with Processing Code 28, used with MoneySend Payment Transactions.</p>

Interregional Mastercard rewards and rebate interchange criteria

GCMS timeliness criterion

The timeliness of a customer submitting a transaction is a criterion used to determine whether the transaction qualifies for specific interchange programs.

A GCMS timeliness criterion is provided in some of the IRD tables in this chapter.

Transaction passes GCMS timeliness

A transaction passes the GCMS timeliness criterion if file header date (PDS 0105 [File ID], subfield 2 [File Reference Date]) minus the transaction date (DE 12 [Transaction Date and Time, Local Transaction]) is less than, or equal to, the number of days specified for the IRD timeliness criterion.

Transaction does not pass GCMS timeliness

A transaction does not pass the GCMS timeliness criterion if file header date (PDS 0105 [File ID], subfield 2 [File Reference Date]) minus the transaction date (DE 12 [Transaction Date and Time, Local Transaction]) is the greater than the number of days specified for the IRD timeliness criterion.

References

For more information on holidays, refer to *GCMS Parameter Table Layouts*.

For more information about GCMS timeliness, refer to the *GCMS Reference Manual*.

IRD 2A: Interregional Mastercard Initiated Rewards

Transactions must meet requirements to qualify for this interchange program.

Interregional

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Canada Europe Latin America and the Caribbean MEA U.S. 	Asia/Pacific	MCC	Consumer: GCP, GCS, MCC, MCE, MCG, MCS, MCT, MCW, MES, MGS, MIU, MPL, MRC, MRG, MWE, SUR Commercial: BPE, MBD, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MES, MIO, MLA, MNF, MPW, MRW, MWB, MWO
		DMC	Consumer: MDG, MDH, MDO, MDP, MDS, MDW, MET, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRD, MRH Commercial: BPD, MBP, MDT, SBP

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Asia/Pacific Europe Latin America and the Caribbean MEA U.S. 	Canada	MCC	Consumer: MCC, MCE, MCG, MCS, MCT, MCW, MIU, MPD, MPE, MPL, MRC, MRG, MSP, MTP, MWE, SUR Commercial: MBD, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MLA, MNF, MPW, MRW, MWB
		DMC	Consumer: MDG, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY
<ul style="list-style-type: none"> Asia/Pacific Canada Latin America and the Caribbean MEA U.S. 	Europe	MCC	Consumer: MCC, MCE, MCG, MCS, MCT, MCW, MES, MIU, MNW, MPL, MRC, MRF, MRG, MRO, MTP, SAP, SAS, SUR, TCC, TCE, TCG, TCS, TCW, TNW, TPL, TWB, WBE Commercial: MAB, MBD, MCB, MEB, MEO, MES, MCF, MCO, MCP, MDB, MLA, MNF, MPB, MPW, MRK, MRL, MRW, MWB, TCB, TCO, TEB, TPB
		DMC	Consumer: MBW, MDG, MDH, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY Commercial: BPD, BPE, MBP, MDT
<ul style="list-style-type: none"> Asia/Pacific Canada Europe MEA U.S. 	Latin America and the Caribbean	MCC	Consumer: MBK, MCC, MCE, MCG, MCS, MCT, MCW, MES, MGP, MIU, MLB, MPL, MRC, MRG, MTP, MWE, SUR Commercial: MAB, MAC, MBD, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MES, MLA, MLD, MLL, MNF, MPW, MRW, MWB, MWJ, MWK, MWL
		DMC	Consumer: MBP, MDG, MDO, MDP, MDS, MDW, MFI, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPV, MPX, MPY, MRH

Interregional interchange criteria
IRD 2A: Interregional Mastercard Initiated Rewards

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean U.S. 	MEA	MCC	Consumer: MCC, MCE, MCG, MCS, MCT, MCW, MES, MGP, MIU, MKE, MKF, MKG, MKH, MPL, MRC, MRG, MWE, MWP, MWJ, MWK, MWL, SUR, TCS Consumer prepaid: GPP Commercial: MAB, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MES, MLA, MNF, MPW, MRK, MRW, MWB, MWO Debit: MFI Prepaid: TPM
		DMC	Consumer: MDG, MDH, MDO, MDP, MDS, MDW, MET, MHA, MHB, MHH, MIP, MKA, MKB, MKC, MKD, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH, WPD Commercial: BPD, MBP, MDT
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean MEA 	U.S.	MCC	Consumer: MCC, MCE, MCG, MCS, MCT, MCW, MES, MIU, MPL, MRC, MRG, MWE, SUR Commercial: MAB, MAC, MBD, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MES, MGF, MLA, MNF, MPW, MRW, MWB, MWO
		DMC	Consumer: MDG, MDH, MDJ, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH
<ul style="list-style-type: none"> Asia/Pacific Canada Europe MEA U.S. 	Latin America and the Caribbean (excluding Brazil)	DMC	Commercial: BPD, MDT
Criteria	Requirement		
Message type ID	First Presentment/1240		

Criteria	Requirement
Processing code	<ul style="list-style-type: none"> 20: Credit (Purchase Return) 28: Payment Transaction
Acceptor business (AB) program	I001: Mastercard-Initiated Rebate/Reward For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i> .
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Acceptor business code (MCC)	Required Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Not required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Not required
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None

Criteria	Requirement
Notes	None

IRD EZ: Interregional Rebate

Transactions must meet the following requirements to qualify for the interchange programs listed.

Interregional

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Canada Europe Latin America and the Caribbean MEA U.S. 	Asia/Pacific	MCC	Consumer: GCP, GCS, MCE, MCG, MCS, MCT, MCW, MGS, MIU, MPL, MRC, MRG, MWE, SUR Commercial: MBE, MCB, MCF, MCO, MCP, MEB, MEO, MES, MIO, MLA, MNF, MRW, MWB, MWO
		DMC	Consumer: MDG, MDH, MDP, MDS, MDW, MET, MIP, MPG, MPP, MRD, MRH Commercial: BPD, MBP, MDT, SBP
<ul style="list-style-type: none"> Asia/Pacific Europe Latin America and the Caribbean MEA 	Canada	MCC	Consumer: MPE, MRG, MSP, MTP, MWE, SUR Commercial: MAB, MAC, MBD, MBE, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MES, MLA, MNF, MPW, MRW, MWB
		DMC	Consumer: MPG
U.S.	Canada	MCC	Consumer: MRG, SUR Commercial: MBD, MDB, MES, MLA
		DMC	Consumer: MPG

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Asia/Pacific Canada Latin America and the Caribbean MEA 	Europe	MCC	Consumer: MIU, MRC, MRF, MRG, SUR Commercial: MAB, MBD, MBE, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MES, MLA, MNF, MPB, MPW, MRK, MRL, MRW, MWB, TCB, TCO, TEB, TPB
		DMC	Consumer: MIP, MPA, MPG, MPN, MPR Commercial: BPD, BPE
		MSI	MSG, MSO
U.S.	Europe	MCC	Consumer: MIU, MRC, MRF, MRG, SUR Commercial: MBD, MDB, MES, MLA, MPB, MPW, MRF, MRL
		DMC	Consumer: MIP, MPA, MPG, MPN, MPR Commercial: BPD
		MSI	MSG, MSO
<ul style="list-style-type: none"> Asia/Pacific Canada Europe MEA 	Latin America and the Caribbean	MCC	Consumer: MGP, MIU, MLB, MRC, MRG, MTP, MWJ, MWK, MWL, SUR Commercial: BPE, MAB, MCB, MCO, MDB, MES, MLA, MLD, MLL, MRW, MWB
		DMC	Consumer: MBB, MBP, MIP, MPA, MPG, MPY
U.S.	Latin America and the Caribbean	MCC	Consumer: BPE, MIU, MRC, MRG, MTP, MWJ, MWK, MWL, SUR Commercial: BPE, MBE, MEB, MES, MLC, MLA, MLD, MLL, MPC, MRW, MWB
		DMC	Consumer: MBB, MIP, MPA, MPG, MPY

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean U.S. 	MEA	MCC	Consumer: MCE, MCG, MCS, MCT, MCW, MGP, MIU, MKE, MKF, MKG, MKH, MPL, MRC, MRG, MWE, MWP, MWJ, MWK, MWL, SUR Consumer prepaid: GPP Commercial: MAB, MCB, MCF, MCO, MCP, MEB, MEO, MES, MLA, MNF, MRK, MRW, MWB, MWO Debit: MFI Prepaid: TPM
		DMC	Consumer: MDG, MDH, MDP, MDS, MDW, MET, MIP, MKA, MKB, MKC, MKD, MPG, MPP, MRH, WPD Commercial: BPD, MBP, MDT
<ul style="list-style-type: none"> Asia/Pacific Europe Latin America and the Caribbean MEA 	U.S.	MCC	Consumer: MRG, MWE Commercial: MAB, MAC, MBD, MBE, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MES, MGF, MLA, MNF, MPW, MRW, MWB, MWO
		DMC	Consumer: MHA, MHB, MHH, MPA, MPF, MPG, MPM, MPN, MPO, MPR, MPT, MPV, MPX, MPY
Canada	U.S.	MCC	Consumer: MRG Commercial: MBD, MDB, MES, MGF, MLA, MPW, MWO
		DMC	Consumer: MHA, MHB, MHH, MPA, MPF, MPG, MPM, MPN, MPO, MPR, MPT, MPV, MPX, MPY
<ul style="list-style-type: none"> Asia/Pacific Canada Europe MEA U.S. 	Latin America and the Caribbean (excluding Brazil)	DMC	Commercial: BPD, MDT

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442

Criteria	Requirement
Processing code	<ul style="list-style-type: none"> 20: Credit (Purchase Return) 28: Payment Transaction. (Processing Code 28 applies also to the existing acquirer/issuer combinations for this IRD.)
Acceptor business (AB) program	<p>D001: Payment Transactions</p> <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	<p>Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States)</p> <p>Not required for all other transactions</p>
Acceptor city name	Not required
Acceptor postal code	<p>Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States)</p> <p>Not required for all other transactions</p>
Acceptor state, province, or region code	Not required
Acceptor country code	<p>Required</p> <p>Cannot contain spaces</p>

Criteria	Requirement
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	This requirement applies only to transactions acquired in the Asia/Pacific, Canada, Latin America and the Caribbean, and Middle East/Africa (MEA) regions. None
Purchasing Card account ranges, and Mastercard Fleet Card (MCF), Mastercard Government Commercial Card (MGF), and Mastercard Public Sector Commercial Card (MNF) account ranges at non-fuel locations.	None Acquirers may submit a Financial Detail Addendum (Payment Transaction Detail)/1644.
Purchasing Card account ranges, and Mastercard Fleet Card (MCF), Mastercard Government Commercial Card (MGF), and Mastercard Public Sector Commercial Card (MNF) account ranges at non-fuel locations.	Not eligible
Mastercard BusinessCard, Debit Mastercard BusinessCard, and Mastercard Commercial Card account ranges	None Acquirers may submit a Financial Detail Addendum (Payment Transaction Detail)/1644.

Criteria	Requirement
Notes	<p>The payment service provider must be a qualified and registered Payment Transaction service provider.</p> <p>In the First Presentment/1240:</p> <ul style="list-style-type: none"> PDS 0170 (Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number. PDS 0175 (Acceptor URL) should contain the acceptor URL.

Interregional Mastercard humanitarian interchange criteria

GCMS timeliness criterion

The timeliness of a customer submitting a transaction is a criterion used to determine whether the transaction qualifies for specific interchange programs.

A GCMS timeliness criterion is provided in some of the IRD tables in this chapter.

Transaction passes GCMS timeliness

A transaction passes the GCMS timeliness criterion if file header date (PDS 0105 [File ID], subfield 2 [File Reference Date]) minus the transaction date (DE 12 [Transaction Date and Time, Local Transaction]) is less than, or equal to, the number of days specified for the IRD timeliness criterion.

Transaction does not pass GCMS timeliness

A transaction does not pass the GCMS timeliness criterion if file header date (PDS 0105 [File ID], subfield 2 [File Reference Date]) minus the transaction date (DE 12 [Transaction Date and Time, Local Transaction]) is the greater than the number of days specified for the IRD timeliness criterion.

References

For more information on holidays, refer to *GCMS Parameter Table Layouts*.

For more information about GCMS timeliness, refer to the *GCMS Reference Manual*.

IRD ZX: Interregional Humanitarian Standard

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> • Canada • Europe • Latin America and the Caribbean • MEA • U.S. 	Asia/Pacific	MCC	MWF
		DMC	DWF
<ul style="list-style-type: none"> • Asia/Pacific • Europe • Latin America and the Caribbean • MEA • U.S. 	Canada	MCC	MWF
		DMC	DWF
<ul style="list-style-type: none"> • Asia/Pacific • Canada • Latin America and the Caribbean • MEA • U.S. 	Europe	MCC	MWF
		DMC	DWF
<ul style="list-style-type: none"> • Asia/Pacific • Canada • Europe • MEA • U.S. 	Latin America and the Caribbean	MCC	MWF
		DMC	DWF
<ul style="list-style-type: none"> • Asia/Pacific • Canada • Europe • Latin America and the Caribbean • U.S. 	MEA	MCC	MWF
		DMC	DWF

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean MEA 	U.S.	MCC	MWF
		DMC	DWF

IRD criteria details

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card Products) 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> A001: Airline B001: Cruise/Steamship F001: Restaurant H001: Lodging M001: Mail Order/Telephone Order OTH1: Other P001: Beauty Salons R001: Railways S001: Supermarket T001: Telephone U001: Unique V001: Automobile/Vehicle Rental W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required

Criteria	Requirement
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Acceptor business code (MCC)	Required Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States) Not required for all other transactions
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States) Not required for all other transactions
Acceptor state, province, or region code	Required for transactions occurring in Canada and the United States. When DE 43 (Acceptor Name/Location), subfield 6 (Acceptor Country Code) contains CAN or USA, this subfield must contain a valid state or province code for the country identified. Not required for all other countries.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None

Criteria	Requirement
Notes	<p>Purchase (Goods and Services) with Cash Back transactions are accepted for Debit Mastercard transactions only. For DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type), value 09, DE 54 (Amounts, Additional), subfield 5 (Additional Amount, Amount) must be submitted with all Purchase (Goods and Services) with Cash Back transactions to identify the cash back portion of the transaction from DE 4 (Amount, Transaction). The cash back amount in DE 54, subfield 5 must be submitted in the same currency as the transaction.</p> <p>NOTE: This program is not open to all issuers by default. Mastercard will evaluate the program and will determine which issuers can participate in the program.</p>

Interregional Private Label interchange criteria

GCMS timeliness criterion

The timeliness of a customer submitting a transaction is a criterion used to determine whether the transaction qualifies for specific interchange programs.

A GCMS timeliness criterion is provided in some of the IRD tables in this chapter.

Transaction passes GCMS timeliness

A transaction passes the GCMS timeliness criterion if file header date (PDS 0105 [File ID], subfield 2 [File Reference Date]) minus the transaction date (DE 12 [Transaction Date and Time, Local Transaction]) is less than, or equal to, the number of days specified for the IRD timeliness criterion.

Transaction does not pass GCMS timeliness

A transaction does not pass the GCMS timeliness criterion if file header date (PDS 0105 [File ID], subfield 2 [File Reference Date]) minus the transaction date (DE 12 [Transaction Date and Time, Local Transaction]) is the greater than the number of days specified for the IRD timeliness criterion.

References

For more information on holidays, refer to *GCMS Parameter Table Layouts*.

For more information about GCMS timeliness, refer to the *GCMS Reference Manual*.

IRD 57: Interregional Consumer Private Label

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> • Canada • Europe • Latin America and the Caribbean • MEA • U.S. 	Asia/Pacific	PVL	PVA, PVB, PVC, PVD, PVE, PVF, PVG, PVH, PVI, PVJ, PVL
		DMC	N/A
<ul style="list-style-type: none"> • Asia/Pacific • Europe • Latin America and the Caribbean • MEA • U.S. 	Canada	PVL	PVA, PVB, PVC, PVD, PVE, PVF, PVG, PVH, PVI, PVJ, PVL
		DMC	N/A
<ul style="list-style-type: none"> • Asia/Pacific • Canada • Latin America and the Caribbean • MEA • U.S. 	Europe	PVL	PVA, PVB, PVC, PVD, PVE, PVF, PVG, PVH, PVI, PVJ, PVL
		DMC	N/A
<ul style="list-style-type: none"> • Asia/Pacific • Canada • Europe • MEA • U.S. 	Latin America and the Caribbean	PVL	PVA, PVB, PVC, PVD, PVE, PVF, PVG, PVH, PVI, PVJ, PVL
		DMC	N/A
<ul style="list-style-type: none"> • Asia/Pacific • Canada • Europe • Latin America and the Caribbean • U.S. 	MEA	PVL	PVA, PVB, PVC, PVD, PVE, PVF, PVG, PVH, PVI, PVJ, PVL
		DMC	N/A

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Asia/Pacific Canada 	U.S.	PVL	PVA, PVB, PVC, PVD, PVE, PVF, PVG, PVH, PVI, PVJ, PVL
<ul style="list-style-type: none"> Europe Latin America and the Caribbean MEA 		DMC	N/A

IRD criteria details

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First Chargeback/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return) 28: Payment Transaction (valid only with AB program D001)
Acceptor business (AB) program	<ul style="list-style-type: none"> A001: Airline B001: Cruise/Steamship D001: Payment Transaction (valid only for processing code 28) F001: Restaurant H001: Lodging M001: Mail Order/Telephone Order OTH1: Other P001: Beauty Salons R001: Railways S001: Supermarket T001: Telephone U001: Unique V001: Automobile/Vehicle Rental W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	<p>Required</p> <p>Transactions submitted for the account ranges participating in the Co-Brand Proprietary Transaction Management Program must provide a valid approval code.</p>

Criteria	Requirement
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD</p> <p>Transactions submitted for the account ranges participating in the Co-Brand Proprietary Transaction Management Program must provide a valid trace ID.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	<p>Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States)</p> <p>Not required for all other transactions</p>
Acceptor city name	<p>Required</p> <p>Must be left-justified and cannot contain all spaces or all zeros</p>
Acceptor postal code	<p>Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States)</p> <p>Not required for all other transactions</p>
Acceptor state, province, or region code	<p>Required for transactions occurring in Canada and the United States</p> <p>When DE 43 (Acceptor name/location), subfield 6 (Acceptor country code) contains CAN or USA, this subfield must contain a valid state or province code for the country identified.</p> <p>Not required for all other countries</p>
Acceptor country code	<p>Required</p> <p>Cannot contain spaces</p>
Mastercard Assigned ID	Not required

Criteria	Requirement
Financial Detail Addendum/1644	None Acquirers may submit a Financial Detail Addendum (Private Label Common Data)/1644 or Financial Detail Addendum (Private Label Line Item Detail)/1644.
Notes	None

IRD 57: Interregional Commercial Private Label

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Canada Europe Latin America and the Caribbean MEA U.S. 	Asia/Pacific	PVL	PVA, PVB, PVC, PVD, PVE, PVF, PVG, PVH, PVI, PVJ, PVL
		DMC	N/A
<ul style="list-style-type: none"> Asia/Pacific Europe Latin America and the Caribbean MEA U.S. 	Canada	PVL	PVA, PVB, PVC, PVD, PVE, PVF, PVG, PVH, PVI, PVJ, PVL
		DMC	N/A
<ul style="list-style-type: none"> Asia/Pacific Canada Latin America and the Caribbean MEA U.S. 	Europe	PVL	PVA, PVB, PVC, PVD, PVE, PVF, PVG, PVH, PVI, PVJ, PVL
		DMC	N/A
<ul style="list-style-type: none"> Asia/Pacific Canada Europe MEA U.S. 	Latin America and the Caribbean	PVL	PVA, PVB, PVC, PVD, PVE, PVF, PVG, PVH, PVI, PVJ, PVL
		DMC	N/A

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean U.S. 	MEA	PVL	PVA, PVB, PVC, PVD, PVE, PVF, PVG, PVH, PVI, PVJ, PVL
		DMC	N/A
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean MEA 	U.S.	PVL	PVA, PVB, PVC, PVD, PVE, PVF, PVG, PVH, PVI, PVJ, PVL
		DMC	N/A

IRD criteria details

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First Chargeback/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return) 28: Payment Transaction (valid only with AB program D001)
Acceptor business (AB) program	<ul style="list-style-type: none"> A001: Airline B001: Cruise/Steamship D001: Payment Transaction (valid only for processing code 28) F001: Restaurant H001: Lodging M001: Mail Order/Telephone Order OTH1: Other P001: Beauty Salons R001: Railways S001: Supermarket T001: Telephone U001: Unique V001: Automobile/Vehicle Rental W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None

Criteria	Requirement
Approval code	Required Transactions submitted for the account ranges participating in the Co-Brand Proprietary Transaction Management Program must provide a valid approval code.
Magnetic stripe data from authorization message	Not required
Trace ID	Required Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD Transactions submitted for the account ranges participating in the Co-Brand Proprietary Transaction Management Program must provide a valid trace ID.
Acceptor business code (MCC)	Required Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States) Not required for all other transactions
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required for all transactions acquired in which the acceptor country code is AUS (Australia), BRA (Brazil), CAN (Canada), CHN (China), DEU (Germany), ESP (Spain), FRA (France), GBR (United Kingdom), IND (India), ITA (Italy), JPN (Japan), MEX (Mexico), POL (Poland), RUS (Russian Federation), or USA (United States) Not required for all other transactions
Acceptor state, province, or region code	Required for transactions occurring in Canada and the United States When DE 43 (Acceptor name/location), subfield 6 (Acceptor country code) contains CAN or USA, this subfield must contain a valid state or province code for the country identified. Not required for all other countries

Criteria	Requirement
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None Acquirers may submit a Financial Detail Addendum (Private Label Common Data)/1644 or Financial Detail Addendum (Private Label Line Item Detail)/1644.
Notes	None

Canada intracountry interchange criteria

This chapter includes the transaction criteria for the interchange programs that Mastercard supports in this region. The interchange programs discussed in this chapter apply to all intraregional transactions conducted using a Mastercard® card issued by a customer in this region and acquired by a customer in this region.

