

Interchange Manual

for the U.S. Region

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Contents

Interchange Manual for the U.S. Region.....	19
Summary of changes for interregional programs.....	20
Summary of changes for the U.S. region.....	22
Interchange program concepts.....	23
About interchange programs.....	24
Interchange program processing liability.....	24
Direction of interchange rate payment.....	25
Transaction types.....	25
Interchange regions.....	26
Interchange rate designator.....	28
General acquirer requirements.....	28
Card program ID.....	30
Card program ID and GCMS product ID.....	30
POS debit qualification criteria.....	31
Submitting commercial and consumer card account ranges.....	31
Interchange program qualifying criteria.....	32
Interchange rates.....	35
Global program rates.....	37
Mastercard Enterprise Solutions Wholesale Travel Program (MWP) Acceptor business segments.....	39
Mastercard Flex Program interchange rates.....	40
Interregional interchange rates.....	45
About interregional interchange rates.....	45
Mastercard interregional consumer interchange rates.....	45
Mastercard interregional Europe inbound cross-border interchange rates.....	48
Mastercard interregional China inbound cross-border interchange rates.....	49
Mastercard interregional commercial interchange rates.....	49
Mastercard Electronic interregional interchange rates.....	50
Mastercard interregional refund and return interchange rates.....	51
Interregional Mastercard Merchant-Presented QR interchange rates.....	52
Interregional Mastercard MoneySend interchange rates.....	53
Interregional Mastercard Humanitarian interchange rates.....	54
Interregional Mastercard rebate and rewards interchange rates.....	55

Interregional PIN debit interchange rates.....	55
Interregional ATM interchange rates.....	56
2022-2023 U.S. Region Interchange Programs and Rates.....	58
U.S. region Mastercard consumer credit rates.....	58
U.S. region Mastercard consumer credit tier qualifying criteria.....	64
U.S. region Mastercard unregulated consumer debit and prepaid rates.....	65
U.S. region Mastercard unregulated consumer debit and prepaid tier qualifying criteria	67
U.S. region Mastercard unregulated consumer debit and prepaid small ticket tier qualifying criteria.....	67
U.S. region Mastercard regulated consumer and commercial debit and prepaid rates.....	68
U.S. region Mastercard intraregional humanitarian standard interchange rate.....	69
U.S. region Mastercard commercial rates: small business credit.....	69
U.S. region Mastercard commercial rates: unregulated commercial debit, prepaid, and large market credit	71
U.S. region Mastercard commercial rates: commercial payments account and variable straight thru processing (STP)	72
U.S. region Mastercard PIN debit rates.....	75
U.S. region Mastercard funding transaction rates.....	76
U.S. region Mastercard MoneySend payment transaction rates.....	77
Mastercard MoneySend payment transaction rates (inter-customer service rates)....	78
U.S. region Mastercard installment payments rates.....	78
Mastercard enhanced Fleet program rates.....	79
Mastercard/Maestro/Cirrus ATM Rates.....	80
U.S. Region Mastercard ATM Rates.....	80
Mastercard Manual Cash Disbursement Rates.....	81
 Global program interchange criteria.....	82
GCMS timeliness criterion.....	83
IRD BB: Commercial Business-to-Business.....	83
IRD FI: Flexible Interchange.....	85
IRD FF: Freight Program.....	88
IRD GG: Global Commercial Large Market.....	89
 Interregional interchange criteria.....	92
Interregional Mastercard POS interchange criteria.....	94
GCMS timeliness criterion.....	94
IRD 47: Interregional Mastercard Electronic Card Commercial.....	94
IRD 61: Interregional Commercial Standard.....	99
IRD 63: Interregional Commercial Purchasing Standard.....	102
IRD 74: Interregional Mastercard Electronic Card Consumer.....	106
IRD IP: Interregional Commercial Premium Standard.....	112

IRD YA: Interregional Consumer Rate I, Digital Commerce, Core.....	116
IRD YB: Interregional Consumer Rate I, Digital Commerce, Premium.....	120
IRD YC: Interregional Consumer Rate I, Digital Commerce, Super Premium.....	124
IRD YD: Interregional Consumer Rate II, Card Present, Core.....	128
IRD YE: Interregional Consumer Rate II, Card Present, Premium.....	133
IRD YF: Interregional Consumer Rate II, Card Present, Super Premium.....	139
IRD YG: Interregional Consumer Rate III, Base, Core.....	145
IRD YH: Interregional Consumer Rate III, Base, Premium.....	148
IRD YI: Interregional Consumer Rate III, Base, Super Premium.....	151
Interregional Mastercard inbound Europe POS interchange criteria.....	154
GCMS timeliness criterion.....	154
IRD EB: EEA Card Present Debit Restricted Rates.....	155
IRD EG: EEA Card Present Credit Restricted Rates.....	157
IRD EV: EEA Card Not Present Credit Restricted Rates.....	159
IRD EW: EEA Card Not Present Debit Restricted Rates.....	161
Interregional Mastercard regulated POS debit interchange criteria.....	164
GCMS timeliness criterion.....	164
IRD LD: Interregional Regulated POS Debit.....	165
IRD LF: Interregional Regulated POS Debit with Fraud Adjustment.....	171
IRD LS: Interregional Regulated POS Debit Small Ticket.....	176
IRD LT: Interregional Regulated POS Debit Small Ticket with Fraud Adjustment.....	182
Interregional Mastercard inbound cross-border transactions into China.....	188
IRD CB: Interregional China Inbound Non-Travel.....	188
Interregional Mastercard payment transaction interchange criteria.....	191
GCMS timeliness criterion.....	192
IRD 20: Interregional Consumer Payment Transaction.....	192
IRD 21: Interregional Commercial Payment Transaction.....	197
Interregional merchant presented QR interchange criteria.....	201
GCMS timeliness criterion.....	201
IRD QR: Interregional Merchant Presented QR.....	202
Interregional MoneySend interchange criteria.....	205
GCMS timeliness criterion.....	205
IRD MS: Interregional Mastercard MoneySend	205
IRD Q1: Interregional Transfer to Own Debit or Prepaid Card Account.....	211
IRD Q2: Interregional General Person-to-Person Transfer.....	214
IRD Q3: Interregional General Transfer to Own Account.....	220
IRD Q4: Interregional Payment of Own Credit Card Bill.....	225
IRD Q5: Interregional Business Disbursement.....	230
IRD Q6: Interregional Transfer to Own Staged Digital Wallet Account.....	234
IRD Q7: Interregional General Business-to-Business Transfer.....	237
IRD Q8: Interregional Government/Non-profit Disbursement.....	242
IRD Q9: Interregional Rapid Merchant Settlement.....	246
IRD QL: Interregional Agent Cash Out.....	250

IRD QM: Interregional Person-to-Person Transfer to Card Account.....	255
IRD QN: Interregional Cash in at ATM.....	259
IRD QO: Interregional Cash in at Point-of-Sale.....	263
Interregional Mastercard rewards and rebate interchange criteria.....	267
GCMS timeliness criterion.....	267
IRD 2A: Interregional Mastercard Initiated Rewards.....	268
IRD EZ: Interregional Rebate.....	272
Interregional Mastercard humanitarian interchange criteria.....	277
GCMS timeliness criterion.....	277
IRD ZX: Interregional Humanitarian Standard.....	278
Interregional Private Label interchange criteria.....	281
GCMS timeliness criterion.....	281
IRD 57: Interregional Consumer Private Label.....	282
IRD 57: Interregional Commercial Private Label.....	285
U.S. region consumer interchange criteria.....	289
Transactions applicable to U.S. region consumer interchange programs.....	298
Airline.....	298
Airline card program ID and GCMS product ID.....	298
Airline MTI, processing code, and AB program.....	298
Airline timeliness.....	299
Airline approval code.....	299
Airline magnetic stripe data from authorization message.....	300
Airline trace ID.....	300
Airline Acceptor business code (MCC).....	300
Airline amount tolerance.....	301
Airline Acceptor information.....	301
Airline Mastercard assigned ID.....	301
Airline Financial Detail Addendum/1644.....	302
Airline notes.....	302
IRD CH: Consumer Charities.....	303
IRD ZX: Intraregional Humanitarian Standard.....	305
Convenience purchases.....	308
Convenience purchases card program ID and GCMS product ID.....	308
Convenience purchases MTI, processing code, and AB program.....	309
Convenience purchases timeliness.....	310
Convenience purchases approval code.....	310
Convenience purchases magnetic stripe data from authorization message.....	311
Convenience Purchases Trace ID.....	312
Convenience Purchases Acceptor business code (MCC).....	313
Convenience Purchases Amount Tolerance.....	314
Convenience Purchases Acceptor information.....	315

Convenience Purchases Mastercard Assigned ID.....	315
Convenience Purchases Financial Detail Addendum/1644.....	316
Convenience Purchases Notes.....	316
IRD 29: Emerging Markets.....	317
Full UCAF.....	321
Full UCAF Card Program ID and GCMS Product ID.....	321
Full UCAF MTI, Processing Code, and AB Program.....	322
Full UCAF Timeliness.....	326
Full UCAF Approval Code.....	327
Full UCAF Magnetic Stripe Data from Authorization Message.....	328
Full UCAF Trace ID.....	328
Full UCAF Acceptor business code (MCC).....	329
Full UCAF Amount Tolerance.....	329
Full UCAF Acceptor information.....	330
Full UCAF Mastercard Assigned ID.....	330
Full UCAF Financial Detail Addendum/1644.....	330
Full UCAF Notes.....	332
Key-entered.....	336
Key-entered Card Program ID and GCMS Product ID.....	336
Key-entered MTI, Processing Code, and AB Program.....	337
Key-entered Timeliness.....	338
Key-entered Approval Code.....	338
Key-entered Magnetic Stripe Data from Authorization Message.....	339
Key-entered Trace ID.....	339
Key-entered Acceptor business code (MCC).....	340
Key-entered Amount Tolerance.....	340
Key-entered Acceptor information.....	341
Key-entered Mastercard Assigned ID.....	342
Key-entered Financial Detail Addendum/1644.....	342
Key-entered Notes.....	342
Lodging and Auto Rental.....	343
Lodging and Auto Rental Card Program ID and GCMS Product ID.....	343
Lodging and Auto Rental MTI, Processing Code, and AB Program.....	343
Lodging and Auto Rental Timeliness.....	344
Lodging and Auto Rental Approval Code.....	344
Lodging and Auto Rental Magnetic Stripe Data from Authorization Message.....	345
Lodging and Auto Rental Trace ID.....	345
Lodging and Auto Rental Acceptor business code (MCC).....	345
Lodging and Auto Rental Amount Tolerance.....	346
Lodging and Auto Rental Acceptor information.....	346
Lodging and Auto Rental Mastercard Assigned ID.....	346
Lodging and Auto Rental Financial Detail Addendum/1644.....	346
Lodging and Auto Rental Notes.....	347

IRD 2A: Mastercard Initiated Rewards.....	347
IRD MS: Mastercard MoneySend.....	349
IRD BP: Mastercard Prepaid Online Bill Pay.....	353
Merchant UCAF.....	354
Merchant UCAF Card Program ID and GCMS Product ID.....	354
Merchant UCAF MTI, Processing Code, and AB program.....	355
Merchant UCAF Timeliness.....	360
Merchant UCAF Approval Code.....	360
Merchant UCAF Magnetic Stripe Data from Authorization Message.....	361
Merchant UCAF Trace ID.....	361
Merchant UCAF Acceptor business code (MCC).....	362
Merchant UCAF Amount Tolerance.....	363
Merchant UCAF Acceptor information.....	363
Merchant UCAF Mastercard Assigned ID.....	364
Merchant UCAF Financial Detail Addendum/1644.....	364
Merchant UCAF Notes.....	365
Merit I.....	371
Merit I Card Program ID and GCMS Product ID.....	371
Merit I MTI, Processing Code, and AB program.....	371
Merit I Timeliness.....	375
Merit I Approval Code.....	376
Merit I Magnetic Stripe Data from Authorization Message.....	377
Merit I Trace ID.....	377
Merit I Acceptor business code (MCC).....	378
Merit I Amount Tolerance.....	380
Merit I Acceptor information.....	381
Merit I Mastercard Assigned ID.....	382
Merit I Financial Detail Addendum/1644.....	382
Merit I Notes.....	383
Merit III.....	384
Merit III Card Program ID and GCMS Product ID.....	384
Merit III MTI, Processing Code, and AB program.....	385
Merit III Timeliness.....	398
Merit III Approval Code.....	400
Merit III Magnetic Stripe Data from Authorization Message.....	401
Merit III Trace ID.....	402
Merit III Acceptor business code (MCC).....	403
Merit III Amount Tolerance.....	407
Merit III Acceptor information.....	409
Merit III Mastercard Assigned ID.....	410
Merit III Financial Detail Addendum/1644.....	411
Merit III Notes.....	412
MoneySend.....	414

