

# Interchange Manual Interregional Programs for Vendors

10 June 2025



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# Interchange Manual Interregional Programs for Vendors

**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**.

**Table 1: Details**

Metadata	Value
Audience	Acquirers, issuers, and processors
Region	Interregional
Type	Guide
Publish date	10 June 2025

## Summary of changes for interregional programs for vendors

Select a link in the table to locate a change.

**Table 2: Interchange changes**

Description of change	Source	Where to look
Stylistic and formatting changes.	Mastercard style and standards	Throughout
Added product code MBD to Interchange Rate Designator (IRD) 61: Interregional Commercial Standard.	Program clarification needed	<a href="#">IRD 61: Interregional Commercial Standard</a>
Added product code BPL to select IRDs.	<i>AN 7704 Introducing Mastercard Business Credit Plus Commercial Credit Product Code</i>	<a href="#">Interregional interchange criteria</a>
Added product code MBP to select IRDs.	<i>GLB 9980 Introducing Prepaid Debit Mastercard Products in Brazil</i>	<a href="#">Interregional interchange criteria</a>
Added product code MPG to select interregional IRDs.		
Added product code MRH to select interregional IRDs.		

# Chapter 1 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.

**Table 3: 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"> <li>First and Second Presentments/1240</li> <li>First and Arbitration Chargebacks/1442</li> </ul>
Processing code	<ul style="list-style-type: none"> <li>00: Purchase (Goods and Services)</li> <li>20: Credit (Purchase Return)</li> </ul>



Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> <li>• A001: Airline</li> <li>• B001: Cruise/Steamship</li> <li>• F001: Restaurant</li> <li>• GW01: Global Wholesale Travel Other</li> <li>• H001: Lodging</li> <li>• M001: Mail Order/Telephone Order</li> <li>• OTH1: Other</li> <li>• P001: Beauty Salons</li> <li>• R001: Railways</li> <li>• S001: Supermarket</li> <li>• T001: Telephone</li> <li>• V001: Automobile/Vehicle Rental</li> <li>• W001: Warehouse Club</li> </ul> <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><b>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.</b></p>

## IRD FI: Flexible Interchange

Transactions must meet requirements to qualify for this interchange program.

**Table 4: 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"> <li>• PDS 0595 (Card Acceptor Type)</li> <li>• PDS 0596 (Card Acceptor Tax ID)</li> </ul>
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.

**Table 5: IRD criteria details**

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Commercial credit: MES
Message type ID	<ul style="list-style-type: none"> <li>First and Second Presentments/1240</li> <li>First and Arbitration Chargebacks/1442</li> </ul>
Processing code	<ul style="list-style-type: none"> <li>00: Purchase (Goods and Services)</li> <li>20: Credit (Purchase Return)</li> </ul>
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.

**Table 6: 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"> <li>First and Second Presentment/1240</li> <li>First Chargeback/1442</li> </ul>
Processing code	<ul style="list-style-type: none"> <li>00: Purchase (Goods and Services)</li> <li>20: Credit (Purchase Return)</li> </ul>

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> <li>• A001: Airline</li> <li>• B001: Cruise/Steamship</li> <li>• F001: Restaurant</li> <li>• H001: Lodging</li> <li>• M001: Mail Order/Telephone Order</li> <li>• OT36: U.S. Other</li> <li>• OTH1: Other</li> <li>• P001: Beauty Salons</li> <li>• R001: Railways</li> <li>• S001: Supermarket</li> <li>• T001: Telephone</li> <li>• V001: Automobile/Vehicle Rental</li> <li>• W001: Warehouse Club</li> </ul> <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>



## Chapter 2 Interregional interchange criteria

*This section includes the transaction criteria for the interregional interchange programs that Mastercard supports. 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.*

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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.

**Table 7: IRD criteria details**

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

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

**Table 8: IRD criteria details**

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> <li>First and Second Presentments/1240</li> <li>First and Arbitration Chargebacks/1442</li> </ul>
Processing code	<ul style="list-style-type: none"> <li>00: Purchase (Goods and Services)</li> <li>18: Unique Transaction (requires unique MCC)</li> <li>20: Credit (Purchase Return)</li> </ul>
Acceptor business (AB) program	<ul style="list-style-type: none"> <li>A001: Airline</li> <li>B001: Cruise/Steamship</li> <li>F001: Restaurant</li> <li>H001: Lodging</li> <li>OTH2: Other. All MCCs assigned to OTH1 <b>except</b> MCC 5542 (Fuel Dispenser, Automated)</li> <li>P001: Beauty Salons</li> <li>R001: Railways</li> <li>S001: Supermarket</li> <li>T001: Telephone</li> <li>U001: Unique</li> <li>V001: Automobile/Vehicle Rental</li> <li>W001: Warehouse Club</li> </ul> <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>

Criteria	Requirement
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"> <li>• MCC 5542 (Fuel Dispenser, Automated)</li> <li>• Mail order/telephone order (MO/TO) MCCs: <ul style="list-style-type: none"> <li>– MCC 5960 (Direct Marketing - Insurance Services)</li> <li>– MCC 5962 (Direct Marketing - Travel Related Arrangement Services)</li> <li>– MCC 5964 (Direct Marketing - Catalog Merchants)</li> <li>– MCC 5965 (Direct Marketing - Combination Catalog and Retail Merchants)</li> <li>– MCC 5966 (Direct Marketing - Outbound Telemarketing Merchants)</li> <li>– MCC 5967 (Direct Marketing - Inbound Telemarketing Merchants)</li> <li>– MCC 5968 (Direct Marketing - Continuity/Subscription Merchants)</li> <li>– MCC 5969 (Direct Marketing - Other Direct Marketers - Not Elsewhere Classified)</li> </ul> </li> </ul>
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>

Criteria	Requirement
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"><li>• PDS 0595 (Acceptor Type)</li><li>• PDS 0596 (Acceptor Tax ID)</li></ul>

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"> <li>• PDS 0023 (Terminal Type) is required and must contain the value CT6 (CAT level 6 [electronic commerce transaction]).</li> <li>• 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"> <li>– 0 (UCAF data collection is not supported by the merchant or a Mastercard SecureCodemerchant has chosen not to undertake Mastercard SecureCode on this transaction)</li> <li>– 1 (UCAF collection is supported by the merchant, and UCAF data may be available)</li> <li>– 2 (Both merchant and issuer are UCAF-enabled, as indicated in the Authorization Request/0100 message)</li> <li>– 5 (Issuer risk based decisioning)</li> <li>– 6 (Merchant risk based decisioning)</li> </ul> </li> </ul> <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"> <li>• DE 22 (Point-of-Service (POS) Entry Mode), subfield 1 (POS Terminal PAN Entry Mode) with the value 10, 81 or 82</li> <li>• 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.</li> <li>• 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.</li> <li>• DE 48, subelement 43 (Universal Cardholder Authentication Field [UCAF]) when DE 48, subelement 42, position 3 contains a value of 2</li> <li>• DE 61 (Point-of-Service [POS] Data), subfield 4 (POS Cardholder Presence) with a value of 5 indicating electronic order</li> <li>• DE 61, subfield 10 (Cardholder-Activated Terminal Level) with a value of 6 indicating e-commerce transaction (CAT Level 6)</li> </ul>



## IRD 61: Interregional Commercial Standard

Transactions must meet requirements to qualify for this interchange program.

**Table 9: IRD criteria details**

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> <li>U.S.</li> </ul>	Asia/Pacific	MCC	MCB, MCO, MDB, MEB, MEO, MIO, MLA, MRW
		DMC	MBP, MDT, SBP
<ul style="list-style-type: none"> <li>Asia/Pacific</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> <li>U.S.</li> </ul>	Canada	MCC	MCB, MCO, MEB, MLA, MRW
		DMC	MDT
<ul style="list-style-type: none"> <li>Asia/Pacific</li> <li>Canada</li> <li>Latin America and the Caribbean</li> <li>MEA</li> <li>U.S.</li> </ul>	Europe	MCC Commercial	MCB, MCO, MEB, MEO, MPB, MPW, MRL, MRW, TCB, TCO, TEB, TPB
		MCC Consumer	MRF <sup>1</sup>
		DMC	BPD, BPE, MBP, MDT
<ul style="list-style-type: none"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>MEA</li> <li>U.S.</li> </ul>	Latin America and the Caribbean	MCC	MCB, MCO, MDB, MEB, MEO, MLA, MLD, MLL, MRW
		DMC	MDT
<ul style="list-style-type: none"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>U.S.</li> </ul>	MEA	MCC	MCB, MCO, MEB, MEO, MRW
		DMC	MBP, MDT

<sup>1</sup> 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"> <li>Asia/Pacific</li> <li>Canada</li> </ul>	U.S.	MCC	MCB, MBD, MCO, MDB, MEB, MEO, MLA, MPW
<ul style="list-style-type: none"> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> </ul>		DMC	N/A

**Table 10: IRD criteria details**

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> <li>First and Second Presentments/1240</li> <li>First and Arbitration Chargebacks/1442</li> </ul>
Processing code	<ul style="list-style-type: none"> <li>00: Purchase (Goods and Services)</li> <li>18: Unique Transaction (requires unique MCC)</li> <li>20: Credit (Purchase Return)</li> </ul>
Acceptor business (AB) program	<ul style="list-style-type: none"> <li>A001: Airline</li> <li>B001: Cruise/Steamship</li> <li>F001: Restaurant</li> <li>H001: Lodging</li> <li>M001: Mail Order/Telephone Order</li> <li>OTH1: Other</li> <li>P001: Beauty Salons</li> <li>R001: Railways</li> <li>S001: Supermarket</li> <li>T001: Telephone</li> <li>U001: Unique</li> <li>V001: Automobile/Vehicle Rental</li> <li>W001: Warehouse Club</li> </ul> <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"> <li>This requirement applies only to transactions acquired in the Asia/Pacific, Canada, Europe, Latin America and the Caribbean, and Middle East/Africa (MEA) regions.</li> </ul> None
Purchasing card account ranges and fleet card account ranges at non-fuel locations	<b>This requirement applies only to transactions acquired in the U.S. region.</b> Not eligible

Criteria	Requirement
Mastercard fleet card account ranges at fuel locations (MCC 4468, 5541, 5542, 5499, and 5983)	<b>This requirement applies only to transactions acquired in the U.S. region.</b> Not eligible
Mastercard BusinessCard and Mastercard Corporate Card account ranges	<b>This requirement applies only to transactions acquired in the U.S. region.</b> All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data: <ul style="list-style-type: none"> <li>PDS 0595 (Acceptor Type)</li> <li>PDS 0596 (Acceptor Tax ID)</li> </ul>
Europe Regulated Individual Pay (MRF) card account ranges	<b>This requirement applies only to transactions acquired in the Asia/Pacific, Canada, Latin America and the Caribbean, Middle East/Africa, and U.S. regions.</b> 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.