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GCMS timeliness criterion

The timeliness of a customer submitting a transaction is a criterion used to determine whether the transaction qualifies for specific interchange programs.

A GCMS timeliness criterion is provided in some of the IRD tables in this chapter.

Timeliness edits do not apply to TC20.

Transaction passes GCMS timeliness

A transaction passes the GCMS timeliness criterion if file header date (PDS 0105 [File ID], subfield 2 [File Reference Date]) minus the transaction date (DE 12 [Transaction Date and Time, Local Transaction]) is less than, or equal to, the number of days specified for the IRD timeliness criterion.

Transaction does not pass GCMS timeliness

A transaction does not pass the GCMS timeliness criterion if file header date (PDS 0105 [File ID], subfield 2 [File Reference Date]) minus the transaction date (DE 12 [Transaction Date and Time, Local Transaction]) is the greater than the number of days specified for the IRD timeliness criterion.

References

For more information on holidays, refer to *GCMS Parameter Table Layouts*.

For more information about GCMS timeliness, refer to the *GCMS Reference Manual*.

IRD 2A: Canada Intracountry Mastercard Initiated Rewards

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC, MCC
GCMS product ID	<p>Consumer credit: MCC, MCE, MCG, MCS, MCT, MCW, MIU, MPD, MPE, MPL, MRC, MRG, MSP, MTP, SUR</p> <p>Consumer debit: ACS, MDG, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY</p> <p>Commercial credit: MAB, MAC, MBP, MCB, MCF, MCO, MCP, MDB, MDT, MEB, MEO, MES, MLA, MPW, MRW, MWB, MWO, MRL, TCB, TCO</p>
Message type ID	First Presentment/1240
Processing code	<ul style="list-style-type: none"> 20: Credit (Purchase Return) 28: Payment Transaction

Criteria	Requirement
Acceptor business (AB) program	I001—Mastercard-Initiated Rebate/Reward For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i> .
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table.
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Not required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros.
Acceptor postal code	Required
Acceptor state, province, or region code	Not required
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None

IRD 3U: Canada Intracountry Consumer and Commercial Debit Contactless Tier 1

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC
GCMS product ID	Consumer debit: ACS, MDH, MDS Commercial debit: MDT
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back 20: Credit (Purchase Return)
Acceptor business (AB) program	S003: Canada Convenience Debit Contactless For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i> .
Timeliness	Five days <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is not excluded. File header date is not excluded.
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	Required Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD
Point of service data code	Required
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table.
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required

Criteria	Requirement
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Note	<p>This IRD is applicable for only the below mentioned MCCs:</p> <ul style="list-style-type: none"> • MCC 5814 (Fast Food Restaurants) • MCC 5331 (Variety Store) • MCC 7832 (Motion Picture Theaters) • MCC 5499 (Miscellaneous Food Stores—Convenience Stores, Markets, Specialty Stores) <p>Qualifications for this program are restricted to Contactless transactions.</p> <p>In the First Presentment/1240, DE 22 (Point of Service Entry Mode) is required as follows:</p> <ul style="list-style-type: none"> • Subfield 5 (Cardholder Present Data) must contain the value 0. • Subfield 6 (Card Present Data) must contain the value 1. • Subfield 7 (Card Data Input Mode) must contain a value of A or M. <p>IRD 3U is not a volume-based tier program (and has no relation to the Credit Volume Tier 1 programs [IRDs J1, J2, J3, D1, D2, D3]).</p>

IRD 4U: Canada Intracountry Consumer and Commercial Debit Contactless Tier 2

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC
GCMS product ID	Consumer debit: ACS, MDH, MDS Commercial debit: MDT
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> A001: Airline B001: Cruise/Steamship F001: Restaurant H001: Lodging M001: Mail Order/Telephone Order OTH1: Other P001: Beauty Salons R001: Railways S001: Supermarket T001: Telephone U001: Unique V001: Automobile/Vehicle Rental W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>Five days</p> <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is not excluded. File header date is not excluded.
Approval code	Required
Magnetic stripe data from authorization message	Not required

Criteria	Requirement
Trace ID	Required Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD
Point of service data code	Required
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table.
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Required A valid and eligible Mastercard Assigned ID must be present.
Financial Detail Addendum/1644	None

Criteria	Requirement
Note	<p>Qualifications for this program are restricted to Contactless transactions.</p> <p>In the First Presentment/1240, DE 22 (Point of Service Entry Mode) is required as follows:</p> <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) must contain the value 0. Subfield 6 (Card Present Data) must contain the value 1. Subfield 7 (Card Data Input Mode) must contain a value of A or M. <p>To qualify for IRD 4U, a merchant must have a valid and eligible MasterCard ID. To be eligible, the merchant must have greater than or equal to CAD 400 million net purchase volume (based on Credit+Debit GDV). All merchants that have received qualification for Credit Volume Tier 1, Credit Volume Tier 2 or Credit Volume Tier 3 are qualified for Contactless Debit Tier 2 (4U).</p>

IRD 5U: Canada Intracountry Consumer and Commercial Debit Contactless Tier 3

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC
GCMS product ID	<p>Consumer debit: ACS, MDH, MDS</p> <p>Commercial debit: MDT</p>
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> A001: Airline B001: Cruise/Steamship F006: Restaurant: Eating and Drinking Places H001: Lodging M001: Mail Order/Telephone Order OT42: Other. Card acceptor business (CAB) program S003 (Canada Convenience Debit Contactless) is excluded. All MCCs assigned to OTH1 except the following: <ul style="list-style-type: none"> MCC 5331 (Variety Stores) MCC 5814 (Fast Food Restaurants) MCC 5499 (Convenience Food Stores) MCC 7832 (Motion Picture Theaters) P001: Beauty Salons R001: Railway S001: Supermarket T001: Telephone U001: Unique V001: Automobile/Vehicle Rental W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>Five days</p> <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is not excluded. File header date is not excluded.
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD</p>
Point of service data code	Required
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required

Criteria	Requirement
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Note	<p>This IRD is applicable for all the MCCs except the MCCs mentioned below:</p> <ul style="list-style-type: none"> • MCC 5814 (Fast Food Restaurants) • MCC 5331 (Variety Store) • MCC 7832 (Motion Picture Theaters) • MCC 5499 (Miscellaneous Food Stores—Convenience Stores, Markets, Specialty Stores) <p>Qualifications for this program are restricted to Contactless transactions.</p> <p>In the First Presentment/1240, DE 22 (Point of Service Entry Mode) is required as follows:</p> <ul style="list-style-type: none"> • Subfield 5 (Cardholder Present Data) must contain the value 0. • Subfield 6 (Card Present Data) must contain the value 1. • Subfield 7 (Card Data Input Mode) must contain a value of A or M. <p>IRD 5U is not a volume-based tier program (and has no relation to the Credit Volume Tier 3 program [IRDs 62, 64, 66]).</p>

IRD 6A: Canada Intracountry Consumer Credit Contactless: Core

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MCC, MCE, MCG, MCS, MCW, MPL, MWE, MPE, MSP
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> A001: Airline B001: Cruise/Steamship CAN7: Canada Unique F001: Restaurant H001: Lodging M001: Mail Order/Telephone Order OTH1: Other P001: Beauty Salons R001: Railways S001: Supermarkets T001: Telephone CAN7: Canada Unique V001: Automobile/Vehicle Rental W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>Five days</p> <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is not excluded. File header date is not excluded. <p>All post-authorized aggregated transit authority transactions are exempt from the timeliness test.</p>

Criteria	Requirement
Approval code	<p>Required</p> <p>If Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) equals Y, then Position 6 must contain the appropriate value: X or Z.</p> <p>Refer to the <i>GCMS Parameter Table Layouts</i> for the Account Level Management technical specifics for IPM MPE table IP0040T1 (Issuer Account Range).</p>
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	<p>Required</p> <p>Must be left-justified and cannot contain all spaces or all zeros</p>
Acceptor postal code	Required
Acceptor state, province, or region code	<p>Required</p> <p>When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.</p>
Acceptor country code	<p>Required</p> <p>Cannot contain spaces</p>
Mastercard Assigned ID	Not Required
Financial Detail Addendum/1644	None

Criteria	Requirement
Note	<p>In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows:</p> <ul style="list-style-type: none"> • Subfield 5 (Cardholder Present Data) must contain the value 0. • Subfield 6 (Card Present Data) must contain the value 1. • Subfield 7 (Card Data: Input Mode) must contain a value of A or M.

IRD 6B: Canada Intracountry Consumer Credit Contactless: World

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer Credit: MCC, MCE, MCG, MCS, MCW, MPL, MWE, MPE
Message type ID	<ul style="list-style-type: none"> • First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> • 00: Purchase (Goods and Services) • 18: Unique Transaction (requires unique MCC) • 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • CAN7: Canada Unique • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OTH1: Other • P001: Beauty Salons • R001: Railways • S001: Supermarkets • T001: Telephone • CAN7: Canada Unique • V001: Automobile/Vehicle Rental • W001—Warehouse Club <p>For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>

Criteria	Requirement
Timeliness	<p>Five days</p> <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is not excluded. File header date is not excluded. <p>All post-authorized aggregated transit authority transactions are exempt from the timeliness test.</p>
Approval code	<p>Required</p> <p>This is an Account Level Management interchange program. To qualify for this program, the following conditions must be met:</p> <ul style="list-style-type: none"> Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) must equal to Y. Position 6 must contain the appropriate value: B, G or E. <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	<p>Required</p> <p>Must be left-justified and cannot contain all spaces or all zeros</p>
Acceptor postal code	Required
Acceptor state, province, or region code	<p>Required</p> <p>When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.</p>

Criteria	Requirement
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not Required
Financial Detail Addendum/1644	None
Note	<p>In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows:</p> <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) must contain the value 0. Subfield 6 (Card Present Data) must contain the value 1. Subfield 7 (Card Data: Input Mode) must contain a value of A or M.

IRD 6C: Canada Intracountry Consumer Credit Contactless, World Elite

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MCC, MCE, MCG, MCS, MCW, MPL, MWE, MSP
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> A001: Airline B001: Cruise/Steamship CAN7: Canada Unique F001: Restaurant H001: Lodging M001: Mail Order/Telephone Order OTH1: Other P001: Beauty Salons R001: Railways S001: Supermarkets T001: Telephone CAN7: Canada Unique V001: Automobile/Vehicle Rental W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>Five Days</p> <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is not excluded. File header date is not excluded. <p>All post-authorized aggregated transit authority transactions are exempt from the timeliness test.</p>
Approval code	<p>Required</p> <p>This is an Account Level Management interchange program. To qualify for this program, the following conditions must be met:</p> <ul style="list-style-type: none"> Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) must equal to Y. Position 6 must contain the appropriate value: A, J, or S. <p>Refer to the <i>GCMS Parameter Table Layouts</i> for the Account Level Management technical specifics for IPM MPE table IP0040T1 (Issuer Account Range).</p>
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>

Criteria	Requirement
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not Required
Financial Detail Addendum/1644	None
Note	In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows: <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) must contain the value 0. Subfield 6 (Card Present Data) must contain the value 1. Subfield 7 (Card Data: Input Mode) must contain a value of A or M.

IRD 6D: Canada Intracountry Consumer Credit Contactless, Muse Mastercard

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MSP
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442

Criteria	Requirement
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> A001: Airline B001: Cruise/Steamship CAN7: Canada Unique F001: Restaurant H001: Lodging M001: Mail Order/Telephone Order OTH1: Other P001: Beauty Salons R001: Railways S001: Supermarkets T001: Telephone CAN7: Canada Unique V001: Automobile/Vehicle Rental W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>Five Days</p> <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is not excluded. File header date is not excluded. <p>All post-authorized aggregated transit authority transactions are exempt from the timeliness test.</p>
Approval code	<p>Required</p> <p>This is an Account Level Management interchange program. To qualify for this program, the following conditions must be met:</p> <ul style="list-style-type: none"> Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) must equal to Y. Position 6 must contain the appropriate value: Q. <p>Refer to the <i>GCMS Parameter Table Layouts</i> for the Account Level Management technical specifications for IPM MPE table IP0040T1 (Issuer Account Range).</p>
Magnetic stripe data from authorization message	Not required

Criteria	Requirement
Trace ID	Required Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table.
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not Required
Financial Detail Addendum/1644	None
Note	In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows: <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) must contain the value 0. Subfield 6 (Card Present Data) must contain the value 1. Subfield 7 (Card Data: Input Mode) must contain a value of A or M.

IRD 7A: Canada Intracountry Consumer Credit Standard, Core

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MCC, MCE, MCG, MCS, MCW, MPL, MWE, MPE, MSP
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back 18: Unique Transaction (requires unique MCC)
Acceptor business (AB) program	<ul style="list-style-type: none"> A001: Airline B001: Cruise/Steamship F001: Restaurant H001: Lodging M001: Mail Order/Telephone Order OTH1: Other P001: Beauty Salons R001: Railways S001: Supermarkets T001: Telephone U001: Unique V001: Automobile/Vehicle Rental W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	<p>Not Required</p> <p>If the Approval Code is present, whenever Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) equals to Y, then Position 6 should contain the appropriate value: X or Z.</p> <p>Refer to the <i>GCMS Parameter Table Layouts</i> for the Account Level Management technical specifications for IPM MPE table IP0040T1 (Issuer Account Range).</p>
Magnetic stripe data from authorization message	Not required

Criteria	Requirement
Trace ID	Not Required If present, the Banknet Date must contain a valid date in the format MMDD.
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table.
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not Required
Financial Detail Addendum/1644	None
Note	Consumer standard defined: The default rate applied to any non-credit consumer transaction that does not otherwise qualify for another consumer rate category.

IRD 7B: Canada Intracountry Consumer Credit Standard—World

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MCC, MCE, MCG, MCS, MCW, MPL, MWE, MPE

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back 18: Unique Transaction (requires unique MCC)
Acceptor business (AB) program	<ul style="list-style-type: none"> A001: Airline B001: Cruise/Steamship F001: Restaurant H001: Lodging M001: Mail Order/Telephone Order OTH1: Other P001: Beauty Salons R001: Railways S001: Supermarkets T001: Telephone U001: Unique V001: Automobile/Vehicle Rental W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	<p>Required</p> <p>This is an Account Level Management interchange program. To qualify for this program, the following conditions must be met:</p> <ul style="list-style-type: none"> Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) must equal to Y. Position 6 must contain the appropriate value: B, G, or E. <p>Refer to the <i>GCMS Parameter Table Layouts</i> for the Account Level Management technical specifics for IPM MPE table IP0040T1 (Issuer Account Range).</p>
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A

Criteria	Requirement
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not Required
Financial Detail Addendum/1644	None
Note	Consumer standard defined: The default rate applied to any non-credit consumer transaction that does not otherwise qualify for another consumer rate category.

IRD 7C: Canada Intracountry Consumer Credit Standard, World Elite

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MCC, MCE, MCG, MCS, MCW, MPL, MWE, MSP
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back 18: Unique Transaction (requires unique MCC)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> A001: Airline B001: Cruise/Steamship F001: Restaurant H001: Lodging M001: Mail Order/Telephone Order OTH1: Other P001: Beauty Salons R001: Railways S001: Supermarkets T001: Telephone U001: Unique V001: Automobile/Vehicle Rental W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	<p>Required</p> <p>This is an Account Level Management interchange program. To qualify for this program, the following conditions must be met:</p> <ul style="list-style-type: none"> Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) must equal Y. Position 6 must contain the appropriate value: A, J, or S. <p>Refer to the <i>GCMS Parameter Table Layouts</i> for the Account Level Management technical specifics for IPM MPE table IP0040T1 (Issuer Account Range).</p>
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required

Criteria	Requirement
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not Required
Financial Detail Addendum/1644	None
Note	Consumer standard defined: The default rate applied to any non-credit consumer transaction that does not otherwise qualify for another consumer rate category.

IRD 7D: Canada Intracountry Consumer Credit Standard, Muse Mastercard

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MSP
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back 18: Unique Transaction (requires unique MCC)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> A001: Airline B001: Cruise/Steamship F001: Restaurant H001: Lodging M001: Mail Order/Telephone Order OTH1: Other P001: Beauty Salons R001: Railways S001: Supermarkets T001: Telephone U001: Unique V001: Automobile/Vehicle Rental W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	<p>Required</p> <p>This is an Account Level Management interchange program. To qualify for this program, the following conditions must be met:</p> <ul style="list-style-type: none"> Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) must equal to Y. Position 6 must contain the appropriate value: Q. <p>Refer to the <i>GCMS Parameter Table Layouts</i> for the Account Level Management technical specifics for IPM MPE table IP0040T1 (Issuer Account Range).</p>
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required

Criteria	Requirement
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not Required
Financial Detail Addendum/1644	None
Note	Consumer standard defined: The default rate applied to any non-credit consumer transaction that does not otherwise qualify for another consumer rate category.

IRD 17: Canada Intracountry Commercial Program, Small Medium Enterprise

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Commercial credit: MBD, MCB, MDB, MPW, MRW, MWB
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back 18: Unique Transaction (requires unique MCC) 20: Credit(Purchase Return)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OTH1: Other • P001: Beauty Salons • R001: Railways • S001: Supermarkets • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Not Required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	<p>Required</p> <p>Must be left-justified and cannot contain all spaces or all zeros</p>
Acceptor postal code	Required
Acceptor state, province, or region code	<p>Required</p> <p>When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.</p>

Criteria	Requirement
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not Required
Financial Detail Addendum/1644	None
Note	PDS 0170 (Card Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) is required for all mail order/telephone order (MO/TO) and recurring payment transactions.

IRD 18: Canada Intracountry Commercial Program, World Elite™ for Business

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Commercial credit: MAB
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back 18: Unique Transaction (requires unique MCC) 20 – Credit(Purchase Return)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OTH1: Other • P001: Beauty Salons • R001: Railways • S001: Supermarkets • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	<p>Required</p> <p>Must be left-justified and cannot contain all spaces or all zeros</p>
Acceptor postal code	Required
Acceptor state, province, or region code	<p>Required</p> <p>When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.</p>

Criteria	Requirement
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not Required
Financial Detail Addendum/1644	None
Note	PDS 0170 (Card Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) is required for all mail order/telephone order (MO/TO) and recurring payment transactions.

IRD 20: Canada Intracountry Consumer Payment Transaction

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC, MCC
GCMS product ID	ACS, MDG, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY MCC, MCE, MCG, MCS, MCT, MCW, MIU, MPL, MRC, MRG, MTP, SUR
Message type ID	First and Second Presentments/1240 First and Arbitration Chargebacks 1442
Processing code	28: Payment Transaction
Acceptor business (AB) program	D001: Payment Transactions GAM1: Gaming For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i> .
Timeliness	None
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	Required If present, the Banknet Date must contain a valid date in the format MMDD.

Criteria	Requirement
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table.
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Not required
Acceptor postal code	Required
Acceptor state, province, or region code	Required for transactions occurring in Canada. When DE43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	Required Acquirers may submit a Financial Detail Addendum (Payment Transaction Detail)/1644.
Notes	In the First Presentment/1240: <ul style="list-style-type: none"> • PDS0043 (Program Registration ID) is required and must contain a value C04 (Gaming and Gambling Payment). • PDS 0170 (Card Acceptor Inquiry Information) subfield 1 (Customer Service Phone Number) should contain the customer service phone number. • PDS 0175 (Card Acceptor URL) should contain the customer URL. The acquirer pays the interchange fee to the issuer. Acquirers may submit a Payment Transaction only after collected funds are on deposit and under the control of the acquirer. <p>Multiple Payment Transactions may not be aggregated into a single Mastercard authorization or clearing transaction.</p>

Criteria	Requirement
Criteria	<p>The Payment Transaction may not be used for cardholder authentication, including authentication of a Mastercard account, or of the cardholder, by posting a nominal credit (with a Payment Transaction) to a cardholders account and requesting cardholders to report a coded card acceptor description to the Payment Transaction provider.</p> <p>A Payment Transaction provider may not represent itself as an agent of any customer financial institution, for any purpose, including accepting minimum monthly payments or account balance payments on behalf of the customer financial institution unless it has entered into a bonafide agent relationship with said customer financial institution.</p>

IRD 40: Canada Intracountry Commercial Program

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	<p>Commercial credit: MAB, MBD, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MES, MLA, MNF, MPW, MRW, MWB</p> <p>NOTE: The following are accepted for life cycle transactions only until release 21.Q2: MAB, MBD, MCB, MDB, MPW, MRW, MWB</p>
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back (only for use with Mastercard prepaid products) 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OTH1: Other • P001: Beauty Salons • R001: Railways • S001: Supermarket • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	<p>Required</p> <p>Must be left-justified and cannot contain all spaces or all zeros</p>
Acceptor postal code	Required

Criteria	Requirement
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	PDS 0170 (Card Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) is required for all mail order/telephone order (MO/TO) and recurring payment transactions.

IRD 41: Canada Intracountry Supermarket Base (Debit)

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC
GCMS product ID	Consumer debit: ACS, MDG, MDH, MDO, MDP, MDS, MHA, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY Commercial debit: MDT
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)
Acceptor business (AB) program	S001: Supermarket For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i> .