IRD Q1: Transfer to Own Debit or Prepaid Card Account.....	414
IRD Q2: General Person-to-Person Transfer.....	415
IRD Q3: General Transfer to Own Account.....	419
IRD Q4: Payment of Own Credit Card Bill.....	422
IRD Q5: Business Disbursement.....	425
IRD Q6: Transfer to Own Staged Digital Wallet Account.....	427
IRD Q7: General Business-to-Business Transfer.....	429
IRD Q8: Government/Non-profit Disbursement.....	431
IRD Q9: Rapid Merchant Settlement.....	433
IRD QL: Agent Cash Out.....	435
IRD QM: Person-to-Person Transfer to Card Account.....	439
IRD QN: Cash in at ATM.....	441
IRD QO: Cash in at Point-of-Sale.....	444
IRD QX: Fast Refund to Original Card.....	447
MPP Rate.....	449
MPP Rate Card Program ID and GCMS Product ID.....	449
MPP Rate MTI, Processing Code, and AB Program.....	452
MPP Rate Timeliness.....	453
MPP Rate Approval Code.....	453
MPP Rate Magnetic Stripe Data from Authorization Message.....	454
MPP Rate Trace ID.....	455
MPP Rate Acceptor business code (MCC).....	455
MPP Rate Amount Tolerance.....	456
MPP Rate Acceptor information.....	456
MPP Rate Mastercard Assigned ID.....	456
MPP Rate Financial Detail Addendum/1644.....	456
MPP Rate Notes.....	457
Passenger Transport.....	458
Passenger Transport Card Program ID and GCMS Product ID.....	458
Passenger Transport MTI, Processing Code, and AB Program.....	459
Passenger Transport Timeliness.....	459
Passenger Transport Approval Code.....	460
Passenger Transport Magnetic Stripe Data from Authorization Message.....	460
Passenger Transport Trace ID.....	460
Passenger Transport Acceptor business code (MCC).....	461
Passenger Transport Amount Tolerance.....	461
Passenger Transport Acceptor information.....	462
Passenger Transport Mastercard Assigned ID.....	462
Passenger Transport Financial Detail Addendum/1644.....	462
Passenger Transport Notes.....	463
IRD 20: Payment Transaction.....	464
Petroleum.....	468
Petroleum Card Program ID and GCMS Product ID.....	468

Petroleum MTI, Processing Code, and AB Program.....	468
Petroleum Timeliness.....	469
Petroleum Approval Code.....	470
Petroleum Magnetic Stripe Data from Authorization Message.....	471
Petroleum Trace ID.....	472
Petroleum Acceptor business code (MCC).....	473
Petroleum Amount Tolerance.....	473
Petroleum Acceptor information.....	474
Petroleum Mastercard Assigned ID.....	474
Petroleum Financial Detail Addendum/1644.....	474
Petroleum Notes.....	474
IRD 57: Consumer Private Label.....	476
Public Sector.....	478
Public Sector Card Program ID and GCMS Product ID.....	478
Public Sector MTI, Processing Code, and AB Program.....	478
Public Sector Timeliness.....	479
Public Sector Approval Code.....	480
Public Sector Magnetic Stripe Data from Authorization Message.....	481
Public Sector Trace ID.....	481
Public Sector Acceptor business code (MCC).....	482
Public Sector Amount Tolerance.....	482
Public Sector Acceptor information.....	484
Public Sector Mastercard Assigned ID.....	484
Public Sector Financial Detail Addendum/1644.....	484
Public Sector Notes.....	484
IRD EZ: Consumer Rebate.....	485
Regulated POS Debit.....	487
Regulated POS Debit Card Program ID and GCMS Product ID.....	487
Regulated POS Debit MTI, Processing Code, and AB Program.....	488
Regulated POS Debit Timeliness.....	489
Regulated POS Debit Approval Code.....	489
Regulated POS Debit Magnetic Stripe Data from Authorization Message.....	490
Regulated POS Debit Trace ID.....	491
Regulated POS Debit Acceptor business code (MCC).....	491
Regulated POS Debit Amount Tolerance.....	491
Regulated POS Debit Acceptor information.....	492
Regulated POS Debit Mastercard Assigned ID.....	492
Regulated POS Debit Financial Detail Addendum/1644.....	493
Regulated POS Debit Notes.....	493
Restaurant.....	495
Restaurant Card Program ID and GCMS Product ID.....	495
Restaurant MTI, Processing Code, and AB Program.....	496
Restaurant Timeliness.....	496

Restaurant Approval Code.....	497
Restaurant Magnetic Stripe Data from Authorization Message.....	498
Restaurant Trace ID.....	498
Restaurant Acceptor business code (MCC).....	499
Restaurant Amount Tolerance.....	499
Restaurant Acceptor information.....	500
Restaurant Mastercard Assigned ID.....	500
Restaurant Financial Detail Addendum/1644.....	500
Restaurant Notes.....	500
Service Industries.....	501
Service Industries Card Program ID and GCMS Product ID.....	501
Service Industries MTI, Processing Code, and AB Program.....	502
Service Industries Timeliness.....	502
Service Industries Approval Code.....	503
Service Industries Magnetic Stripe Data from Authorization Message.....	504
Service Industries Trace ID.....	504
Service Industries Acceptor business code (MCC).....	505
Service Industries Amount Tolerance.....	505
Service Industries Acceptor information.....	506
Service Industries Mastercard Assigned ID.....	506
Service Industries Financial Detail Addendum/1644.....	507
Service Industries Notes.....	507
Small Ticket.....	507
Small Ticket Card Program ID and GCMS Product ID.....	507
Small Ticket MTI, Processing Code, and AB Program.....	507
Small Ticket Timeliness.....	508
Small Ticket Magnetic Stripe Data from Authorization Message.....	509
Small Ticket Approval Code.....	510
Small Ticket Trace ID.....	510
Small Ticket Acceptor business code (MCC).....	510
Small Ticket Amount Tolerance.....	511
Small Ticket Acceptor information.....	513
Small Ticket Mastercard Assigned ID.....	513
Small Ticket Financial Detail Addendum/1644.....	514
Small Ticket Notes.....	514
Small Ticket Card Present.....	514
Small Ticket Card Present Card Program ID and GCMS Product ID.....	514
Small Ticket Card Present MTI, Processing Code, and AB Program.....	515
Small Ticket Card Present Timeliness.....	516
Small Ticket Card Present Approval Code.....	517
Small Ticket Card Present Magnetic Stripe Data from Authorization Message.....	518
Small Ticket Card Present Trace ID.....	518
Small Ticket Card Present Acceptor business code (MCC).....	519

Small Ticket Card Present Amount Tolerance.....	519
Small Ticket Card Present Acceptor information.....	519
Small Ticket Card Present Mastercard Assigned ID.....	520
Small Ticket Card Present Financial Detail Addendum/1644.....	520
Small Ticket Card Present Notes.....	521
Small Ticket Card Not Present.....	521
Small Ticket Card Not Present Card Program ID and GCMS Product ID.....	522
Small Ticket Card Not Present MTI, Processing Code, and AB Program.....	522
Small Ticket Card Not Present Timeliness.....	523
Small Ticket Card Not Present Approval Code.....	524
Small Ticket Card Not Present Magnetic Stripe Data from Authorization Message.....	524
Small Ticket Card Not Present Trace ID.....	525
Small Ticket Card Not Present Acceptor business code (MCC).....	525
Small Ticket Card Not Present Amount Tolerance.....	526
Small Ticket Card Not Present Acceptor information.....	526
Small Ticket Card Not Present Mastercard Assigned ID.....	526
Small Ticket Card Not Present Financial Detail Addendum/1644.....	527
Small Ticket Card Not Present Notes.....	527
Consumer Standard.....	528
Consumer standard card program ID and GCMS product ID.....	528
Consumer Standard MTI, Processing Code, and AB Program.....	529
Consumer Standard Timeliness.....	530
Consumer Standard Magnetic Stripe Data from Authorization Message.....	530
Consumer Standard Approval Code.....	530
Consumer Standard Trace ID.....	531
Consumer Standard Acceptor business code (MCC).....	532
Consumer Standard Amount Tolerance.....	532
Consumer Standard Acceptor information.....	532
Consumer Standard Mastercard Assigned ID.....	533
Consumer Standard Financial Detail Addendum/1644.....	533
Consumer Standard Notes.....	533
Mastercard Installment Payments.....	534
IRD O4: Mastercard Installment Payments.....	534
Consumer Supermarket.....	536
Consumer Supermarket Card Program ID and GCMS Product ID.....	536
Consumer Supermarket MTI, Processing Code, and AB Program.....	538
Consumer Supermarket Timeliness.....	538
Consumer Supermarket Approval Code.....	539
Consumer Supermarket Magnetic Stripe Data from Authorization Message.....	541
Consumer Supermarket Trace ID.....	541
Consumer Supermarket Acceptor business code (MCC).....	542
Consumer Supermarket Amount Tolerance.....	543
Consumer Supermarket Acceptor information.....	544

Consumer Supermarket Mastercard Assigned ID.....	545
Consumer Supermarket Financial Detail Addendum/1644.....	546
Consumer Supermarket Notes.....	546
T&E.....	548
T&E Card Program ID and GCMS Product ID.....	548
T&E MTI, Processing Code, and AB Program.....	548
T&E Timeliness.....	549
T&E Approval Code.....	549
T&E Magnetic Stripe Data from Authorization Message.....	550
T&E Trace ID.....	550
T&E Acceptor Business Code (MCC).....	550
T&E Amount Tolerance.....	552
T&E Acceptor information.....	552
T&E Mastercard Assigned ID.....	553
T&E Financial Detail Addendum/1644.....	553
T&E Notes.....	554
T&E Large Ticket.....	555
T&E Large Ticket Card Program ID and GCMS Product ID.....	555
T&E Large Ticket MTI, Processing Code, and AB Program.....	555
T&E Large Ticket Timeliness.....	555
T&E Large Ticket Approval Code.....	556
T&E Large Ticket Magnetic Stripe Data from Authorization Message.....	556
T&E Large Ticket Trace ID.....	556
T&E Large Ticket Acceptor business code (MCC).....	557
T&E Large Ticket Amount Tolerance.....	558
T&E Large Ticket Acceptor information.....	558
T&E Large Ticket Mastercard Assigned ID.....	559
T&E Large Ticket Financial Detail Addendum/1644.....	559
T&E Large Ticket Notes.....	560
Consumer Utilities.....	560
Consumer Utilities Card Program ID and GCMS Product ID.....	560
Consumer Utilities MTI, Processing Code, and AB Program.....	561
Consumer Utilities Timeliness.....	562
Consumer Utilities Magnetic Stripe Data from Authorization Message.....	562
Consumer Utilities Approval Code.....	562
Consumer Utilities Trace ID.....	563
Consumer Utilities Acceptor business code (MCC).....	563
Consumer Utilities Amount Tolerance.....	564
Consumer Utilities Acceptor information.....	564
Consumer Utilities Mastercard Assigned ID.....	565
Consumer Utilities Financial Detail Addendum/1644.....	565
Consumer Utilities Notes.....	565

U.S. Region Commercial Interchange Criteria.....	566
Transactions Applicable to U.S. Region Commercial Interchange Programs.....	569
IRD CH: Commercial Charities.....	569
Data Rate.....	571
Data Rate Card Program ID and GCMS Product ID.....	571
Data Rate MTI, Processing Code, and AB Program.....	572
Data Rate Timeliness.....	573
Data Rate Approval Code.....	575
Data Rate Magnetic Stripe Data from Authorization Message.....	576
Data Rate Trace ID.....	577
Data Rate Acceptor business code (MCC).....	578
Data Rate Amount Tolerance.....	578
Data Rate Acceptor information.....	579
Data Rate Mastercard Assigned ID.....	579
Data Rate Financial Detail Addendum/1644.....	579
Data Rate Notes.....	587
IRD 82: Commercial Electronic Payment Account.....	588
Large Ticket.....	592
Large Ticket Card Program ID and GCMS Product ID.....	592
Large Ticket MTI, Processing Code, and AB Program.....	592
Large Ticket Timeliness.....	593
Large Ticket Approval Code.....	594
Large Ticket Magnetic Stripe Data from Authorization Message.....	595
Large Ticket Trace ID.....	595
Large Ticket Acceptor business code (MCC).....	595
Large Ticket Amount Tolerance.....	596
Large Ticket Acceptor information.....	597
Large Ticket Mastercard Assigned ID.....	598
Large Ticket Financial Detail Addendum/1644.....	598
Large Ticket Notes.....	602
Large Ticket MPG.....	603
IRD E1: Commercial Large Ticket I MPG.....	603
IRD 2A: Mastercard Initiated Rewards.....	609
IRD E6: Mastercard Commercial Payments Account.....	610
MPP Rate.....	614
MPP Rate Card Program ID and GCMS Product ID.....	614
MPP Rate MTI, Processing Code, and AB Program.....	616
MPP Rate Timeliness.....	617
MPP Rate Approval Code.....	617
MPP Rate Magnetic Stripe Data from Authorization Message.....	617
MPP Rate Trace ID.....	618