**Table 11: IRD criteria details**

Acquirer region	Issuer region	Card program ID	GCMS product ID
• Canada	Asia/Pacific	MCC	MCF, MCP, MES, MGF, MNF
• Europe		DMC	N/A
• Latin America and the Caribbean			
• MEA			
• U.S.			

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> <li>Asia/Pacific</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> <li>U.S.</li> </ul>	Canada	MCC	MCF, MCP, MES, MGF, MNF
		DMC	N/A
<ul style="list-style-type: none"> <li>Asia/Pacific</li> <li>Canada</li> <li>Latin America and the Caribbean</li> <li>MEA</li> <li>U.S.</li> </ul>	Europe	MCC	MCF, MCP, MES, MNF, MRK
		DMC	N/A
<ul style="list-style-type: none"> <li>Asia/Pacific</li> <li>Canada<sup>1</sup></li> <li>Europe</li> <li>MEA</li> <li>U.S.</li> </ul>	Latin America and the Caribbean	MCC	MCF, MCP, MES, MGF, MNF
		DMC	N/A
<ul style="list-style-type: none"> <li>Asia/Pacific</li> <li>Canada<sup>1</sup></li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>U.S.</li> </ul>	MEA	MCC	MCF, MCP, MES, MGF, MNF, MRK
		DMC	N/A
<ul style="list-style-type: none"> <li>Asia/Pacific</li> <li>Canada<sup>1</sup></li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> </ul>	U.S.	MCC	MCF, MCP, MES, MGF, MNF
		DMC	N/A

**Table 12: IRD criteria details**

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

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> <li>• A001: Airline</li> <li>• B001: Cruise/Steamship</li> <li>• F001: Restaurant</li> <li>• H001: Lodging</li> <li>• M001: Mail Order/Telephone Order</li> <li>• OTH1: Other</li> <li>• P001: Beauty Salons</li> <li>• R001: Railways</li> <li>• S001: Supermarket</li> <li>• T001: Telephone</li> <li>• U001: Unique</li> <li>• V001: Automobile/Vehicle Rental</li> <li>• W001: Warehouse Club</li> </ul> <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"> <li>• PDS 0595 (Acceptor Type)</li> <li>• PDS 0596 (Acceptor Tax ID)</li> </ul>

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. All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data: <ul style="list-style-type: none"> <li>• PDS 0595 (Acceptor Type)</li> <li>• PDS 0596 (Acceptor Tax ID)</li> </ul>
Mastercard BusinessCard and Mastercard Corporate Card account ranges	This requirement applies only to transactions acquired in the U.S. region. Not eligible
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.**

**Table 13: IRD criteria details**

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



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

Table 14: IRD criteria details

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

Criteria	Requirement	U.S. Acquired: Interchange Compliance Failure Adjustment
Processing code	<ul style="list-style-type: none"> <li>• 00: Purchase (Goods and Services)</li> <li>• 09: Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card Products)</li> <li>• 18: Unique Transaction (requires unique MCC)</li> <li>• 20: Credit (Purchase Return)</li> </ul>	
Acceptor business (AB) program	<ul style="list-style-type: none"> <li>• A001: Airline</li> <li>• B001: Cruise/Steamship</li> <li>• F001: Restaurant</li> <li>• H001: Lodging</li> <li>• OTH2: Other. All MCCs assigned to OTH1 except MCC 5542 (Fuel Dispenser, Automated)</li> <li>• P001: Beauty Salons</li> <li>• R001: Railways</li> <li>• S001: Supermarket</li> <li>• T001: Telephone</li> <li>• U001: Unique</li> <li>• V001: Automobile/Vehicle Rental</li> <li>• W001: Warehouse Club</li> </ul> <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"> <li>• Five days for transactions acquired in the U.S. region.</li> <li>• Holidays are not excluded.</li> <li>• Transaction date is excluded.</li> <li>• File header date is not excluded.</li> </ul> <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"><li>• MCC 5542 (Fuel Dispenser, Automated)</li><li>• Mail order/telephone order (MO/TO) MCCs:<ul style="list-style-type: none"><li>– MCC 5960 (Direct Marketing - Insurance Services)</li><li>– MCC 5962 (Direct Marketing - Travel Related Arrangement Services)</li><li>– MCC 5964 (Direct Marketing - Catalog Merchants)</li><li>– MCC 5965 (Direct Marketing - Combination Catalog and Retail Merchants)</li><li>– MCC 5966 (Direct Marketing - Outbound Telemarketing Merchants)</li><li>– MCC 5967 (Direct Marketing - Inbound Telemarketing Merchants)</li><li>– MCC 5968 (Direct Marketing - Continuity/Subscription Merchants)</li><li>– MCC 5969 (Direct Marketing - Other Direct Marketers - Not Elsewhere Classified)</li></ul></li></ul> <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"><li>• A: PAN auto-entry via contactless magnetic stripe</li><li>• M: PAN auto-entry via contactless M/Chip</li></ul></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"><li>• A: PAN auto-entry via contactless magnetic stripe</li><li>• M: PAN auto-entry via contactless M/Chip</li></ul>	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"><li>• A: PAN auto-entry via contactless magnetic stripe</li><li>• M: PAN auto-entry via contactless M/Chip</li></ul>					

		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"> <li>A: PAN auto-entry via contactless magnetic stripe</li> <li>M: PAN auto-entry via contactless M/Chip</li> </ul>
	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.

**Table 15: IRD criteria details**

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

**NOTE: MWB will only be accepted for life cycle transactions through Release 23.Q2.**

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

**Table 16: IRD criteria details**

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

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> <li>• A001: Airline</li> <li>• B001: Cruise/Steamship</li> <li>• F001: Restaurant</li> <li>• H001: Lodging</li> <li>• M001: Mail Order/Telephone Order</li> <li>• OTH1: Other</li> <li>• P001: Beauty Salons</li> <li>• R001: Railways</li> <li>• S001: Supermarket</li> <li>• T001: Telephone</li> <li>• U001: Unique</li> <li>• V001: Automobile/Vehicle Rental</li> <li>• W001: Warehouse Club</li> </ul> <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"> <li>• PDS 0595 (Acceptor Type)</li> <li>• PDS 0596 (Acceptor Tax ID)</li> </ul>
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"> <li>Canada</li> <li>Latin America and the Caribbean</li> <li>Asia/Pacific</li> <li>Europe</li> <li>Middle East/Africa</li> </ul>	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"> <li>U.S.</li> <li>Latin America and the Caribbean</li> <li>Asia/Pacific</li> <li>Europe</li> <li>Middle East/Africa</li> </ul>	Canada	MCC	MCC, MCG, MCS, MPD, MPL, MRG, SUR
		DMC	ACS, MDG, MDP, MDS
<ul style="list-style-type: none"> <li>U.S.</li> <li>Canada</li> <li>Asia/Pacific</li> <li>Europe</li> <li>Middle East/Africa</li> </ul>	Latin America and the Caribbean	MCC	MCC, MCG, MCS, MGP, MIU, MLB, MRG, SUR
		DMC	ACS, MDG, MDS, MIP, MFI, MPA, MPG, MPY
<ul style="list-style-type: none"> <li>U.S.</li> <li>Canada</li> <li>Latin America and the Caribbean</li> <li>Europe</li> <li>Middle East/Africa</li> </ul>	Asia/Pacific	MCC	GCS, MCC, MCG, MCS, MIU, MRG, SUR
		DMC	ACS, MDG, MDS, MIP, MPG, MPP
<ul style="list-style-type: none"> <li>U.S.</li> <li>Canada</li> <li>Latin America and the Caribbean</li> <li>Asia/Pacific</li> <li>Middle East/Africa</li> </ul>	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"> <li>U.S.</li> <li>Canada</li> <li>Latin America and the Caribbean</li> <li>Asia/Pacific</li> <li>Europe</li> </ul>	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"> <li>First and Second Presentments/1240</li> <li>First and Arbitration Chargebacks/1442</li> </ul>	
Processing Code	<ul style="list-style-type: none"> <li>00: Purchase (Goods and Services)</li> <li>18: Unique Transaction (requires unique MCC)</li> <li>20: Credit (Purchase Return)</li> </ul>	
Acceptor Business (AB) Program	<ul style="list-style-type: none"> <li>A001: Airline</li> <li>B001: Cruise/Steamship</li> <li>F001: Restaurant</li> <li>H001: Lodging</li> <li>M001: Mail Order/Telephone Order</li> <li>OTH1: Other</li> <li>P001: Beauty Salons</li> <li>R001: Railways</li> <li>S001: Supermarkets</li> <li>T001: Telephone</li> <li>U001: Unique</li> <li>V001: Automobile/Vehicle Rental</li> <li>W001: Warehouse Club</li> </ul> <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	<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"> <li>Subfield 5 (Cardholder Present Data) must contain the value 1, 2, 3, 4, or 5.</li> <li>Subfield 6 (Card Present Data) must contain the value 0.</li> <li>Subfield 7 (Card Data: Input Mode) must contain a value of 6, 7, R, S, or T.</li> </ul>	

## 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"> <li>• Canada</li> <li>• Latin America and the Caribbean</li> <li>• Asia/Pacific</li> <li>• Europe</li> <li>• Middle East/Africa</li> </ul>	U.S.	MCC	MCW
		DMC	MDH
<ul style="list-style-type: none"> <li>• U.S.</li> <li>• Latin America and the Caribbean</li> <li>• Asia/Pacific</li> <li>• Europe</li> <li>• Middle East/Africa</li> </ul>	Canada	MCC	MCW, MPE, MTP, MWE
		DMC	N/A
<ul style="list-style-type: none"> <li>• U.S.</li> <li>• Canada</li> <li>• Asia/Pacific</li> <li>• Europe</li> <li>• Middle East/Africa</li> </ul>	Latin America and the Caribbean	MCC	MCW, MPL, MTP
		DMC	MDP, MPG
<ul style="list-style-type: none"> <li>• U.S.</li> <li>• Canada</li> <li>• Latin America and the Caribbean</li> <li>• Europe</li> <li>• Middle East/Africa</li> </ul>	Asia/Pacific	MCC	GCP, MCT, MGS, MPL
		DMC	MDP, MET, MRD, MRH
<ul style="list-style-type: none"> <li>• U.S.</li> <li>• Canada</li> <li>• Latin America and the Caribbean</li> <li>• Asia/Pacific</li> <li>• Middle East/Africa</li> </ul>	Europe	MCC	MPL, MTP, SAP, TPL
		DMC	MDP
<ul style="list-style-type: none"> <li>• U.S.</li> <li>• Canada</li> <li>• Latin America and the Caribbean</li> <li>• Asia/Pacific</li> <li>• Europe</li> </ul>	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"> <li>First and Second Presentments/1240</li> <li>First and Arbitration Chargebacks/1442</li> </ul>	
Processing code	<ul style="list-style-type: none"> <li>00: Purchase (Goods and Services)</li> <li>18: Unique Transaction (requires unique MCC)</li> <li>20: Credit (Purchase Return)</li> </ul>	
Acceptor business (AB) program	<ul style="list-style-type: none"> <li>A001: Airline</li> <li>B001: Cruise/Steamship</li> <li>F001: Restaurant</li> <li>H001: Lodging</li> <li>M001: Mail Order/Telephone Order</li> <li>OTH1: Other</li> <li>P001: Beauty Salons</li> <li>R001: Railways</li> <li>S001: Supermarkets</li> <li>T001: Telephone</li> <li>U001: Unique</li> <li>V001: Automobile/Vehicle Rental</li> <li>W001: Warehouse Club</li> </ul> <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	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"> <li>• Subfield 5 (Cardholder Present Data) must contain the value 1, 2, 3, 4, or 5.</li> <li>• Subfield 6 (Card Present Data) must contain the value 0.</li> <li>• Subfield 7 (Card Data: Input Mode) must contain a value of 6, 7, R, S, or T.</li> </ul>	

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

Transactions must meet requirements to qualify for this interchange program.