Criteria	Requirement
Timeliness	Five days <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is not excluded. File header date is not excluded.
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	Required Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table.
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None

Criteria	Requirement
Notes	<p>In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows:</p> <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) must contain the value 0. Subfield 6 (Card Present Data) must contain the value 1. Subfield 7 (Card Data: Input Mode) must contain a value of 2, B, C, or F. <p>Purchase (Goods and Services) with Cash Back transactions are accepted for Debit Mastercard transactions only. For DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type), value 09, DE 54 (Amounts, Additional), subfield 5 (Additional Amount, Amount) must be submitted with all Purchase (Goods and Services) with Cash Back transactions to identify the cash back portion of the transaction from DE 4 (Amount, Transaction). The cash back amount in DE 54, subfield 5 must be submitted in the same currency as the transaction.</p>

IRD 42: Canada Intracountry Supermarket Tier 1 (Debit)

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC
GCMS product ID	<p>Consumer debit: ACS, MDG, MDH, MDO, MDP, MDS, MHA, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY</p> <p>Commercial debit: MDT</p>
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)
Acceptor business (AB) program	<p>S001: Supermarket</p> <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>Five days</p> <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is not excluded. File header date is not excluded.
Approval code	Required

Criteria	Requirement
Magnetic stripe data from authorization message	Not required
Trace ID	Required Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table.
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Required
Financial Detail Addendum/1644	None

Criteria	Requirement
Notes	<p>In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows:</p> <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) must contain the value 0. Subfield 6 (Card Present Data) must contain the value 1. Subfield 7 (Card Data: Input Mode) must contain a value of 2, B, C, or F. <p>Purchase (Goods and Services) with Cash Back transactions are accepted for Debit Mastercard transactions only. For DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type), value 09, DE 54 (Amounts, Additional), subfield 5 (Additional Amount, Amount) must be submitted with all Purchase (Goods and Services) with Cash Back transactions to identify the cash back portion of the transaction from DE 4 (Amount, Transaction). The cash back amount in DE 54, subfield 5 must be submitted in the same currency as the transaction.</p>

IRD 43: Canada Intracountry Supermarket Tier 2 (Debit)

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC
GCMS product ID	<p>Consumer debit: ACS, MDG, MDH, MDO, MDP, MDS, MHA, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY</p> <p>Commercial debit: MDT</p>
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)
Acceptor business (AB) program	<p>S001: Supermarket</p> <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>Five days</p> <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is not excluded. File header date is not excluded.
Approval code	Required

Canada intracountry interchange criteria
IRD 43: Canada Intracountry Supermarket Tier 2 (Debit)

Criteria	Requirement
Magnetic stripe data from authorization message	Not required
Trace ID	Required Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table.
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Required
Financial Detail Addendum/1644	None

Criteria	Requirement
Notes	<p>In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows:</p> <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) must contain the value 0. Subfield 6 (Card Present Data) must contain the value 1. Subfield 7 (Card Data: Input Mode) must contain a value of 2, B, C, or F. <p>Purchase (Goods and Services) with Cash Back transactions are accepted for Debit Mastercard transactions only. For DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type), value 09, DE 54 (Amounts, Additional), subfield 5 (Additional Amount, Amount) must be submitted with all Purchase (Goods and Services) with Cash Back transactions to identify the cash back portion of the transaction from DE 4 (Amount, Transaction). The cash back amount in DE 54, subfield 5 must be submitted in the same currency as the transaction.</p>

IRD 44: Canada Intracountry Big Box Stores Base (Debit)

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC
GCMS product ID	<p>Consumer debit: ACS, MDG, MDH, MDO, MDP, MDS, MHA, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY</p> <p>Commercial debit: MDT</p>
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)
Acceptor business (AB) program	<p>CAN1: Canada Big Box Stores</p> <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>Five days</p> <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is not excluded. File header date is not excluded.
Approval code	Required

Criteria	Requirement
Magnetic stripe data from authorization message	Not required
Trace ID	Required Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table.
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None

Criteria	Requirement
Notes	<p>In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows:</p> <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) must contain the value 0. Subfield 6 (Card Present Data) must contain the value 1. Subfield 7 (Card Data: Input Mode) must contain a value of 2, B, C, or F. <p>Purchase (Goods and Services) with Cash Back transactions are accepted for Debit Mastercard transactions only. For DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type), value 09, DE 54 (Amounts, Additional), subfield 5 (Additional Amount, Amount) must be submitted with all Purchase (Goods and Services) with Cash Back transactions to identify the cash back portion of the transaction from DE 4 (Amount, Transaction). The cash back amount in DE 54, subfield 5 must be submitted in the same currency as the transaction.</p>

IRD 45: Canada Intracountry Big Box Stores Tier 1 (Debit)

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC
GCMS product ID	<p>Consumer debit: ACS, MDG, MDH, MDO, MDP, MDS, MHA, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY</p> <p>Commercial debit: MDT</p>
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)
Acceptor business (AB) program	<p>CAN1: Canada Big Box Stores</p> <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>Five days</p> <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is not excluded. File header date is not excluded.
Approval code	Required

Criteria	Requirement
Magnetic stripe data from authorization message	Not required
Trace ID	Required Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table.
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Required
Financial Detail Addendum/1644	None

Criteria	Requirement
Notes	<p>In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows:</p> <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) must contain the value 0. Subfield 6 (Card Present Data) must contain the value 1. Subfield 7 (Card Data: Input Mode) must contain a value of 2, B, C, or F. <p>Purchase (Goods and Services) with Cash Back transactions are accepted for Debit Mastercard transactions only. For DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type), value 09, DE 54 (Amounts, Additional), subfield 5 (Additional Amount, Amount) must be submitted with all Purchase (Goods and Services) with Cash Back transactions to identify the cash back portion of the transaction from DE 4 (Amount, Transaction). The cash back amount in DE 54, subfield 5 must be submitted in the same currency as the transaction.</p>

IRD 46: Canada Intracountry Big Box Stores Tier 2 (Debit)

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC
GCMS product ID	<p>Consumer debit: ACS, MDG, MDH, MDO, MDP, MDS, MHA, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY</p> <p>Commercial debit: MDT</p>
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)
Acceptor business (AB) program	<p>CAN1: Canada Big Box Stores</p> <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>Five days</p> <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is not excluded. File header date is not excluded.
Approval code	Required

Criteria	Requirement
Magnetic stripe data from authorization message	Not required
Trace ID	Required Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table.
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Required
Financial Detail Addendum/1644	None

Criteria	Requirement
Notes	<p>In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows:</p> <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) must contain the value 0. Subfield 6 (Card Present Data) must contain the value 1. Subfield 7 (Card Data: Input Mode) must contain a value of 2, B, C, or F. <p>Purchase (Goods and Services) with Cash Back transactions are accepted for Debit Mastercard transactions only. For DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type), value 09, DE 54 (Amounts, Additional), subfield 5 (Additional Amount, Amount) must be submitted with all Purchase (Goods and Services) with Cash Back transactions to identify the cash back portion of the transaction from DE 4 (Amount, Transaction). The cash back amount in DE 54, subfield 5 must be submitted in the same currency as the transaction.</p>

IRD 47: Canada Intracountry Petroleum Base (Debit)

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC
GCMS product ID	<p>Consumer debit: ACS, MDG, MDH, MDO, MDP, MDS, MHA, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY</p> <p>Commercial debit: MDT</p>
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> PET1: Petroleum CAT/Automated Fuel Dispenser PET2: Petroleum Service Stations <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>Five days</p> <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is not excluded. File header date is not excluded.

Criteria	Requirement
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	Required Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table.
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None

Criteria	Requirement
Notes	<p>In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows:</p> <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) must contain the value 0. Subfield 6 (Card Present Data) must contain the value 1. Subfield 7 (Card Data: Input Mode) must contain a value of 2, B, C, or F. <p>Purchase (Goods and Services) with Cash Back transactions are accepted for Debit Mastercard transactions only. For DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type), value 09, DE 54 (Amounts, Additional), subfield 5 (Additional Amount, Amount) must be submitted with all Purchase (Goods and Services) with Cash Back transactions to identify the cash back portion of the transaction from DE 4 (Amount, Transaction). The cash back amount in DE 54, subfield 5 must be submitted in the same currency as the transaction.</p>

IRD 48: Canada Intracountry Petroleum Tier 1 (Debit)

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC
GCMS product ID	<p>Consumer debit: ACS, MDG, MDH, MDO, MDP, MDS, MHA, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY</p> <p>Commercial debit: MDT</p>
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> PET1: Petroleum CAT/Automated Fuel Dispenser PET2: Petroleum Service Stations <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>Five days</p> <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is not excluded. File header date is not excluded.

Criteria	Requirement
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	Required Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table.
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Required
Financial Detail Addendum/1644	None

Criteria	Requirement
Notes	<p>In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows:</p> <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) must contain the value 0. Subfield 6 (Card Present Data) must contain the value 1. Subfield 7 (Card Data: Input Mode) must contain a value of 2, B, C, or F. <p>Purchase (Goods and Services) with Cash Back transactions are accepted for Debit Mastercard transactions only. For DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type), value 09, DE 54 (Amounts, Additional), subfield 5 (Additional Amount, Amount) must be submitted with all Purchase (Goods and Services) with Cash Back transactions to identify the cash back portion of the transaction from DE 4 (Amount, Transaction). The cash back amount in DE 54, subfield 5 must be submitted in the same currency as the transaction.</p>

IRD 49: Canada Intracountry Petroleum Tier 2 (Debit)

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC
GCMS product ID	<p>Consumer debit: ACS, MDG, MDH, MDO, MDP, MDS, MHA, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY</p> <p>Commercial debit: MDT</p>
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> PET1: Petroleum CAT/Automated Fuel Dispenser PET2: Petroleum Service Stations <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>Five days</p> <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is not excluded. File header date is not excluded.

Criteria	Requirement
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	Required Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table.
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Required
Financial Detail Addendum/1644	None

Criteria	Requirement
Notes	<p>In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows:</p> <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) must contain the value 0. Subfield 6 (Card Present Data) must contain the value 1. Subfield 7 (Card Data: Input Mode) must contain a value of 2, B, C, or F. <p>Purchase (Goods and Services) with Cash Back transactions are accepted for Debit Mastercard transactions only. For DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type), value 09, DE 54 (Amounts, Additional), subfield 5 (Additional Amount, Amount) must be submitted with all Purchase (Goods and Services) with Cash Back transactions to identify the cash back portion of the transaction from DE 4 (Amount, Transaction). The cash back amount in DE 54, subfield 5 must be submitted in the same currency as the transaction.</p>

IRD 50: Canada Intracountry Specialty Clothing Stores Base (Debit)

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC
GCMS product ID	<p>Consumer debit: ACS, MDG, MDH, MDO, MDP, MDS, MHA, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY</p> <p>Commercial debit: MDT</p>
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)
Acceptor business (AB) program	<p>CAN2: Canada Specialty Clothing</p> <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>Five days</p> <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is not excluded. File header date is not excluded.
Approval code	Required

Criteria	Requirement
Magnetic stripe data from authorization message	Not required
Trace ID	Required Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table.
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None

Criteria	Requirement
Notes	<p>In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows:</p> <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) must contain the value 0. Subfield 6 (Card Present Data) must contain the value 1. Subfield 7 (Card Data: Input Mode) must contain a value of 2, B, C, or F. <p>Purchase (Goods and Services) with Cash Back transactions are accepted for Debit Mastercard transactions only. For DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type), value 09, DE 54 (Amounts, Additional), subfield 5 (Additional Amount, Amount) must be submitted with all Purchase (Goods and Services) with Cash Back transactions to identify the cash back portion of the transaction from DE 4 (Amount, Transaction). The cash back amount in DE 54, subfield 5 must be submitted in the same currency as the transaction.</p>

IRD 51: Canada Intracountry Specialty Clothing Stores Tier 1 (Debit)

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC
GCMS product ID	<p>Consumer debit: ACS, MDG, MDH, MDO, MDP, MDS, MHA, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY</p> <p>Commercial debit: MDT</p>
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)
Acceptor business (AB) program	<p>CAN2: Canada Specialty Clothing</p> <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>Five days</p> <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is not excluded. File header date is not excluded.

Canada intracountry interchange criteria
 IRD 51: Canada Intracountry Specialty Clothing Stores Tier 1 (Debit)

Criteria	Requirement
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	Required Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table.
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Required
Financial Detail Addendum/1644	None

Criteria	Requirement
Notes	<p>In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows:</p> <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) must contain the value 0. Subfield 6 (Card Present Data) must contain the value 1. Subfield 7 (Card Data: Input Mode) must contain a value of 2, B, C, or F. <p>Purchase (Goods and Services) with Cash Back transactions are accepted for Debit Mastercard transactions only. For DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type), value 09, DE 54 (Amounts, Additional), subfield 5 (Additional Amount, Amount) must be submitted with all Purchase (Goods and Services) with Cash Back transactions to identify the cash back portion of the transaction from DE 4 (Amount, Transaction). The cash back amount in DE 54, subfield 5 must be submitted in the same currency as the transaction.</p>

IRD 52: Canada Intracountry Specialty Clothing Stores Tier 2 (Debit)

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC
GCMS product ID	<p>Consumer debit: ACS, MDG, MDH, MDO, MDP, MDS, MHA, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY</p> <p>Commercial debit: MDT</p>
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)
Acceptor business (AB) program	<p>CAN2: Canada Specialty Clothing</p> <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>Five days</p> <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is not excluded. File header date is not excluded.

Criteria	Requirement
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	Required Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table.
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Required
Financial Detail Addendum/1644	None

Criteria	Requirement
Notes	<p>In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows:</p> <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) must contain the value 0. Subfield 6 (Card Present Data) must contain the value 1. Subfield 7 (Card Data: Input Mode) must contain a value of 2, B, C, or F. <p>Purchase (Goods and Services) with Cash Back transactions are accepted for Debit Mastercard transactions only. For DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type), value 09, DE 54 (Amounts, Additional), subfield 5 (Additional Amount, Amount) must be submitted with all Purchase (Goods and Services) with Cash Back transactions to identify the cash back portion of the transaction from DE 4 (Amount, Transaction). The cash back amount in DE 54, subfield 5 must be submitted in the same currency as the transaction.</p>

IRD 53: Canada Intracountry Standard and Non-SecureCode-enabled E-commerce (Debit)

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC
GCMS product ID	<p>Consumer debit: ACS, MDG, MDH, MDO, MDP, MDS, MHA, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY</p> <p>Commercial debit: MDT</p>
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OTH1: Other • P001: Beauty Salons • R001: Railways • S001: Supermarket • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	<p>Required</p> <p>Must be left-justified and cannot contain all spaces or all zeros</p>
Acceptor postal code	Required

Criteria	Requirement
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	None

IRD 54: Canada Intracountry Standard *SecureCode*-enabled (Debit)

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC
GCMS product ID	Consumer debit: ACS, MDG, MDH, MDO, MDP, MDS, MHA, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY Commercial debit: MDT
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OTH1: Other • P001: Beauty Salons • R001: Railways • S001: Supermarket • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	<p>Required</p> <p>Must be left-justified and cannot contain all spaces or all zeros</p>
Acceptor postal code	Required

Criteria	Requirement
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	In the First Presentment/1240: <ul style="list-style-type: none"> PDS 0023 (Terminal Type) is required and must contain the value CT6 (CAT level 6 [electronic commerce transaction]). PDS 0052 (Electronic Commerce Security Level Indicator), subfield 3 (UCAF Collection Indicator) is required and must contain the value of 1 (supported by the merchant, but UCAF data absent from the Authorization Request/0100 message) or 2 (both merchant and issuer are UCAF-enabled, as indicated in the Authorization Request/0100 and Authorization Request Response/0110 messages). PDS 0170 (Card Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) is required for all mail order/telephone order (MO/TO) and recurring payment transactions.

IRD 55: Canada Intracountry Other Base (Debit)

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC
GCMS product ID	Consumer debit: ACS, MDG, MDH, MDO, MDP, MDS, MHA, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY Commercial debit: MDT
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442

Criteria	Requirement
Processing code	<ul style="list-style-type: none"> • 00: Purchase (Goods and Services) • 09: Purchase (Goods and Services) with Cash Back • 18: Unique Transaction (requires unique MCC) • 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • CAN6: Canada Other. All MCCs assigned to OTH1 except the following: <ul style="list-style-type: none"> – MCC 5200 (Home Supply Warehouse Stores) – MCC 5300 (Wholesale Clubs) – MCC 5310 (Discount Stores) – MCC 5311 (Department Stores) – MCC 5541 (Service Stations [with or without Ancillary Services]) – MCC 5542 (Fuel Dispenser, Automated) – MCC 5611 (Men's and Boys' Clothing and Accessories Stores) – MCC 5621 (Women's Ready to Wear Stores) – MCC 5631 (Women's Accessory and Specialty Stores) – MCC 5641 (Children's and Infants' Wear Stores) – MCC 5651 (Family Clothing Stores) – MCC 5655 (Sports Apparel, Riding Apparel Stores) – MCC 5661 (Shoe Stores) – MCC 5691 (Men's and Women's Clothing Stores) – MCC 5699 (Accessory and Apparel Stores—Miscellaneous) – MCC 8398 (Charity) • F001: Restaurant • H001: Lodging • P001: Beauty Salons • R001: Railways • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>Five days</p> <ul style="list-style-type: none"> • Holidays are not excluded. • Transaction date is not excluded. • File header date is not excluded. <p>All post-authorized aggregated transit authority transactions are exempt from the timeliness test.</p>
Approval code	Required

Criteria	Requirement
Magnetic stripe data from authorization message	Not required
Trace ID	Required Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table.
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None

Criteria	Requirement
Notes	<p>In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows:</p> <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) must contain the value 0. Subfield 6 (Card Present Data) must contain the value 1. Subfield 7 (Card Data: Input Mode) must contain a value of 2, A, B, C, F, or M. <p>Purchase (Goods and Services) with Cash Back transactions are accepted for Debit Mastercard transactions only. For DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type), value 09, DE 54 (Amounts, Additional), subfield 5 (Additional Amount, Amount) must be submitted with all Purchase (Goods and Services) with Cash Back transactions to identify the cash back portion of the transaction from DE 4 (Amount, Transaction). The cash back amount in DE 54, subfield 5 must be submitted in the same currency as the transaction.</p>

IRD 56: Canada Intracountry Other Tier 1 (Debit)

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC
GCMS product ID	<p>Consumer debit: ACS, MDG, MDH, MDO, MDP, MDS, MHA, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY</p> <p>Commercial debit: MDT</p>
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • CAN6: Canada Other. All MCCs assigned to OTH1 except the following: <ul style="list-style-type: none"> – MCC 5200 (Home Supply Warehouse Stores) – MCC 5300 (Wholesale Clubs) – MCC 5310 (Discount Stores) – MCC 5311 (Department Stores) – MCC 5541 (Service Stations [with or without Ancillary Services]) – MCC 5542 (Fuel Dispenser, Automated) – MCC 5611 (Men's and Boys' Clothing and Accessories Stores) – MCC 5621 (Women's Ready to Wear Stores) – MCC 5631 (Women's Accessory and Specialty Stores) – MCC 5641 (Children's and Infants' Wear Stores) – MCC 5651 (Family Clothing Stores) – MCC 5655 (Sports Apparel, Riding Apparel Stores) – MCC 5661 (Shoe Stores) – MCC 5691 (Men's and Women's Clothing Stores) – MCC 5699 (Accessory and Apparel Stores—Miscellaneous) – MCC 8398 (Charity) • F001: Restaurant • H001: Lodging • P001: Beauty Salons • R001: Railways • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>Five days</p> <ul style="list-style-type: none"> • Holidays are not excluded. • Transaction date is not excluded. • File header date is not excluded. <p>All post-authorized aggregated transit authority transactions are exempt from the timeliness test.</p>
Approval code	Required
Magnetic stripe data from authorization message	Not required

Criteria	Requirement
Trace ID	Required Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table.
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Required
Financial Detail Addendum/1644	None
Notes	<p>In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows:</p> <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) must contain the value 0. Subfield 6 (Card Present Data) must contain the value 1. Subfield 7 (Card Data: Input Mode) must contain a value of 2, B, C, or F. <p>Purchase (Goods and Services) with Cash Back transactions are accepted for Debit Mastercard transactions only. For DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type), value 09, DE 54 (Amounts, Additional), subfield 5 (Additional Amount, Amount) must be submitted with all Purchase (Goods and Services) with Cash Back transactions to identify the cash back portion of the transaction from DE 4 (Amount, Transaction). The cash back amount in DE 54, subfield 5 must be submitted in the same currency as the transaction.</p>

IRD 57: Canada Intracountry Private Label

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	PVL
GCMS product ID	Consumer credit: PVA, PVB, PVC, PVD, PVE, PVF, PVG, PVH, PVI, PVJ, PVL Commercial credit: PVA, PVB, PVC, PVD, PVE, PVF, PVG, PVH, PVI, PVJ, PVL
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First Chargeback/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return) 28: Payment Transaction (valid only with CAB program D001)
Acceptor business (AB) program	<ul style="list-style-type: none"> A001: Airline B001: Cruise/Steamship D001: Payment Transaction (valid only for processing code 28) F001: Restaurant H001: Lodging M001: Mail Order/Telephone Order OTH1: Other P001: Beauty Salons R001: Railways S001: Supermarket T001: Telephone U001: Unique V001: Automobile/Vehicle Rental W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Required Transactions submitted for the account ranges participating in the Co-Brand Proprietary Transaction Management Program must provide a valid approval code.
Magnetic stripe data from authorization message	Not required

Criteria	Requirement
Trace ID	Required Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD Transactions submitted for the account ranges participating in the Co-Brand Proprietary Transaction Management Program must provide a valid trace ID.
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table.
Amount tolerance	Not required
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None Acquirers may submit a Financial Detail Addendum (Private Label Common Data)/1644 or Financial Detail Addendum (Private Label Line Item Detail)/1644.
Notes	PDS 0170 (Card Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) is required for all mail order/telephone order (MO/TO) and recurring payment transactions.