MPP Rate Acceptor business code (MCC).....	618
MPP Rate Amount Tolerance.....	618
MPP Rate Acceptor information.....	619
MPP Rate Mastercard Assigned ID.....	619
MPP Rate Financial Detail Addendum/1644.....	619
MPP Rate Notes.....	620
IRD 21: Commercial Payment Transaction.....	621
IRD 57: Commercial Private Label.....	624
IRD EZ: Commercial Rebate.....	626
IRD MS: Mastercard MoneySend.....	628
IRD V5: Commercial VIP Standard.....	632
IRD X5: Commercial Bill Pay Standard.....	634
IRD TK: Customer-negotiated Interchange Program.....	636
Regulated POS Debit.....	638
Regulated POS Debit Card Program ID and GCMS Product ID.....	638
Regulated POS Debit MTI, Processing Code, and AB Program.....	639
Regulated POS Debit Timeliness.....	640
Regulated POS Debit Approval Code.....	641
Regulated POS Debit Magnetic Stripe Data from Authorization Message.....	641
Regulated POS Debit Trace ID.....	642
Regulated POS Debit Acceptor business code (MCC).....	642
Regulated POS Debit Amount Tolerance.....	643
Regulated POS Debit Acceptor information.....	643
Regulated POS Debit Mastercard Assigned ID.....	643
Regulated POS Debit Financial Detail Addendum/1644.....	644
Regulated POS Debit Notes.....	644
Commercial Standard.....	647
Commercial Standard Card Program ID and GCMS Product ID.....	647
Commercial Standard MTI, Processing Code, and AB Program.....	648
Commercial Standard Timeliness.....	648
Commercial Standard Approval Code.....	649
Commercial Standard Magnetic Stripe Data from Authorization Message.....	650
Commercial Standard Trace ID.....	650
Commercial Standard Acceptor business code (MCC).....	650
Commercial Standard Amount Tolerance.....	651
Commercial Standard Acceptor information.....	651
Commercial Standard Mastercard Assigned ID.....	651
Commercial Standard Financial Detail Addendum/1644.....	652
Commercial Standard Notes.....	653
T&E Rate.....	653
T&E Rate Card Program ID and GCMS Product ID.....	653
T&E Rate MTI, Processing Code, and AB Program.....	654
T&E Rate Timeliness.....	654

T&E Rate Approval Code.....	655
T&E Rate Magnetic Stripe Data from Authorization Message.....	656
T&E Rate Trace ID.....	656
T&E Rate Amount Tolerance.....	657
T&E Rate Acceptor information.....	657
T&E Rate Mastercard Assigned ID.....	658
T&E Rate Financial Detail Addendum/1644.....	658
T&E Rate Notes.....	661
Commercial Utilities.....	662
Commercial Utilities Card Program ID and GCMS Product ID.....	662
Commercial Utilities MTI, Processing Code, and AB Program.....	662
Commercial Utilities Timeliness.....	663
Commercial Utilities Approval Code.....	664
Commercial Utilities Magnetic Stripe Data from Authorization Message.....	665
Commercial Utilities Trace ID.....	665
Commercial Utilities Acceptor business code (MCC).....	665
Commercial Utilities Amount Tolerance.....	666
Commercial Utilities Acceptor information.....	666
Commercial Utilities Mastercard Assigned ID.....	667
Commercial Utilities Financial Detail Addendum/1644.....	667
Commercial Utilities Notes.....	667
Commercial Fleet.....	668
IRD F1: Commercial Fleet Data Rate I.....	668
IRD F2: Commercial Fleet Data Rate II.....	672
IRD F3: Commercial Fleet Data Rate III.....	676
IRD FL: Commercial Fleet Large Ticket.....	679
Fleet acceptor business programs.....	685
U.S. Region Refund Interchange Criteria.....	687
Transactions Applicable to U.S. Region Refund Interchange Programs.....	689
Consumer Credit Refund Group.....	689
Consumer Credit Refund Card Program ID and GCMS Product ID.....	689
Consumer Credit Refund MTI, Processing Code, and AB Program.....	690
Consumer Credit Refund Timeliness.....	694
Consumer Credit Refund Approval Code.....	694
Consumer Credit Refund Magnetic Stripe Data from Authorization Message.....	694
Consumer Credit Refund Trace ID.....	694
Consumer Credit Refund Acceptor business code (MCC).....	694
Consumer Credit Refund Amount Tolerance.....	696
Consumer Credit Refund Acceptor information.....	697
Consumer Credit Refund Mastercard Assigned ID.....	697
Consumer Credit Refund Financial Detail Addendum/1644.....	697

Consumer Credit Refund Notes.....	697
Consumer Debit Refund Group.....	698
Consumer Debit Refund Card Program ID and GCMS Product ID.....	698
Consumer Debit Refund MTI, Processing Code, and AB Program.....	698
Consumer Debit Refund Timeliness.....	699
Consumer Debit Refund Approval Code.....	699
Consumer Debit Refund Magnetic Stripe Data from Authorization Message.....	699
Consumer Debit Refund Trace ID.....	699
Consumer Debit Refund Acceptor business code (MCC).....	700
Consumer Debit Refund Amount Tolerance.....	701
Consumer Debit Refund Acceptor information.....	701
Consumer Debit Refund Mastercard Assigned ID.....	701
Consumer Debit Refund Financial Detail Addendum/1644.....	701
Consumer Debit Refund Notes.....	702
Commercial Refund Group.....	702
Commercial Refund Card Program ID and GCMS Product ID.....	702
Commercial Refund MTI, Processing Code, and AB Program.....	702
Commercial Refund Timeliness.....	704
Commercial Refund Approval Code.....	705
Commercial Refund Trace ID.....	705
Commercial Refund Magnetic Stripe Data from Authorization Message.....	705
Commercial Refund Acceptor business code (MCC).....	705
Commercial Refund Amount Tolerance.....	707
Commercial Refund Acceptor information.....	708
Commercial Refund Mastercard Assigned ID.....	708
Commercial Refund Financial Detail Addendum/1644.....	708
Commercial Refund Notes.....	708
U.S. Region PIN Debit Criteria.....	709
PIN Debit All Other.....	710
PIN Debit Convenience.....	710
PIN Debit Supermarket/Warehouse.....	711
Total Transaction Amount.....	712
U.S. Region Interchange Compliance.....	713
Entering Data into Interchange Compliance.....	714
Step 1: Matching Clearing Data to Authorization Log.....	715
Step 2: Validating Interchange Requirements.....	716
Timeliness Test.....	716
Validation Process.....	717
Passing and Failing the Timeliness Test.....	719

Exemptions from the Timeliness Test.....	720
Five E-commerce Indicators.....	720
Approval Code Test.....	720
Magnetic Stripe Data from Authorization Message.....	721
Magnetic Stripe Test.....	721
Prompt test.....	722
Security Protocol and Cardholder Authentication Test.....	725
Acceptor business code (MCC) test.....	732
Amount Tolerance Test.....	733
Step 3: Determining Appropriate Interchange Program.....	735
Step 4: Calculating Settlement Fee Adjustments.....	735
Original Interchange Fee.....	736
New Interchange Fee.....	737
Adjustment Amount.....	737
Total Adjustment Amount.....	738
Step 5: Producing Customer Records and Reports.....	739
Transmission Sequence for Multiple Member IDs.....	740
Schedule for Generating Files.....	741
Issuer Detail Adjustment Record.....	741
Acquirer Detail Adjustment Record.....	746
Null File Record.....	757
Issuer Adjustment Summary Report (FC212010-AA).....	759
Acquirer Adjustment Summary Report (FC210010-AA).....	763
Account Level Management.....	768
Account Level Management.....	769
Interchange Rate Structures.....	769
Enhanced Value.....	769
High Value.....	771
Small Business Spend Processing.....	772
Addendum Message Requirements.....	774
About Addendum Messages and Interchange.....	775
Addendum Messages Currently Available.....	775
Addendum Messages for Travel-Related Transactions.....	776
Travel-Related MCCs.....	776
Passenger Transport Data.....	777
Passenger Transport Data Acquirer Submission Requirements.....	777
Passenger Transport Data Issuer Acceptance Requirements.....	780
Rail Data.....	780
Rail Data Acquirer Submission Requirements.....	781

Rail Data Issuer Acceptance Requirements.....	783
Vehicle Rental Detail and Lodging Summary Data.....	783
Vehicle Rental Detail and Lodging Summary Data Acquirer Submission Requirements.....	783
Vehicle Rental Detail and Lodging Summary Issuer Acceptance Requirements.....	785
Optional Addendum Messages for Travel-Related Transactions.....	785
Addendum Messages for Corporate Card-Related Transactions.....	786
Corporate Card Common Data and Corporate Line Item Detail Data.....	786
Corporate Card Programs and Issuing Account Ranges.....	787
Corporate Temporary Services Data.....	788
Corporate Shipping/Courier Services Data.....	789
Corporate Fleet Transaction Information Data.....	790
Vehicle-Assigned Mastercard Corporate Fleet Card Issuers.....	793
Optional Financial Detail Addendum Messages.....	794
Rejecting Addendum and Presentment Messages.....	795
Fees Associated With Other Services.....	795
ATM Interchange Fees.....	795
Cash Disbursement Accommodation Fees.....	796
 Notices.....	 797

Interchange Manual for the U.S. Region

Audience

This document is intended for parties participating in interchange programs.

Questions

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

Details

Metadata	Value
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Summary of changes for interregional programs

Select a link in the table to locate a change.

Interchange changes

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

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

Summary of changes for the U.S. region

Select a link in the table to locate a change.

Interchange changes

Description of change	Source	Where to look
Stylistic and formatting changes.	Mastercard style and standards	Throughout
Added Interchange Compliance Failure Adjustment to select IRDs.	<i>AN 7415 Enhancing Fleet Interchange Programs in the U.S. Region</i>	IRD F1: Commercial Fleet Data Rate I IRD F2: Commercial Fleet Data Rate II IRD F3: Commercial Fleet Data Rate III IRD FL: Commercial Fleet Large Ticket
Added GCMS product identifiers to IRD TK: Customer-negotiated Interchange Program.	<i>GLB 10098 Introducing Product Codes for the New Mastercard Flex Program</i>	IRD TK: Customer-negotiated Interchange Program
Removed IRD QX: from the Interregional interchange criteria.	Program clarification	Interregional interchange criteria

Interchange program concepts

This section describes the interchange program concepts and:

About interchange programs.....	24
Interchange program processing liability.....	24
Direction of interchange rate payment.....	25
Transaction types.....	25
Interchange regions.....	26
Interchange rate designator.....	28
General acquirer requirements.....	28
Card program ID.....	30
Card program ID and GCMS product ID.....	30
POS debit qualification criteria.....	31
Submitting commercial and consumer card account ranges.....	31
Interchange program qualifying criteria.....	32

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

About interchange programs

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

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

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

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

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

Interchange program processing liability

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

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

Direction of interchange rate payment

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

Interchange transaction fees

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

Transaction types

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

Transaction types

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

When transaction type is ...	Then DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type) value is ...
Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card Products)	09
Cash Disbursement	12
Unique Transaction (requires unique MCC)	18
Credit (Purchase Return)	20
Payment Transaction	28
Balance Inquiry	30
PIN Unblock	91
PIN Change	92

Interchange regions

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

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

Mastercard currently defines six interchange regions.

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

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

- Bangladesh
- India
- Nepal
- Sri Lanka

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

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

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

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

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

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

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

Regional interchange methodology

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

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

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

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

Interchange region values

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

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

Interchange rate designator

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

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

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

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

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

General acquirer requirements

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

Submission requirements

These are the acquirer submission requirements.

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

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

Account range requirements

These are the acquirer account range requirements.

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

Date requirements

These are the acquirer date requirements.

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

Data format requirements

These are the acquirer data format requirements.

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

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

Records retention requirements

These are the acquirer records retention requirements.

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

Card program ID

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

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

Card program ID and GCMS product ID

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

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

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

POS debit qualification criteria

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

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

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

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

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

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

Submitting commercial and consumer card account ranges

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

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

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

Commercial account ranges

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

Consumer account ranges

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

Interchange program qualifying criteria

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

This criteria qualify transactions for interchange programs.

Interchange program qualifying criteria

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

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

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

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

Interchange rates

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

Global program rates.....	37
Mastercard Enterprise Solutions Wholesale Travel Program (MWP) Acceptor business segments.....	39
Mastercard Flex Program interchange rates.....	40
Interregional interchange rates.....	45
About interregional interchange rates.....	45
Mastercard interregional consumer interchange rates.....	45
Mastercard interregional Europe inbound cross-border interchange rates.....	48
Mastercard interregional China inbound cross-border interchange rates.....	49
Mastercard interregional commercial interchange rates.....	49
Mastercard Electronic interregional interchange rates.....	50
Mastercard interregional refund and return interchange rates.....	51
Interregional Mastercard Merchant-Presented QR interchange rates.....	52
Interregional Mastercard MoneySend interchange rates.....	53
Interregional Mastercard Humanitarian interchange rates.....	54
Interregional Mastercard rebate and rewards interchange rates.....	55
Interregional PIN debit interchange rates.....	55
Interregional ATM interchange rates.....	56
2022-2023 U.S. Region Interchange Programs and Rates.....	58
U.S. region Mastercard consumer credit rates.....	58
U.S. region Mastercard consumer credit tier qualifying criteria.....	64
U.S. region Mastercard unregulated consumer debit and prepaid rates.....	65
U.S. region Mastercard unregulated consumer debit and prepaid tier qualifying criteria	67

- U.S. region Mastercard unregulated consumer debit and prepaid small ticket tier qualifying criteria..... 67
- U.S. region Mastercard regulated consumer and commercial debit and prepaid rates..... 68
- U.S. region Mastercard intraregional humanitarian standard interchange rate..... 69
- U.S. region Mastercard commercial rates: small business credit..... 69
- U.S. region Mastercard commercial rates: unregulated commercial debit, prepaid, and large market credit 71
- U.S. region Mastercard commercial rates: commercial payments account and variable straight thru processing (STP) 72
- U.S. region Mastercard PIN debit rates..... 75
- U.S. region Mastercard funding transaction rates..... 76
- U.S. region Mastercard MoneySend payment transaction rates..... 77
 - Mastercard MoneySend payment transaction rates (inter-customer service rates)..... 78
- U.S. region Mastercard installment payments rates..... 78
- Mastercard enhanced Fleet program rates..... 79
- Mastercard/Maestro/Cirrus ATM Rates..... 80
 - U.S. Region Mastercard ATM Rates..... 80
- Mastercard Manual Cash Disbursement Rates..... 81

Global program rates

Transactions meeting interchange program criteria qualify for associated rates.