**Table 17: IRD criteria details**

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

**Table 18: IRD criteria details**

Criteria	Requirement	U.S. Acquirer Interchange Compliance Failure Adjustment
Message type ID	<ul style="list-style-type: none"> <li>• First and Second Presentments/1240</li> <li>• First and Arbitration Chargebacks/1442</li> </ul>	
Processing code	<ul style="list-style-type: none"> <li>• 00: Purchase (Goods and Services)</li> <li>• 18: Unique Transaction (requires unique MCC)</li> <li>• 20: Credit (Purchase Return)</li> </ul>	
Acceptor business (AB) program	<ul style="list-style-type: none"> <li>• A001: Airline</li> <li>• B001: Cruise/Steamship</li> <li>• F001: Restaurant</li> <li>• H001: Lodging</li> <li>• M001: Mail Order/Telephone Order</li> <li>• OTH1: Other</li> <li>• P001: Beauty Salons</li> <li>• R001: Railways</li> <li>• S001: Supermarkets</li> <li>• T001: Telephone</li> <li>• U001: Unique</li> <li>• V001: Automobile/Vehicle Rental</li> <li>• W001: Warehouse Club</li> </ul> <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"> <li>Subfield 5 (Cardholder Present Data) must contain the value 1, 2, 3, 4, or 5.</li> <li>Subfield 6 (Card Present Data) must contain the value 0.</li> <li>Subfield 7 (Card Data: Input Mode) must contain a value of 6, 7, R, S, or T.</li> </ul>	

## 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"> <li>Canada</li> <li>Latin America and the Caribbean</li> <li>Asia/Pacific</li> <li>Europe</li> <li>Middle East/Africa</li> </ul>	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"> <li>U.S.</li> <li>Latin America and the Caribbean</li> <li>Asia/Pacific</li> <li>Europe</li> <li>Middle East/Africa</li> </ul>	Canada	MCC	MCC, MCG, MCS, MPD, MPL, MRG, SUR
		DMC	ACS, MDG, MDP, MDS
<ul style="list-style-type: none"> <li>U.S.</li> <li>Canada</li> <li>Asia/Pacific</li> <li>Europe</li> <li>Middle East/Africa</li> </ul>	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"> <li>U.S.</li> <li>Canada</li> <li>Latin America and the Caribbean</li> <li>Europe</li> <li>Middle East/Africa</li> </ul>	Asia/Pacific	MCC	GCS, MCC, MCG, MCS, MIU, MRG, SUR
		DMC	ACS, MDG, MDS, MIP, MPG, MPP
<ul style="list-style-type: none"> <li>U.S.</li> <li>Canada</li> <li>Latin America and the Caribbean</li> <li>Asia/Pacific</li> <li>Middle East/Africa</li> </ul>	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"> <li>U.S.</li> <li>Canada</li> <li>Latin America and the Caribbean</li> <li>Asia/Pacific</li> <li>Europe</li> </ul>	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"> <li>First and Second Presentments/1240</li> <li>First and Arbitration Chargebacks/1442</li> </ul>	
Processing Code	<ul style="list-style-type: none"> <li>00: Purchase (Goods and Services)</li> <li>09: Purchase (Goods and Services) with Cash Back</li> <li>18: Unique Transaction (requires unique MCC)</li> <li>20: Credit (Purchase Return)</li> </ul>	
Acceptor Business (AB) Program	<ul style="list-style-type: none"> <li>A001: Airline</li> <li>B001: Cruise/Steamship</li> <li>F001: Restaurant</li> <li>H001: Lodging</li> <li>OTH1: Other</li> <li>P001: Beauty Salons</li> <li>R001: Railways</li> <li>S001: Supermarkets</li> <li>T001: Telephone</li> <li>U001: Unique</li> <li>V001: Automobile/Vehicle Rental</li> <li>W001: Warehouse Club</li> </ul> <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"> <li>Holidays are not excluded.</li> <li>Transaction date is excluded.</li> <li>File header date is not excluded.</li> </ul> <p>Interchange Compliance: Six days</p> <p>The following are exempt from the timeliness test:</p> <ul style="list-style-type: none"> <li>E-commerce transactions, if the five e-commerce indicators are present</li> <li>All post-authorized aggregated transit authority transactions</li> </ul> <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"> <li>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"> <li>A: PAN auto-entry via contactless magnetic stripe</li> <li>M: PAN auto-entry via contactless M/Chip</li> </ul> </li> <li>DE 22, subfield 3 (Terminal Data: Card Capture Capability) is 0: No capture capability</li> <li>DE 22, subfield 4 (Terminal Operating Environment) is 2: On acceptor premises; unattended terminal</li> <li>DE 22, subfield 5 (Cardholder Present Data) is 0: Cardholder present</li> <li>DE 22, subfield 6 (Card Present Data) is 1: Card present</li> <li>DE 22, subfield 7 (Card Data: Input Mode) is one of the following: <ul style="list-style-type: none"> <li>A: PAN auto-entry via contactless magnetic stripe</li> <li>M: PAN auto-entry via contactless M/Chip</li> </ul> </li> <li>DE 26 (Card Acceptor Business Code [MCC]) is 4111 (Transportation, Suburban and Local Commuter Passenger, including Ferries)</li> </ul>	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"> <li>Subfield 5 (Cardholder Present Data) must contain the value 0.</li> <li>Subfield 6 (Card Present Data) must contain the value 1.</li> <li>Subfield 7 (Card Data: Input Mode) must contain a value of 2, A, B, C, F, or M.</li> </ul>	

### 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"> <li>Canada</li> <li>Latin America and the Caribbean</li> <li>Asia/Pacific</li> <li>Europe</li> <li>Middle East/Africa</li> </ul>	U.S.	MCC	MCW
		DMC	MDH
	Canada	MCC	MCW, MPE, MTP, MWE
		DMC	N/A
<ul style="list-style-type: none"> <li>U.S.</li> <li>Latin America and the Caribbean</li> <li>Asia/Pacific</li> <li>Europe</li> <li>Middle East/Africa</li> </ul>	Latin America and the Caribbean	MCC	MCW, MPL, MTP
		DMC	MDP, MPG, MRH
	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"> <li>• U.S.</li> <li>• Canada</li> <li>• Latin America and the Caribbean</li> <li>• Asia/Pacific</li> <li>• Middle East/Africa</li> </ul>	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"> <li>• First and Second Presentments/1240</li> <li>• First and Arbitration Chargebacks/1442</li> </ul>	
Processing code	<ul style="list-style-type: none"> <li>• 00: Purchase (Goods and Services)</li> <li>• 09: Purchase (Goods and Services) with Cash Back</li> <li>• 18: Unique Transaction (requires unique MCC)</li> <li>• 20: Credit (Purchase Return)</li> </ul>	
Acceptor business (AB) program	<ul style="list-style-type: none"> <li>• A001: Airline</li> <li>• B001: Cruise/Steamship</li> <li>• F001: Restaurant</li> <li>• H001: Lodging</li> <li>• OTH1: Other</li> <li>• P001: Beauty Salons</li> <li>• R001: Railways</li> <li>• S001: Supermarkets</li> <li>• T001: Telephone</li> <li>• U001: Unique</li> <li>• V001: Automobile/Vehicle Rental</li> <li>• W001: Warehouse Club</li> </ul> <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"> <li>Holidays are not excluded.</li> <li>Transaction date is excluded.</li> <li>File header date is not excluded.</li> </ul> <p>Interchange Compliance: Six days</p> <p>The following are exempt from the timeliness test:</p> <ul style="list-style-type: none"> <li>E-commerce transactions, if the five e-commerce indicators are present</li> <li>All post-authorized aggregated transit authority transactions</li> </ul> <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"> <li>• 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"> <li>– A: PAN auto-entry via contactless magnetic stripe</li> <li>– M: PAN auto-entry via contactless M/Chip</li> </ul> </li> <li>• DE 22, subfield 3 (Terminal Data: Card Capture Capability) is 0: No capture capability</li> <li>• DE 22, subfield 4 (Terminal Operating Environment) is 2: On acceptor premises; unattended terminal</li> <li>• DE 22, subfield 5 (Cardholder Present Data) is 0: Cardholder present</li> <li>• DE 22, subfield 6 (Card Present Data) is 1: Card present</li> <li>• DE 22, subfield 7 (Card Data: Input Mode) is one of the following: <ul style="list-style-type: none"> <li>– A: PAN auto-entry via contactless magnetic stripe</li> <li>– M: PAN auto-entry via contactless M/Chip</li> </ul> </li> <li>• DE 26 (Acceptor Business Code [MCC]) is 4111 (Transportation, Suburban and Local Commuter Passenger, including Ferries)</li> </ul>	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"> <li>Subfield 5 (Cardholder Present Data) must contain the value 0.</li> <li>Subfield 6 (Card Present Data) must contain the value 1.</li> <li>Subfield 7 (Card Data: Input Mode) must contain a value of 2, A, B, C, F, or M.</li> </ul>	

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

Transactions must meet requirements to qualify for this interchange program.