IRD 58: Canada Intracountry Other Tier 2 (Debit)

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC
GCMS Product ID	Consumer debit: ACS, MDG, MDH, MDO, MDP, MDS, MHA, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY Commercial debit: MDT
Message Type ID	<ul style="list-style-type: none">• First and Second Presentments/1240• First and Arbitration Chargebacks/1442
Processing Code	<ul style="list-style-type: none">• 00: Purchase (Goods and Services)• 09: Purchase (Goods and Services) with Cash Back• 18: Unique Transaction (requires unique MCC)• 20: Credit (Purchase Return)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • CAN6: Canada Other. All MCCs assigned to OTH1 except the following: <ul style="list-style-type: none"> – MCC 5200 (Home Supply Warehouse Stores) – MCC 5300 (Wholesale Clubs) – MCC 5310 (Discount Stores) – MCC 5311 (Department Stores) – MCC 5541 (Service Stations [with or without Ancillary Services]) – MCC 5542 (Fuel Dispenser, Automated) – MCC 5611 (Men's and Boys' Clothing and Accessories Stores) – MCC 5621 (Women's Ready to Wear Stores) – MCC 5631 (Women's Accessory and Specialty Stores) – MCC 5641 (Children's and Infants' Wear Stores) – MCC 5651 (Family Clothing Stores) – MCC 5655 (Sports Apparel, Riding Apparel Stores) – MCC 5661 (Shoe Stores) – MCC 5691 (Men's and Women's Clothing Stores) – MCC 5699 (Accessory and Apparel Stores—Miscellaneous) – MCC 8398 (Charity) • F001: Restaurant • H001: Lodging • P001: Beauty Salons • R001: Railways • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>Five days</p> <ul style="list-style-type: none"> • Holidays are not excluded. • Transaction date is not excluded. • File header date is not excluded. <p>All post-authorized aggregated transit authority transactions are exempt from the timeliness test.</p>
Approval code	Required
Magnetic stripe data from authorization message	Not required

Criteria	Requirement
Trace ID	Required Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table.
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Required
Financial Detail Addendum/1644	None
Notes	<p>In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows:</p> <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) must contain the value 0. Subfield 6 (Card Present Data) must contain the value 1. Subfield 7 (Card Data: Input Mode) must contain a value of 2, B, C, or F. <p>Purchase (Goods and Services) with Cash Back transactions are accepted for Debit Mastercard transactions only. For DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type), value 09, DE 54 (Amounts, Additional), subfield 5 (Additional Amount, Amount) must be submitted with all Purchase (Goods and Services) with Cash Back transactions to identify the cash back portion of the transaction from DE 4 (Amount, Transaction). The cash back amount in DE 54, subfield 5 must be submitted in the same currency as the transaction.</p>

IRD 59: Canada Intracountry Consumer Debit Emerging Sectors

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC
GCMS product ID	Consumer debit: ACS, MDG, MDH, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> EM05: Emerging Sectors. All MCCs assigned to EM05 except MCC 4900 (Utilities—Electric, Gas, Heating Oil, Sanitary, Water). EM06: Utilities Life Cycled. <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>Five days</p> <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is not excluded. File header date is not excluded.
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required

Criteria	Requirement
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	<p>Qualifications for this interchange program requires following MCC to have a minimum transaction amount equal to or greater than 1,000 CAD.</p> <ul style="list-style-type: none"> • MCC 8211 (Schools, Elementary and Secondary) • MCC 8220 (Colleges, Universities, Professional Schools, and Junior Colleges) • MCC 8299 (Schools and Educational Services not elsewhere classified) • MCC 8351 (Child care services) <p>NOTE: The other MCCs that belong to CAB program EM05 do not require the minimum qualification amount criteria.</p>

IRD BC: Canada Intracountry Consumer Credit Merit I Card Present EMV, Core

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MCC, MCE, MCG, MCS, MCW, MPL, MWE, MPE, MSP

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back 18: Unique Transaction (requires unique MCC)
Acceptor business (AB) program	<ul style="list-style-type: none"> A001: Airline B001: Cruise/Steamship CAN7: Canada Unique F001: Restaurant H001: Lodging M001: Mail Order/Telephone Order OTH1: Other P001: Beauty Salons R001: Railways S001: Supermarkets T001: Telephone CAN7: Canada Unique V001: Automobile/Vehicle Rental W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>Five days</p> <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is not excluded. File header date is not excluded.
Approval code	<p>Required</p> <p>If Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) equals Y, then Position 6 must contain the appropriate value: X, or Z.</p> <p>Refer to the <i>GCMS Parameter Table Layouts</i> for the Account Level Management technical specifics for IPM MPE table IP0040T1 (Issuer Account Range).</p>
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD</p>

Criteria	Requirement
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table.
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not Required
Financial Detail Addendum/1644	None
Notes	In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows: <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) must contain the value 0. Subfield 6 (Card Present Data) must contain the value 1. Subfield 7 (Card Data: Input Mode) must contain a value of C or F.

IRD BD: Canada Intracountry Consumer Credit Merit I Card Present EMV, World

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MCC, MCE, MCG, MCS, MCW, MPL, MWE, MPE

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back 18: Unique Transaction (requires unique MCC)
Acceptor business (AB) program	<ul style="list-style-type: none"> A001: Airline B001: Cruise/Steamship CAN7: Canada Unique F001: Restaurant H001: Lodging M001: Mail Order/Telephone Order OTH1: Other P001: Beauty Salons R001: Railways S001: Supermarkets T001: Telephone CAN7: Canada Unique V001: Automobile/Vehicle Rental W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>Five days</p> <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is not excluded. File header date is not excluded.
Approval code	<p>Required</p> <p>This is an Account Level Management interchange program. To qualify for this program, the following conditions must be met:</p> <ul style="list-style-type: none"> Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) must equal to Y. Position 6 must contain the appropriate value: G, B, or E. <p>Refer to the <i>GCMS Parameter Table Layouts</i> for the Account Level Management technical specifics for IPM MPE table IP0040T1 (Issuer Account Range).</p>
Magnetic stripe data from authorization message	Not required

Criteria	Requirement
Trace ID	Required Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table.
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not Required
Financial Detail Addendum/1644	None
Notes	In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows: <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) must contain the value 0. Subfield 6 (Card Present Data) must contain the value 1. Subfield 7 (Card Data: Input Mode) must contain a value of C or F.

IRD BE: Canada Intracountry Consumer Credit Merit I Card Present EMV, World Elite

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MCC, MCE, MCG, MCS, MCW, MPL, MWE, MSP
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back 18: Unique Transaction (requires unique MCC)
Acceptor business (AB) program	<ul style="list-style-type: none"> A001: Airline B001: Cruise/Steamship CAN7: Canada Unique F001: Restaurant H001: Lodging M001: Mail Order/Telephone Order OTH1: Other P001: Beauty Salons R001: Railways S001: Supermarkets T001: Telephone CAN7: Canada Unique V001: Automobile/Vehicle Rental W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>Five days</p> <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is not excluded. File header date is not excluded.

Criteria	Requirement
Approval code	<p>Required</p> <p>This is an Account Level Management interchange program. To qualify for this program, the following conditions must be met:</p> <ul style="list-style-type: none"> Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) must equal to Y. Position 6 must contain the appropriate value: A, J, or S. <p>Refer to the <i>GCMS Parameter Table Layouts</i> for the Account Level Management technical specifics for IPM MPE table IP0040T1 (Issuer Account Range).</p>
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	<p>Required</p> <p>Must be left-justified and cannot contain all spaces or all zeros</p>
Acceptor postal code	Required
Acceptor state, province, or region code	<p>Required</p> <p>When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.</p>
Acceptor country code	<p>Required</p> <p>Cannot contain spaces</p>
Mastercard Assigned ID	Not Required
Financial Detail Addendum/1644	None

Criteria	Requirement
Notes	<p>In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows:</p> <ul style="list-style-type: none"> • Subfield 5 (Cardholder Present Data) must contain the value 0. • Subfield 6 (Card Present Data) must contain the value 1. • Subfield 7 (Card Data: Input Mode) must contain a value of C or F.

IRD BF: Canada Intracountry Consumer Credit Merit I Card Present EMV, Muse Mastercard

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MSP
Message type ID	<ul style="list-style-type: none"> • First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> • 00: Purchase (Goods and Services) • 09: Purchase (Goods and Services) with Cash Back • 18: Unique Transaction (requires unique MCC)
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • CAN7: Canada Unique • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OTH1: Other • P001: Beauty Salons • R001: Railways • S001: Supermarkets • T001: Telephone • CAN7: Canada Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>

Criteria	Requirement
Timeliness	Five Days <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is not excluded. File header date is not excluded.
Approval code	Required <p>This is an Account Level Management interchange program. To qualify for this program, the following conditions must be met:</p> <ul style="list-style-type: none"> Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) must equal Y. Position 6 must contain the appropriate value: Q. <p>Refer to the <i>GCMS Parameter Table Layouts</i> for the Account Level Management technical specifics for IPM MPE table IP0040T1 (Issuer Account Range).</p>
Magnetic stripe data from authorization message	Not required
Trace ID	Required <p>Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD</p>
Acceptor business code (MCC)	Required <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required <p>Must be left-justified and cannot contain all spaces or all zeros</p>
Acceptor postal code	Required
Acceptor state, province, or region code	Required <p>When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.</p>
Acceptor country code	Required <p>Cannot contain spaces</p>

Criteria	Requirement
Mastercard Assigned ID	Not Required
Financial Detail Addendum/1644	None
Notes	<p>In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows:</p> <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) must contain the value 0. Subfield 6 (Card Present Data) must contain the value 1. Subfield 7 (Card Data: Input Mode) must contain a value of C or F

IRD BQ: Canada Intracountry Commercial Data Rate I

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Commercial credit: MCF, MCO, MCP, MES, MLA
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> M001: Mail Order/Telephone Order OT50: Other. All MCCs assigned to OTH1 except MCC 8398 (Organizations, Charitable, and Social Service) P001: Beauty Salons S001: Supermarket T001: Telephone U001: Unique W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>Five days</p> <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is not excluded. File header date is not excluded.

Criteria	Requirement
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	Required Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table. Must contain an MCC other than one from the following categories: <ul style="list-style-type: none"> • 3000–3350, 4511 (Airlines, Airline Carriers) • 3351–3500, 7512, 7513, 7519 (Automobile/Vehicle Rental) • 3501–3999, 7011 (Hotel/Motel) • 4112 (Passenger Railways) • 4411 (Cruise Line) • 5812–5814 (Restaurant)
Amount tolerance	None
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required

Criteria	Requirement
Financial Detail Addendum/1644	<p>For Mastercard Corporate Card, Mastercard Purchasing Card, and Mastercard Fleet Card account ranges:</p> <p>All MCCs other than fuel locations (4468, 5499, 5541, 5542, 5983) and maintenance locations (5013, 5511, 5531, 5532, 5533, 5599, 7531, 7534, 7535, 7538, 7542, 7549, 7692, 7699) require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data:</p> <ul style="list-style-type: none"> • PDS 0508 (Customer Code) (Must be sent if provided by the customer. Do not send all spaces.) <p>All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data:</p> <ul style="list-style-type: none"> • PDS 0597 (Total Tax Amount) • PDS 0682 (Detail Tax Amount 1) • PDS 0683 (Detail Tax Amount 2). Required only if a second tax is applicable. <p>For Mastercard Fleet Card account ranges at fuel locations (MCCs 4468, 5499, 5541, 5542, 5983):</p> <p>The following Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 data is required:</p> <ul style="list-style-type: none"> • PDS 0620 (Oil Company Brand Name) • PDS 0621 (Purchase Time) • PDS 0622 (Motor Fuel Service Type) <ul style="list-style-type: none"> – When the value is 3 (only non-fuel products being purchased), then the following are required in Financial Detail Addendum (Corporate Line Item Detail)/1644: <ul style="list-style-type: none"> – PDS 0641 (Product Code) – PDS 0642 (Item Description) – PDS 0643 (Item Quantity) – PDS 0645 (Item Unit of Measure) – PDS 0646 (Unit Price) – PDS 0647 (Extended Item Amount) – PDS 0654 (Debit or Credit Indicator) • PDS 0623 (Motor Fuel Information) (The field requirements for this PDS are dependent on values in other fields.) • PDS 0629 (Odometer Reading) (The field requirements for this PDS are dependent on values in other fields.) • PDS 0630 (Vehicle Number) (The field requirements for this PDS are dependent on values in other fields.) • PDS 0631 (Driver Number/ID Number) (The field requirements for this PDS are dependent on values in other fields.) • PDS 0632 (Product Type Code) <p>For Mastercard Fleet Card account ranges at maintenance locations (MCCs 5013, 5511, 5531, 5532, 5533, 5599, 7531, 7534, 7535, 7538, 7542, 7549, 7692, and 7699):</p>

Criteria	Requirement
	<p>The following Financial Detail Addendum (Corporate Line Item Detail)/1644 data is required:</p> <ul style="list-style-type: none"> • PDS 0641 (Product Code) • PDS 0642 (Item Description) • PDS 0643 (Item Quantity) • PDS 0645 (Item Unit of Measure) • PDS 0646 (Unit Price) • PDS 0647 (Extended Item Amount) • PDS 0654 (Debit or Credit Indicator)
Notes	<p>PDS 0170 (Card Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) is required for all mail order/ telephone order (MO/ TO) and recurring payment transactions.</p> <p>Processing Code 20 (Credit [Purchase Return]) addendum data is not required for returns.</p>

IRD BR: Canada Intracountry Commercial Data Rate II

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Commercial credit: MCF, MCO, MCP, MES, MLA
Message type ID	<ul style="list-style-type: none"> • First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> • 00: Purchase (Goods and Services) • 18: Unique Transaction (requires unique MCC) • 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> • M001: Mail Order/Telephone Order • OT57: Other. All MCCs assigned to OTH1 except fuel and maintenance MCCs. • P001: Beauty Salons • S001: Supermarket • T001: Telephone • U001: Unique • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>

Criteria	Requirement
Timeliness	Five days <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is not excluded. File header date is not excluded.
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	Required Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table. Must contain an MCC other than one from the following categories: <ul style="list-style-type: none"> 3000–3350, 4511 (Airlines, Airline Carriers) 3351–3500, 7512, 7513, 7519 (Automobile/Vehicle Rental) 3501–3999, 7011 (Hotel/Motel) 4112 (Passenger Railways) 4411 (Cruise Line) 5812–5814 (Restaurant) 4468, 5499, 5541, 5542, 5983 (Fuel Locations) 5013, 5511, 5531–5533, 5599, 7531, 7534, 7535, 7538, 7542, 7549, 7692, 7699 (Maintenance)
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.

Criteria	Requirement
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required

Criteria	Requirement
Financial Detail Addendum/1644	<p>All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data:</p> <ul style="list-style-type: none"> • PDS 0508 (Customer Code) (Must be sent if provided by the customer. Do not send all spaces.) • PDS 0597 (Total Tax Amount) • PDS 0682 (Detail Tax Amount 1) • PDS 0683 (Detail Tax Amount 2). Required only if a second tax is applicable. <p>All MCCs other than Shipping/Courier (MCCs 4214, 4215) and Temporary Services (MCC 7361) require the following Financial Detail Addendum (Corporate Line Item Detail)/1644 data:</p> <ul style="list-style-type: none"> • PDS 0641 (Product Code) • PDS 0642 (Item Description) • PDS 0643 (Item Quantity) • PDS 0645 (Item Unit of Measure) • PDS 0646 (Unit Price) • PDS 0647 (Extended Item Amount) • PDS 0654 (Debit or Credit Indicator) <p>Shipping/Courier MCCs (4214 and 4215) require the following Financial Detail Addendum (Shipping/Courier Services)/1644 data:</p> <ul style="list-style-type: none"> • PDS 0735 (Service Descriptor Codes) • PDS 0736 (Tracking Number or Pickup Number) • PDS 0737 (Shipping Net Amounts) • PDS 0739 (Pickup Date) • PDS 0741 (Number of Packages) • PDS 0742 (Package Weight) • PDS 0743 (Unit of Measure) • PDS 0744 (Shipping Party Information) • PDS 0745 (Shipping Party Address) • PDS 0746 (Shipping Party Postal Information) • PDS 0747 (Shipping Party Contact) • PDS 0748 (Delivery Party Information) • PDS 0749 (Delivery Party Address Information) • PDS 0750 (Delivery Party Postal Information) • PDS 0754 (Delivery Party Contact) <p>Temporary Services (MCC 7361) requires the following Financial Detail Addendum (Temporary Services)/1644 data:</p> <ul style="list-style-type: none"> • PDS 0718 (Employee/Temp Name/ID) • PDS 0720 (Job Description) • PDS 0727 (Temp Start Date) • PDS 0728 (Temp Week Ending) • PDS 0729 (Requestor Name or ID)

Criteria	Requirement
	<ul style="list-style-type: none"> One of the following fields in the Financial Detail Addendum (Temporary Services)/1644 is required: <ul style="list-style-type: none"> PDS 0723 (Regular Hours Worked) PDS 0725 (Overtime Hours Worked) PDS 0734 (Miscellaneous Expenses) In addition, one of the following fields is required based on the type of expense being itemized when the type of expense is either Regular Hours or Overtime Hours: <ul style="list-style-type: none"> PDS 0724 (Regular Hours Rate) (required when PDS 0723 is provided) PDS 0726 (Overtime Hours Rate) (required when PDS 0725 is provided)
Notes	<p>PDS 0170 (Card Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) is required for all mail order/telephone order (MO/TO) and recurring payment transactions.</p> <p>Processing Code 20 (Credit [Purchase Return]) addendum data is not required for returns.</p>

IRD BS: Canada Intracountry Commercial Large Ticket

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Commercial credit: MCF, MCO, MCP, MES, MLA
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> M001: Mail Order/Telephone Order OT57: Other. All MCCs assigned to OTH1 except fuel and maintenance MCCs. P001: Beauty Salons S001: Supermarket T001: Telephone U001: Unique W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>

Criteria	Requirement
Timeliness	Five days <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is not excluded. File header date is not excluded.
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	Required Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table. Must contain an MCC other than one from the following categories: <ul style="list-style-type: none"> 3000–3350, 4511 (Airlines, Airline Carriers) 3351–3500, 7512, 7513, 7519 (Automobile/Vehicle Rental) 3501–3999, 7011 (Hotel/Motel) 4112 (Passenger Railways) 4411 (Cruise Line) 5812–5814 (Restaurant) 4468, 5499, 5541, 5542, 5983 (Fuel Locations) 5013, 5511, 5531–5533, 5599, 7531, 7534, 7535, 7538, 7542, 7549, 7692, 7699 (Maintenance)
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.

Criteria	Requirement
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required

Criteria	Requirement
Financial Detail Addendum/1644	<p>All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data:</p> <ul style="list-style-type: none"> • PDS 0508 (Customer Code) (Must be sent if provided by the customer. Do not send all spaces.) • PDS 0597 (Total Tax Amount) • PDS 0682 (Detail Tax Amount 1) • PDS 0683 (Detail Tax Amount 2). Required only if a second tax is applicable. <p>All MCCs other than Shipping/Courier (MCCs 4214, 4215) and Temporary Services (MCC 7361) require the following Financial Detail Addendum (Corporate Line Item Detail)/1644 data:</p> <ul style="list-style-type: none"> • PDS 0641 (Product Code) • PDS 0642 (Item Description) • PDS 0643 (Item Quantity) • PDS 0645 (Item Unit of Measure) • PDS 0646 (Unit Price) • PDS 0647 (Extended Item Amount) • PDS 0654 (Debit or Credit Indicator) <p>Shipping/Courier MCCs (4214 and 4215) require the following Financial Detail Addendum (Shipping/Courier Services)/1644 data:</p> <ul style="list-style-type: none"> • PDS 0735 (Service Descriptor Codes) • PDS 0736 (Tracking Number or Pickup Number) • PDS 0737 (Shipping Net Amounts) • PDS 0739 (Pickup Date) • PDS 0741 (Number of Packages) • PDS 0742 (Package Weight) • PDS 0743 (Unit of Measure) • PDS 0744 (Shipping Party Information) • PDS 0745 (Shipping Party Address) • PDS 0746 (Shipping Party Postal Information) • PDS 0747 (Shipping Party Contact) • PDS 0748 (Delivery Party Information) • PDS 0749 (Delivery Party Address Information) • PDS 0750 (Delivery Party Postal Information) • PDS 0754 (Delivery Party Contact) <p>Temporary Services (MCC 7361) requires the following Financial Detail Addendum (Temporary Services)/1644 data:</p> <ul style="list-style-type: none"> • PDS 0718 (Employee/Temp Name/ID) • PDS 0720 (Job Description) • PDS 0727 (Temp Start Date) • PDS 0728 (Temp Week Ending) • PDS 0729 (Requestor Name or ID)

Criteria	Requirement
	<ul style="list-style-type: none"> One of the following fields in the Financial Detail Addendum (Temporary Services)/1644 is required: <ul style="list-style-type: none"> PDS 0723 (Regular Hours Worked) PDS 0725 (Overtime Hours Worked) PDS 0734 (Miscellaneous Expenses) In addition, one of the following fields is required based on the type of expense being itemized when the type of expense is either Regular Hours or Overtime Hours: <ul style="list-style-type: none"> PDS 0724 (Regular Hours Rate) (required when PDS 0723 is provided) PDS 0726 (Overtime Hours Rate) (required when PDS 0725 is provided)
Notes	<p>DE 4 (Amount, Transaction) must be greater than CAD 10,000.</p> <p>PDS 0170 (Card Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) is required for all mail order/telephone order (MO/TO) and recurring payment transactions.</p> <p>Processing Code 20 (Credit [Purchase Return]) addendum data is not required for returns.</p>

IRD C5: Canada Intracountry Consumer Debit Charity

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC
GCMS product ID	Consumer debit: ACS, MDG, MDH, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back 20: Credit (Purchase Return)
Acceptor business (AB) program	<p>CH01: Charitable Organizations</p> <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>Five days</p> <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is not excluded. File header date is not excluded.