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

Rates

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

Interchange rates

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

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

Rates

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

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

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

Acceptor business segments

Acceptor business segment	Description
A001	Airline
B001	Cruise/Steamship

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

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

Mastercard Flex Program interchange rates

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

Applicable countries

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

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

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

Applicable countries in the Europe region

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

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

Interchange rates

Mastercard Flex Program interchange rates

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

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

Transaction thresholds

Transaction thresholds

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

Interregional interchange rates

This section lists rates for this interchange program group.

About interregional interchange rates

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

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

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

- Mastercard interregional interchange programs
- Maestro interregional interchange programs

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

Mastercard interregional consumer interchange rates

Transactions meeting interchange program criteria qualify for associated rates.

Consumer POS rates

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

Consumer POS rates: regulated

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

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

Consumer premium POS rates

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

Consumer premium POS rates: regulated

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

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

Consumer super premium POS rates

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

Consumer super premium POS rates: regulated

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

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

Mastercard interregional Europe inbound cross-border interchange rates

Transactions meeting interchange program criteria qualify for associated rates.

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

Rates

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

Mastercard interregional China inbound cross-border interchange rates

Transactions meeting interchange program criteria qualify for associated rates.

China inbound card present

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

Mastercard interregional commercial interchange rates

Transactions meeting interchange program criteria qualify for associated rates.

Commercial rates

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

Commercial rates: regulated

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

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

Mastercard Electronic interregional interchange rates

Transactions meeting interchange program criteria qualify for associated rates.

Rates

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

Mastercard interregional refund and return interchange rates

Transactions meeting interchange program criteria qualify for associated rates.

Consumer rates

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

Commercial rates

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

Regulated rates

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

Interregional Mastercard Merchant-Presented QR interchange rates

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

Rates

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

Interregional Mastercard MoneySend interchange rates

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

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

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

Interregional Mastercard Humanitarian interchange rates

Transactions meeting interchange program criteria qualify for associated rates.

Humanitarian rates

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

¹ Paid by issuer to acquirer

Interregional Mastercard rebate and rewards interchange rates

Transactions meeting interchange program criteria qualify for associated rates.

Rebate and rewards rates

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

Interregional PIN debit interchange rates

Transactions meeting interchange program criteria qualify for associated rates.

PIN debit rates

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

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

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

PIN debit rates: regulated

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

PIN debit rates: regulated

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

Interregional ATM interchange rates

Interregional rates apply to ATM transactions under the following conditions.

Interregional ATM rates apply to:

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

Rates

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

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

Rates

Transaction type	Minimum quarterly transactions	Rate (USD)
ATM Financial Tier 1	7.5 million	0.00% + 0.35
ATM Financial Tier 2	5.0 million	0.00% + 0.45
ATM Financial Base	N/A	0.00% + 0.50
ATM Financial Nebraska	N/A	0.00% + 0.45
ATM Non-financial	N/A	0.00% + 0.28
ATM Shared Deposit	N/A	0.00% + 2.00

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

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

2022-2023 U.S. Region Interchange Programs and Rates

U.S. region Mastercard consumer credit rates

Transactions meeting interchange program criteria qualify for associated rates.

Interchange rates

Group	Core Value (USD)	Enhanced Value (USD)	World (USD)	World High Value (USD)	World Elite (USD)
Airline	N/A	N/A	N/A	IRD HU 2.55% + 0.10	IRD WU 2.55% + 0.10
Charities	IRD CH 2.00% + 0.10	IRD CH 2.00% + 0.10	IRD CH 2.00% + 0.10	IRD CH 2.00% + 0.10	IRD CH 2.00% + 0.10
Convenience Purchases Base	IRD 23 1.65% + 0.04	IRD RL 1.80% + 0.04	IRD 06 1.90% + 0.04	IRD HH 2.30% + 0.04	IRD WH 2.30% + 0.04
Convenience Purchases Tier 1	IRD CP 1.35% + 0.00	IRD R9 1.35% + 0.00	IRD C9 1.45% + 0.00	IRD HY 1.60% + 0.00	IRD W9 1.60% + 0.00
Full UCAF	IRD 79 1.95% + 0.10	IRD RO 2.10% + 0.10	IRD 53 2.20% + 0.10	IRD HT 2.60% + 0.10	IRD WT 2.60% + 0.10
Key-entered	IRD 92 1.95% + 0.10	IRD RQ 2.10% + 0.10	IRD 03 2.20% + 0.10	IRD HC 2.60% + 0.10	IRD WC 2.60% + 0.10

Interchange rates
U.S. region Mastercard consumer credit rates

Group	Core Value (USD)	Enhanced Value (USD)	World (USD)	World High Value (USD)	World Elite (USD)
Lodging and Auto Rental	IRD 97 1.65% + 0.10	IRD RS 1.75% + 0.10	N/A	N/A	N/A
Merchant UCAF	IRD 24 1.95% + 0.10	IRD RN 2.10% + 0.10	IRD 52 2.20% + 0.10	IRD HS 2.60% + 0.10	IRD WS 2.60% + 0.10
Merit I	IRD 78, 88, 98 1.95% + 0.10	IRD RP 2.10% + 0.10	IRD 02 2.20% + 0.10	IRD HB 2.60% + 0.10	IRD WB 2.60% + 0.10
Merit I (Insurance MCCs ³)	IRD 78, 88, 98 1.43% + 0.05	IRD RP 1.43% + 0.05	IRD 02 1.43% + 0.05	IRD HB 2.25% + 0.10	IRD WB 2.25% + 0.10
Merit I (Real Estate MCC ⁴)	IRD 78, 88, 98 1.43% + 0.05	IRD RP 1.43% + 0.05	IRD 02 1.43% + 0.05	IRD HB 2.20% + 0.10	IRD WB 2.20% + 0.10
Merit I (Day Care MCC ⁵)	IRD 78, 88, 98 1.60% + 0.10	IRD RP 1.60% + 0.10	IRD 02 1.60% + 0.10	N/A	N/A
Merit III Base	IRD 70, 80 1.65% + 0.10	IRD RA 1.80% + 0.10	IRD 04 1.90% + 0.10	IRD HD 2.30% + 0.10	IRD WD 2.30% + 0.10
Merit III Tier 1	IRD 10 1.43% + 0.10	IRD RB 1.43% + 0.10	IRD 05 1.53% + 0.10	IRD HE 2.05% + 0.10	IRD WE 2.05% + 0.10

³ Applies to Insurance MCCs (5960 and 6300)

⁴ Applies to Real Estate MCC (6513)

⁵ Applies to Child Day Care Services MCC (8351)

Interchange rates
U.S. region Mastercard consumer credit rates

Group	Core Value (USD)	Enhanced Value (USD)	World (USD)	World High Value (USD)	World Elite (USD)
Merit III Tier 2	IRD 11 1.48% + 0.10	IRD RC 1.48% + 0.10	IRD 19 1.58% + 0.10	IRD HF 2.10% + 0.10	IRD WF 2.10% + 0.10
Merit III Tier 3	IRD 12 1.55% + 0.10	IRD RD 1.55% + 0.10	IRD 30 1.65% + 0.10	IRD HG 2.15% + 0.10	IRD WG 2.15% + 0.10
Passenger Transport	IRD 93 1.65% + 0.10	IRD RR 1.75% + 0.10	N/A	N/A	N/A
Payment Transaction: Gaming Payments MCCs ⁶	IRD 20 0.00% + 0.10	IRD 20 0.00% + 0.10	IRD 20 0.00% + 0.10	IRD 20 0.00% + 0.10	IRD 20 0.00% + 0.10
Payment Transaction	IRD 20 0.19% + 0.53	IRD 20 0.19% + 0.53	IRD 20 0.19% + 0.53	IRD 20 0.19% + 0.53	IRD 20 0.19% + 0.53
Petroleum Base	IRD 61 1.90% + 0.00 (0.95 max)	IRD RW 1.90% + 0.00 (0.95 max)	IRD 45 2.00% + 0.00 (0.95 max)	IRD HX 2.00% + 0.00 (0.95 max)	IRD WX 2.00% + 0.00 (0.95 max)
Public Sector	IRD 22 1.55% + 0.10	IRD RK 1.55% + 0.10	IRD 56 1.55% + 0.10	IRD HP 1.55% + 0.10	IRD WP 1.55% + 0.10
Restaurant	N/A	N/A	IRD 58 1.85% + 0.10	IRD HQ 2.00% + 0.10	IRD WQ 2.00% + 0.10

⁶ Gaming and Lottery MCCs (7800, 7801, 7802 and 7994)

Interchange rates
U.S. region Mastercard consumer credit rates

Group	Core Value (USD)	Enhanced Value (USD)	World (USD)	World High Value (USD)	World Elite (USD)
Service Industries	IRD 90 1.15% + 0.05	IRD RM 1.15% + 0.05	IRD 55 1.15% + 0.05	IRD HO 1.15% + 0.05	IRD WO 1.15% + 0.05
Small Ticket Card Present ⁷	IRD 09 1.65% + 0.02	IRD RV 1.80% + 0.02	IRD 16 1.90% + 0.02	IRD HM 2.30% + 0.02	IRD WM 2.30% + 0.02
Small Ticket Card-Not-Present ⁶	IRD 17 1.95% + 0.02	IRD RX 2.10% + 0.02	IRD 18 2.20% + 0.02	IRD HN 2.60% + 0.02	IRD WN 2.60% + 0.02
Standard	IRD 75, 85, 95 3.15% + 0.10	IRD RU 3.15% + 0.10	IRD 01 3.15% + 0.10	IRD HA 3.15% + 0.10	IRD WA 3.15% + 0.10
Supermarket Base	IRD 71, 81 1.45% + 0.10	IRD RE 1.60% + 0.10	IRD 07 1.70% + 0.10	IRD HI 2.10% + 0.10	IRD WI 2.10% + 0.10
Supermarket Tier 1	IRD 13 1.15% + 0.05	IRD RF 1.15% + 0.05	IRD 08 1.25% + 0.05	IRD HJ 1.25% + 0.05	IRD WJ 1.25% + 0.05
Supermarket Tier 2	IRD 14 1.15% + 0.05	IRD RG 1.15% + 0.05	IRD 77 1.25% + 0.05	IRD HK 1.25% + 0.05	IRD WK 1.25% + 0.05
Supermarket Tier 3	IRD 15 1.22% + 0.05	IRD RH 1.22% + 0.05	IRD 64 1.32% + 0.05	IRD HL 1.32% + 0.05	IRD WL 1.32% + 0.05
T&E	N/A	N/A	IRD 96 2.25% + 0.10	IRD HR 2.55% + 0.10	IRD WR 2.55% + 0.10

⁷ New Small Ticket Effective 21.Q2. Small Ticket rate will apply to transactions \$5 and below.