**Table 19: IRD criteria details**

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

**Table 20: IRD criteria details**

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

Criteria	Requirement	U.S. Acquirer Interchange Compliance Failure Adjustment
Acceptor business (AB) program	<ul style="list-style-type: none"> <li>A001: Airline</li> <li>B001: Cruise/Steamship</li> <li>F001: Restaurant</li> <li>H001: Lodging</li> <li>OTH1: Other</li> <li>P001: Beauty Salons</li> <li>R001: Railways</li> <li>S001: Supermarkets</li> <li>T001: Telephone</li> <li>U001: Unique</li> <li>V001: Automobile/Vehicle Rental</li> <li>W001: Warehouse Club</li> </ul> <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"> <li>Holidays are not excluded.</li> <li>Transaction date is excluded.</li> <li>File header date is not excluded.</li> </ul> <p>Interchange Compliance: Six days</p> <p>The following are exempt from the timeliness test:</p> <ul style="list-style-type: none"> <li>E-commerce transactions, if the five e-commerce indicators are present</li> <li>All post-authorized aggregated transit authority transactions</li> </ul> <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"> <li>• 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"> <li>– A: PAN auto-entry via contactless magnetic stripe</li> <li>– M: PAN auto-entry via contactless M/Chip</li> </ul> </li> <li>• DE 22, subfield 3 (Terminal Data: Card Capture Capability) is 0: No capture capability</li> <li>• DE 22, subfield 4 (Terminal Operating Environment) is 2: On acceptor premises; unattended terminal</li> <li>• DE 22, subfield 5 (Cardholder Present Data) is 0: Cardholder present</li> <li>• DE 22, subfield 6 (Card Present Data) is 1: Card present</li> <li>• DE 22, subfield 7 (Card Data: Input Mode) is one of the following: <ul style="list-style-type: none"> <li>– A: PAN auto-entry via contactless magnetic stripe</li> <li>– M: PAN auto-entry via contactless M/Chip</li> </ul> </li> <li>• DE 26 (Acceptor Business Code [MCC]) is 4111 (Transportation, Suburban and Local Commuter Passenger, including Ferries)</li> </ul>	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	Required  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).	
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>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"> <li>Subfield 5 (Cardholder Present Data) must contain the value 0.</li> <li>Subfield 6 (Card Present Data) must contain the value 1.</li> <li>Subfield 7 (Card Data: Input Mode) must contain a value of 2, A, B, C, F, or M.</li> </ul>	

## IRD YG: Interregional Consumer Rate III, Base, Core

Transactions must meet requirements to qualify for this interchange program.

**Table 21: IRD criteria details**

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

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

**Table 22: IRD criteria details**

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



Criteria	Requirement
Acceptor Business (AB) Program	<ul style="list-style-type: none"> <li>• A001: Airline</li> <li>• B001: Cruise/Steamship</li> <li>• F001: Restaurant</li> <li>• H001: Lodging</li> <li>• M001: Mail Order/Telephone Order</li> <li>• OTH1: Other</li> <li>• P001: Beauty Salons</li> <li>• R001: Railways</li> <li>• S001: Supermarkets</li> <li>• T001: Telephone</li> <li>• U001: Unique</li> <li>• V001: Automobile/Vehicle Rental</li> <li>• W001: Warehouse Club</li> </ul> <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"> <li>Canada</li> <li>Latin America and the Caribbean</li> <li>Asia/Pacific</li> <li>Europe</li> <li>Middle East/Africa</li> </ul>	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"> <li>U.S.</li> <li>Canada</li> <li>Asia/Pacific</li> <li>Europe</li> <li>Middle East/Africa</li> </ul>	Latin America and the Caribbean	MCC	MCW, MPL, MTP
		DMC	MDP, MRH
<ul style="list-style-type: none"> <li>U.S.</li> <li>Canada</li> <li>Latin America and the Caribbean</li> <li>Europe</li> <li>Middle East/Africa</li> </ul>	Asia/Pacific	MCC	GCP, MCT, MGS, MPL
		DMC	MDP, MET, MPG, MRD, MRH
<ul style="list-style-type: none"> <li>U.S.</li> <li>Canada</li> <li>Latin America and the Caribbean</li> <li>Asia/Pacific</li> <li>Middle East/Africa</li> </ul>	Europe	MCC	MPL, MTP, SAP, TPL
		DMC	MDP
<ul style="list-style-type: none"> <li>U.S.</li> <li>Canada</li> <li>Latin America and the Caribbean</li> <li>Asia/Pacific</li> <li>Europe</li> </ul>	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"> <li>First and Second Presentments/1240</li> <li>First and Arbitration Chargebacks/1442</li> </ul>		
Processing code	<ul style="list-style-type: none"> <li>00: Purchase (Goods and Services)</li> <li>09: Purchase (Goods and Services) with Cash Back</li> <li>18: Unique Transaction (requires unique MCC)</li> <li>20: Credit (Purchase Return)</li> </ul>		

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> <li>• A001: Airline</li> <li>• B001: Cruise/Steamship</li> <li>• F001: Restaurant</li> <li>• H001: Lodging</li> <li>• M001: Mail Order/Telephone Order</li> <li>• OTH1: Other</li> <li>• P001: Beauty Salons</li> <li>• R001: Railways</li> <li>• S001: Supermarkets</li> <li>• T001: Telephone</li> <li>• U001: Unique</li> <li>• V001: Automobile/Vehicle Rental</li> <li>• W001: Warehouse Club</li> </ul> <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 YI: Interregional Consumer Rate III, Base, Super Premium

Transactions must meet requirements to qualify for this interchange program.

**Table 23: IRD criteria details**

Acquirer Region	Issuer Region	Card Program ID	GCMS Product ID
• Canada	U.S.	MCC	MWE
• Latin America and the Caribbean		DMC	N/A
• Asia/Pacific			
• Europe			
• Middle East/Africa			
• U.S.	Canada	MCC	MSP
• Latin America and the Caribbean		DMC	N/A
• Asia/Pacific			
• Europe			
• Middle East/Africa			

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

**Table 24: IRD criteria details**

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

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> <li>• A001: Airline</li> <li>• B001: Cruise/Steamship</li> <li>• F001: Restaurant</li> <li>• H001: Lodging</li> <li>• M001: Mail Order/Telephone Order</li> <li>• OTH1: Other</li> <li>• P001: Beauty Salons</li> <li>• R001: Railways</li> <li>• S001: Supermarkets</li> <li>• T001: Telephone</li> <li>• U001: Unique</li> <li>• V001: Automobile/Vehicle Rental</li> <li>• W001: Warehouse Club</li> </ul> <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.**

**Table 25: 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, MPE, MRC, MRG, MRH, 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, 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"> <li>First and Second Presentments/1240</li> <li>First and Arbitration Chargebacks/1442</li> </ul>

Criteria	Requirement
Processing code	<ul style="list-style-type: none"> <li>• 00: Purchase (Goods and Services)</li> <li>• 09: Purchase (Goods and Services) with Cash Back (only for use with Debit Mastercard Card Products)</li> <li>• 18: Unique Transaction (Unique MCC)</li> <li>• 20: Credit (Purchase Return)</li> </ul>
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"> <li>• A001: Airline</li> <li>• B001: Cruise/Steamship</li> <li>• F001: Restaurant</li> <li>• H001: Lodging</li> <li>• M001: Mail Order/Telephone Order</li> <li>• OTH1: Other.</li> <li>• P001: Beauty Salons</li> <li>• R001: Railways</li> <li>• S001: Supermarket</li> <li>• T001: Telephone</li> <li>• T002: Purchase at ATM</li> <li>• U001: Unique</li> <li>• V001: Automobile/Vehicle Rental</li> <li>• W001: Warehouse Club</li> </ul>
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.**

**Table 26: 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"> <li>First and Second Presentments/1240</li> <li>First and Arbitration Chargebacks/1442</li> </ul>

Criteria	Requirement
Processing code	<ul style="list-style-type: none"> <li>• 00: Purchase (Goods and Services)</li> <li>• 09: Purchase (Goods and Services) with Cash Back (only for use with Debit Mastercard Card Products)</li> <li>• 18: Unique Transaction (Unique MCC)</li> <li>• 20: Credit (Purchase Return)</li> </ul>
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"> <li>• A001: Airline</li> <li>• B001: Cruise/Steamship</li> <li>• F001: Restaurant</li> <li>• H001: Lodging</li> <li>• M001: Mail Order/Telephone Order</li> <li>• OTH1: Other.</li> <li>• P001: Beauty Salons</li> <li>• R001: Railways</li> <li>• S001: Supermarket</li> <li>• T001: Telephone</li> <li>• T002: Purchase at ATM</li> <li>• U001: Unique</li> <li>• V001: Automobile/Vehicle Rental</li> <li>• W001: Warehouse Club</li> </ul>
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.**

**Table 27: 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"> <li>First and Second Presentments/1240</li> <li>First and Arbitration Chargebacks/1442</li> </ul>

Criteria	Requirement
Processing code	<ul style="list-style-type: none"> <li>• 00: Purchase (Goods and Services)</li> <li>• 09: Purchase (Goods and Services) with Cash Back (only for use with Debit Mastercard Card products)</li> <li>• 18: Unique Transaction (Unique MCC)</li> <li>• 20: Credit (Purchase Return)</li> </ul>
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"> <li>• A001: Airline</li> <li>• B001: Cruise/Steamship</li> <li>• F001: Restaurant</li> <li>• H001: Lodging</li> <li>• M001: Mail Order/Telephone Order</li> <li>• OTH1: Other.</li> <li>• P001: Beauty Salons</li> <li>• R001: Railways</li> <li>• S001: Supermarket</li> <li>• T001: Telephone</li> <li>• T002: Purchase at ATM</li> <li>• U001: Unique</li> <li>• V001: Automobile/Vehicle Rental</li> <li>• W001: Warehouse Club</li> </ul>
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.**

**Table 28: 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, MPG, MRJ, MRC, MRG, MRH, 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"> <li>• First and Second Presentments/1240</li> <li>• First and Arbitration Chargebacks/1442</li> </ul>
Processing code	<ul style="list-style-type: none"> <li>• 00: Purchase (Goods and Services)</li> <li>• 09: Purchase (Goods and Services) with Cash Back (only for use with Debit Mastercard Card products)</li> <li>• 18: Unique Transaction (Unique MCC)</li> <li>• 20: Credit (Purchase Return)</li> </ul>
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"> <li>• A001: Airline</li> <li>• B001: Cruise/Steamship</li> <li>• F001: Restaurant</li> <li>• H001: Lodging</li> <li>• M001: Mail Order/Telephone Order</li> <li>• OTH1: Other.</li> <li>• P001: Beauty Salons</li> <li>• R001: Railways</li> <li>• S001: Supermarket</li> <li>• T001: Telephone</li> <li>• T002: Purchase at ATM</li> <li>• U001: Unique</li> <li>• V001: Automobile/Vehicle Rental</li> <li>• W001: Warehouse Club</li> </ul>
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.