Criteria	Requirement
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	Required Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD.
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table.
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces

Criteria	Requirement
Mastercard Assigned ID	<p>Not required</p> <p>This is present conditionally for certain merchants that are provided a Mastercard Assigned ID as follows:</p> <ul style="list-style-type: none"> • 411593 (Red Cross Canada) • 411601 (Save the Children Canada) • 411602 (World Vision Canada) • 411603 (Doctors without Borders) • 411604 (Care Canada) • 411605 (Oxfam Canada) • 411606 (Oxfam Quebec) • 411608 (Plan Canada) • 413915 (Humanitarian Coalition) <p>More details are available in "Mastercard Announces New and Revised Intracountry Interchange Programs in Canada," <i>Canada Region Interchange Bulletin</i> No. 3, 18 November 2014.</p>
Financial Detail Addendum/1644	None
Notes	None

IRD CC: Canada Intracountry Commercial Charity

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Commercial credit: MAB, MBD, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MES, MLA, MNF, MPW, MRW, MWB
Message type ID	<ul style="list-style-type: none"> • First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> • 00: Purchase (Goods and Services) • 09: Purchase (Goods and Services) with Cash Back • 20: Credit (Purchase Return)
Acceptor business (AB) program	<p>CH01: Charitable Organizations</p> <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>

Criteria	Requirement
Timeliness	Five days <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is not excluded.
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	Required Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD.
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table.
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces

Criteria	Requirement
Mastercard Assigned ID	<p>Not required</p> <p>This is present conditionally for certain merchants that are provided a Mastercard Assigned ID as follows:</p> <ul style="list-style-type: none"> • 411593 (Red Cross Canada) • 411601 (Save the Children Canada) • 411602 (World Vision Canada) • 411603 (Doctors without Borders) • 411604 (Care Canada) • 411605 (Oxfam Canada) • 411606 (Oxfam Quebec) • 411608 (Plan Canada) • 413915 (Humanitarian Coalition) <p>More details are available in "Mastercard Announces New and Revised Intracountry Interchange Programs in Canada," <i>Canada Region Interchange Bulletin</i> No. 3, 18 November 2014.</p>
Financial Detail Addendum/1644	None

IRD CD: Canada Intracountry Consumer Credit Charity, Core

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MCC, MCE, MCG, MCS, MCW, MPL, MWE, MPE, MSP
Message type ID	<ul style="list-style-type: none"> • First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> • 00: Purchase (Goods and Services) • 09: Purchase (Goods and Services) with Cash Back • 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> • CH01: Charitable Organizations <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>

Criteria	Requirement
Timeliness	Five days <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is not excluded. File header date is not excluded.
Approval code	Required If Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) equals Y, then Position 6 must contain the appropriate value: X or Z. Refer to the <i>GCMS Parameter Table Layouts</i> for the Account Level Management technical specifics for IPM MPE table IP0040T1 (Issuer Account Range).
Magnetic stripe data from authorization message	Not required
Trace ID	Required Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table.
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces

Criteria	Requirement
Mastercard Assigned ID	<p>Not Required</p> <p>This is present conditionally for certain merchants that are provided a Mastercard Assigned ID as follows:</p> <ul style="list-style-type: none"> • 411593 (Red Cross Canada) • 411601 (Save the Children Canada) • 411602 (World Vision Canada) • 411603 (Doctors without Borders) • 411604 (Care Canada) • 411605 (Oxfam Canada) • 411606 (Oxfam Quebec) • 411608 (Plan Canada) • 413915 (Humanitarian Coalition) <p>More details are available in "Mastercard Announces New and Revised Intracountry Interchange Programs in Canada," <i>Canada Region Interchange Bulletin</i> No. 3, 18 November 2014.</p>
Financial Detail Addendum/1644	None
Notes	

IRD CE: Canada Intracountry Consumer Credit Charity, World

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MCC, MCE, MCG, MCS, MCW, MPL, MWE, MPE
Message type ID	<ul style="list-style-type: none"> • First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> • 00: Purchase (Goods and Services) • 09: Purchase (Goods and Services) with Cash Back • 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> • CH01: Charitable Organizations <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>

Criteria	Requirement
Timeliness	Five days <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is not excluded. File header date is not excluded.
Approval code	Required <p>This is an Account Level Management interchange program. To qualify for this program, the following conditions must be met:</p> <ul style="list-style-type: none"> Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) must equal Y. Position 6 must contain the appropriate value: G, B, or E. <p>Refer to the <i>GCMS Parameter Table Layouts</i> for the Account Level Management technical specifics for IPM MPE table IP0040T1 (Issuer Account Range).</p>
Magnetic stripe data from authorization message	Not required
Trace ID	Required <p>Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD</p>
Acceptor business code (MCC)	Required <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required <p>Must be left-justified and cannot contain all spaces or all zeros</p>
Acceptor postal code	Required
Acceptor state, province, or region code	Required <p>When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.</p>
Acceptor country code	Required <p>Cannot contain spaces</p>

Criteria	Requirement
Mastercard Assigned ID	<p>Not Required</p> <p>This is present conditionally for certain merchants that are provided a Mastercard Assigned ID as follows:</p> <ul style="list-style-type: none"> • 411593 (Red Cross Canada) • 411601 (Save the Children Canada) • 411602 (World Vision Canada) • 411603 (Doctors without Borders) • 411604 (Care Canada) • 411605 (Oxfam Canada) • 411606 (Oxfam Quebec) • 411608 (Plan Canada) • 413915 (Humanitarian Coalition) <p>More details are available in "Mastercard Announces New and Revised Intracountry Interchange Programs in Canada," <i>Canada Region Interchange Bulletin</i> No. 3, 18 November 2014.</p>
Financial Detail Addendum/1644	None
Notes	None

IRD CF: Canada Intracountry Consumer Credit Charity, World Elite

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MCC, MCE, MCG, MCS, MCW, MPL, MWE, MSP
Message type ID	<ul style="list-style-type: none"> • First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> • 00: Purchase (Goods and Services) • 09: Purchase (Goods and Services) with Cash Back • 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> • CH01: Charitable Organizations <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>

Criteria	Requirement
Timeliness	<p>Five Days</p> <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is not excluded. File header date is not excluded.
Approval code	<p>Required</p> <p>This is an Account Level Management interchange program. To qualify for this program, the following conditions must be met:</p> <ul style="list-style-type: none"> Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) must equal Y. Position 6 must contain the appropriate value: A, J, or S. <p>Refer to the <i>GCMS Parameter Table Layouts</i> for the Account Level Management technical specifics for IPM MPE table IP0040T1 (Issuer Account Range).</p>
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	<p>Required</p> <p>Must be left-justified and cannot contain all spaces or all zeros</p>
Acceptor postal code	Required
Acceptor state, province, or region code	<p>Required</p> <p>When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.</p>
Acceptor country code	<p>Required</p> <p>Cannot contain spaces</p>

Criteria	Requirement
Mastercard Assigned ID	<p>Not Required</p> <p>This is present conditionally for certain merchants that are provided a Mastercard Assigned ID as follows:</p> <ul style="list-style-type: none"> • 411593 (Red Cross Canada) • 411601 (Save the Children Canada) • 411602 (World Vision Canada) • 411603 (Doctors without Borders) • 411604 (Care Canada) • 411605 (Oxfam Canada) • 411606 (Oxfam Quebec) • 411608 (Plan Canada) • 413915 (Humanitarian Coalition) <p>More details are available in "Mastercard Announces New and Revised Intracountry Interchange Programs in Canada," <i>Canada Region Interchange Bulletin</i> No. 3, 18 November 2014.</p>
Financial Detail Addendum/1644	None
Notes	None

IRD CG: Canada Intracountry Consumer Credit Charity, Muse Mastercard

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MSP
Message type ID	<ul style="list-style-type: none"> • First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> • 00: Purchase (Goods and Services) • 09: Purchase (Goods and Services) with Cash Back • 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> • CH01: Charitable Organizations <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>

Criteria	Requirement
Timeliness	<p>Five Days</p> <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is not excluded. File header date is not excluded.
Approval code	<p>Required</p> <p>This is an Account Level Management interchange program. To qualify for this program, the following conditions must be met:</p> <ul style="list-style-type: none"> Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) must equal Y. Position 6 must contain the appropriate value: Q. <p>Refer to the <i>GCMS Parameter Table Layouts</i> for the Account Level Management technical specifics for IPM MPE table IP0040T1 (Issuer Account Range).</p>
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	<p>Required</p> <p>Must be left-justified and cannot contain all spaces or all zeros</p>
Acceptor postal code	Required
Acceptor state, province, or region code	<p>Required</p> <p>When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.</p>
Acceptor country code	<p>Required</p> <p>Cannot contain spaces</p>

Criteria	Requirement
Mastercard Assigned ID	<p>Not Required</p> <p>This is present conditionally for certain merchants that are provided a Mastercard Assigned ID as follows:</p> <ul style="list-style-type: none"> • 411593 (Red Cross Canada) • 411601 (Save the Children Canada) • 411602 (World Vision Canada) • 411603 (Doctors without Borders) • 411604 (Care Canada) • 411605 (Oxfam Canada) • 411606 (Oxfam Quebec) • 411608 (Plan Canada) • 413915 (Humanitarian Coalition) <p>More details are available in "Mastercard Announces New and Revised Intracountry Interchange Programs in Canada," Canada Region Interchange Bulletin No. 3, 18 November 2014.</p>
Financial Detail Addendum/1644	None
Notes	None

IRD CR: Canada Intracountry Consumer Debit Recurring Payments

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC
GCMS product ID	Consumer debit: ACS, MDG, MDH, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY
Message type ID	<ul style="list-style-type: none"> • First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> • 00: Purchase (Goods and Services) • 18: Unique Transaction (requires unique MCC) • 20: Credit (Purchase Return)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001—Cruise/Steamship • EM06: Utilities Life Cycled <ul style="list-style-type: none"> – MCC 4900 (Utilities—Electric, Gas, Heating Oil, Sanitary, Water) • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OT43: Other. All MCCs assigned to OTH1 except MCC 4900 (Utilities—Electric, Gas, Heating, Oil, Sanitary, Water) • OTH1: Other • P001: Beauty Salons • R001: Railways • S001: Supermarket • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>Five days</p> <ul style="list-style-type: none"> • Holidays are not excluded. • Transaction date is not excluded. • File header date is not excluded.
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required

Criteria	Requirement
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	In the First Presentment/1240: <ul style="list-style-type: none"> DE 22 (Point of Service Data Code), subfield 5 (Cardholder Present Data) is required and must be 4. PDS 0170 (Card Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) is required for all mail order/telephone order (MO/TO) and recurring payment transactions.

IRD EN: Canada Intracountry Consumer Credit Merit 3 Digital Commerce, Core

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MCC, MCE, MCG, MCS, MCW, MPL, MWE, MPE, MSP
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 18: Unique Transaction (requires unique MCC)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • CAN7: Canada Unique • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OTH1: Other • P001: Beauty Salons • R001: Railways • S001: Supermarkets • T001: Telephone • CAN7: Canada Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>Five days</p> <ul style="list-style-type: none"> • Holidays are not excluded. • Transaction date is not excluded. • File header date is not excluded.
Approval code	<p>Required</p> <p>If Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) equals Y, then Position 6 must contain the appropriate value: X or Z.</p> <p>Refer to the <i>GCMS Parameter Table Layouts</i> for the Account Level Management technical specifics for IPM MPE table IP0040T1 (Issuer Account Range).</p>
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required

Criteria	Requirement
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not Required
Financial Detail Addendum/1644	None
Notes	In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows: <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) must contain the value 1, 2, 3, 4, or 5. Subfield 6 (Card Present Data) must contain the value 0. Subfield 7 (Card Data: Input Mode) must contain a value of 6, 7, R, S, or T.

IRD EO: Canada Intracountry Consumer Credit Merit 3 Digital Commerce, World

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MCC, MCE, MCG, MCS, MCW, MPL, MWE, MPE
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 18: Unique Transaction (requires unique MCC)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • CAN7: Canada Unique • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OTH1: Other • P001: Beauty Salons • R001: Railways • S001: Supermarkets • T001: Telephone • CAN7: Canada Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>Five days</p> <ul style="list-style-type: none"> • Holidays are not excluded. • Transaction date is not excluded. • File header date is not excluded.
Approval code	<p>Required</p> <p>This is an Account Level Management interchange program. To qualify for this program, the following conditions must be met:</p> <ul style="list-style-type: none"> • Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) must equal Y. • Position 6 must contain the appropriate value: G, B, or E. <p>Refer to the <i>GCMS Parameter Table Layouts</i> for the Account Level Management technical specifics for IPM MPE table IP0040T1 (Issuer Account Range).</p>
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required

Criteria	Requirement
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not Required
Financial Detail Addendum/1644	None
Notes	In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows: <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) must contain the value 1, 2, 3, 4, or 5. Subfield 6 (Card Present Data) must contain the value 0. Subfield 7 (Card Data: Input Mode) must contain a value of 6, 7, R, S, or T.

IRD EP: Canada Intracountry Consumer Credit Merit 3 Digital Commerce, World Elite

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MCC, MCE, MCG, MCS, MCW, MPL, MWE, MSP
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 18: Unique Transaction (requires unique MCC)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • CAN7: Canada Unique • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OTH1: Other • P001: Beauty Salons • R001: Railways • S001: Supermarkets • T001: Telephone • CAN7: Canada Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>Five Days</p> <ul style="list-style-type: none"> • Holidays are not excluded. • Transaction date is not excluded. • File header date is not excluded.
Approval code	<p>Required</p> <p>This is an Account Level Management interchange program. To qualify for this program, the following conditions must be met:</p> <ul style="list-style-type: none"> • Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) must equal Y. • Position 6 must contain the appropriate value: A, J, or S. <p>Refer to the <i>GCMS Parameter Table Layouts</i> for the Account Level Management technical specifics for IPM MPE table IP0040T1 (Issuer Account Range).</p>
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required

Criteria	Requirement
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not Required
Financial Detail Addendum/1644	None
Notes	In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows: <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) must contain the value 1, 2, 3, 4, or 5. Subfield 6 (Card Present Data) must contain the value 0. Subfield 7 (Card Data: Input Mode) must contain a value of 6, 7, R, S, or T.

IRD EQ: Canada Intracountry Consumer Credit Merit 3 Digital Commerce, Muse Mastercard

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MSP
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 18: Unique Transaction (requires unique MCC)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • CAN7: Canada Unique • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OTH1: Other • P001: Beauty Salons • R001: Railways • S001: Supermarkets • T001: Telephone • CAN7: Canada Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>Five days</p> <ul style="list-style-type: none"> • Holidays are not excluded. • Transaction date is not excluded. • File header date is not excluded.
Approval code	<p>Required</p> <p>This is an Account Level Management interchange program. To qualify for this program, the following conditions must be met:</p> <ul style="list-style-type: none"> • Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) must equal Y. • Position 6 must contain the appropriate value: Q. <p>Refer to the <i>GCMS Parameter Table Layouts</i> for the Account Level Management technical specifics for IPM MPE table IP0040T1 (Issuer Account Range).</p>
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required

Criteria	Requirement
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not Required
Financial Detail Addendum/1644	None
Notes	In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows: <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) must contain the value 1, 2, 3, 4, or 5. Subfield 6 (Card Present Data) must contain the value 0. Subfield 7 (Card Data: Input Mode) must contain a value of 6, 7, R, S, or T.

IRD EZ: Canada Intracountry Commercial Rebate

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Commercial credit: MAB, MAC, MBD, MBE, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MES, MLA, MNF, MPW, MRW, MWB, MWO
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	28: Payment Transaction

Criteria	Requirement
Acceptor business (AB) program	D001: Payment Transactions For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i> .
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Required Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table.
Amount tolerance	Not required
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None

Criteria	Requirement
Notes	PDS 0170 (Card Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) is required for all mail order/telephone order (MO/TO) and recurring payment transactions.

IRD G4: Canada Intracountry Masterpass (Debit)

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC
GCMS product ID	Consumer debit: ACS, MDG, MDH, MDO, MDP, MDS, MHA, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> A001: Airline B001: Cruise/Steamship F001: Restaurant H001: Lodging M001: Mail Order/Telephone Order OT50: Other. All MCCs assigned to OTH1 except MCC 8398 (Organizations, Charitable, and Social Service) P001: Beauty Salons R001: Railways S001: Supermarket T001: Telephone U001: Unique V001: Automobile/Vehicle Rental W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>

Criteria	Requirement
Timeliness	<p>Five days</p> <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is not excluded. File header date is not excluded. <p>All post-authorized aggregated transit authority transactions are exempt from the timeliness test.</p>
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	<p>Required</p> <p>Must be left-justified and cannot contain all spaces or all zeros</p>
Acceptor postal code	Required
Acceptor state, province, or region code	<p>Required</p> <p>When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.</p>
Acceptor country code	<p>Required</p> <p>Cannot contain spaces</p>
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None

Criteria	Requirement
Notes	<p>In the First Presentment/1240:</p> <ul style="list-style-type: none"> PDS 0207 (Wallet Identifier) must be present to identify transaction for Masterpass. The value of PDS 0207 (Wallet Identifier) must be numeric. Alphanumeric Wallet ID values are not eligible for this IRD. DE 22 (Point of Service Data Code), SF 5 (Cardholder Present Data) must be value 5 for eCommerce.

IRD M4: Canada Intracountry Consumer and Commercial Debit Public Sector (Crown Corporation)

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC
GCMS product ID	<p>Consumer debit: ACS, MDH, MDS</p> <p>Commercial Debit: MDT</p>
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services with cashback) 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OT50: Other. All MCCs assigned to OTH1 except MCC 8398 (Organizations, Charitable, and Social Service) • P001: Beauty Salons • R001: Railways • S001: Supermarket • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>Five days</p> <ul style="list-style-type: none"> • Holidays are not excluded. • Transaction date is not excluded. • File header date is not excluded.
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD</p>
Point of service data code	Not Required
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required

Criteria	Requirement
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Required A valid and eligible Mastercard Assigned ID must be present.
Financial Detail Addendum/1644	None
Notes	None

IRD MJ: Canada Intracountry Consumer Credit Merit 2 Unsecure Card Present, Core

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MCC, MCE, MCG, MCS, MCW, MPL, MWE, MPE, MSP
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back 18: Unique Transaction (requires unique MCC)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • CAN7: Canada Unique • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OTH1: Other • P001: Beauty Salons • R001: Railways • S001: Supermarkets • T001: Telephone • CAN7: Canada Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	<p>Not Required</p> <p>If the Approval Code is present, whenever Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) equals Y, then Position 6 should contain the appropriate value: X, or Z.</p> <p>Refer to the <i>GCMS Parameter Table Layouts</i> for the Account Level Management technical specifics for IPM MPE table IP0040T1 (Issuer Account Range).</p>
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	<p>Required</p> <p>Must be left-justified and cannot contain all spaces or all zeros</p>

Criteria	Requirement
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not Required
Financial Detail Addendum/1644	None
Notes	In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows: <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) must contain the value 0. Subfield 6 (Card Present Data) must contain the value 1. Subfield 7 (Card Data: Input Mode) must contain a value of 2, A, B, C, F, or M.

IRD MK: Canada Intracountry Consumer Credit Merit 2 Unsecure Card Present, World

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MCC, MCE, MCG, MCS, MCW, MPL, MWE, MPE
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back 18: Unique Transaction (requires unique MCC)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • CAN7: Canada Unique • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OTH1: Other • P001: Beauty Salons • R001: Railways • S001: Supermarkets • T001: Telephone • CAN7: Canada Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	<p>Required</p> <p>This is an Account Level Management interchange program. To qualify for this program, the following conditions must be met:</p> <ul style="list-style-type: none"> • Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) must equal to Y. • Position 6 must contain the appropriate value: B, G, or E. <p>Refer to the <i>GCMS Parameter Table Layouts</i> for the Account Level Management technical specifics for IPM MPE table IP0040T1 (Issuer Account Range).</p>
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required

Criteria	Requirement
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not Required
Financial Detail Addendum/1644	None
Notes	In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows: <ul style="list-style-type: none"> • Subfield 5 (Cardholder Present Data) must contain the value 0. • Subfield 6 (Card Present Data) must contain the value 1. • Subfield 7 (Card Data: Input Mode) must contain a value of 2, A, B, C, F, or M.

IRD ML: Canada Intracountry Consumer Credit Merit 2 Unsecure Card Present, World Elite

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MCC, MCE, MCG, MCS, MCW, MPL, MWE, MSP
Message type ID	<ul style="list-style-type: none"> • First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> • 00: Purchase (Goods and Services) • 09: Purchase (Goods and Services) with Cash Back • 18: Unique Transaction (requires unique MCC)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001—Cruise/Steamship • CAN7: Canada Unique • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OTH1: Other • P001: Beauty Salons • R001: Railways • S001: Supermarkets • T001: Telephone • CAN7: Canada Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	<p>Required</p> <p>This is an Account Level Management interchange program. To qualify for this program, the following conditions must be met:</p> <ul style="list-style-type: none"> • Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) must equal Y. • Position 6 must contain the appropriate value: A, J, or S. <p>Refer to the <i>GCMS Parameter Table Layouts</i> for the Account Level Management technical specifics for IPM MPE table IP0040T1 (Issuer Account Range).</p>
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required

Criteria	Requirement
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not Required
Financial Detail Addendum/1644	None
Notes	In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows: <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) must contain the value 0. Subfield 6 (Card Present Data) must contain the value 1. Subfield 7 (Card Data: Input Mode) must contain a value of 2, A, B, C, F, or M.

IRD MM: Canada Intracountry Consumer Credit Merit 2 Unsecure Card Present, Muse Mastercard

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MSP
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back 18: Unique Transaction (requires unique MCC)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • CAN7: Canada Unique • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OTH1: Other • P001: Beauty Salons • R001: Railways • S001: Supermarkets • T001: Telephone • CAN7: Canada Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	<p>Required</p> <p>This is an Account Level Management interchange program. To qualify for this program, the following conditions must be met:</p> <ul style="list-style-type: none"> • Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) must equal to Y. • Position 6 must contain the appropriate value: Q. <p>Refer to the <i>GCMS Parameter Table Layouts</i> for the Account Level Management technical specifics for IPM MPE table IP0040T1 (Issuer Account Range).</p>
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required

Criteria	Requirement
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not Required
Financial Detail Addendum/1644	None
Notes	In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows: <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) must contain the value 0. Subfield 6 (Card Present Data) must contain the value 1. Subfield 7 (Card Data: Input Mode) must contain a value of 2, A, B, C, F, or M.