Interchange rates
U.S. region Mastercard consumer credit rates

Group	Core Value (USD)	Enhanced Value (USD)	World (USD)	World High Value (USD)	World Elite (USD)
T&E Large Ticket	N/A	N/A	N/A	IRD HZ 2.55% + 0.00	IRD WZ 2.55% + 0.00
Utilities	IRD CU 0.00% + 0.75	IRD RT 0.00% + 0.75	IRD CW 0.00% + 0.75	IRD HV 0.00% + 0.75	IRD WV 0.00% + 0.75
IRD 34: Consumer Credit Refund Group 1	N/A	N/A	2.30% + 0.00	2.30% + 0.00	2.30% + 0.00
IRD 35: Consumer Credit Refund Group 2	1.75% + 0.00	1.75% + 0.00	1.75% + 0.00	1.75% + 0.00	1.75% + 0.00
IRD 36: Consumer Credit Refund Group 3	1.75% + 0.00	1.75% + 0.00	1.75% + 0.00	1.75% + 0.00	1.75% + 0.00
IRD 37: Consumer Credit Refund Group 4	1.75% + 0.00	1.75% + 0.00	1.75% + 0.00	1.75% + 0.00	1.75% + 0.00
IRD 38: Consumer Credit Refund Group 5	1.75% + 0.00	1.75% + 0.00	1.75% + 0.00	1.75% + 0.00	1.75% + 0.00

Interchange rates

Rate Name (IRD)	21.Q2 (16 April 2021) USD	22.Q2 (22 April 2022) USD
IRD 09: Core Small Ticket Card Present	1.58% + 0.10	1.65% + 0.02
IRD RV: Enhanced Value Small Ticket Card Present	1.73% + 0.10	1.80% + 0.02
IRD 16: World Small Ticket Card Present	1.77% + 0.10	1.90% + 0.02

Rate Name (IRD)	21.Q2 (16 April 2021) USD	22.Q2 (22 April 2022) USD
IRD HM: World High Value Small Ticket Card Present	2.20% + 0.10	2.30% + 0.02
IRD WM: World Elite Small Ticket Card Present	2.20% + 0.10	2.30% + 0.02
IRD 17: Core Small Ticket Card Not Present	1.89% + 0.10	1.95% + 0.02
IRD RX: Enhanced Value Small Ticket Card Not Present	2.04% + 0.10	2.10% + 0.02
IRD 18: World Small Ticket Card Not Present	2.05% + 0.10	2.20% + 0.02
IRD HN: World High Value Small Ticket Card Not Present	2.50% + 0.10	2.60% + 0.02
IRD WN: World Elite Small Ticket Card Not Present	2.50% + 0.10	2.60% + 0.02

U.S. region Mastercard consumer credit tier qualifying criteria

Following are the number of minimum annual Consumer Credit volume or transactions needed to qualify for the Convenience Purchases, Merit III, or Supermarket interchange programs.

Qualifying criteria

Tier⁸	Minimum Annual Consumer Credit Core Value, Enhanced Value, World, World High Value, and World Elite Volume
Merit III	
Tier 1	USD 1.80 billion
Tier 2	USD 1.25 billion
Tier 3	USD 750 million
Supermarket	
Tier 1	USD 6.00 billion
Tier 2	USD 2.00 billion
Tier 3	USD 750 million
Convenience Purchases	
Tier 1 ⁹	USD 1.00 billion

⁸ The minimum annual Consumer Credit Core Value, Enhanced Value, World, World High Value, and World Elite volume is based on a merchant's October 2022–September 2023 volume settled through the Global Clearing Management System (GCMS) that qualified for the Merit III, Supermarket, or the Convenience Purchase interchange programs and requires a Mastercard approved and assigned Merchant ID. Only retail and restaurant MCCs may qualify for Merit III Tier 1, 2, or 3.

⁹ A merchant may also qualify for the Convenience Purchases tier if ALL the following requirements are met (1) Minimum annual Mastercard Consumer Credit volume of USD 75 million settled through GCMS that qualified for the Convenience Purchases interchange rate programs, (2) 60% of Mastercard Consumer Credit transactions are USD 20 or lower, (3) Merchant must offer Mastercard prepaid products (gift or reloadable), (4) Provide acceptance message at the point-of-sale (POS) and (5) Not a tiered merchant for Consumer Credit Merit 3.

U.S. region Mastercard unregulated consumer debit and prepaid rates

Transactions meeting interchange program criteria qualify for associated rates.

Interchange rates

IRD and Program Name	Debit Rate (USD)	Prepaid Rate (USD)
IRD CH: Charities	1.45% + 0.15	1.45% + 0.15
IRD 29: Emerging Markets	0.80% + 0.25	0.80% + 0.25
IRD 29: Emerging markets (Education and Government MCCs) ¹⁰	0.65% + 0.15 (2.00 maximum)	0.65% + 0.15 (2.00 maximum)
IRD 79: Full UCAF	1.65% + 0.15	1.76% + 0.20
IRD 92: Key Entered	1.65% + 0.15	1.76% + 0.20
IRD 97: Lodging and Auto Rental	1.15% + 0.15	1.15% + 0.15
IRD 24: Merchant UCAF	1.65% + 0.15	1.76% + 0.20
IRD 78, 88, 98: Merit I	1.65% + 0.15	1.76% + 0.20
IRD 78, 88, 98: Merit I (Real Estate MCC)	0.80% + 0.25 (5.00 maximum)	0.80% + 0.25 (5.00 maximum)
IRD 78, 88, 98: Merit I (Consumer Loan MCC) ¹¹	0.80% + 0.25 (2.95 maximum)	0.80% + 0.25 (2.95 maximum)
IRD 70, 80: Merit III Base	1.05% + 0.15	1.15% + 0.15
IRD 10: Merit III Tier 1	0.70% + 0.15	0.70% + 0.15
IRD 11: Merit III Tier 2	0.83% + 0.15	0.83% + 0.15
IRD 12: Merit III Tier 3	0.95% + 0.15	0.95% + 0.15
IRD 93: Passenger Transport	1.60% + 0.15	1.60% + 0.15

¹⁰ The following MCCs qualify for the Emerging market Education and Government rate: 7800, 8211, 8220, 8299, 9211, 9222, 9223, 9311, 9399, and 9402.

¹¹ The Merit 1 Consumer Loan rate requires a Mastercard approved and assigned Merchant ID.

Interchange rates
U.S. region Mastercard unregulated consumer debit and prepaid rates

IRD and Program Name	Debit Rate (USD)	Prepaid Rate (USD)
IRD 20: Payment Transaction	0.19% + 0.53	0.19% + 0.53
IRD 20: Payment Transaction (Gaming Payments MCCs) ¹²	0.00% + 0.10	0.00% + 0.10
IRD 27: Petroleum CAT/AFD	0.70% + 0.17 (0.95 maximum)	0.70% + 0.17 (0.95 maximum)
IRD 28: Petroleum Service Station	0.70% + 0.17 (0.95 maximum)	0.70% + 0.17 (0.95 maximum)
IRD 26: Restaurant	1.19% + 0.10	1.19% + 0.10
IRD 90: Service Industries	1.15% + 0.05	1.15% + 0.05
IRD 25: Small Ticket Base	1.55% + 0.04	1.55% + 0.04
IRD ST: Small Ticket Tier 1	1.30% + 0.03	1.30% + 0.03
IRD 75, 85, 95: Standard	1.90% + 0.25	1.90% + 0.25
IRD 71, 81: Supermarket Base	1.05% + 0.15 (0.35 maximum)	1.05% + 0.15 (0.35 maximum)
IRD 13: Supermarket Tier 1	N/A	N/A
IRD 14: Supermarket Tier 2	N/A	N/A
IRD 15: Supermarket Tier 3	N/A	N/A
IRD CU: Utilities	0.00% + 0.65	0.00% + 0.65
IRD 31: Consumer Debit Refund Group 1	0.00% + 0.00	0.00% + 0.00
IRD 32: Consumer Debit Refund Group 2	0.00% + 0.00	0.00% + 0.00
IRD 33: Consumer Debit Refund Group 3	0.00% + 0.00	0.00% + 0.00

¹² The following MCCs apply to the Payment Transaction: Gaming Payments: 7800, 7801, 7802 and 7994.

U.S. region Mastercard unregulated consumer debit and prepaid tier qualifying criteria

Following are the number of minimum annual unregulated consumer debit and prepaid volume or transactions needed to qualify for the Merit III or Supermarket interchange programs.

Qualifying criteria

Tier ¹³	Minimum Annual Consumer Debit and Prepaid	
	Merit III Volume	Supermarket Volume
Tier 1	USD 400 million	N/A
Tier 2	USD 275 million	N/A
Tier 3	USD 175 million	N/A

U.S. region Mastercard unregulated consumer debit and prepaid small ticket tier qualifying criteria

Following are the number of minimum annual unregulated consumer debit and prepaid volume or transactions needed to qualify for the small ticket interchange programs.

Qualifying criteria

Tier ¹⁴	Minimum Annual Consumer Debit and Prepaid Small Ticket Transactions
Tier 1	175 million

- ¹³ The minimum annual Consumer Debit and Prepaid volume is based on a merchant's October 2022–September 2023 unregulated volume settled through GCMS that qualified for the Merit III interchange programs and requires a Mastercard approved and assigned Merchant ID. Only retail and restaurant MCCs may qualify for Merit III Tier 1, 2, or 3.
- ¹⁴ The minimum Consumer Debit and Prepaid volume or transactions is based on a merchant's October 2022–September 2023 unregulated volume or transactions settled through GCMS that qualified for the Small Ticket interchange programs and requires a Mastercard approved and assigned Merchant ID.

U.S. region Mastercard regulated consumer and commercial debit and prepaid rates

Transactions meeting interchange program criteria qualify for associated rates.

Interchange rates

IRD and program name	Debit rate (USD)	Prepaid rate (USD)
Purchases, purchases with cash-back and unique		
IRD LD: Regulated POS Debit	0.05% + 0.21	0.05% + 0.21
IRD LF: Regulated POS Debit with Fraud Adjustment	0.05% + 0.22	0.05% + 0.22
IRD LS: Regulated POS Debit Small Ticket	0.05% + 0.21	0.05% + 0.21
IRD LT: Regulated POS Debit Small Ticket with Fraud Adjustment	0.05% + 0.22	0.05% + 0.22
Credits (refunds and returns)		
IRD LD: Regulated POS Debit	0.00% + 0.00	0.00% + 0.00
IRD LF: Regulated POS Debit with Fraud Adjustment	0.00% + 0.00	0.00% + 0.00
IRD LS: Regulated POS Debit Small Ticket	0.00% + 0.00	0.00% + 0.00
IRD LT: Regulated POS Debit Small Ticket with Fraud Adjustment	0.00% + 0.00	0.00% + 0.00
Payment transactions		
IRD 20: Payment Transaction	0.19% + 0.53	0.19% + 0.53

IRD and program name	Debit rate (USD)	Prepaid rate (USD)
IRD 20: Payment Transaction (Government-owned Lottery MCC ¹⁵)	0.00% + 0.10	0.00% + 0.10

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

U.S. region Mastercard intraregional humanitarian standard interchange rate

Transactions meeting interchange program criteria qualify for associated rates.

Interchange rates

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

U.S. region Mastercard commercial rates: small business credit

Transactions meeting interchange program criteria qualify for associated rates.

Interchange rates

IRD and program name	Level 1: Business Core (USD)	Level 2: Business World (USD)	Level 3: Business World Elite (USD)	Level 4 (USD)	Level 5 (USD)
IRD CH: Charities	2.00% + 0.10	2.00% + 0.10	2.00% + 0.10	2.00% + 0.10	2.00% + 0.10

¹⁵ Applies to MCC 7800 - Government-owned Lottery (U.S. region only).

IRD and program name	Level 1: Business Core (USD)	Level 2: Business World (USD)	Level 3: Business World Elite (USD)	Level 4 (USD)	Level 5 (USD)
Data rate I	IRD 68 2.65% + 0.10	IRD SA 2.80% + 0.10	IRD 3A 2.85% + 0.10	IRD 4A 2.95% + 0.10	IRD 5A 3.00% + 0.10
Data rate II	IRD 67 1.90% + 0.10	IRD SB 2.05% + 0.10	IRD 3B 2.10% + 0.10	IRD 4B 2.20% + 0.10	IRD 5B 2.25% + 0.10
Data rate III	IRD 66 Eliminated	IRD SC Eliminated	IRD 3C Eliminated	IRD 4C Eliminated	N/A
Large ticket I	IRD 62 Eliminated	IRD SE Eliminated	IRD 3E Eliminated	IRD 4E Eliminated	N/A
Large ticket II	IRD 94 Eliminated	IRD SF Eliminated	IRD 3F Eliminated	IRD 4F Eliminated	N/A
Large ticket III	IRD 99 Eliminated	IRD SG Eliminated	IRD 3G Eliminated	IRD 4G Eliminated	N/A
IRD 21: Payment Transaction	0.19% + 0.53	0.19% + 0.53	0.19% + 0.53	0.19% + 0.53	0.19% + 0.53
IRD EZ: Rebate	0.00% + 0.00	0.00% + 0.00	0.00% + 0.00	0.00% + 0.00	0.00% + 0.00
Standard	IRD 65 2.95% + 0.10	IRD SK 3.10% + 0.10	IRD 3K 3.15% + 0.10	IRD 4K 3.25% + 0.10	IRD 5K 3.30% + 0.10
T&E rate ¹⁶	IRD 69 2.35% + 0.10	IRD SN 2.50% + 0.10	IRD 3N 2.55% + 0.10	IRD 4N 2.65% + 0.10	IRD 5N 2.70% + 0.10

¹⁶ Previously referred to as "T&E Rate II".

Interchange rates

U.S. region Mastercard commercial rates: unregulated commercial debit, prepaid, and large market credit

IRD and program name	Level 1: Business Core (USD)	Level 2: Business World (USD)	Level 3: Business World Elite (USD)	Level 4 (USD)	Level 5 (USD)
Commercial utilities	IRD CU 0.00% + 1.50	IRD SR 0.00% + 1.50	IRD 3R 0.00% + 1.50	IRD 4R 0.00% + 1.50	IRD 5R 0.00% + 1.50
IRD 39: Commercial Refund Group 1	2.37% + 0.00	2.37% + 0.00	2.37% + 0.00	2.37% + 0.00	2.37% + 0.00
IRD 40: Commercial Refund Group 2	2.30% + 0.00	2.30% + 0.00	2.30% + 0.00	2.30% + 0.00	2.30% + 0.00
IRD 41: Commercial Refund Group 3	2.21% + 0.00	2.21% + 0.00	2.21% + 0.00	2.21% + 0.00	2.21% + 0.00
IRD 42: Commercial Refund Group 4	2.16% + 0.00	2.16% + 0.00	2.16% + 0.00	2.16% + 0.00	2.16% + 0.00

U.S. region Mastercard commercial rates: unregulated commercial debit, prepaid, and large market credit

Transactions meeting interchange program criteria qualify for associated rates.