**Table 29: 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"> <li>Europe (only for merchant activity in U.S. and U.S. territories)</li> <li>MEA (only for merchant activity in U.S. and U.S. territories)</li> </ul>	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"> <li>Latin America and the Caribbean (U.S. territories only)</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific (U.S. territories only)</li> <li>U.S.</li> </ul>	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"> <li>Canada (only for merchant activity in U.S. and U.S. territories)</li> <li>MEA (only for merchant activity in U.S. and U.S. territories)</li> </ul>	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"> <li>Asia/Pacific (U.S. territories only)</li> <li>Latin America and the Caribbean (U.S. territories only)</li> </ul>	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"> <li>Canada (only for merchant activity in U.S. and U.S. territories)</li> <li>Europe (only for merchant activity in U.S. and U.S. territories)</li> <li>MEA (only for merchant activity in U.S. and U.S. territories)</li> </ul>	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"> <li>U.S.</li> <li>Asia/Pacific</li> </ul>	Latin America and the Caribbean (Colombia)	DMC	MFI
<ul style="list-style-type: none"> <li>Asia/Pacific</li> <li>Europe</li> <li>Canada</li> <li>United States</li> <li>Middle East/Africa</li> </ul>	Latin America and the Caribbean (except Brazil)	DMC	BDP, MDT

**Table 30: IRD criteria details**

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

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> <li>• A001: Airline</li> <li>• B001: Cruise/Steamship</li> <li>• F001: Restaurant</li> <li>• H001: Lodging</li> <li>• M001: Mail Order/Telephone Order</li> <li>• OTH1: Other</li> <li>• P001: Beauty Salons</li> <li>• R001: Railways</li> <li>• S001: Supermarket</li> <li>• T001: Telephone</li> <li>• U001: Unique</li> <li>• V001: Automobile/Vehicle Rental</li> <li>• W001: Warehouse Club</li> </ul> <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"> <li>• PDS 0595 (Acceptor Type)</li> <li>• PDS 0596 (Acceptor Tax ID)</li> </ul>

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.

**Table 31: 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"> <li>Europe (only for merchant activity in U.S. and U.S. territories)</li> <li>MEA (only for merchant activity in U.S. and U.S. territories)</li> </ul>	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"> <li>Latin America and the Caribbean (U.S. territories only)</li> <li>U.S.</li> </ul>	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

Interregional interchange criteria  
IRD LF: Interregional Regulated POS Debit with Fraud Adjustment

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> <li>Asia/Pacific (U.S. territories only)</li> <li>U.S.</li> </ul>	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"> <li>Canada (only for merchant activity in U.S. and U.S. territories)</li> <li>MEA (only for merchant activity in U.S. and U.S. territories)</li> </ul>	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"> <li>Asia/Pacific (U.S. territories only)</li> <li>Latin America and the Caribbean (U.S. territories only)</li> </ul>	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"> <li>Canada (only for merchant activity in U.S. and U.S. territories)</li> <li>Europe (only for merchant activity in U.S. and U.S. territories)</li> <li>MEA (only for merchant activity in U.S. and U.S. territories)</li> </ul>	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

**Table 32: IRD criteria details**

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> <li>First and Second Presentments/1240</li> <li>First and Arbitration Chargebacks/1442</li> </ul>
Processing code	<ul style="list-style-type: none"> <li>00: Purchase (Goods and Services)</li> <li>09: Purchase (Goods and Services) with Cash Back (only for use with Debit Mastercard Products)</li> <li>18: Unique Transaction (requires unique MCC)</li> <li>20: Credit (Purchase Return)</li> </ul>
Acceptor business (AB) program	<ul style="list-style-type: none"> <li>A001: Airline</li> <li>B001: Cruise/Steamship</li> <li>F001: Restaurant</li> <li>H001: Lodging</li> <li>M001: Mail Order/Telephone Order</li> <li>OTH1: Other</li> <li>P001: Beauty Salons</li> <li>R001: Railways</li> <li>S001: Supermarket</li> <li>T001: Telephone</li> <li>U001: Unique</li> <li>V001: Automobile/Vehicle Rental</li> <li>W001: Warehouse Club</li> </ul> <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"> <li>• PDS 0595 (Acceptor Type)</li> <li>• PDS 0596 (Acceptor Tax ID)</li> </ul>

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.

**Table 33: 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"> <li>Europe (only for merchant activity in U.S. and U.S. territories)</li> <li>MEA (only for merchant activity in U.S. and U.S. territories)</li> </ul>	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"> <li>Latin America and the Caribbean (U.S. territories only)</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific (U.S. territories only)</li> <li>U.S.</li> </ul>	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"> <li>Canada (only for merchant activity in U.S. and U.S. territories)</li> <li>MEA (only for merchant activity in U.S. and U.S. territories)</li> </ul>	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"> <li>Asia/Pacific (U.S. territories only)</li> <li>Latin America and the Caribbean (U.S. territories only)</li> </ul>	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"> <li>Canada (only for merchant activity in U.S. and U.S. territories)</li> <li>Europe (only for merchant activity in U.S. and U.S. territories)</li> <li>MEA (only for merchant activity in U.S. and U.S. territories)</li> </ul>	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

**Table 34: IRD criteria details**

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> <li>First and Second Presentments/1240</li> <li>First and Arbitration Chargebacks/1442</li> </ul>
Processing code	<ul style="list-style-type: none"> <li>00: Purchase (Goods and Services)</li> <li>09: Purchase (Goods and Services) with Cash Back (only for use with Debit Mastercard Products)</li> <li>18: Unique Transaction (requires unique MCC)</li> <li>20: Credit (Purchase Return)</li> </ul>
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"> <li>Holidays are not excluded.</li> <li>Transaction date is excluded.</li> <li>File header date is not excluded.</li> </ul>
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"> <li>Subfield 5 (Cardholder Present Data) must be 0.</li> <li>Subfield 6 (Card Present Data) must be 1.</li> <li>Subfield 7 (Card Data: Input Mode) must be 2, A, B, C, F, or M.</li> </ul> <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"><li>• PDS 0595 ( Acceptor Type)</li><li>• PDS 0596 (Acceptor Tax ID)</li></ul>

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.

**Table 35: 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"> <li>Europe (only for merchant activity in U.S. and U.S. territories)</li> <li>MEA (only for merchant activity in U.S. and U.S. territories)</li> </ul>	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"> <li>Latin America and the Caribbean (U.S. territories only)</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific (U.S. territories only)</li> <li>U.S.</li> </ul>	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"> <li>Canada (only for merchant activity in U.S. and U.S. territories)</li> <li>MEA (only for merchant activity in U.S. and U.S. territories)</li> </ul>	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"> <li>Asia/Pacific (U.S. territories only)</li> <li>Latin America and the Caribbean (U.S. territories only)</li> </ul>	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"> <li>Canada (only for merchant activity in U.S. and U.S. territories)</li> <li>Europe (only for merchant activity in U.S. and U.S. territories)</li> <li>MEA (only for merchant activity in U.S. and U.S. territories)</li> </ul>	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

**Table 36: IRD criteria details**

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> <li>First and Second Presentments/1240</li> <li>First and Arbitration Chargebacks/1442</li> </ul>
Processing code	<ul style="list-style-type: none"> <li>00: Purchase (Goods and Services)</li> <li>09: Purchase (Goods and Services) with Cash Back (only for use with Debit Mastercard Products)</li> <li>18: Unique Transaction (requires unique MCC)</li> <li>20: Credit (Purchase Return)</li> </ul>
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"> <li>Holidays are not excluded.</li> <li>Transaction date is excluded.</li> <li>File header date is not excluded.</li> </ul>
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"> <li>Subfield 5 (Cardholder Present Data) must be 0.</li> <li>Subfield 6 (Card Present Data) must be 1.</li> <li>Subfield 7 (Card Data: Input Mode) must be 2, A, B, C, F, or M.</li> </ul> <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"> <li>• PDS 0595 ( Acceptor Type)</li> <li>• PDS 0596 (Acceptor Tax ID)</li> </ul>



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.

**Table 37: 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, MPG, MRH, MRJ, MRO, MSP, MTP, MWJ, MWK, MWL, MWP, SAP, SAS, SUR, TCC, TCG, TCS, TCW, TNW, TPL, TWB, WBE</p> <p><b>NOTE: IRD CB only applies for BSA 1/040301 when acquirer and merchant are in China.</b></p> <p>Consumer debit: ACS, MBW, MDG, MDH, MDJ, MDO, MDP, MDS, MDW, MET, MHA, MHB, MHH, MIP, MKA, MKB, MKC, MPA, MPF, MPG, 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"> <li>First and Second Presentments/1240</li> <li>First and Arbitration Chargebacks/1442</li> </ul>
Processing code	<ul style="list-style-type: none"> <li>00: Purchase (Goods and Services)</li> <li>18: Unique Transaction (requires unique MCC)</li> <li>20: Credit (Purchase Return)</li> </ul>
Acceptor business (AB) program	<ul style="list-style-type: none"> <li>F001: Restaurant</li> <li>M001: Mail Order/Telephone Order</li> <li>P001: Beauty Salons</li> <li>S001: Supermarket</li> <li>T001: Telephone</li> <li>U001: Unique</li> <li>W001: Warehouse Club</li> <li>CHNA: China Others</li> </ul> <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the Quick Reference Booklet.</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 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

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

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> <li>First and Second Presentments/1240</li> <li>First and Arbitration Chargebacks/1442</li> </ul>
Processing code	<ul style="list-style-type: none"> <li>00: Purchase (Goods and Services)</li> <li>18: Unique Transaction (requires unique MCC)</li> <li>20: Credit (Purchase Return)</li> </ul>
Acceptor business (AB) program	<ul style="list-style-type: none"> <li>F001: Restaurant</li> <li>M001: Mail Order/Telephone Order</li> <li>P001: Beauty Salons</li> <li>S001: Supermarket</li> <li>T001: Telephone</li> <li>U001: Unique</li> <li>W001: Warehouse Club</li> <li>CHNA: China Others</li> </ul> <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>

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

## 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.

**Table 38: Interregional**

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

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> <li>Asia/Pacific</li> <li>Latin America and the Caribbean</li> <li>MEA</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>MEA</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> </ul>	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"> <li>First and Second Presentments/1240</li> <li>First and Arbitration Chargebacks/1442</li> </ul>
Processing code	28: Payment Transaction
Acceptor business (AB) program	<ul style="list-style-type: none"> <li>D001: Payment Transactions</li> <li>MON1: Mastercard® MoneySend™ (Valid only for transactions occurring between the Asia/Pacific and Middle East/Africa [MEA] regions)</li> <li>GAM1: Gaming (Valid only for Originating Institutions in the U.S. region for Gaming Payment Transactions to Receiving Institutions in Puerto Rico)</li> </ul> <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"> <li>PDS 0043 (Transaction Type Identifier) is required and must contain a value that is valid when used in combination with the MCC.</li> <li>PDS 0170 (Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number.</li> <li>PDS 0175 (Acceptor URL) should contain the customer URL.</li> </ul> <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"> <li>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.</li> <li>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.</li> </ul> <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.