IRD MS: Canada Intracountry Mastercard MoneySend

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC, MCC, MSI
GCMS product ID	<p>Consumer credit: MCC, MCE, MCG, MCS, MCW, MIU, MNW, MPD, MPE, MPL, MRC, MRG, MSP, MTP, MWE, SUR</p> <p>Consumer debit: ACS, MDG, MDH, MDO, MDP, MDS, MHA, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY</p> <p>Commercial credit: MAB, MBD, MCB, MDB, MEB, MPC, MPW, MRW, MWB, TCB, TCO</p> <p>Commercial debit: MDT, MSB</p> <p>Maestro: MSI, MSW</p>
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442

Criteria	Requirement
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 28: Payment Transaction
Acceptor business (AB) program	<p>MON1: MoneySend</p> <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	<p>Required for all transactions acquired in which the card acceptor country code is CAN (Canada)</p> <p>Not required for all other transactions</p>
Acceptor city name	Not required
Acceptor postal code	<p>Required for all transactions acquired in which the card acceptor country code is CAN (Canada)</p> <p>Not required for all other transactions</p>
Acceptor state, province, or region code	<p>Required for all transactions occurring in Canada</p> <p>When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.</p>
Acceptor country code	<p>Required</p> <p>Cannot contain spaces</p>
Mastercard Assigned ID	Not required

Criteria	Requirement
Financial Detail Addendum/1644	<p>For Mastercard® MoneySend™ Payment transactions, acquirers must submit the following data in a Financial Detail Addendum (Payment Transaction Detail)/1644:</p> <ul style="list-style-type: none">• PDS 0670 (Payer/User Information)• PDS 0671 (Date of Funds Requested)• PDS 0674 (Additional Trace/Reference Number Used by Card Acceptor)• PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions

Criteria	Requirement
Notes	<p>In the First Presentment/1240:</p> <ul style="list-style-type: none"> • PDS 0023 (Terminal Type) is required and must contain a value of ATM (ATM terminal), CT2 (CAT level 2 [self-service terminal]), CT6 (CAT level 6 [electronic commerce transaction]), or NA (Terminal type data unknown or not available [The third position of this value is a space.]). • PDS 0043 (Transaction Type Identifier) is required and must contain a value of C07, C52, C53, C54, C55, C56, or C57 when transaction processing code is a value of 00 or 28. • PDS 0043 (Transaction Type Identifier) is required and must contain a value of C58, or C59 when transaction processing code is a value of 28. • PDS 0170 (Card Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number. • PDS 0175 (Card Acceptor URL) should contain the card acceptor URL. <p>The acquirer pays the interchange fee to the issuer.</p> <p>Acquirers may submit a MoneySend Payment Transaction only after collected funds are on deposit and under the control of the acquirer.</p> <p>Multiple Payment Transactions may not be aggregated into a single Mastercard authorization or clearing transaction.</p> <p>The MoneySend Payment Transaction may not be used for any of the following circumstances:</p> <ul style="list-style-type: none"> • Transfer of gambling winnings or funds related to chips, currency, or other value usable for gambling that were purchased at any gambling card acceptor; or transfer of the proceeds from a Mastercard transaction to a commercial entity or to another Mastercard merchant. • Cardholder authentication, including authentication of a Mastercard account, or the cardholder, by posting a nominal credit (with a Payment Transaction) to a cardholder's account and requesting cardholders to report a coded card acceptor description to the Payment Transaction provider. <p>A Payment Transaction provider may not represent itself as an agent of any customer financial institution, for any purpose, including accepting minimum monthly payments or account balance payments on behalf of the customer financial institution, unless it has entered into a bona fide agent relationship with said customer financial institution.</p> <p>MCC 6536 (MoneySend Intracountry) and MCC 6537 (MoneySend Intercountry) are to only be used with Processing Code 28 (used with MoneySend Payment Transaction).</p> <p>MCC 6538 (MoneySend Funding) is to only be used with Processing Code 00 (used with MoneySend Funding Transaction).</p>

IRD O4: Canada Mastercard Installment Payments

Transactions must meet requirements to qualify for this interchange program.

Criteria	Technical requirements
Card program identifier	MCC
GCMS product identifier	Consumer credit: ETA, ETB, ETC, ETD, ETE, ETF, ETG, SPP, SPS
Message type identifier	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Good and Services) 18: Unique Transaction (Requires Unique MCC) 20: Credit (Purchase Return)
Acceptor business program (AB) and acceptor business code (MCC)	<ul style="list-style-type: none"> INSA: Mastercard Installment Payments Group A INSB: Mastercard Installment Payments Group B INSC: Mastercard Installment Payments Group C <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required for processing codes 00 and 18.</p> <p>Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required
CAcceptor postal code	Not required
Acceptor state, province, or region code	Required

Criteria	Technical requirements
Acceptor country code	Required Cannot contain spaces.
Mastercard Assigned ID	Required for product codes ETA, ETB, ETC, ETD, ETE, ETF, ETG
Financial Detail Addendum/ 1644	Not required

IRD Q1: Canada Intracountry Transfer to Own Debit or Prepaid Card Account

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC, MCC, MSI
GCMS product ID	<p>Consumer credit: MCC, MCE, MCG, MCS, MCW, MIU, MNW, MPD, MPE, MPL, MRC, MRG, MSP, MTP, MWE, SUR</p> <p>Consumer debit: ACS, MDG, MDH, MDO, MDP, MDS, MHA, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY</p> <p>Commercial credit: MAB, MBD, MCB, MDB, MEB, MPC, MPW, MRW, MWB, TCB, TCO</p> <p>Commercial debit: MDT, MSB</p> <p>Maestro: MSI, MSW</p>
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442 <p>Arbitration Chargeback/1442 messages are not valid for transactions with a Card Program ID of MSI.</p>
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> MON2: Funding <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Required

Canada intracountry interchange criteria

IRD Q1: Canada Intracountry Transfer to Own Debit or Prepaid Card Account

Criteria	Requirement
Magnetic stripe data from authorization message	Not required
Trace ID	Required If present, the Banknet Date must contain a valid date in the format MMDD.
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table.
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Not required
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required
Acceptor country code	Required Cannot contain spaces.
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	For Mastercard® funding transactions and funding transaction refunds, acquirers may submit the following data in a Financial Detail Addendum (Payment Transaction Detail)/1644 message: <ul style="list-style-type: none"> • PDS 0670 (Payer/User Information) • PDS 0671 (Date of Funds Requested) • PDS 0674 (Additional Trace/Reference Number Used by Card Acceptor) • PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions

Criteria	Requirement
Notes	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none"> PDS 0175 (Card Acceptor URL) should contain the card acceptor URL. PDS 0170 (Card Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number. PDS 0043 (Transaction Type Identifier) is required and must contain a value of F64 when transaction processing code is a value 00 or 20. <p>The acquirer pays the interchange fee to the issuer.</p> <p>Multiple payment transactions may not be aggregated into a single Mastercard clearing transaction.</p>

IRD Q2: Canada Intracountry General Person-to-Person Transfer

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC, MCC, MSI
GCMS product ID	<p>Consumer credit: MCC, MCE, MCG, MCS, MCW, MIU, MNW, MPD, MPE, MPL, MRC, MRG, MSP, MTP, MWE, SUR</p> <p>Consumer debit: ACS, MDG, MDH, MDO, MDP, MDS, MHA, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY</p> <p>Commercial credit: MAB, MBD, MCB, MDB, MEB, MPC, MPW, MRW, MWB, TCB, TCO</p> <p>Commercial debit: MDT, MSB</p> <p>Maestro: MSI, MSW</p>
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442 <p>Arbitration Chargeback/1442 messages are not valid for transactions with a Card Program ID of MSI.</p>
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 20 = Credit (Purchase Return) 28: Payment Transaction

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • MON1: MoneySend • MON2: Funding • MON3: MoneySend Payment <p>NOTE: MON1 is not applicable for interregional business services. MON3 is not applicable for intracountry, intercountry, and intraregional business services.</p> <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Not required
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required
Acceptor country code	<p>Required</p> <p>Cannot contain spaces.</p>
Mastercard Assigned ID	Not required

Criteria	Requirement
Financial Detail Addendum/1644	<p>Acquirers must submit the following data in Financial Detail Addendum (Payment Transaction Detail)/1644 messages for MoneySend payment transactions and may submit the following data for Mastercard® funding transactions and funding transaction refunds:</p> <ul style="list-style-type: none">• PDS 0670 (Payer/User Information)• PDS 0671 (Date of Funds Requested)• PDS 0674 (Additional Trace/Reference Number Used by Card Acceptor)• PDS 0765 (Payee Information) (must be submitted for all MoneySend Payment transactions)

Criteria	Requirement
Notes	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none"> • PDS 0175 (Card Acceptor URL) should contain the card acceptor URL. • PDS 0170 (Card Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number. • PDS 0043 (Transaction Type Identifier) is required and must contain a value of C07 when the transaction processing code is a value 28. • PDS 0043 (Transaction Type Identifier) is required and must contain a value of C07 or F07 when the transaction processing code is a value 00 or 20. • PDS 0023 (Terminal Type) is required and must contain a value of ATM (ATM terminal), CT1 (CAT Level 1), CT2 (CAT level 2 [self-service terminal]), CT6 (CAT level 6 [electronic commerce transaction]), or NA (Terminal type data unknown or not available [The third position of this value is a space.]). <p>The acquirer pays the interchange fee to the issuer.</p> <p>Multiple Payment Transactions may not be aggregated into a single Mastercard authorization or clearing transaction.</p> <p>The MoneySend Payment Transaction may not be used for any of the following circumstances:</p> <ul style="list-style-type: none"> • Transfer of gambling winnings or funds related to chips, currency, or other value usable for gambling that were purchased at any gambling card acceptor; or transfer of the proceeds from a Mastercard transaction to a commercial entity or to another Mastercard merchant. • Cardholder authentication, including authentication of a Mastercard account, or the cardholder, by posting a nominal credit (with a Payment Transaction) to a cardholder's account and requesting cardholders to report a coded card acceptor description to the Payment Transaction provider. <p>A Payment Transaction provider may not represent itself as an agent of any customer financial institution, for any purpose, including accepting minimum monthly payments or account balance payments on behalf of the customer financial institution, unless it has entered into a bona fide agent relationship with said customer financial institution.</p> <p>MCC 6536 (MoneySend Intracountry) and MCC 6537 (MoneySend Intercountry) are to only be used with Processing Code 28 (used with MoneySend Payment Transactions).</p> <p>MCC 6538 (MoneySend Funding) can only be used for processing code 00 or 20 if PDS 0043 equals C07.</p> <p>MCC 6540 (POI Funding Transactions) and MCC 4829 (Money Transfer) can only be used for processing code 00 or 20 if PDS 0043 equals F07.</p>

IRD Q3: Canada Intracountry General Transfer to Own Account

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC, MCC, MSI
GCMS product ID	<p>Consumer credit: MCC, MCE, MCG, MCS, MCW, MIU, MNW, MPD, MPE, MPL, MRC, MRG, MSP, MTP, MWE, SUR</p> <p>Consumer debit: ACS, MDG, MDH, MDO, MDP, MDS, MHA, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY</p> <p>Commercial credit: MAB, MBD, MCB, MDB, MEB, MPC, MPW, MRW, MWB, TCB, TCO</p> <p>Commercial debit: MDT, MSB</p> <p>Maestro: MSI, MSW</p>
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442 <p>Arbitration Chargeback/1442 messages are not valid for transactions with a Card Program ID of MSI.</p>
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 20: Credit (Purchase Return) 28: Payment Transaction
Acceptor business (AB) program	<ul style="list-style-type: none"> MON1: MoneySend MON2: Funding MON3: MoneySend Payment <p>NOTE: MON1 is not applicable for interregional business services. MON3 is not applicable for intracountry, intercountry, and intraregional business services.</p> <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>

Criteria	Requirement
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table.
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Not Required
Acceptor postal code	Not Required
Acceptor state, province, or region code	Not Required
Acceptor country code	Required Cannot contain spaces.
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	Acquirers must submit the following data in Financial Detail Addendum (Payment Transaction Detail)/1644 messages for MoneySend payment transactions and may submit the following data for Mastercard® funding transactions and funding transaction refunds: <ul style="list-style-type: none"> • PDS 0670 (Payer/User Information) • PDS 0671 (Date of Funds Requested) • PDS 0674 (Additional Trace/Reference Number Used by Card Acceptor) • PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions

Criteria	Requirement
Notes	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none"> • PDS 0023 (Terminal Type) is required and must contain a value of ATM (ATM terminal), CT1 (CAT Level 1), CT2 (CAT level 2 [self-service terminal]), CT6 (CAT level 6 [electronic commerce transaction]), or NA (Terminal type data unknown or not available [The third position of this value is a space.]). • PDS 0043 (Transaction Type Identifier) is required and must contain a value of C52 when the transaction processing code is a value 28. • PDS 0043 (Transaction Type Identifier) is required and must contain a value of C52 or F52 when the transaction processing code is a value 00 or 20. • PDS 0170 (Card Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number. • PDS 0175 (Card Acceptor URL) should contain the card acceptor URL. <p>The acquirer pays the interchange fee to the issuer.</p> <p>Multiple Payment Transactions may not be aggregated into a single Mastercard authorization or clearing transaction.</p> <p>The MoneySend Payment Transaction may not be used for any of the following circumstances:</p> <ul style="list-style-type: none"> • Transfer of gambling winnings or funds related to chips, currency, or other value usable for gambling that were purchased at any gambling card acceptor; or transfer of the proceeds from a Mastercard transaction to a commercial entity or to another Mastercard merchant. • Cardholder authentication, including authentication of a Mastercard account, or the cardholder, by posting a nominal credit (with a Payment Transaction) to a cardholder's account and requesting cardholders to report a coded card acceptor description to the Payment Transaction provider. <p>A Payment Transaction provider may not represent itself as an agent of any customer financial institution, for any purpose, including accepting minimum monthly payments or account balance payments on behalf of the customer financial institution, unless it has entered into a bona fide agent relationship with said customer financial institution.</p> <p>MCC 6536 (MoneySend Intracountry) and MCC 6537 (MoneySend Intercountry) are to only be used with Processing Code 28 (used with MoneySend Payment Transactions).</p> <p>MCC 6538 (MoneySend Funding) can only be used for processing code 00 or 20 if PDS 43 equals C52.</p> <p>MCC 6540 (POI Funding Transactions) and MCC 4829 (Money Transfer) can only be used for processing code 00 or 20 if PDS 43 equals F52.</p>

IRD Q4: Canada Intracountry Payment of Own Credit Card Bill

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC, MCC, MSI
GCMS product ID	<p>Consumer credit: MCC, MCE, MCG, MCS, MCW, MIU, MNW, MPD, MPE, MPL, MRC, MRG, MSP, MTP, MWE, SUR</p> <p>Consumer debit: ACS, MDG, MDH, MDO, MDP, MDS, MHA, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY</p> <p>Commercial credit: MAB, MBD, MCB, MDB, MEB, MPC, MPW, MRW, MWB, TCB, TCO</p> <p>Commercial debit: MDT, MSB</p> <p>Maestro: MSI, MSW</p>
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442 <p>Arbitration Chargeback/1442 messages are not valid for transactions with a Card Program ID of MSI.</p>
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 20: Credit (Purchase Return) 28: Payment Transaction
Card acceptor business (CAB) program	<ul style="list-style-type: none"> MON1: MoneySend MON2: Funding MON3: MoneySend Payment <p>NOTE: MON1 is not applicable for interregional business services. MON3 is not applicable for intracountry, intercountry, and intraregional business services.</p> <p>For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>

Criteria	Requirement
Card acceptor business code (MCC)	Required Must contain an MCC belonging to a CAB program previously listed in this table.
Amount tolerance	N/A
Card acceptor ID code	Required
Card acceptor name	Required
Card acceptor street address	Required
Card acceptor city	Not required
Card acceptor postal (zip) code	Not required
Card acceptor state, province, or region code	Not required
Card acceptor country code	Required Cannot contain spaces.
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	Acquirers must submit the following data in Financial Detail Addendum (Payment Transaction Detail)/1644 messages for MoneySend payment transactions and may submit the following data for Mastercard® funding transactions and funding transaction refunds: <ul style="list-style-type: none"> • PDS 0670 (Payer/User Information) • PDS 0671 (Date of Funds Requested) • PDS 0674 (Additional Trace/Reference Number Used by Card Acceptor) • PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions

Criteria	Requirement
Note	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none"> • PDS 0023 (Terminal Type) is required and must contain a value of ATM (ATM terminal), CT1 (CAT Level 1), CT2 (CAT level 2 [self-service terminal]), CT6 (CAT level 6 [electronic commerce transaction]), or NA (Terminal type data unknown or not available [The third position of this value is a space.]). • PDS 0043 (Transaction Type Identifier) is required and must contain a value of C54 when transaction processing code is a value 28. • PDS 0043 (Transaction Type Identifier) is required and must contain a value of F54 or C54 when transaction processing code is a value 00 or 20 • PDS 0170 (Card Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number. • PDS 0175 (Card Acceptor URL) should contain the card acceptor URL. <p>The acquirer pays the interchange fee to the issuer.</p> <p>Multiple Payment Transactions may not be aggregated into a single Mastercard authorization or clearing transaction.</p> <p>The MoneySend Payment Transaction may not be used for any of the following circumstances:</p> <ul style="list-style-type: none"> • Transfer of gambling winnings or funds related to chips, currency, or other value usable for gambling that were purchased at any gambling card acceptor; or transfer of the proceeds from a Mastercard transaction to a commercial entity or to another Mastercard merchant. • Cardholder authentication, including authentication of a Mastercard account, or the cardholder, by posting a nominal credit (with a Payment Transaction) to a cardholder's account and requesting cardholders to report a coded card acceptor description to the Payment Transaction provider. <p>A Payment Transaction provider may not represent itself as an agent of any customer financial institution, for any purpose, including accepting minimum monthly payments or account balance payments on behalf of the customer financial institution, unless it has entered into a bona fide agent relationship with said customer financial institution.</p> <p>MCC 6536 (MoneySend Intracountry) and MCC 6537 (MoneySend Intercountry) are to only be used with Processing Code 28 (used with MoneySend Payment Transactions).</p> <p>MCC 6538 (MoneySend Funding) can only be used for processing code 00 or 20 if PDS 43 equals C54.</p> <p>MCC 6540 (POI Funding Transactions) and MCC 4829 (Money Transfer) can only be used for processing code 00 or 20 if PDS 43 equals F54.</p>

IRD Q5: Canada Intracountry Business Disbursement

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC, MCC, MSI
GCMS product ID	<p>Consumer credit: MCC, MCE, MCG, MCS, MCW, MIU, MNW, MPD, MPE, MPL, MRC, MRG, MSP, MTP, MWE, SUR</p> <p>Consumer debit: ACS, MDG, MDH, MDO, MDP, MDS, MHA, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY</p> <p>Commercial credit: MAB, MBD, MCB, MDB, MEB, MPC, MPW, MRW, MWB, TCB, TCO</p> <p>Commercial debit: MDT, MSB</p> <p>Maestro: MSI, MSW</p>
Message type ID	<ul style="list-style-type: none"> First and Arbitration Chargebacks/1442 First and Second Presentments/1240 <p>Arbitration Chargeback/1442 messages are not valid for transactions with a Card Program ID of MSI.</p>
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 20: Credit (Purchase Return) 28: Payment Transaction
Acceptor business (AB) program	<ul style="list-style-type: none"> MON1: MoneySend MON2: Funding MON3: MoneySend Payment <p>NOTE: MON1 is not applicable for interregional business services. MON3 is not applicable for intracountry, intercountry, and intraregional business services.</p> <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>

Criteria	Requirement
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table.
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Not required
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required
Acceptor country code	Required Cannot contain spaces.
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	Acquirers must submit the following data in Financial Detail Addendum (Payment Transaction Detail)/1644 messages for MoneySend payment transactions and may submit the following data for Mastercard® funding transactions and funding transaction refunds: <ul style="list-style-type: none"> • PDS 0670 (Payer/User Information) • PDS 0671 (Date of Funds Requested) • PDS 0674 (Additional Trace/Reference Number Used by Card Acceptor) • PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions

Criteria	Requirement
Notes	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none"> PDS 0023 (Terminal Type) is required and must contain a value of ATM (ATM terminal), CT1 (CAT Level 1), CT2 (CAT level 2 [self-service terminal]), CT6 (CAT level 6 [electronic commerce transaction]), or NA (Terminal type data unknown or not available [The third position of this value is a space.]). PDS 0043 (Transaction Type Identifier) is required and must contain a value of C55 when transaction processing code is a value 28. PDS 0043 (Transaction Type Identifier) is required and must contain a value of C55 or F55 when transaction processing code is a value 00 or 20. <p>A Payment Transaction provider may not represent itself as an agent of any customer financial institution, for any purpose, including accepting minimum monthly payments or account balance payments on behalf of the customer financial institution, unless it has entered into a bona fide agent relationship with said customer financial institution.</p> <ul style="list-style-type: none"> MCC 6536 (MoneySend Intracountry) and MCC 6537 (MoneySend Intercountry) are to only be used with Processing Code 28 (used with MoneySend Payment Transactions). MCC 6538 (MoneySend Funding) can only be used for processing code 00 or 20 if PDS 0043 equals C55. MCC 6540 (POI Funding Transactions) and MCC 4829 (Money Transfer) can only be used for processing code 00 or 20 if PDS 0043 equals F55.