Interchange rates

IRD and Program Name	Commercial Debit (USD)	Commercial Prepaid (USD)	Large Market Credit (USD)
IRD CH: Charities	2.00% + 0.10	2.00% + 0.10	2.00% + 0.10
IRD 68: Data Rate I	2.65% + 0.10	2.65% + 0.10	2.70% + 0.10
IRD 68: Data Rate I (Healthcare MCCs) ¹⁷	Eliminated	Eliminated	Eliminated
IRD 67: Data Rate II	2.10% + 0.10	2.65% + 0.10	2.50% + 0.10

¹⁷ The Healthcare Services MCCs (8011, 8021, 8031, 8041, 8042, 8043, 8049, 8050, 8062, 8071 and 8099) override is applied to GCMS product codes MAP (Mastercard Commercial Payments Account) and MAQ (Mastercard Prepaid Commercial Payments Account) only.

Interchange rates

U.S. region Mastercard commercial rates: commercial payments account and variable straight thru processing (STP)

IRD and Program Name	Commercial Debit (USD)	Commercial Prepaid (USD)	Large Market Credit (USD)
IRD 67: Data Rate II (Petroleum MCCs) ¹⁸	2.05% + 0.10	2.05% + 0.10	2.20% + 0.10
IRD 66: Data Rate III	N/A	N/A	1.90% + 0.10
IRD 62: Large Ticket	N/A	N/A	1.45% + 35.00
IRD 21: Payment Transaction	0.19% + 0.53	0.19% + 0.53	0.19% + 0.53
IRD EZ: Rebate	0.00% + 0.00	0.00% + 0.00	0.00% + 0.00
IRD 65: Standard	2.95% + 0.10	2.95% + 0.10	2.95% + 0.10
IRD 69: Commercial T&E Rate	2.35% + 0.10	2.35% + 0.10	2.65% + 0.10
IRD CU: Utilities	0.00% + 1.50	0.00% + 1.50	N/A
IRD 39: Commercial Refund Group 1	2.37% + 0.00	2.37% + 0.00	2.37% + 0.00
IRD 40: Commercial Refund Group 2	2.30% + 0.00	2.30% + 0.00	2.30% + 0.00
IRD 41: Commercial Refund Group 3	2.21% + 0.00	2.21% + 0.00	2.21% + 0.00
IRD 42: Commercial Refund Group 4	2.16% + 0.00	2.16% + 0.00	2.16% + 0.00

U.S. region Mastercard commercial rates: commercial payments account and variable straight thru processing (STP)

Transactions meeting interchange program criteria qualify for associated rates.

Interchange rates

IRD E6: Mastercard Commercial Payments Account Transaction Amounts	Rate (USD)
Less than USD 10,000.00	Commercial rates apply

¹⁸ Petroleum MCCs (4468, 5499, 5541, 5542, 5983)

IRD E6: Mastercard Commercial Payments Account Transaction Amounts	Rate (USD)
Large ticket 1 (USD 10,000.00–25,000)	1.20%
Large ticket 2 (USD 25,000.01–100,000)	1.00%
Large ticket 3 (USD 100,000.01–500,000)	0.90%
Large ticket 4 (USD 500,000.01–1,000,000)	0.80%
Large ticket 5 (More than USD 1,000,000)	0.70%

Interchange rates

IRD X5: Bill Pay Commercial (BPC)	Rate (USD)
Commercial Bill Pay Standard	2.50% + 0.10

Interchange rates

IRD V5: Variable Interchange Programs (VIP)	Rate (USD)
VIP rate 1	0.80% + 0.10
VIP rate 2	1.05% + 0.10
VIP rate 3	1.35% + 0.10
VIP rate 4	1.45% + 0.10
VIP rate 5	1.90% + 0.10
VIP rate 6	2.50% + 0.10

Interchange rates

U.S. region Mastercard commercial rates: commercial payments account and variable straight thru processing (STP)

IRD V5: Variable Interchange Programs (VIP)	Rate (USD)
VIP rate 7	3.00% + 0.10
VIP rate 8	1.25% + 40.00
VIP rate 9	2.95% + 0.10
VIP rate 10	1.15% + 80.00
VIP rate 11	1.45% + 35.00
VIP Rate 12	2.40% + 0.00
VIP Rate 13	2.30% + 0.00
VIP Rate 14	2.00% + 0.00
VIP Rate 15	2.85% + 0.00
VIP Rate 16	2.80% + 0.10
VIP Rate 17	2.65% + 0.10
VIP Rate 18	2.20% + 0.00
VIP Rate 19	2.10% + 0.00
VIP Rate 20	1.95% + 0.00
VIP Rate 21	1.85% + 0.00
VIP Rate 22	1.75% + 0.00
VIP Rate 23	1.65% + 0.00
VIP Rate 24	1.55% + 0.00
VIP Rate 25	1.25% + 0.00
VIP Rate 26	1.10% + 0.00
VIP Rate 27	0.95% + 0.00

IRD V5: Variable Interchange Programs (VIP)	Rate (USD)
VIP Rate 28	0.90% + 0.00
VIP Rate 29	0.75% + 0.00
VIP Rate 30	0.65% + 0.00
VIP Rate 31	0.60% + 0.00
VIP Rate 32	0.50% + 0.00
VIP Rate 33	0.30% + 5.00
VIP Rate 34	0.00% + 50.00

U.S. region Mastercard PIN debit rates

Transactions meeting interchange program criteria qualify for associated rates.

Interchange rates

Program name	Rate (USD)
Purchases, payment transactions	
PIN debit all other base	0.90% + 0.15
PIN debit convenience base	0.75% + 0.17 (0.95 maximum)
PIN debit supermarket and warehouse base	1.05% + 0.15 (0.35 maximum)
PIN debit payment transaction	0.19% + 0.53
PIN debit payment transaction (government-owned lottery MCC)	0.00% + 0.10
PIN regulated POS debit	0.05% + 0.21

Program name	Rate (USD)
PIN regulated POS debit with fraud adjustment	0.05% + 0.22
Credit (refunds and returns)	
PIN unregulated: credits (refunds/returns)	0.00% + 0.00
PIN regulated: credits (refunds/returns)	0.00% + 0.00

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

U.S. region Mastercard funding transaction rates

Transactions meeting interchange program criteria qualify for associated rates.

Interchange rates

Global Transaction Purpose Indicator	Transaction Type Identifier (TTI)	Interchange Rate Designator (IRD)	Rate (in USD)
Transfer to Own Debit or Prepaid Card	F64	Q1	3.25% +0.10
General Person-to-Person Transfer	F07/C07	Q2	3.25% +0.10
Person-to-Person Transfer to a Card	F08	QM	3.25% +0.10
General Transfer to Own Account	F52/C52	Q3	3.25% +0.10
Transfer to Own Credit Account	F54/C54	Q4	3.25% +0.10
Business Disbursement	F55/C55	Q5	3.25% +0.10

Interchange rates
U.S. region Mastercard MoneySend payment transaction rates

Global Transaction Purpose Indicator	Transaction Type Identifier (TTI)	Interchange Rate Designator (IRD)	Rate (in USD)
Transfer to Own Staged Digital Wallet	F61	Q6	3.25% +0.10
General Business-to-Business Transfer	F65/C65	Q7	3.25% +0.10
Government/ Non-Profit Disbursement	C56	Q8	3.25% +0.10
Agent Cash Out	F53/C53	QL	3.25% +0.10
Acquirer Merchant Settlement	C57	Q9	3.25% +0.10

U.S. region Mastercard MoneySend payment transaction rates

Transactions meeting interchange program criteria qualify for associated rates.

Interchange rates

Global Transaction Purpose Indicator	Transaction Type Identifier (TTI)	Interchange Rate Designator (IRD)	Rate (in USD)
General Person-to-Person Transfer	C07	Q2	0.00%
General Transfer to Own Account	C52	Q3	0.00%
Transfer to Own Credit Account	C54	Q4	0.00%
Business Disbursement	C55	Q5	0.00%
Business-to-Business Transfer	C65	Q7	0.00%
Government/Non-profit Disbursement	C56	Q8	0.00%

Interchange rates
Mastercard MoneySend payment transaction rates (inter-customer service rates)

Global Transaction Purpose Indicator	Transaction Type Identifier (TTI)	Interchange Rate Designator (IRD)	Rate (in USD)
Acquirer Merchant Settlement	C57	Q9	0.00%
Agent Cash Out	C53	QL	0.00%
Cash In at ATM	C58	QN	0.00%
Cash In at POS	C59	QO	0.00%

Mastercard MoneySend payment transaction rates (inter-customer service rates)

Mastercard Assigned ID (MAID) can be used by originating institutions in the United States for MoneySend payment transactions between the United States, Puerto Rico, and the U.S. Virgin Islands.

Interchange rates

Inter-customer service rates
MAID Rate USD \$0.00

U.S. region Mastercard installment payments rates

Transactions meeting interchange program criteria qualify for associated rates.

Interchange rates

IRD	Acceptor business program	Description	Interchange rate (USD)
O4	INSA	Mastercard Installment Payments Group A	1.85%

IRD	Acceptor business program	Description	Interchange rate (USD)
O4	INSB	Mastercard Installment Payments Group B	1.60%
O4	INSC	Mastercard Installment Payments Group C	0.50%
35-38	ALL	All Installment Groups (for use when an acquirer is unable to successfully clear a refund transaction on an Installment Payment Product Code with IRD O4: Mastercard Installment Payments)	0.00%
75, 85, 95	ALL	All Installment Groups (for use when an acquirer is unable to successfully clear a purchase transaction on an Installment Payment Product Code with IRD O4: Mastercard Installment Payments)	3.15% +0.10

Mastercard enhanced Fleet program rates

Transactions meeting interchange program criteria qualify for associated rates.

Interchange rates

IRD	GCMS Product ID	Description	Interchange rate (USD)
F1	MCF, MGF	Commercial Fleet Data Rate I	2.70% + 0.10

IRD	GCMS Product ID	Description	Interchange rate (USD)
F2	MCF, MGF	Commercial Fleet Data Rate II	2.50% + 0.10
	Petroleum acceptor business codes (MCCs): 4468, 5499, 5541, 5542, 5983		2.20% + 0.10
F3	MCF, MGF	Commercial Fleet Data Rate III	1.90% + 0.10
FL	MCF, MGF	Commercial Fleet Large Ticket	1.45% + 35.00

Mastercard/Maestro/Cirrus ATM Rates

This section lists rates for this interchange program group.

U.S. Region Mastercard ATM Rates

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

Interchange rates

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

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

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

Mastercard Manual Cash Disbursement Rates

Following are the intercountry and intracountry cash disbursement interchange fees.

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

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

Interchange rates

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

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.

GCMS timeliness criterion.....	83
IRD BB: Commercial Business-to-Business.....	83
IRD FI: Flexible Interchange.....	85
IRD FF: Freight Program.....	88
IRD GG: Global Commercial Large Market.....	89

GCMS timeliness criterion

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

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

Transaction passes GCMS timeliness

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

Transaction does not pass GCMS timeliness

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

References

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

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

IRD BB: Commercial Business-to-Business

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

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

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

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

IRD FI: Flexible Interchange

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Criteria	Requirement
Program ID	MCC

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

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

IRD FF: Freight Program

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

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

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

IRD GG: Global Commercial Large Market

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

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

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

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

Interregional interchange criteria

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.