**Table 39: IRD criteria details**

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Latin America and the Caribbean</li> <li>MEA</li> </ul>	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 <sup>2</sup>
		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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>MEA</li> <li>U.S.</li> </ul>	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

<sup>2</sup> 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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Latin America and the Caribbean</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> </ul>	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

**Table 40: IRD criteria details**

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> <li>First and Second Presentments/1240</li> <li>First and Arbitration Chargebacks/1442</li> </ul>
Processing code	28: Payment Transaction
Acceptor business (AB) program	<ul style="list-style-type: none"> <li>D001: Payment Transactions</li> <li>MON1: MoneySend (Valid only for transactions occurring between the Asia/Pacific and Middle East/Africa [MEA] regions)</li> </ul> <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"> <li>• PDS 0043 (Transaction Type Identifier) is required and must contain a value that is valid when used in combination with the MCC.</li> <li>• PDS 0170 (Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number.</li> <li>• PDS 0175 (Acceptor URL) should contain the customer URL.</li> </ul> <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"> <li>• 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.</li> <li>• 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.</li> </ul> <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"><li>• Canada</li><li>• Europe</li><li>• Latin America and the Caribbean</li><li>• MEA</li><li>• U.S.</li></ul>	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"><li>• Asia/Pacific</li><li>• Canada</li><li>• Latin America and the Caribbean</li><li>• MEA</li><li>• U.S.</li></ul>	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*



Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"><li>Asia/Pacific</li><li>MEA</li><li>U.S.</li></ul> <b>NOTE: The following is accepted for life cycle transactions only, effective with Release 20.Q1: BPD</b>	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*
<ul style="list-style-type: none"><li>Asia/Pacific</li><li>Canada</li><li>Europe</li><li>Latin America and the Caribbean</li><li>U.S.</li></ul>	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"><li>Asia/Pacific</li><li>Latin America and the Caribbean</li><li>MEA</li></ul> <b>NOTE: The following is accepted for life cycle transactions only, effective with Release 20.Q1: BPD</b>	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*
Criteria	Requirement		
Message type ID	First Presentments/1240		
Processing code	<ul style="list-style-type: none"><li>00: Purchase Transaction</li><li>28: Payment Transaction</li></ul>		

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> <li>• A001: Airline</li> <li>• B001: Cruise/Steamship</li> <li>• F001: Restaurant</li> <li>• H001: Lodging</li> <li>• M001: Mail Order/Telephone Order</li> <li>• MON1: MoneySend</li> <li>• OTH1: Other</li> <li>• P001: Beauty Salons</li> <li>• R001: Railways</li> <li>• S001: Supermarket</li> <li>• T001: Telephone</li> <li>• U001: Unique</li> <li>• V001: Automobile/Vehicle Rental</li> <li>• W001: Warehouse Club</li> </ul> <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>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	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 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	PDS 0043 (Transaction Type Identifier) is required and must contain value C67 (Merchant Presented QR) or C68 (Merchant Presented QR Refund). PDS 0004 (Funding Account Information) is required for all Masterpass QR Payment (Processing Code 28) transactions. Card Program ID MSI (Maestro) is only available for transactions with Processing Code 00 (Purchase Transactions). PDS 0674 (Additional Trace/Reference Number Used by Acceptor) is required for all Masterpass QR Funding (Processing Code 00) transactions.

## 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.

**Table 41: IRD criteria details**

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

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> <li>Asia/Pacific</li> <li>Canada</li> <li>Latin America and the Caribbean</li> <li>MEA</li> <li>U.S.</li> </ul>	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
<ul style="list-style-type: none"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>MEA</li> <li>U.S.</li> </ul>	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, MBP, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MFI MHA, MHB, MHH, MIP, MPF, MPM, MPN, MPO, MPP, MPR, MPV, MPX, MPY, MRH, MSB Consumer: MPG
		MSI	MSI, MSW
<ul style="list-style-type: none"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>U.S.</li> </ul>	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

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

**Table 42: IRD criteria details**

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> <li>First and Second Presentments/1240</li> <li>First and Arbitration Chargebacks/1442</li> </ul> <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"> <li>00: Purchase (Goods and Services)</li> <li>20: Credit (Purchase Return)</li> <li>28: Payment Transaction</li> </ul>
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

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	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 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"> <li>• PDS 0670 (Payer/User Information)</li> <li>• PDS 0671 (Date of Funds Requested)</li> <li>• PDS 0674 (Additional Trace/Reference Number Used by Acceptor)</li> <li>• PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions</li> </ul>

Criteria	Requirement
Notes	<p>In the First Presentment/1240:</p> <ul style="list-style-type: none"> <li>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.]).</li> <li>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.</li> <li>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.</li> <li>PDS 0170 (Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number.</li> <li>PDS 0175 (Acceptor URL) should contain the acceptor URL.</li> </ul> <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"> <li>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.</li> <li>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.</li> </ul> <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.

**Table 43: IRD criteria details**

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> <li>• Canada</li> <li>• Europe</li> <li>• Latin America and the Caribbean</li> <li>• MEA</li> <li>• U.S.</li> </ul>	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"> <li>• Asia/Pacific</li> <li>• Europe</li> <li>• Latin America and the Caribbean</li> <li>• MEA</li> <li>• U.S.</li> </ul>	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"> <li>• Asia/Pacific</li> <li>• Canada</li> <li>• Latin America and the Caribbean</li> <li>• MEA</li> <li>• U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>MEA</li> <li>U.S.</li> </ul>	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	MBP, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MFI, MHA, MHB, MHH, MIP, MPF, MPM, MPN, MPO, MPP, MPR, MPV, MPX, MPY, MSB Consumer: MPG, MRH
		MSI	MSI, MSW
<ul style="list-style-type: none"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> </ul>	U.S.	MCC	BPL, 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"> <li>First and Second Presentments/1240</li> <li>First and Arbitration Chargebacks/1442</li> </ul> <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"> <li>00: Purchase (Goods and Services)</li> <li>20: Credit (Purchase Return)</li> </ul>
Acceptor business (AB) program	<ul style="list-style-type: none"> <li>MON2: Funding</li> </ul> <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"> <li>• PDS 0670 (Payer/User Information)</li> <li>• PDS 0671 (Date of Funds Requested)</li> <li>• PDS 0674 (Additional Trace/Reference Number Used by Acceptor)</li> <li>• PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions</li> </ul>
Note	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none"> <li>• PDS 0175 (Acceptor URL) should contain the acceptor URL.</li> <li>• PDS 0170 (Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number.</li> <li>• PDS 0043 (Transaction Type Identifier) is required and must contain a value of F64 when transaction processing code is a value 00 or 20.</li> </ul> <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.

**Table 44: IRD criteria details**

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> <li>• Canada</li> <li>• Europe</li> <li>• Latin America and the Caribbean</li> <li>• MEA</li> <li>• U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Latin America and the Caribbean</li> <li>MEA</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>MEA</li> <li>U.S.</li> </ul>	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	MBP, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MFI, MHA, MHB, MHH, MIP, MPF, MPM, MPN, MPO, MPP, MPR, MPV, MPX, MPY, MSB Consumer: MPG, MRH
		MSI	MSI, MSW

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> </ul>	U.S.	MCC	BPL, 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"> <li>First and Second Presentments/1240</li> <li>First and Arbitration Chargebacks/1442</li> </ul> Arbitration Chargeback/1442 messages are not valid for transactions with a Card Program ID of MSI.
Processing code	<ul style="list-style-type: none"> <li>00: Purchase (Goods and Services)</li> <li>20: Credit (Purchase Return)</li> <li>28: Payment Transaction</li> </ul>

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> <li>• MON1: MoneySend</li> <li>• MON2: Funding</li> <li>• MON3: MoneySend Payment</li> </ul> <p><b>NOTE: MON1 is not applicable for interregional business services. MON3 is not applicable for intracountry, intercountry, and intraregional business services.</b></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"> <li>• PDS 0670 (Payer/User Information)</li> <li>• PDS 0671 (Date of Funds Requested)</li> <li>• PDS 0674 (Additional Trace/Reference Number Used by Acceptor)</li> <li>• PDS 0765 (Payee Information) (must be submitted for all MoneySend Payment transactions)</li> </ul>



Criteria	Requirement
Note	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none"> <li>• PDS 0175 (Acceptor URL) should contain the acceptor URL.</li> <li>• PDS 0170 (Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number.</li> <li>• PDS 0043 (Transaction Type Identifier) is required and must contain a value of C07 when the transaction processing code is a value 28.</li> <li>• 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.</li> <li>• 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.]).</li> </ul> <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"> <li>• 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.</li> <li>• 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.</li> </ul> <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.

**Table 45: IRD criteria details**

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Latin America and the Caribbean</li> <li>MEA</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>MEA</li> <li>U.S.</li> </ul>	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	MBP, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MFI, MHA, MHB, MHH, MIP, MPF, MPM, MPN, MPO, MPP, MPR, MPV, MPX, MPY, MSB Consumer: MPG, MRH
		MSI	MSI, MSW
<ul style="list-style-type: none"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> </ul>	U.S.	MCC	BPL, 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"> <li>First and Second Presentments/1240</li> <li>First and Arbitration Chargebacks/1442</li> </ul> <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"> <li>00: Purchase (Goods and Services)</li> <li>20: Credit (Purchase Return)</li> <li>28: Payment Transaction</li> </ul>
Acceptor business (AB) program	<ul style="list-style-type: none"> <li>MON1: MoneySend</li> <li>MON2: Funding</li> <li>MON3: MoneySend Payment</li> </ul> <p><b>NOTE: MON1 is not applicable for interregional business services. MON3 is not applicable for intracountry, intercountry, and intraregional business services.</b></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"> <li>• PDS 0670 (Payer/User Information)</li> <li>• PDS 0671 (Date of Funds Requested)</li> <li>• PDS 0674 (Additional Trace/Reference Number Used by Acceptor)</li> <li>• PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions</li> </ul>

Criteria	Requirement
Note	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none"> <li>• 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.]).</li> <li>• PDS 0043 (Transaction Type Identifier) is required and must contain a value of C52 when the transaction processing code is a value 28.</li> <li>• 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.</li> <li>• PDS 0170 (Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number.</li> <li>• PDS 0175 (Acceptor URL) should contain the acceptor URL.</li> </ul> <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"> <li>• 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.</li> <li>• 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.</li> </ul> <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.