IRD Q6: Canada Intracountry Transfer to Own Staged Digital Wallet Account

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC, MCC, MSI
GCMS product ID	<p>Consumer credit: MCC, MCE, MCG, MCS, MCW, MIU, MNW, MPD, MPE, MPL, MRC, MRG, MSP, MTP, MWE, SUR</p> <p>Consumer debit: ACS, MDG, MDH, MDO, MDP, MDS, MHA, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY</p> <p>Commercial credit: MAB, MBD, MCB, MDB, MEB, MPC, MPW, MRW, MWB, TCB, TCO</p> <p>Commercial debit: MDT, MSB</p> <p>Maestro: MSI, MSW</p>

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442 <p>Arbitration Chargeback/1442 messages are not valid for transactions with a Card Program ID of MSI.</p>
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> MON2: Funding <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Not required
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required
Acceptor country code	<p>Required</p> <p>Cannot contain spaces.</p>
Mastercard Assigned ID	Not required

Criteria	Requirement
Financial Detail Addendum/1644	<p>For Mastercard® funding transactions and funding transaction refunds, acquirers may submit the following data in a Financial Detail Addendum (Payment Transaction Detail)/1644 message:</p> <ul style="list-style-type: none"> • PDS 0670 (Payer/User Information) • PDS 0671 (Date of Funds Requested) • PDS 0674 (Additional Trace/Reference Number Used by Card Acceptor) • PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions
Notes	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none"> • PDS 0043 (Transaction Type Identifier) is required and must contain a value of F61 when transaction processing code is a value 00 or 20. • PDS 0170 (Card Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number. • PDS 0175 (Card Acceptor URL) should contain the card acceptor URL. <p>Multiple Payment Transactions may not be aggregated into a single Mastercard clearing transaction.</p>

IRD Q7: Canada Intracountry General Business-to-Business Transfer

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC, MCC, MSI
GCMS product ID	<p>Consumer credit: MCC, MCE, MCG, MCS, MCW, MIU, MNW, MPD, MPE, MPL, MRC, MRG, MSP, MTP, MWE, SUR</p> <p>Consumer debit: ACS, MDG, MDH, MDO, MDP, MDS, MHA, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY</p> <p>Commercial credit: MAB, MBD, MCB, MDB, MEB, MPC, MPW, MRW, MWB, TCB, TCO</p> <p>Commercial debit: MDT, MSB</p> <p>Maestro: MSI, MSW</p>
Message type ID	<ul style="list-style-type: none"> • First and Second Presentments/1240 • First and Arbitration Chargebacks/1442 <p>Arbitration Chargeback/1442 messages are not valid for transactions with a Card Program ID of MSI.</p>

Criteria	Requirement
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 20: Credit (Purchase Return) 28: Payment Transaction
Acceptor business (AB) program	<ul style="list-style-type: none"> MON1: MoneySend MON2: Funding MON3: MoneySend Payment <p>NOTE: MON1 is not applicable for interregional business services. MON3 is not applicable for intracountry, intercountry, and intraregional business services.</p> <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Not required
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required
Acceptor country code	<p>Required</p> <p>Cannot contain spaces.</p>
Mastercard Assigned ID	Not required

Criteria	Requirement
Financial Detail Addendum/1644	<p>Acquirers must submit the following data in Financial Detail Addendum (Payment Transaction Detail)/1644 messages for MoneySend payment transactions and may submit the following data for Mastercard® funding transactions and funding transaction refunds:</p> <ul style="list-style-type: none"> • PDS 0670 (Payer/User Information) • PDS 0671 (Date of Funds Requested) • PDS 0674 (Additional Trace/Reference Number Used by Card Acceptor) • PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions
Notes	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none"> • PDS 0023 (Terminal Type) is required and must contain a value of ATM (ATM terminal), CT1 (CAT Level 1), CT2 (CAT level 2 [self-service terminal]), CT6 (CAT level 6 [electronic commerce transaction]), or NA (Terminal type data unknown or not available [The third position of this value is a space.]). • PDS 0043(Transaction Type Identifier) is required and must contain a value of C65 when the transaction processing code is a value 28. • PDS 0043 (Transaction Type Identifier) is required and must contain a value of F65 and C65 when the transaction processing code is a value 00 or 20. <p>A Payment Transaction provider may not represent itself as an agent of any customer financial institution, for any purpose, including accepting minimum monthly payments or account balance payments on behalf of the customer financial institution, unless it has entered into a bona fide agent relationship with said customer financial institution.</p> <ul style="list-style-type: none"> • MCC 6536 (MoneySend Intracountry) and MCC 6537 (MoneySend Intercountry) are to only be used with Processing Code 28 (used with MoneySend Payment Transactions). • MCC 6538 (MoneySend Funding) can only be used for processing code 00 or 20 if PDS 0043 equals C65. • MCC 6540 (POI Funding Transactions) and MCC 4829 (Money Transfer) can only be used for processing code 00 or 20 if PDS 0043 equals F65.

IRD Q8: Canada Intracountry Government/Non-profit Disbursement

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC, MCC, MSI

Criteria	Requirement
GCMS product ID	<p>Consumer credit: MCC, MCE, MCG, MCS, MCW, MIU, MNW, MPD, MPE, MPL, MRC, MRG, MSP, MTP, MWE, SUR</p> <p>Consumer debit: ACS, MDG, MDH, MDO, MDP, MDS, MHA, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY</p> <p>Commercial credit: MAB, MBD, MCB, MDB, MEB, MPC, MPW, MRW, MWB, TCB, TCO</p> <p>Commercial debit: MDT, MSB</p> <p>Maestro: MSI, MSW</p>
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442 <p>Arbitration Chargeback/1442 messages are not valid for transactions with a Card Program ID of MSI.</p>
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 20: Credit (Purchase Return) 28: Payment Transaction
Acceptor business (AB) program	<ul style="list-style-type: none"> MON1: MoneySend <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Not required

Criteria	Requirement
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required
Acceptor country code	Required Cannot contain spaces.
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	<p>Acquirers must submit the following data in Financial Detail Addendum (Payment Transaction Detail)/1644 messages for MoneySend payment transactions and may submit the following data for Mastercard® funding transactions and funding transaction refunds:</p> <ul style="list-style-type: none"> • PDS 0670 (Payer/User Information) • PDS 0671 (Date of Funds Requested) • PDS 0674 (Additional Trace/Reference Number Used by Card Acceptor) • PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions
Notes	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none"> • PDS 0043 (Transaction Type Identifier) is required and must contain a value of C56 when transaction processing code is a value of 00, 20, or 28. • PDS 0023 (Terminal Type) is required and must contain a value of ATM (ATM terminal), CT1 (CAT Level 1), CT2 (CAT level 2 [self-service terminal]), CT6 (CAT level 6 [electronic commerce transaction]), or NA (Terminal type data unknown or not available [The third position of this value is a space.]). <p>A Payment Transaction provider may not represent itself as an agent of any customer financial institution, for any purpose, including accepting minimum monthly payments or account balance payments on behalf of the customer financial institution, unless it has entered into a bona fide agent relationship with said customer financial institution.</p> <p>MCC 6536 (MoneySend Intracountry) and MCC 6537 (MoneySend Intercountry) are to only be used with Processing Code 28 (used with MoneySend Payment Transactions).</p> <p>MCC 6538 (MoneySend Funding) can only be used for processing code 00 or 20.</p>

IRD Q9: Canada Intracountry Rapid Merchant Settlement

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC, MCC, MSI
GCMS product ID	<p>Consumer credit: MCC, MCE, MCG, MCS, MCW, MIU, MNW, MPD, MPE, MPL, MRC, MRG, MSP, MTP, MWE, SUR</p> <p>Consumer debit: ACS, MDG, MDH, MDO, MDP, MDS, MHA, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY</p> <p>Commercial credit: MAB, MBD, MCB, MDB, MEB, MPC, MPW, MRW, MWB, TCB, TCO</p> <p>Commercial debit: MDT, MSB</p> <p>Maestro: MSI, MSW</p>
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442 <p>Arbitration Chargeback/1442 messages are not valid for transactions with a Card Program ID of MSI.</p>
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 20: Credit (Purchase Return) 28: Payment Transaction
Acceptor business (AB) program	<ul style="list-style-type: none"> MON1: MoneySend <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required

Criteria	Requirement
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Not required
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required
Acceptor country code	Required Cannot contain spaces.
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	<p>Acquirers must submit the following data in Financial Detail Addendum (Payment Transaction Detail)/1644 messages for MoneySend payment transactions and may submit the following data for Mastercard® funding transactions and funding transaction refunds:</p> <ul style="list-style-type: none"> • PDS 0670 (Payer/User Information) • PDS 0671 (Date of Funds Requested) • PDS 0674 (Additional Trace/Reference Number Used by Card Acceptor) • PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions
Notes	<p>In the First Presentment/1240:</p> <ul style="list-style-type: none"> • PDS 0043 (Transaction Type Identifier) is required and must contain a value of C57 when transaction processing code is a value 00, 20, or 28. • PDS 0023 (Terminal Type) is required and must contain a value of ATM (ATM terminal), CT1 (CAT Level 1), CT2 (CAT level 2 [self-service terminal]), CT6 (CAT level 6 [electronic commerce transaction]), or NA (Terminal type data unknown or not available [The third position of this value is a space.]). <p>A Payment Transaction provider may not represent itself as an agent of any customer financial institution, for any purpose, including accepting minimum monthly payments or account balance payments on behalf of the customer financial institution, unless it has entered into a bona fide agent relationship with said customer financial institution.</p> <p>MCC 6536 (MoneySend Intracountry) and MCC 6537 (MoneySend Intercountry) are to only be used with Processing Code 28 (used with MoneySend Payment Transactions).</p> <p>MCC 6538 (MoneySend Funding) can only be used for processing code 00 or 20.</p>

IRD QL: Canada Intracountry Agent Cash Out

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC, MCC, MSI
GCMS product ID	<p>Consumer credit: MCC, MCE, MCG, MCS, MCW, MIU, MNW, MPD, MPE, MPL, MRC, MRG, MSP, MTP, MWE, SUR</p> <p>Consumer debit: ACS, MDG, MDH, MDO, MDP, MDS, MHA, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY</p> <p>Commercial credit: MAB, MBD, MCB, MDB, MEB, MPC, MPW, MRW, MWB, TCB, TCO</p> <p>Commercial debit: MDT, MSB</p> <p>Maestro: MSI, MSW</p>
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442 <p>Arbitration Chargeback/1442 messages are not valid for transactions with a Card Program ID of MSI.</p>
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 20: Credit (Purchase Return) 28: Payment Transaction
Acceptor business (AB) program	<ul style="list-style-type: none"> MON1: MoneySend MON2: Funding MON3: MoneySend Payment <p>NOTE: MON1 is not applicable for interregional business services. MON3 is not applicable for intracountry, intercountry, and intraregional business services.</p> <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>

Criteria	Requirement
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table.
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Not Required
Acceptor postal code	Not Required
Acceptor state, province, or region code	Not Required
Acceptor country code	Required Cannot contain spaces.
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	Acquirers must submit the following data in Financial Detail Addendum (Payment Transaction Detail)/1644 messages for MoneySend payment transactions and may submit the following data for Mastercard® funding transactions and funding transaction refunds: <ul style="list-style-type: none"> • PDS 0670 (Payer/User Information) • PDS 0671 (Date of Funds Requested) • PDS 0674 (Additional Trace/Reference Number Used by Card Acceptor) • PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions

Criteria	Requirement
Notes	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none"> PDS 0023 (Terminal Type) is required and must contain a value of ATM (ATM terminal), CT1 (CAT Level 1), CT2 (CAT level 2 [self-service terminal]), CT6 (CAT level 6 [electronic commerce transaction]), or NA (Terminal type data unknown or not available [The third position of this value is a space.]). PDS 0043 (Transaction Type Identifier) is required and must contain a value of C53 when the transaction processing code is a value 28. PDS 0043 (Transaction Type Identifier) is required and must contain a value of C53 or F53 when the transaction processing code is a value of 00 or 20. PDS 0170 (Card Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number. PDS 0175 (Card Acceptor URL) should contain the card acceptor URL. <p>The acquirer pays the interchange fee to the issuer.</p> <p>Multiple Payment Transactions may not be aggregated into a single Mastercard authorization or clearing transaction.</p> <p>The MoneySend Payment Transaction may not be used for any of the following circumstances:</p> <ul style="list-style-type: none"> Transfer of gambling winnings or funds related to chips, currency, or other value usable for gambling that were purchased at any gambling card acceptor; or transfer of the proceeds from a Mastercard transaction to a commercial entity or to another Mastercard merchant. Cardholder authentication, including authentication of a Mastercard account, or the cardholder, by posting a nominal credit (with a Payment Transaction) to a cardholder's account and requesting cardholders to report a coded card acceptor description to the Payment Transaction provider. <p>A Payment Transaction provider may not represent itself as an agent of any customer financial institution, for any purpose, including accepting minimum monthly payments or account balance payments on behalf of the customer financial institution, unless it has entered into a bona fide agent relationship with said customer financial institution.</p> <p>MCC 6536 (MoneySend Intracountry) and MCC 6537 (MoneySend Intercountry) are to only be used with Processing Code 28 (used with MoneySend Payment Transactions).</p> <p>MCC 6538 (MoneySend Funding) can only be used for processing code 00 or 20 if PDS 0043 equals C53.</p> <p>MCC 6540 (POI Funding Transactions) and MCC 4829 (Money Transfer) can only be used for processing code 00 or 20 if PDS 0043 equal F53.</p>

IRD QM: Canada Intracountry Person-to-Person Transfer to Card Account

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC, MCC, MSI
GCMS product ID	<p>Consumer credit: MCC, MCE, MCG, MCS, MCW, MIU, MNW, MPD, MPE, MPL, MRC, MRG, MSP, MTP, MWE, SUR</p> <p>Consumer debit: ACS, MDG, MDH, MDO, MDP, MDS, MHA, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY</p> <p>Commercial credit: MAB, MBD, MCB, MDB, MEB, MPC, MPW, MRW, MWB, TCB, TCO</p> <p>Commercial debit: MDT, MSB</p> <p>Maestro: MSI, MSW</p>
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442 <p>Arbitration Chargeback/1442 messages are not valid for transactions with a Card Program ID of MSI.</p>
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> MON2: Funding <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A

Criteria	Requirement
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Not Required
Acceptor postal code	Not Required
Acceptor state, province, or region code	Not Required
Acceptor country code	Required Cannot contain spaces.
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	<p>For Mastercard® funding transactions and funding transaction refunds, acquirers may submit the following data in a Financial Detail Addendum (Payment Transaction Detail)/1644 message:</p> <ul style="list-style-type: none"> • PDS 0670 (Payer/User Information) • PDS 0671 (Date of Funds Requested) • PDS 0674 (Additional Trace/Reference Number Used by Card Acceptor) • PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions

Criteria	Requirement
Notes	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none">• PDS 0043 (Transaction Type Identifier) is required and must contain a value of F08 when the transaction processing code is a value 00 or 20.• PDS 0170 (Card Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number.• PDS 0175 (Card Acceptor URL) should contain the card acceptor URL.• <p>The acquirer pays the interchange fee to the issuer.</p> <p>Multiple Payment Transactions may not be aggregated into a single Mastercard authorization or clearing transaction.</p> <p>The MoneySend Payment Transaction may not be used for any of the following circumstances:</p> <ul style="list-style-type: none">• Transfer of gambling winnings or funds related to chips, currency, or other value usable for gambling that were purchased at any gambling card acceptor; or transfer of the proceeds from a Mastercard transaction to a commercial entity or to another Mastercard merchant.• Cardholder authentication, including authentication of a Mastercard account, or the cardholder, by posting a nominal credit (with a Payment Transaction) to a cardholder's account and requesting cardholders to report a coded card acceptor description to the Payment Transaction provider. <p>A Payment Transaction provider may not represent itself as an agent of any customer financial institution, for any purpose, including accepting minimum monthly payments or account balance payments on behalf of the customer financial institution, unless it has entered into a bona fide agent relationship with said customer financial institution.</p> <p>MCC 6540 (POI Funding Transactions) and MCC 4829 (Money Transfer) can only be used for processing code 00 or 20 if PDS 0043 equal F08.</p>

IRD QN: Canada Intracountry Cash in at ATM

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC, MCC, MSI

Criteria	Requirement
GCMS product ID	<p>Consumer credit: MCC, MCE, MCG, MCS, MCW, MIU, MNW, MPD, MPE, MPL, MRC, MRG, MSP, MTP, MWE, SUR</p> <p>Consumer debit: ACS, MDG, MDH, MDO, MDP, MDS, MHA, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY</p> <p>Commercial credit: MAB, MBD, MCB, MDB, MEB, MPC, MPW, MRW, MWB, TCB, TCO</p> <p>Commercial debit: MDT, MSB</p> <p>Maestro: MSI, MSW</p>
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442 <p>Arbitration Chargeback/1442 messages are not valid for transactions with a Card Program ID of MSI.</p>
Processing code	<ul style="list-style-type: none"> 28: Payment Transaction
Acceptor business (AB) program	<ul style="list-style-type: none"> MON1: MoneySend <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Not Required
Acceptor postal code	Not Required

Criteria	Requirement
Acceptor state, province, or region code	Not Required
Acceptor country code	Required Cannot contain spaces.
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	<p>Acquirers must submit the following data in Financial Detail Addendum (Payment Transaction Detail)/1644 messages for MoneySend payment transactions and may submit the following data for Mastercard® funding transactions and funding transaction refunds:</p> <ul style="list-style-type: none"> • PDS 0670 (Payer/User Information) • PDS 0671 (Date of Funds Requested) • PDS 0674 (Additional Trace/Reference Number Used by Card Acceptor) • PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions

Criteria	Requirement
Notes	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none"> PDS 0023 (Terminal Type) is required and must contain a value of ATM (ATM terminal), CT1 (CAT Level 1), CT2 (CAT level 2 [self-service terminal]), CT6 (CAT level 6 [electronic commerce transaction]), or NA (Terminal type data unknown or not available [The third position of this value is a space.]). PDS 0043 (Transaction Type Identifier) is required and must contain a value of C58 when the transaction processing code is a value 28. PDS 0170 (Card Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number. PDS 0175 (Card Acceptor URL) should contain the card acceptor URL. <p>The acquirer pays the interchange fee to the issuer.</p> <p>Multiple Payment Transactions may not be aggregated into a single Mastercard authorization or clearing transaction.</p> <p>The MoneySend Payment Transaction may not be used for any of the following circumstances:</p> <ul style="list-style-type: none"> Transfer of gambling winnings or funds related to chips, currency, or other value usable for gambling that were purchased at any gambling card acceptor; or transfer of the proceeds from a Mastercard transaction to a commercial entity or to another Mastercard merchant. Cardholder authentication, including authentication of a Mastercard account, or the cardholder, by posting a nominal credit (with a Payment Transaction) to a cardholder's account and requesting cardholders to report a coded card acceptor description to the Payment Transaction provider. <p>A Payment Transaction provider may not represent itself as an agent of any customer financial institution, for any purpose, including accepting minimum monthly payments or account balance payments on behalf of the customer financial institution, unless it has entered into a bona fide agent relationship with said customer financial institution.</p> <p>MCC 6536 (MoneySend Intracountry) and MCC 6537 (MoneySend Intercountry) are to only be used with Processing Code 28 (used with MoneySend Payment Transactions) if PDS 0043 equals C58.</p>

IRD QO: Canada Intracountry Cash in at Point-of-Sale

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC, MCC, MSI

Criteria	Requirement
GCMS product ID	<p>Consumer credit: MCC, MCE, MCG, MCS, MCW, MIU, MNW, MPD, MPE, MPL, MRC, MRG, MSP, MTP, MWE, SUR</p> <p>Consumer debit: ACS, MDG, MDH, MDO, MDP, MDS, MHA, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY</p> <p>Commercial credit: MAB, MBD, MCB, MDB, MEB, MPC, MPW, MRW, MWB, TCB, TCO</p> <p>Commercial debit: MDT, MSB</p> <p>Maestro: MSI, MSW</p>
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442 <p>Arbitration Chargeback/1442 messages are not valid for transactions with a Card Program ID of MSI.</p>
Processing code	<ul style="list-style-type: none"> 28: Payment Transaction
Acceptor business (AB) program	<ul style="list-style-type: none"> MON1: MoneySend <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Not Required
Acceptor postal code	Not Required

Criteria	Requirement
Acceptor state, province, or region code	Not Required
Acceptor country code	Required Cannot contain spaces.
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	<p>Acquirers must submit the following data in Financial Detail Addendum (Payment Transaction Detail)/1644 messages for MoneySend payment transactions and may submit the following data for Mastercard® funding transactions and funding transaction refunds:</p> <ul style="list-style-type: none"> • PDS 0670 (Payer/User Information) • PDS 0671 (Date of Funds Requested) • PDS 0674 (Additional Trace/Reference Number Used by Card Acceptor) • PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions

Criteria	Requirement
Notes	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none">• PDS 0023 (Terminal Type) is required and must contain a value of ATM (ATM terminal), CT1 (CAT Level 1), CT2 (CAT level 2 [self-service terminal]), CT6 (CAT level 6 [electronic commerce transaction]), or NA (Terminal type data unknown or not available [The third position of this value is a space.]).• PDS 0043 (Transaction Type Identifier) is required and must contain a value of C59 when the transaction processing code is a value 28.• PDS 0170 (Card Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number.• PDS 0175 (Card Acceptor URL) should contain the card acceptor URL. <p>The acquirer pays the interchange fee to the issuer.</p> <p>Multiple Payment Transactions may not be aggregated into a single Mastercard authorization or clearing transaction.</p> <p>The MoneySend Payment Transaction may not be used for any of the following circumstances:</p> <ul style="list-style-type: none">• Transfer of gambling winnings or funds related to chips, currency, or other value usable for gambling that were purchased at any gambling card acceptor; or transfer of the proceeds from a Mastercard transaction to a commercial entity or to another Mastercard merchant.• Cardholder authentication, including authentication of a Mastercard account, or the cardholder, by posting a nominal credit (with a Payment Transaction) to a cardholder's account and requesting cardholders to report a coded card acceptor description to the Payment Transaction provider. <p>A Payment Transaction provider may not represent itself as an agent of any customer financial institution, for any purpose, including accepting minimum monthly payments or account balance payments on behalf of the customer financial institution, unless it has entered into a bona fide agent relationship with said customer financial institution.</p> <p>MCC 6536 (MoneySend Intracountry) and MCC 6537 (MoneySend Intercountry) are to only be used with Processing Code 28 (used with MoneySend Payment Transactions) if PDS 43 equals C59.</p>

IRD RA: Canada Intracountry Consumer Credit Card Present Refund, Core

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC

Criteria	Requirement
GCMS product ID	Consumer credit: MCC, MCE, MCG, MCS, MCW, MPL, MWE, MPE, MSP
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> A001: Airline B001: Cruise/Steamship F001: Restaurant H001: Lodging M001: Mail Order/Telephone Order OT11: Other Except Utilities. All MCCs assigned to OTH1 except MCC 4900—Utilities P001: Beauty Salons R001: Railways S001: Supermarkets T001: Telephone U001: Unique V001: Automobile/Vehicle Rental W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	<p>Not Required</p> <p>If the Approval Code is present, whenever Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) equals Y, then Position 6 should contain the appropriate value: X, or Z.</p> <p>Refer to the <i>GCMS Parameter Table Layouts</i> for the Account Level Management technical specifics for IPM MPE table IP0040T1 (Issuer Account Range).</p>
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required

Criteria	Requirement
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not Required
Financial Detail Addendum/1644	None
Notes	In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows: <ul style="list-style-type: none"> Subfield 6 (Card Present Data) must contain the value 1.