Interregional Mastercard POS interchange criteria.....	94
GCMS timeliness criterion.....	94
IRD 47: Interregional Mastercard Electronic Card Commercial.....	94
IRD 61: Interregional Commercial Standard.....	99
IRD 63: Interregional Commercial Purchasing Standard.....	102
IRD 74: Interregional Mastercard Electronic Card Consumer.....	106
IRD IP: Interregional Commercial Premium Standard.....	112
IRD YA: Interregional Consumer Rate I, Digital Commerce, Core.....	116
IRD YB: Interregional Consumer Rate I, Digital Commerce, Premium.....	120
IRD YC: Interregional Consumer Rate I, Digital Commerce, Super Premium.....	124
IRD YD: Interregional Consumer Rate II, Card Present, Core.....	128
IRD YE: Interregional Consumer Rate II, Card Present, Premium.....	133
IRD YF: Interregional Consumer Rate II, Card Present, Super Premium.....	139
IRD YG: Interregional Consumer Rate III, Base, Core.....	145
IRD YH: Interregional Consumer Rate III, Base, Premium.....	148
IRD YI: Interregional Consumer Rate III, Base, Super Premium.....	151
Interregional Mastercard inbound Europe POS interchange criteria.....	154
GCMS timeliness criterion.....	154
IRD EB: EEA Card Present Debit Restricted Rates.....	155
IRD EG: EEA Card Present Credit Restricted Rates.....	157
IRD EV: EEA Card Not Present Credit Restricted Rates.....	159
IRD EW: EEA Card Not Present Debit Restricted Rates.....	161
Interregional Mastercard regulated POS debit interchange criteria.....	164
GCMS timeliness criterion.....	164
IRD LD: Interregional Regulated POS Debit.....	165
IRD LF: Interregional Regulated POS Debit with Fraud Adjustment.....	171
IRD LS: Interregional Regulated POS Debit Small Ticket.....	176
IRD LT: Interregional Regulated POS Debit Small Ticket with Fraud Adjustment.....	182
Interregional Mastercard inbound cross-border transactions into China.....	188
IRD CB: Interregional China Inbound Non-Travel.....	188
Interregional Mastercard payment transaction interchange criteria.....	191
GCMS timeliness criterion.....	192

IRD 20: Interregional Consumer Payment Transaction.....	192
IRD 21: Interregional Commercial Payment Transaction.....	197
Interregional merchant presented QR interchange criteria.....	201
GCMS timeliness criterion.....	201
IRD QR: Interregional Merchant Presented QR.....	202
Interregional MoneySend interchange criteria.....	205
GCMS timeliness criterion.....	205
IRD MS: Interregional Mastercard MoneySend	205
IRD Q1: Interregional Transfer to Own Debit or Prepaid Card Account.....	211
IRD Q2: Interregional General Person-to-Person Transfer.....	214
IRD Q3: Interregional General Transfer to Own Account.....	220
IRD Q4: Interregional Payment of Own Credit Card Bill.....	225
IRD Q5: Interregional Business Disbursement.....	230
IRD Q6: Interregional Transfer to Own Staged Digital Wallet Account.....	234
IRD Q7: Interregional General Business-to-Business Transfer.....	237
IRD Q8: Interregional Government/Non-profit Disbursement.....	242
IRD Q9: Interregional Rapid Merchant Settlement.....	246
IRD QL: Interregional Agent Cash Out.....	250
IRD QM: Interregional Person-to-Person Transfer to Card Account.....	255
IRD QN: Interregional Cash in at ATM.....	259
IRD QO: Interregional Cash in at Point-of-Sale.....	263
Interregional Mastercard rewards and rebate interchange criteria.....	267
GCMS timeliness criterion.....	267
IRD 2A: Interregional Mastercard Initiated Rewards.....	268
IRD EZ: Interregional Rebate.....	272
Interregional Mastercard humanitarian interchange criteria.....	277
GCMS timeliness criterion.....	277
IRD ZX: Interregional Humanitarian Standard.....	278
Interregional Private Label interchange criteria.....	281
GCMS timeliness criterion.....	281
IRD 57: Interregional Consumer Private Label.....	282
IRD 57: Interregional Commercial Private Label.....	285

Interregional Mastercard POS interchange criteria

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

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

GCMS timeliness criterion

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

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

Transaction passes GCMS timeliness

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

Transaction does not pass GCMS timeliness

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

References

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

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

IRD 47: Interregional Mastercard Electronic Card Commercial

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

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

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

IRD criteria details

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

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

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

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

IRD 61: Interregional Commercial Standard

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Canada Europe Latin America and the Caribbean MEA U.S. 	Asia/Pacific	MCC	MCB, MCO, MDB, MEB, MEO, MIO, MLA, MRW
		DMC	MBP, MDT, SBP
<ul style="list-style-type: none"> Asia/Pacific Europe Latin America and the Caribbean MEA U.S. 	Canada	MCC	MCB, MCO, MEB, MLA, MRW
		DMC	MDT
<ul style="list-style-type: none"> Asia/Pacific Canada Latin America and the Caribbean MEA U.S. 	Europe	MCC Commercial	MCB, MCO, MEB, MEO, MPB, MPW, MRL, MRW, TCB, TCO, TEB, TPB
		MCC Consumer	MRF ¹⁹
		DMC	BPD, BPE, MBP, MDT
<ul style="list-style-type: none"> Asia/Pacific Canada Europe MEA U.S. 	Latin America and the Caribbean	MCC	MCB, MCO, MDB, MEB, MEO, MLA, MLD, MLL, MRW
		DMC	MDT
<ul style="list-style-type: none"> Asia/Pacific Canada Europe Latin America and the Caribbean U.S. 	MEA	MCC	MCB, MCO, MEB, MEO, MRW
		DMC	MBP, MDT

¹⁹ If transaction is for product code MRF, do not send commercial addendum. Refer notes section in criteria chart for additional details

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

IRD criteria details

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

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

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

IRD 63: Interregional Commercial Purchasing Standard

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

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

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

IRD criteria details

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

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

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

Criteria	Requirement
Purchasing Card account ranges, and Mastercard Fleet Card (MCF), Mastercard Government Commercial Card (MGF), and Mastercard Public Sector Commercial Card (MNF) account ranges at non-fuel locations.	This requirement applies only to transactions acquired in the U.S. region. All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data: <ul style="list-style-type: none"> PDS 0595 (Acceptor Type) PDS 0596 (Acceptor Tax ID)
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.

IRD criteria details

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

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

IRD criteria details

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

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

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

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

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

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

IRD IP: Interregional Commercial Premium Standard

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

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

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

IRD criteria details

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

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

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

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

Transactions must meet requirements to qualify for this interchange program.

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

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

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

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

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

Transactions must meet requirements to qualify for this interchange program.

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

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

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

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

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

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

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

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

IRD criteria details

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

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

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

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

Transactions must meet requirements to qualify for this interchange program.

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

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

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

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

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

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

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

Transactions must meet requirements to qualify for this interchange program.

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

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

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

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

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

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

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

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

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

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

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

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

IRD criteria details

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

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

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

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

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

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

IRD YG: Interregional Consumer Rate III, Base, Core

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

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

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

IRD criteria details

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

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

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

IRD YH: Interregional Consumer Rate III, Base, Premium

Transactions must meet requirements to qualify for this interchange program.

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

Acquirer Region	Issuer Region	Card Program ID	GCMS Product ID
<ul style="list-style-type: none"> U.S. Canada Asia/Pacific Europe Middle East/Africa 	Latin America and the Caribbean	MCC	MCW, MPL, MTP
		DMC	MDP
<ul style="list-style-type: none"> U.S. Canada Latin America and the Caribbean Europe Middle East/Africa 	Asia/Pacific	MCC	GCP, MCT, MGS, MPL
		DMC	MDP, MET, MPG, MRD, MRH
<ul style="list-style-type: none"> U.S. Canada Latin America and the Caribbean Asia/Pacific Middle East/Africa 	Europe	MCC	MPL, MTP, SAP, TPL
		DMC	MDP
<ul style="list-style-type: none"> U.S. Canada Latin America and the Caribbean Asia/Pacific Europe 	Middle East/Africa	MCC	MCT, MKE, MPL Consumer prepaid: GPP
		DMC	MDP, MET, MKB, MRH, TPM
Criteria	Requirement		
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442 		
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return) 		

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

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

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

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

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

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

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

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

IRD criteria details

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

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

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

Interregional Mastercard inbound Europe POS interchange criteria

GCMS timeliness criterion

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

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

Transaction passes GCMS timeliness

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

Transaction does not pass GCMS timeliness

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

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

References

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

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

IRD EB: EEA Card Present Debit Restricted Rates

Transactions must meet requirements to qualify for this interchange program.

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

IRD criteria details

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

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

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

IRD EG: EEA Card Present Credit Restricted Rates

Transactions must meet requirements to qualify for this interchange program.

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

IRD criteria details

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

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

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

IRD EV: EEA Card Not Present Credit Restricted Rates

Transactions must meet requirements to qualify for this interchange program.

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

IRD criteria details

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

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

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

IRD EW: EEA Card Not Present Debit Restricted Rates

Transactions must meet requirements to qualify for this interchange program.

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

IRD criteria details

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

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

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

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

Interregional Mastercard regulated POS debit interchange criteria

GCMS timeliness criterion

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

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

Transaction passes GCMS timeliness

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

Transaction does not pass GCMS timeliness

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

References

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

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

IRD LD: Interregional Regulated POS Debit

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

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

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

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

IRD criteria details

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

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

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

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

IRD LF: Interregional Regulated POS Debit with Fraud Adjustment

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

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

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

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

IRD criteria details

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

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

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

IRD LS: Interregional Regulated POS Debit Small Ticket

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

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

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

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

IRD criteria details

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

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

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

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

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

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

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

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

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

IRD criteria details

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

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

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

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

Interregional Mastercard inbound cross-border transactions into China

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

IRD CB: Interregional China Inbound Non-Travel

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

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

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

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

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

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

Interregional Mastercard payment transaction interchange criteria

GCMS timeliness criterion

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

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

Transaction passes GCMS timeliness

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

Transaction does not pass GCMS timeliness

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

References

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

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

IRD 20: Interregional Consumer Payment Transaction

Transactions must meet requirements to qualify for this interchange program.

Interregional

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

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

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

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

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

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

IRD 21: Interregional Commercial Payment Transaction

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Acquirer region	Issuer region	Card program ID	GCMS product ID
<ul style="list-style-type: none"> Canada Europe Latin America and the Caribbean MEA U.S. 	Asia/Pacific	MCC	MAB, MAC, MBD, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MES, MIO, MLA, MNF, MRW, MPW, MWB, MWO
		DMC	BPD, MBP, MDT, SBP
<ul style="list-style-type: none"> Asia/Pacific Europe Latin America and the Caribbean MEA U.S. 	Canada	MCC	MAB, MAC, MBD, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MGF, MLA, MNF, MPB, MPW, MRW, MWB
<ul style="list-style-type: none"> Asia/Pacific Canada Latin America and the Caribbean MEA 	Europe	MCC Commercial	MAB, MBD, MCB, MEB, MEO, MES, MCF, MCO, MCP, MDB, MLA, MNF, MPB, MPW, MRK, MRL, MRW, TCB, TCO, TEB, TPB
		MCC Consumer	MRF ²⁰
		DMC	BPD, BPE, MBP, MDT.
U.S.	Europe	MCC	MBD, MCB, MEB, MEO, MES, MCF, MCO, MCP, MDB, MLA, MNF, MPB, MPW, MRK, MRL, MRW, TCB, TCO, TEB, TPB
		DMC	BPD, MBP, MDT
<ul style="list-style-type: none"> Asia/Pacific Canada Europe MEA U.S. 	Latin America and the Caribbean	MCC	BPD, BPE, MAB, MAC, MBD, MCB, MCF, MCO, MCP, MDB, MDT, MEB, MEO, MES, MFI, MGF, MLA, MLD, MLL, MNF, MPB, MPW, MRW, MWB

²⁰ If transaction is for product code MRF, do not send commercial addendum. Refer notes section in criteria chart for additional details

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

IRD criteria details

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

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

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

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

Interregional merchant presented QR interchange criteria

GCMS timeliness criterion

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

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

Transaction passes GCMS timeliness

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

Transaction does not pass GCMS timeliness

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

References

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

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

IRD QR: Interregional Merchant Presented QR

Transactions must meet requirements to qualify for this interchange program.

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

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

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

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

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

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

Interregional MoneySend interchange criteria

GCMS timeliness criterion

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

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

Transaction passes GCMS timeliness

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

Transaction does not pass GCMS timeliness

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

References

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

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

IRD MS: Interregional Mastercard MoneySend

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

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

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

IRD criteria details

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

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

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

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

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

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

Interregional interchange criteria

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

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

Criteria	Requirement
Card program ID	DMC, MCC, MSI

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

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

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

IRD Q2: Interregional General Person-to-Person Transfer

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

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

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

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

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

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

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

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

IRD Q3: Interregional General Transfer to Own Account

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

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

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

Criteria	Requirement
Card program ID	DMC, MCC, MSI

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

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

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

IRD Q4: Interregional Payment of Own Credit Card Bill

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

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

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

Criteria	Requirement
Card program ID	DMC, MCC, MSI

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

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

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

IRD Q5: Interregional Business Disbursement

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

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

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

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

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

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

IRD Q6: Interregional Transfer to Own Staged Digital Wallet Account

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

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

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

Criteria	Requirement
Card program ID	DMC, MCC, MSI

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

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

IRD Q7: Interregional General Business-to-Business Transfer

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

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

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

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

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

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

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

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

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

IRD Q8: Interregional Government/Non-profit Disbursement

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

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

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

Criteria	Requirement
Card program ID	DMC, MCC, MSI

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

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

IRD Q9: Interregional Rapid Merchant Settlement

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

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

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

Criteria	Requirement
Card program ID	DMC, MCC, MSI

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

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

IRD QL: Interregional Agent Cash Out

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

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

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

Criteria	Requirement
Card program ID	DMC, MCC, MSI

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

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

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

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

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

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

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

Criteria	Requirement
Card program ID	DMC, MCC, MSI

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

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

IRD QN: Interregional Cash in at ATM

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

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

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

Criteria	Requirement
Card program ID	DMC, MCC, MSI

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

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

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

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

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

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

IRD criteria

Criteria	Requirement
Card program ID	DMC, MCC, MSI

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

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

Interregional Mastercard rewards and rebate interchange criteria

GCMS timeliness criterion

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

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

Transaction passes GCMS timeliness

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

Transaction does not pass GCMS timeliness

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

References

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

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

IRD 2A: Interregional Mastercard Initiated Rewards

Transactions must meet requirements to qualify for this interchange program.