**Table 46: IRD criteria details**

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Latin America and the Caribbean</li> <li>MEA</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>MEA</li> <li>U.S.</li> </ul>	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	MBP, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MFI, MHA, MHB, MHH, MIP, MPF, MPM, MPN, MPO, MPP, MPR, MPV, MPX, MPY, MSB Consumer: MPG, MRH
		MSI	MSI, MSW
<ul style="list-style-type: none"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> </ul>	U.S.	MCC	BPL, 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"> <li>• First and Second Presentments/1240</li> <li>• First and Arbitration Chargebacks/1442</li> </ul> <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"> <li>• 00: Purchase (Goods and Services)</li> <li>• 20: Credit (Purchase Return)</li> <li>• 28: Payment Transaction</li> </ul>
Acceptor business (AB) program	<ul style="list-style-type: none"> <li>• MON1: MoneySend</li> <li>• MON2: Funding</li> <li>• MON3: MoneySend Payment</li> </ul> <p><b>NOTE:</b></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"> <li>• PDS 0670 (Payer/User Information)</li> <li>• PDS 0671 (Date of Funds Requested)</li> <li>• MON1 is not applicable for interregionalPDS 0674 (Additional Trace/Reference Number Used by Acceptor)</li> <li>• PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions</li> </ul>

Criteria	Requirement
Note	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none"> <li>• 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.]).</li> <li>• PDS 0043 (Transaction Type Identifier) is required and must contain a value of C54 when transaction processing code is a value 28.</li> <li>• 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</li> <li>• PDS 0170 (Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number.</li> <li>• PDS 0175 (Acceptor URL) should contain the acceptor URL.</li> </ul> <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"> <li>• 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.</li> <li>• 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.</li> </ul> <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.

**Table 47: IRD criteria details**

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> <li>• Canada</li> <li>• Europe</li> <li>• Latin America and the Caribbean</li> <li>• MEA</li> <li>• U.S.</li> </ul>	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"> <li>• Asia/Pacific</li> <li>• Europe</li> <li>• Latin America and the Caribbean</li> <li>• MEA</li> <li>• U.S.</li> </ul>	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"> <li>• Asia/Pacific</li> <li>• Canada</li> <li>• Latin America and the Caribbean</li> <li>• MEA</li> <li>• U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>MEA</li> <li>U.S.</li> </ul>	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	MBP, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MHA, MHB, MHH, MIP, MPF, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB Consumer: MPG, MRH
		MSI	MSI, MSW
<ul style="list-style-type: none"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> </ul>	U.S.	MCC	BPL, 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"> <li>First and Arbitration Chargebacks/1442</li> <li>First and Second Presentments/1240</li> </ul>
Processing code	<ul style="list-style-type: none"> <li>00: Purchase (Goods and Services)</li> <li>20: Credit (Purchase Return)</li> <li>28: Payment Transaction</li> </ul>
Acceptor business (AB) program	<ul style="list-style-type: none"> <li>MON1: MoneySend</li> <li>MON2: Funding</li> <li>MON3: MoneySend Payment</li> </ul> <p><b>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.</b></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 Arbitration Chargeback/1442 messages are not 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"> <li>• PDS 0670 (Payer/User Information)</li> <li>• PDS 0671 (Date of Funds Requested)</li> <li>• PDS 0674 (Additional Trace/Reference Number Used by Acceptor)</li> <li>• PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions</li> </ul>
Notes	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none"> <li>• 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.]).</li> <li>• PDS 0043 (Transaction Type Identifier) is required and must contain a value of C55 when transaction processing code is a value 28.</li> <li>• 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.</li> </ul> <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"> <li>• MCC 6536 (MoneySend Intracountry) and MCC 6537 (MoneySend Intercountry) are to only be used with Processing Code 28 (used with MoneySend Payment Transactions).</li> <li>• MCC 6538 (MoneySend Funding) can only be used for processing code 00 or 20 if PDS 0043 equals C55.</li> <li>•</li> </ul>

## IRD Q6: Interregional Transfer to Own Staged Digital Wallet Account

Transactions must meet requirements to qualify for this interchange program.

**Table 48: IRD criteria details**

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Latin America and the Caribbean</li> <li>MEA</li> <li>U.S.</li> </ul>	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 Q6: Interregional Transfer to Own Staged Digital Wallet Account

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>MEA</li> <li>U.S.</li> </ul>	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	MBP, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MHA, MHB, MHH, MIP, MPF, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB Consumer: MPG, MRH
		MSI	MSI, MSW
<ul style="list-style-type: none"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> </ul>	U.S.	MCC	BPL, 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"> <li>First and Second Presentments/1240</li> <li>First and Arbitration Chargebacks/1442</li> </ul> <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"> <li>00: Purchase (Goods and Services)</li> <li>20: Credit (Purchase Return)</li> </ul>
Acceptor business (AB) program	<ul style="list-style-type: none"> <li>MON2: Funding</li> </ul> <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"> <li>• PDS 0670 (Payer/User Information)</li> <li>• PDS 0671 (Date of Funds Requested)</li> <li>• PDS 0674 (Additional Trace/Reference Number Used by Acceptor)</li> <li>• PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions</li> </ul>
Note	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none"> <li>• PDS 0043 (Transaction Type Identifier) is required and must contain a value of F61 when transaction processing code is a value 00 or 20.</li> <li>• PDS 0170 (Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number.</li> <li>• PDS 0175 (Acceptor URL) should contain the acceptor URL.</li> </ul> <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.

**Table 49: IRD criteria details**

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> <li>• Canada</li> <li>• Europe</li> <li>• Latin America and the Caribbean</li> <li>• MEA</li> <li>• U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Latin America and the Caribbean</li> <li>MEA</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>MEA</li> <li>U.S.</li> </ul>	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	MBP, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MHA, MHB, MHH, MIP, MPF, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB Consumer: MPG, MRH
		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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> </ul>	U.S.	MCC	BPL, 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"> <li>First and Second Presentments/1240</li> <li>First and Arbitration Chargebacks/1442</li> </ul> <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"> <li>00: Purchase (Goods and Services)</li> <li>20: Credit (Purchase Return)</li> <li>28: Payment Transaction</li> </ul>

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> <li>• MON1: MoneySend</li> <li>• MON2: Funding</li> <li>• MON3: MoneySend Payment</li> </ul> <p><b>NOTE: MON1 is not applicable for interregional business services. MON3 is not applicable for intracountry, intercountry, and intraregional business services.</b></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"> <li>• PDS 0670 (Payer/User Information)</li> <li>• PDS 0671 (Date of Funds Requested)</li> <li>• PDS 0674 (Additional Trace/Reference Number Used by Acceptor)</li> <li>• PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions</li> </ul>
Note	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none"> <li>• 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.]).</li> <li>• PDS 0043(Transaction Type Identifier) is required and must contain a value of C65 when the transaction processing code is a value 28.</li> <li>• 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.</li> </ul> <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"> <li>• MCC 6536 (MoneySend Intracountry) and MCC 6537 (MoneySend Intercountry) are to only be used with Processing Code 28 (used with MoneySend Payment Transactions).</li> <li>• MCC 6538 (MoneySend Funding) can only be used for processing code 00 or 20 if PDS 0043 equals C65.</li> <li>• 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.</li> </ul>

## IRD Q8: Interregional Government/Non-profit Disbursement

Transactions must meet requirements to qualify for this interchange program.

**Table 50: IRD criteria details**

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Latin America and the Caribbean</li> <li>MEA</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>MEA</li> <li>U.S.</li> </ul>	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	MBP, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MHA, MHB, MHH, MIP, MPF, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB Consumer: MPG, MRH
		MSI	MSI, MSW
<ul style="list-style-type: none"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> </ul>	U.S.	MCC	BPL, 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"> <li>First and Second Presentments/1240</li> <li>First and Arbitration Chargebacks/1442</li> </ul> <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"> <li>00: Purchase (Goods and Services)</li> <li>20: Credit (Purchase Return)</li> <li>28: Payment Transaction</li> </ul>
Acceptor business (AB) program	<ul style="list-style-type: none"> <li>MON1: MoneySend</li> </ul> <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"> <li>• PDS 0670 (Payer/User Information)</li> <li>• PDS 0671 (Date of Funds Requested)</li> <li>• PDS 0674 (Additional Trace/Reference Number Used by Acceptor)</li> <li>• PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions</li> </ul>
Note	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.]).</li> </ul> <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.

**Table 51: IRD criteria details**

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Latin America and the Caribbean</li> <li>MEA</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>MEA</li> <li>U.S.</li> </ul>	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	MBP, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MHA, MHB, MHH, MIP, MPF, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB Consumer: MPG, MRH Consumer: MPG
		MSI	MSI, MSW
<ul style="list-style-type: none"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> </ul>	U.S.	MCC	BPL, 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"> <li>First and Second Presentments/1240</li> <li>First and Arbitration Chargebacks/1442</li> </ul> <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"> <li>00: Purchase (Goods and Services)</li> <li>20: Credit (Purchase Return)</li> <li>28: Payment Transaction</li> </ul>
Acceptor business (AB) program	<ul style="list-style-type: none"> <li>MON1: MoneySend</li> </ul> <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"> <li>• PDS 0670 (Payer/User Information)</li> <li>• PDS 0671 (Date of Funds Requested)</li> <li>• PDS 0674 (Additional Trace/Reference Number Used by Acceptor)</li> <li>• PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions</li> </ul>
Notes	<p>In the First Presentment/1240:</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.]).</li> </ul> <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.

**Table 52: IRD criteria details**

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Latin America and the Caribbean</li> <li>MEA</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>MEA</li> <li>U.S.</li> </ul>	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	MBP, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MHA, MHB, MHH, MIP, MPF, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB Consumer: MPG, MRH
		MSI	MSI, MSW
<ul style="list-style-type: none"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> </ul>	U.S.	MCC	BPL, 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"> <li>First and Second Presentments/1240</li> <li>First and Arbitration Chargebacks/1442</li> </ul> <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"> <li>00: Purchase (Goods and Services)</li> <li>20: Credit (Purchase Return)</li> <li>28: Payment Transaction</li> </ul>
Acceptor business (AB) program	<ul style="list-style-type: none"> <li>MON1: MoneySend</li> <li>MON2: Funding</li> <li>MON3: MoneySend Payment</li> </ul> <p><b>NOTE: MON1 is not applicable for interregional business services. MON3 is not applicable for intracountry, intercountry, and intraregional business services.</b></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"> <li>• PDS 0670 (Payer/User Information)</li> <li>• PDS 0671 (Date of Funds Requested)</li> <li>• PDS 0674 (Additional Trace/Reference Number Used by Acceptor)</li> <li>• PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions</li> </ul>

Criteria	Requirement
Note	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none"> <li>• 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.]).</li> <li>• PDS 0043 (Transaction Type Identifier) is required and must contain a value of C53 when the transaction processing code is a value 28.</li> <li>• 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.</li> <li>• PDS 0170 (Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number.</li> <li>• PDS 0175 (Acceptor URL) should contain the acceptor URL.</li> </ul> <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"> <li>• 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.</li> <li>• 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.</li> </ul> <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.