IRD RB: Canada Intracountry Consumer Credit Card Present Refund, World

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MCC, MCE, MCG, MCS, MCW, MPL, MWE, MPE
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 20: Credit (Purchase Return)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> A001: Airline B001—Cruise/Steamship F001: Restaurant H001: Lodging M001: Mail Order/Telephone Order OT11: Other Except Utilities. All MCCs assigned to OTH1 except MCC 4900—Utilities P001: Beauty Salons R001: Railways S001: Supermarkets T001: Telephone U001: Unique V001: Automobile/Vehicle Rental W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	<p>Required</p> <p>This is an Account Level Management interchange program. To qualify for this program, the following conditions must be met:</p> <ul style="list-style-type: none"> Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) must equal to Y. Position 6 must contain the appropriate value: B, G or E. <p>Refer to the <i>GCMS Parameter Table Layouts</i> for the Account Level Management technical specifics for IPM MPE table IP0040T1 (Issuer Account Range).</p>
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required

Criteria	Requirement
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not Required
Financial Detail Addendum/1644	None
Notes	In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows: <ul style="list-style-type: none"> Subfield 6 (Card Present Data) must contain the value 1.

IRD RC: Canada Intracountry Consumer Credit Card Present Refund, World Elite

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MCC, MCE, MCG, MCS, MCW, MPL, MWE, MSP
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 20: Credit (Purchase Return)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> A001: Airline B001: Cruise/Steamship F001: Restaurant H001: Lodging M001: Mail Order/Telephone Order OT11: Other Except Utilities. All MCCs assigned to OTH1 except MCC 4900—Utilities P001: Beauty Salons R001: Railways S001: Supermarkets T001: Telephone U001: Unique V001: Automobile/Vehicle Rental W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	<p>Required</p> <p>This is an Account Level Management interchange program. To qualify for this program, the following conditions must be met:</p> <ul style="list-style-type: none"> Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) must equal Y. Position 6 must contain the appropriate value: A, J, or S. <p>Refer to the <i>GCMS Parameter Table Layouts</i> for the Account Level Management technical specifics for IPM MPE table IP0040T1 (Issuer Account Range).</p>
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required

Criteria	Requirement
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not Required
Financial Detail Addendum/1644	None
Notes	In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows: <ul style="list-style-type: none"> Subfield 6 (Card Present Data) must contain the value 1.

IRD RD: Canada Intracountry Consumer Credit Card Present Refund, Muse Mastercard

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MSP
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 20: Credit (Purchase Return)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OT11: Other Except Utilities. All MCCs assigned to OTH1 except MCC 4900: Utilities • P001: Beauty Salons • R001: Railways • S001: Supermarkets • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	<p>Required</p> <p>This is an Account Level Management interchange program. To qualify for this program, the following conditions must be met:</p> <ul style="list-style-type: none"> • Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) must equal Y. • Position 6 must contain the appropriate value: Q. <p>Refer to the <i>GCMS Parameter Table Layouts</i> for the Account Level Management technical specifics for IPM MPE table IP0040T1 (Issuer Account Range).</p>
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required

Criteria	Requirement
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not Required
Financial Detail Addendum/1644	None
Notes	In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows: <ul style="list-style-type: none"> Subfield 6 (Card Present Data) must contain the value 1.

IRD RE: Canada Intracountry Consumer Credit Card Not Present Refund, Core

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MCC, MCE, MCG, MCS, MCW, MPL, MWE, MPE, MSP
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 20: Credit (Purchase Return)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OT11: Other Except Utilities. All MCCs assigned to OTH1 except MCC 4900—Utilities • OT43: Other (All MCCs assigned to OTH1 except MCC 4900: Utilities—Electric, Gas, Heating Oil, Sanitary Water) • P001: Beauty Salons • R001: Railways • S001: Supermarkets • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	<p>Not Required</p> <p>If the Approval Code is present, whenever Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) equals to Y, then Position 6 should contain the appropriate value: X, or Z.</p> <p>Refer to the <i>GCMS Parameter Table Layouts</i> for the Account Level Management technical specifics for IPM MPE table IP0040T1 (Issuer Account Range).</p>
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required

Criteria	Requirement
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not Required
Financial Detail Addendum/1644	None
Notes	In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows: <ul style="list-style-type: none"> Subfield 6 (Card Present Data) must not contain the value 1. Trace ID and approval code are not required for TC20.

IRD RF: Canada Intracountry Consumer Credit Card Not Present Refund, World

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MCC, MCE, MCG, MCS, MCW, MPL, MWE, MPE
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 20: Credit (Purchase Return)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> A001: Airline B001: Cruise/Steamship F001: Restaurant H001: Lodging M001: Mail Order/Telephone Order OT11: Other Except Utilities. All MCCs assigned to OTH1 except MCC 4900: Utilities P001: Beauty Salons R001: Railways S001: Supermarkets T001: Telephone U001: Unique V001: Automobile/Vehicle Rental W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	<p>Required</p> <p>This is an Account Level Management interchange program. To qualify for this program, the following conditions must be met:</p> <ul style="list-style-type: none"> Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) must equal Y. Position 6 must contain the appropriate value: G, B, or E. <p>Refer to the <i>GCMS Parameter Table Layouts</i> for the Account Level Management technical specifics for IPM MPE table IP0040T1 (Issuer Account Range).</p>
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required

Criteria	Requirement
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not Required
Financial Detail Addendum/1644	None
Notes	In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows: <ul style="list-style-type: none"> Subfield 6 (Card Present Data) must not contain the value 1.

IRD RG: Canada Intracountry Consumer Credit Card Not Present Refund, World Elite

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MCC, MCE, MCG, MCS, MCW, MPL, MWE, MSP
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 20: Credit (Purchase Return)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> A001: Airline B001: Cruise/Steamship F001: Restaurant H001: Lodging M001: Mail Order/Telephone Order OT11: Other Except Utilities. All MCCs assigned to OTH1 except MCC 4900: Utilities P001: Beauty Salons R001: Railways S001: Supermarkets T001: Telephone U001: Unique V001: Automobile/Vehicle Rental W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	<p>Required</p> <p>This is an Account Level Management interchange program. To qualify for this program, the following conditions must be met:</p> <ul style="list-style-type: none"> Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) must equal Y. Position 6 must contain the appropriate value: A, J, or S. <p>Refer to the <i>GCMS Parameter Table Layouts</i> for the Account Level Management technical specifics for IPM MPE table IP0040T1 (Issuer Account Range).</p>
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required

Criteria	Requirement
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not Required
Financial Detail Addendum/1644	None
Notes	In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows: <ul style="list-style-type: none"> Subfield 6 (Card Present Data) must not contain the value 1.

IRD RH: Canada Intracountry Consumer Credit Card Not Present Refund, Muse Mastercard

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MSP
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 20: Credit (Purchase Return)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> A001: Airline B001: Cruise/Steamship F001: Restaurant H001: Lodging M001: Mail Order/Telephone Order OT11: Other Except Utilities. All MCCs assigned to OTH1 except MCC 4900: Utilities P001: Beauty Salons R001: Railways S001: Supermarkets T001: Telephone U001: Unique V001: Automobile/Vehicle Rental W001: Warehouse Club <p>For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	<p>Required</p> <p>This is an Account Level Management interchange program. To qualify for this program, the following conditions must be met:</p> <ul style="list-style-type: none"> Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) must equal Y. Position 6 must contain the appropriate value: Q. <p>Refer to the <i>GCMS Parameter Table Layouts</i> for the Account Level Management technical specifics for IPM MPE table IP0040T1 (Issuer Account Range).</p>
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required

Criteria	Requirement
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not Required
Financial Detail Addendum/1644	None
Notes	In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows: <ul style="list-style-type: none"> Subfield 6 (Card Present Data) must not contain the value 1.

IRD S1: Canada Intracountry Mastercard Flex Prepaid Standard

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MPD
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back (only for use with Mastercard prepaid products) 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OTH1: Other • P001: Beauty Salons • R001: Railways • S001: Supermarket • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	<p>Required</p> <p>Must be left-justified and cannot contain all spaces or all zeros</p>
Acceptor postal code	Required
Acceptor state, province, or region code	<p>Required</p> <p>When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.</p>

Criteria	Requirement
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	Consumer standard defined: The default rate applied to any consumer transaction that does not otherwise qualify for another consumer rate category.

IRD S2: Canada Intracountry Mastercard Flex Prepaid Electronic

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MPD
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back (only for use with Mastercard prepaid products) 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OTH1: Other • P001: Beauty Salons • R001: Railways • S001: Supermarket • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>Five Days</p> <ul style="list-style-type: none"> • Holidays are not excluded. • Transaction date is not excluded. • File header date is not excluded.
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	<p>Required</p> <p>Must be left-justified and cannot contain all spaces or all zeros</p>

Criteria	Requirement
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows: <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) must contain the value 0. Subfield 6 (Card Present Data) must contain the value 1. Subfield 7 (Card Data: Input Mode) must contain a value of 2, A, B, C, F, or M.

IRD SA: Canada Intracountry Consumer Credit 3DS, Core

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MCC, MCE, MCG, MCS, MCW, MPL, MWE, MPE, MSP
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> A001: Airline B001: Cruise/Steamship CAN7: Canada Unique F001: Restaurant H001: Lodging M001: Mail Order/Telephone Order OTH1: Other P001: Beauty Salons R001: Railways S001: Supermarkets T001: Telephone CAN7: Canada Unique V001: Automobile/Vehicle Rental W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>Five days</p> <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is not excluded. File header date is not excluded.
Approval code	<p>Required</p> <p>If Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) equals Y, then Position 6 must contain the appropriate value: X, or Z.</p> <p>Refer to the GCMS Parameter Table Layouts for the Account Level Management technical specifics for IPM MPE table IP0040T1 (Issuer Account Range).</p>
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required

Criteria	Requirement
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not Required
Financial Detail Addendum/1644	None
Notes	In the First Presentment/1240, PDS 0052 (Electronic Commerce Security Level Indicator), subfield 3 (UCAF Collection Indicator) is required and must contain the value of 1 (supported by the merchant, but UCAF data absent from the Authorization Request/0100 message), 2 (both merchant and issuer are UCAF-enabled, as indicated in the Authorization Request/0100 and Authorization Request Response/0110 messages), or 4 (Data Only authentication to the Mastercard Network).

IRD SB: Canada Intracountry Consumer Credit 3DS, World

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MCC, MCE, MCG, MCS, MCW, MPL, MWE, MPE
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • CAN7: Canada Unique • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OTH1: Other • P001: Beauty Salons • R001: Railways • S001: Supermarkets • T001: Telephone • CAN7: Canada Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>Five days</p> <ul style="list-style-type: none"> • Holidays are not excluded. • Transaction date is not excluded. • File header date is not excluded.
Approval code	<p>Required</p> <p>This is an Account Level Management interchange program. To qualify for this program, the following conditions must be met:</p> <ul style="list-style-type: none"> • Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) must equal Y. • Position 6 must contain the appropriate value: B, G, or E. <p>Refer to the <i>GCMS Parameter Table Layouts</i> for the Account Level Management technical specifics for IPM MPE table IP0040T1 (Issuer Account Range).</p>
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required

Criteria	Requirement
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not Required
Financial Detail Addendum/1644	None
Notes	In the First Presentment/1240, PDS 0052 (Electronic Commerce Security Level Indicator), subfield 3 (UCAF Collection Indicator) is required and must contain the value of 1 (supported by the merchant, but UCAF data absent from the Authorization Request/0100 message), 2 (both merchant and issuer are UCAF-enabled, as indicated in the Authorization Request/0100 and Authorization Request Response/0110 messages), or 4 (Data Only authentication to the Mastercard Network).

IRD SC: Canada Intracountry Consumer Credit 3DS, World Elite

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MCC, MCE, MCG, MCS, MCW, MPL, MWE, MSP
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • CAN7: Canada Unique • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OTH1: Other • P001: Beauty Salons • R001: Railways • S001: Supermarkets • T001: Telephone • CAN7: Canada Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>Five days</p> <ul style="list-style-type: none"> • Holidays are not excluded. • Transaction date is not excluded. • File header date is not excluded.
Approval code	<p>Required</p> <p>This is an Account Level Management interchange program. To qualify for this program, the following conditions must be met:</p> <ul style="list-style-type: none"> • Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) must equal Y. • Position 6 must contain the appropriate value: A, J, or S. <p>Refer to the <i>GCMS Parameter Table Layouts</i> for the Account Level Management technical specifics for IPM MPE table IP0040T1 (Issuer Account Range).</p>
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required

Criteria	Requirement
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not Required
Financial Detail Addendum/1644	None
Notes	In the First Presentment/1240, PDS 0052 (Electronic Commerce Security Level Indicator), subfield 3 (UCAF Collection Indicator) is required and must contain the value of 1 (supported by the merchant, but UCAF data absent from the Authorization Request/0100 message), 2 (both merchant and issuer are UCAF-enabled, as indicated in the Authorization Request/0100 and Authorization Request Response/0110 messages), or 4 (Data Only authentication to the Mastercard Network).

IRD SD: Canada Intracountry Consumer Credit 3DS, Muse Mastercard

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MSP
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442

Criteria	Requirement
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> A001: Airline B001: Cruise/Steamship CAN7: Canada Unique F001: Restaurant H001: Lodging M001: Mail Order/Telephone Order OTH1: Other P001: Beauty Salons R001: Railways S001: Supermarkets T001: Telephone CAN7: Canada Unique V001: Automobile/Vehicle Rental W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>Five Days</p> <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is not excluded. File header date is not excluded.
Approval code	<p>Required</p> <p>This is an Account Level Management interchange program. To qualify for this program, the following conditions must be met:</p> <ul style="list-style-type: none"> Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) must equal Y. Position 6 must contain the appropriate value: Q. <p>Refer to the <i>GCMS Parameter Table Layouts</i> for the Account Level Management technical specifics for IPM MPE table IP0040T1 (Issuer Account Range).</p>
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD</p>

Criteria	Requirement
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table.
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not Required
Financial Detail Addendum/1644	None
Notes	In the First Presentment/1240, PDS 0052 (Electronic Commerce Security Level Indicator), subfield 3 (UCAF Collection Indicator) is required and must contain the value of 1 (supported by the merchant, but UCAF data absent from the Authorization Request/0100 message), 2 (both merchant and issuer are UCAF-enabled, as indicated in the Authorization Request/0100 and Authorization Request Response/0110 messages), or 4 (Data Only authentication to the Mastercard Network).

IRD U0: Canada Intracountry Consumer Prepaid Standard

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MRC, MRG, MTP, SUR

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> A001: Airline B001: Cruise/Steamship F001: Restaurant H001: Lodging M001: Mail Order/Telephone Order OTH1: Other P001: Beauty Salons R001: Railways S001: Supermarket T001: Telephone U001: Unique V001: Automobile/Vehicle Rental W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD</p>
Point of service data code	Not required
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required

Criteria	Requirement
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	None

IRD U4: Canada Intracountry Consumer and Commercial Utilities Debit

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC
GCMS product ID	Consumer debit: ACS, MDH, MDS Commercial debit: MDT
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back 20: Credit (Purchase Return)
Acceptor business (AB) program	UT01: Utilities For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i> .

Criteria	Requirement
Timeliness	Five days <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is not excluded. File header date is not excluded.
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	Required Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD
Point of service data code	Not Required
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table.
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None

Criteria	Requirement
Notes	This IRD is applicable for only the MCC mentioned below: <ul style="list-style-type: none"> MCC 4900: Utilities—Electric, Gas, Heating Oil, Sanitary, Water

IRD U8: Canada Intracountry Consumer and Commercial Public Sector Debit

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC
GCMS product ID	Consumer debit: ACS, MDH, MDS Commercial debit: MDT
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back 20: Credit (Purchase Return)
Acceptor business (AB) program	PS02: Public Sector Intracountry Consumer For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i> .
Timeliness	Five days <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is not excluded. File header date is not excluded.
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	Required Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD
Point of service data code	Not required

Criteria	Requirement
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table.
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	This IRD is applicable for only the below mentioned MCCs: <ul style="list-style-type: none"> • MCC 4784 (Bridge and Road Fees, Tolls) • MCC 9211 (Court Costs including Alimony and Child Support) • MCC 9222 (Fines) • MCC 9223 (Bail and Bond Payments) • MCC 9399 (Government Services-not elsewhere classified)

IRD U9: Canada Intracountry Consumer Prepaid Electronic

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MRC, MRG, MTP, SUR

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> A001: Airline B001: Cruise/Steamship F001: Restaurant H001: Lodging M001: Mail Order/Telephone Order OT50: Other. All MCCs assigned to OTH1 except MCC 8398 (Organizations, Charitable, and Social Service) P001: Beauty Salons R001: Railways S001: Supermarket T001: Telephone U001: Unique V001: Automobile/Vehicle Rental W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>Five Days</p> <ul style="list-style-type: none"> Holidays are not excluded. Transaction date is not excluded. File header date is not excluded.
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD</p>
Point of service data code	Required
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>

Criteria	Requirement
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	In the First Presentment/1240, DE 22 (Point of Service Entry Mode) is required as follows: <ul style="list-style-type: none"> Subfield 5 (Cardholder Present Data) must contain the value 0. Subfield 6 (Card Present Data) must contain the value 1. Subfield 7 (Card Data: Input Mode) must contain a value of 2, A, B, C, F, or M.

IRD UA: Canada Intracountry Consumer Credit Utilities, Core

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MCC, MCE, MCG, MCS, MCW, MPL, MWE, MPE, MSP
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442

Criteria	Requirement
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> UT01: Utilities <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	<p>Not Required</p> <p>If the Approval Code is present, whenever Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) equals to Y, then Position 6 should contain the appropriate value: X, or Z.</p> <p>Refer to the <i>GCMS Parameter Table Layouts</i> for the Account Level Management technical specifics for IPM MPE table IP0040T1 (Issuer Account Range).</p>
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	<p>Required</p> <p>Must be left-justified and cannot contain all spaces or all zeros</p>
Acceptor postal code	Required
Acceptor state, province, or region code	<p>Required</p> <p>When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.</p>
Acceptor country code	<p>Required</p> <p>Cannot contain spaces</p>

Criteria	Requirement
Mastercard Assigned ID	Not Required
Financial Detail Addendum/1644	None
Notes	This IRD is applicable for only MCC 4900: Utilities—Electric, Gas, Heating Oil, Sanitary, Water

IRD UB: Canada Intracountry Consumer Credit Utilities, World

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MCC, MCE, MCG, MCS, MCW, MPL, MWE, MPE
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> UT01: Utilities <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	<p>Required</p> <p>This is an Account Level Management interchange program. To qualify for this program, the following conditions must be met:</p> <ul style="list-style-type: none"> Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) must equal Y. Position 6 must contain the appropriate value: B, G, or E. <p>Refer to the <i>GCMS Parameter Table Layouts</i> for the Account Level Management technical specifics for IPM MPE table IP0040T1 (Issuer Account Range).</p>
Magnetic stripe data from authorization message	Not required

Criteria	Requirement
Trace ID	Not Required If present, the Banknet Date must contain a valid date in the format MMDD.
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table.
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not Required
Financial Detail Addendum/1644	None
Notes	This IRD is applicable for only MCC 4900: Utilities—Electric, Gas, Heating Oil, Sanitary, Water.

IRD UC: Canada Intracountry Consumer Credit Utilities, World Elite

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MCC, MCE, MCG, MCS, MCW, MPL, MWE, MSP

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> UT01: Utilities <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	<p>Required</p> <p>This is an Account Level Management interchange program. To qualify for this program, the following conditions must be met:</p> <ul style="list-style-type: none"> Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) must equal Y. Position 6 must contain the appropriate value: A, J, or S. <p>Refer to the <i>GCMS Parameter Table Layouts</i> for the Account Level Management technical specifics for IPM MPE table IP0040T1 (Issuer Account Range).</p>
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	<p>Required</p> <p>Must be left-justified and cannot contain all spaces or all zeros</p>
Acceptor postal code	Required

Criteria	Requirement
Acceptor state, province, or region code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not Required
Financial Detail Addendum/1644	None
Notes	This IRD is applicable for only MCC 4900: Utilities—Electric, Gas, Heating Oil, Sanitary, Water.

IRD UD: Canada Intracountry Consumer Credit Utilities, Muse Mastercard

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: MSP
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> UT01: Utilities For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i> .
Timeliness	None.

Criteria	Requirement
Approval code	<p>Required</p> <p>This is an Account Level Management interchange program. To qualify for this program, the following conditions must be met:</p> <ul style="list-style-type: none"> Account Level Management participation switch indicator on IPM MPE table IP0040T1 (Issuer Account Range) must equal Y. Position 6 must contain the appropriate value: Q. <p>Refer to the <i>GCMS Parameter Table Layouts</i> for the Account Level Management technical specifics for IPM MPE table IP0040T1 (Issuer Account Range).</p>
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	<p>Required</p> <p>Must be left-justified and cannot contain all spaces or all zeros</p>
Acceptor postal code	Required
Acceptor state, province, or region code	<p>Required</p> <p>When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.</p>
Acceptor country code	<p>Required</p> <p>Cannot contain spaces</p>
Mastercard Assigned ID	Not Required
Financial Detail Addendum/1644	None

Criteria	Requirement
Notes	This IRD is applicable for only MCC 4900: Utilities—Electric, Gas, Heating Oil, Sanitary, Water.

IRD ZX: Intracountry Humanitarian Standard

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	DMC, MCC
GCMS product ID	Consumer Prepaid: DWF, MWF
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> A001: Airline B001: Cruise/Steamship F001: Restaurant H001: Lodging M001: Mail Order/Telephone Order OTH1: Other P001: Beauty Salons R001: Railways S001: Supermarket T001: Telephone U001: Unique V001: Automobile/Vehicle Rental W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required

Criteria	Requirement
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table.
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Not required for all other transactions
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Not required for all other transactions
Acceptor state, province, or region code	Required for transactions occurring in Canada. When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	<p>Purchase (Goods and Services) with Cash Back transactions are accepted for Debit Mastercard transactions only. For DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type), value 09, DE 54 (Amounts, Additional), subfield 5 (Additional Amount, Amount) must be submitted with all Purchase (Goods and Services) with Cash Back transactions to identify the cash back portion of the transaction from DE 4 (Amount, Transaction). The cash back amount in DE 54, subfield 5 must be submitted in the same currency as the transaction.</p> <p>NOTE: This program is not open to all issuers by default. Mastercard will evaluate the program and will determine which issuers can participate in the program.</p>

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