**Table 53: IRD criteria details**

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> <li>• Canada</li> <li>• Europe</li> <li>• Latin America and the Caribbean</li> <li>• MEA</li> <li>• U.S.</li> </ul>	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"> <li>• Asia/Pacific</li> <li>• Europe</li> <li>• Latin America and the Caribbean</li> <li>• MEA</li> <li>• U.S.</li> </ul>	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"> <li>• Asia/Pacific</li> <li>• Canada</li> <li>• Latin America and the Caribbean</li> <li>• MEA</li> <li>• U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>MEA</li> <li>U.S.</li> </ul>	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	MBP, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MHA, MHB, MHH, MIP, MPF, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB Consumer: MPG
		MSI	MSI, MSW
<ul style="list-style-type: none"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> </ul>	U.S.	MCC	BPL, 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"> <li>First and Second Presentments/1240</li> <li>First and Arbitration Chargebacks/1442</li> </ul> <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"> <li>00: Purchase (Goods and Services)</li> <li>20: Credit (Purchase Return)</li> </ul>
Acceptor business (AB) program	<ul style="list-style-type: none"> <li>MON2: Funding</li> </ul> <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"> <li>• PDS 0670 (Payer/User Information)</li> <li>• PDS 0671 (Date of Funds Requested)</li> <li>• PDS 0674 (Additional Trace/Reference Number Used by Acceptor)</li> <li>• PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions</li> </ul>
Note	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• PDS 0170 (Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number.</li> <li>• PDS 0175 (Acceptor URL) should contain the acceptor URL.</li> <li>•</li> </ul> <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"> <li>• 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.</li> <li>• 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.</li> </ul> <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.

**Table 54: IRD criteria details**

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Latin America and the Caribbean</li> <li>MEA</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>MEA</li> <li>U.S.</li> </ul>	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	MBP, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MHA, MHB, MHH, MIP, MPF, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB Consumer: MPG, MRH
		MSI	MSI, MSW
<ul style="list-style-type: none"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> </ul>	U.S.	MCC	BPL, 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"> <li>First and Second Presentments/1240</li> <li>First and Arbitration Chargebacks/1442</li> </ul> <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"> <li>28: Payment Transaction</li> </ul>
Acceptor business (AB) program	<ul style="list-style-type: none"> <li>MON1: MoneySend</li> </ul> <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"> <li>• PDS 0670 (Payer/User Information)</li> <li>• PDS 0671 (Date of Funds Requested)</li> <li>• PDS 0674 (Additional Trace/Reference Number Used by Acceptor)</li> <li>• PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions</li> </ul>
Note	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none"> <li>• 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.]).</li> <li>• PDS 0043 (Transaction Type Identifier) is required and must contain a value of C58 when the transaction processing code is a value 28.</li> <li>• PDS 0170 (Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number.</li> <li>• PDS 0175 (Acceptor URL) should contain the acceptor URL.</li> </ul> <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"> <li>• 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.</li> <li>• 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.</li> </ul> <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.

**Table 55: IRD criteria details**

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> <li>• Canada</li> <li>• Europe</li> <li>• Latin America and the Caribbean</li> <li>• MEA</li> <li>• U.S.</li> </ul>	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"> <li>• Asia/Pacific</li> <li>• Europe</li> <li>• Latin America and the Caribbean</li> <li>• MEA</li> <li>• U.S.</li> </ul>	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"> <li>• Asia/Pacific</li> <li>• Canada</li> <li>• Latin America and the Caribbean</li> <li>• MEA</li> <li>• U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>MEA</li> <li>U.S.</li> </ul>	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	MBP, MDG, MDH, MDT, MDO, MDP, MDS, MDW, MHA, MHB, MHH, MIP, MPF, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MSB Consumer: MPG, MRH
		MSI	MSI, MSW
<ul style="list-style-type: none"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> </ul>	U.S.	MCC	BPL, 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

**Table 56: IRD criteria**

Criteria	Requirement
Card program ID	DMC, MCC, MSI
Message type ID	<ul style="list-style-type: none"> <li>First and Second Presentments/1240</li> <li>First and Arbitration Chargebacks/1442</li> </ul> <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"> <li>28: Payment Transaction</li> </ul>
Acceptor business (AB) program	<ul style="list-style-type: none"> <li>MON1: MoneySend</li> </ul> <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>

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"><li>• PDS 0670 (Payer/User Information)</li><li>• PDS 0671 (Date of Funds Requested)</li><li>• PDS 0674 (Additional Trace/Reference Number Used by Acceptor)</li><li>• PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions</li></ul>



Criteria	Requirement
Note	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none"> <li>• 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.]).</li> <li>• PDS 0043 (Transaction Type Identifier) is required and must contain a value of C59 when the transaction processing code is a value 28.</li> <li>• PDS 0170 (Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number.</li> <li>• PDS 0175 (Acceptor URL) should contain the acceptor URL.</li> </ul> <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"> <li>• 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.</li> <li>• 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.</li> </ul> <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.

**Table 57: Interregional**

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

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> <li>Europe</li> <li>Asia/Pacific</li> <li>Canada</li> <li>Latin America and the Caribbean</li> <li>MEA</li> </ul>	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

**Table 58: IRD criteria details**

Criteria	Requirement
Card program ID	DMC, MCC, MSI
Message type ID	<ul style="list-style-type: none"> <li>First and Second Presentments/1240</li> <li>First and Arbitration Chargebacks/1442</li> </ul> <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"> <li>28 = Payment Transaction</li> </ul>

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> <li>• MON1: MoneySend</li> <li>• MON3: MoneySend Payment</li> </ul> <p><b>NOTE: MON1 is not applicable for interregional business services. MON3 is not applicable for intracountry, intercountry, and intraregional business services.</b></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"> <li>• PDS 0670 (Payer/User Information)</li> <li>• PDS 0671 (Date of Funds Requested)</li> <li>• PDS 0674 (Additional Trace/Reference Number Used by Acceptor)</li> <li>• PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions</li> </ul>
Note	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none"> <li>• 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.]).</li> <li>• PDS 0043 (Transaction Type Identifier) is required and must contain value C60 when the processing code value 28.</li> </ul> <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.

**Table 59: Interregional**

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Latin America and the Caribbean</li> <li>MEA</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>MEA</li> <li>U.S.</li> </ul>	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	Commercial: MBP  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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> </ul>	U.S.	MCC	Consumer: MCC, MCE, MCG, MCS, MCT, MCW, MES, MIU, MPL, MRC, MRG, MWE, SUR  Commercial: BPL, 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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>MEA</li> <li>U.S.</li> </ul>	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"> <li>20: Credit (Purchase Return)</li> <li>28: Payment Transaction</li> </ul>
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.

**Table 60: Interregional**

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Latin America and the Caribbean</li> <li>MEA</li> </ul>	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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>MEA</li> </ul>	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	Commercial: MBP  Consumer: MBB, MBP, MIP, MPA, MPG, MPY, MRH
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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>U.S.</li> </ul>	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"> <li>Asia/Pacific</li> <li>Europe</li> <li>Latin America and the Caribbean</li> <li>MEA</li> </ul>	U.S.	MCC	Consumer: MRG, MWE  Commercial: BPL, 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"> <li>Asia/Pacific</li> <li>Canada</li> <li>Europe</li> <li>MEA</li> <li>U.S.</li> </ul>	Latin America and the Caribbean (excluding Brazil)	DMC	Commercial: BPD, MDT
Criteria	Requirement		
Message type ID	<ul style="list-style-type: none"> <li>First and Second Presentments/1240</li> <li>First and Arbitration Chargebacks/1442</li> </ul>		



Criteria	Requirement
Processing code	<ul style="list-style-type: none"> <li>20: Credit (Purchase Return)</li> <li>28: Payment Transaction. (Processing Code 28 applies also to the existing acquirer/issuer combinations for this IRD.)</li> </ul>
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"> <li>PDS 0170 (Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number.</li> <li>PDS 0175 (Acceptor URL) should contain the acceptor URL.</li> </ul>

## 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.

**Table 61: IRD criteria details**

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

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

**Table 62: IRD criteria details**

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> <li>First and Second Presentments/1240</li> <li>First and Arbitration Chargebacks/1442</li> </ul>
Processing code	<ul style="list-style-type: none"> <li>00: Purchase (Goods and Services)</li> <li>09: Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card Products)</li> <li>18: Unique Transaction (requires unique MCC)</li> <li>20: Credit (Purchase Return)</li> </ul>
Acceptor business (AB) program	<ul style="list-style-type: none"> <li>A001: Airline</li> <li>B001: Cruise/Steamship</li> <li>F001: Restaurant</li> <li>H001: Lodging</li> <li>M001: Mail Order/Telephone Order</li> <li>OTH1: Other</li> <li>P001: Beauty Salons</li> <li>R001: Railways</li> <li>S001: Supermarket</li> <li>T001: Telephone</li> <li>U001: Unique</li> <li>V001: Automobile/Vehicle Rental</li> <li>W001: Warehouse Club</li> </ul> <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><b>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.</b></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.

**Table 63: IRD criteria details**

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

**Table 64: IRD criteria details**

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

**Table 65: IRD criteria details**

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

**Table 66: IRD criteria details**

Criteria	Requirement
Message type ID	<ul style="list-style-type: none"> <li>First and Second Presentments/1240</li> <li>First Chargeback/1442</li> </ul>
Processing code	<ul style="list-style-type: none"> <li>00: Purchase (Goods and Services)</li> <li>18: Unique Transaction (requires unique MCC)</li> <li>20: Credit (Purchase Return)</li> <li>28: Payment Transaction (valid only with AB program D001)</li> </ul>
Acceptor business (AB) program	<ul style="list-style-type: none"> <li>A001: Airline</li> <li>B001: Cruise/Steamship</li> <li>D001: Payment Transaction (valid only for processing code 28)</li> <li>F001: Restaurant</li> <li>H001: Lodging</li> <li>M001: Mail Order/Telephone Order</li> <li>OTH1: Other</li> <li>P001: Beauty Salons</li> <li>R001: Railways</li> <li>S001: Supermarket</li> <li>T001: Telephone</li> <li>U001: Unique</li> <li>V001: Automobile/Vehicle Rental</li> <li>W001: Warehouse Club</li> </ul> <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

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