Interregional

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

Interregional interchange criteria
IRD 2A: Interregional Mastercard Initiated Rewards

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

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

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

Criteria	Requirement
Notes	None

IRD EZ: Interregional Rebate

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

Interregional

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

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

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

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

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

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

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

Interregional Mastercard humanitarian interchange criteria

GCMS timeliness criterion

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

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

Transaction passes GCMS timeliness

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

Transaction does not pass GCMS timeliness

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

References

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

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

IRD ZX: Interregional Humanitarian Standard

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

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

Acquirer region	Issuer region	Card program ID	GCMS product ID
• Asia/Pacific	U.S.	MCC	MWF
• Canada		DMC	DWF
• Europe			
• Latin America and the Caribbean			
• MEA			

IRD criteria details

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

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

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

Interregional Private Label interchange criteria

GCMS timeliness criterion

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

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

Transaction passes GCMS timeliness

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

Transaction does not pass GCMS timeliness

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

References

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

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

IRD 57: Interregional Consumer Private Label

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

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

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

IRD criteria details

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

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

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

IRD 57: Interregional Commercial Private Label

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

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

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

IRD criteria details

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

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

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

U.S. region consumer interchange criteria

This section includes the transaction criteria for the consumer interchange programs that Mastercard supports in the U.S. region.

Transactions applicable to U.S. region consumer interchange programs.....	298
Airline.....	298
Airline card program ID and GCMS product ID.....	298
Airline MTI, processing code, and AB program.....	298
Airline timeliness.....	299
Airline approval code.....	299
Airline magnetic stripe data from authorization message.....	300
Airline trace ID.....	300
Airline Acceptor business code (MCC).....	300
Airline amount tolerance.....	301
Airline Acceptor information.....	301
Airline Mastercard assigned ID.....	301
Airline Financial Detail Addendum/1644.....	302
Airline notes.....	302
IRD CH: Consumer Charities.....	303
IRD ZX: Intraregional Humanitarian Standard.....	305
Convenience purchases.....	308
Convenience purchases card program ID and GCMS product ID.....	308
Convenience purchases MTI, processing code, and AB program.....	309
Convenience purchases timeliness.....	310
Convenience purchases approval code.....	310
Convenience purchases magnetic stripe data from authorization message.....	311
Convenience Purchases Trace ID.....	312
Convenience Purchases Acceptor business code (MCC).....	313
Convenience Purchases Amount Tolerance.....	314
Convenience Purchases Acceptor information.....	315
Convenience Purchases Mastercard Assigned ID.....	315
Convenience Purchases Financial Detail Addendum/1644.....	316
Convenience Purchases Notes.....	316
IRD 29: Emerging Markets.....	317
Full UCAF.....	321
Full UCAF Card Program ID and GCMS Product ID.....	321
Full UCAF MTI, Processing Code, and AB Program.....	322

Full UCAF Timeliness.....	326
Full UCAF Approval Code.....	327
Full UCAF Magnetic Stripe Data from Authorization Message.....	328
Full UCAF Trace ID.....	328
Full UCAF Acceptor business code (MCC).....	329
Full UCAF Amount Tolerance.....	329
Full UCAF Acceptor information.....	330
Full UCAF Mastercard Assigned ID.....	330
Full UCAF Financial Detail Addendum/1644.....	330
Full UCAF Notes.....	332
Key-entered.....	336
Key-entered Card Program ID and GCMS Product ID.....	336
Key-entered MTI, Processing Code, and AB Program.....	337
Key-entered Timeliness.....	338
Key-entered Approval Code.....	338
Key-entered Magnetic Stripe Data from Authorization Message.....	339
Key-entered Trace ID.....	339
Key-entered Acceptor business code (MCC).....	340
Key-entered Amount Tolerance.....	340
Key-entered Acceptor information.....	341
Key-entered Mastercard Assigned ID.....	342
Key-entered Financial Detail Addendum/1644.....	342
Key-entered Notes.....	342
Lodging and Auto Rental.....	343
Lodging and Auto Rental Card Program ID and GCMS Product ID.....	343
Lodging and Auto Rental MTI, Processing Code, and AB Program.....	343
Lodging and Auto Rental Timeliness.....	344
Lodging and Auto Rental Approval Code.....	344
Lodging and Auto Rental Magnetic Stripe Data from Authorization Message.....	345
Lodging and Auto Rental Trace ID.....	345
Lodging and Auto Rental Acceptor business code (MCC).....	345
Lodging and Auto Rental Amount Tolerance.....	346
Lodging and Auto Rental Acceptor information.....	346
Lodging and Auto Rental Mastercard Assigned ID.....	346
Lodging and Auto Rental Financial Detail Addendum/1644.....	346
Lodging and Auto Rental Notes.....	347
IRD 2A: Mastercard Initiated Rewards.....	347
IRD MS: Mastercard MoneySend.....	349
IRD BP: Mastercard Prepaid Online Bill Pay.....	353

Merchant UCAF.....	354
Merchant UCAF Card Program ID and GCMS Product ID.....	354
Merchant UCAF MTI, Processing Code, and AB program.....	355
Merchant UCAF Timeliness.....	360
Merchant UCAF Approval Code.....	360
Merchant UCAF Magnetic Stripe Data from Authorization Message.....	361
Merchant UCAF Trace ID.....	361
Merchant UCAF Acceptor business code (MCC).....	362
Merchant UCAF Amount Tolerance.....	363
Merchant UCAF Acceptor information.....	363
Merchant UCAF Mastercard Assigned ID.....	364
Merchant UCAF Financial Detail Addendum/1644.....	364
Merchant UCAF Notes.....	365
Merit I.....	371
Merit I Card Program ID and GCMS Product ID.....	371
Merit I MTI, Processing Code, and AB program.....	371
Merit I Timeliness.....	375
Merit I Approval Code.....	376
Merit I Magnetic Stripe Data from Authorization Message.....	377
Merit I Trace ID.....	377
Merit I Acceptor business code (MCC).....	378
Merit I Amount Tolerance.....	380
Merit I Acceptor information.....	381
Merit I Mastercard Assigned ID.....	382
Merit I Financial Detail Addendum/1644.....	382
Merit I Notes.....	383
Merit III.....	384
Merit III Card Program ID and GCMS Product ID.....	384
Merit III MTI, Processing Code, and AB program.....	385
Merit III Timeliness.....	398
Merit III Approval Code.....	400
Merit III Magnetic Stripe Data from Authorization Message.....	401
Merit III Trace ID.....	402
Merit III Acceptor business code (MCC).....	403
Merit III Amount Tolerance.....	407
Merit III Acceptor information.....	409
Merit III Mastercard Assigned ID.....	410
Merit III Financial Detail Addendum/1644.....	411
Merit III Notes.....	412

MoneySend.....	414
IRD Q1: Transfer to Own Debit or Prepaid Card Account.....	414
IRD Q2: General Person-to-Person Transfer.....	415
IRD Q3: General Transfer to Own Account.....	419
IRD Q4 Payment of Own Credit Card Bill.....	422
IRD Q5: Business Disbursement.....	425
IRD Q6: Transfer to Own Staged Digital Wallet Account.....	427
IRD Q7: General Business-to-Business Transfer.....	429
IRD Q8: Government/Non-profit Disbursement.....	431
IRD Q9: Rapid Merchant Settlement.....	433
IRD QL: Agent Cash Out.....	435
IRD QM: Person-to-Person Transfer to Card Account.....	439
IRD QN: Cash in at ATM.....	441
IRD QO: Cash in at Point-of-Sale.....	444
IRD QX: Fast Refund to Original Card.....	447
MPP Rate.....	449
MPP Rate Card Program ID and GCMS Product ID.....	449
MPP Rate MTI, Processing Code, and AB Program.....	452
MPP Rate Timeliness.....	453
MPP Rate Approval Code.....	453
MPP Rate Magnetic Stripe Data from Authorization Message.....	454
MPP Rate Trace ID.....	455
MPP Rate Acceptor business code (MCC).....	455
MPP Rate Amount Tolerance.....	456
MPP Rate Acceptor information.....	456
MPP Rate Mastercard Assigned ID.....	456
MPP Rate Financial Detail Addendum/1644.....	456
MPP Rate Notes.....	457
Passenger Transport.....	458
Passenger Transport Card Program ID and GCMS Product ID.....	458
Passenger Transport MTI, Processing Code, and AB Program.....	459
Passenger Transport Timeliness.....	459
Passenger Transport Approval Code.....	460
Passenger Transport Magnetic Stripe Data from Authorization Message.....	460
Passenger Transport Trace ID.....	460
Passenger Transport Acceptor business code (MCC).....	461
Passenger Transport Amount Tolerance.....	461
Passenger Transport Acceptor information.....	462
Passenger Transport Mastercard Assigned ID.....	462

Passenger Transport Financial Detail Addendum/1644.....	462
Passenger Transport Notes.....	463
IRD 20: Payment Transaction.....	464
Petroleum.....	468
Petroleum Card Program ID and GCMS Product ID.....	468
Petroleum MTI, Processing Code, and AB Program.....	468
Petroleum Timeliness.....	469
Petroleum Approval Code.....	470
Petroleum Magnetic Stripe Data from Authorization Message.....	471
Petroleum Trace ID.....	472
Petroleum Acceptor business code (MCC).....	473
Petroleum Amount Tolerance.....	473
Petroleum Acceptor information.....	474
Petroleum Mastercard Assigned ID.....	474
Petroleum Financial Detail Addendum/1644.....	474
Petroleum Notes.....	474
IRD 57: Consumer Private Label.....	476
Public Sector.....	478
Public Sector Card Program ID and GCMS Product ID.....	478
Public Sector MTI, Processing Code, and AB Program.....	478
Public Sector Timeliness.....	479
Public Sector Approval Code.....	480
Public Sector Magnetic Stripe Data from Authorization Message.....	481
Public Sector Trace ID.....	481
Public Sector Acceptor business code (MCC).....	482
Public Sector Amount Tolerance.....	482
Public Sector Acceptor information.....	484
Public Sector Mastercard Assigned ID.....	484
Public Sector Financial Detail Addendum/1644.....	484
Public Sector Notes.....	484
IRD EZ: Consumer Rebate.....	485
Regulated POS Debit.....	487
Regulated POS Debit Card Program ID and GCMS Product ID.....	487
Regulated POS Debit MTI, Processing Code, and AB Program.....	488
Regulated POS Debit Timeliness.....	489
Regulated POS Debit Approval Code.....	489
Regulated POS Debit Magnetic Stripe Data from Authorization Message.....	490
Regulated POS Debit Trace ID.....	491
Regulated POS Debit Acceptor business code (MCC).....	491

Regulated POS Debit Amount Tolerance.....	491
Regulated POS Debit Acceptor information.....	492
Regulated POS Debit Mastercard Assigned ID.....	492
Regulated POS Debit Financial Detail Addendum/1644.....	493
Regulated POS Debit Notes.....	493
Restaurant.....	495
Restaurant Card Program ID and GCMS Product ID.....	495
Restaurant MTI, Processing Code, and AB Program.....	496
Restaurant Timeliness.....	496
Restaurant Approval Code.....	497
Restaurant Magnetic Stripe Data from Authorization Message.....	498
Restaurant Trace ID.....	498
Restaurant Acceptor business code (MCC).....	499
Restaurant Amount Tolerance.....	499
Restaurant Acceptor information.....	500
Restaurant Mastercard Assigned ID.....	500
Restaurant Financial Detail Addendum/1644.....	500
Restaurant Notes.....	500
Service Industries.....	501
Service Industries Card Program ID and GCMS Product ID.....	501
Service Industries MTI, Processing Code, and AB Program.....	502
Service Industries Timeliness.....	502
Service Industries Approval Code.....	503
Service Industries Magnetic Stripe Data from Authorization Message.....	504
Service Industries Trace ID.....	504
Service Industries Acceptor business code (MCC).....	505
Service Industries Amount Tolerance.....	505
Service Industries Acceptor information.....	506
Service Industries Mastercard Assigned ID.....	506
Service Industries Financial Detail Addendum/1644.....	507
Service Industries Notes.....	507
Small Ticket.....	507
Small Ticket Card Program ID and GCMS Product ID.....	507
Small Ticket MTI, Processing Code, and AB Program.....	507
Small Ticket Timeliness.....	508
Small Ticket Magnetic Stripe Data from Authorization Message.....	509
Small Ticket Approval Code.....	510
Small Ticket Trace ID.....	510
Small Ticket Acceptor business code (MCC).....	510

Small Ticket Amount Tolerance.....	511
Small Ticket Acceptor information.....	513
Small Ticket Mastercard Assigned ID.....	513
Small Ticket Financial Detail Addendum/1644.....	514
Small Ticket Notes.....	514
Small Ticket Card Present.....	514
Small Ticket Card Present Card Program ID and GCMS Product ID.....	514
Small Ticket Card Present MTI, Processing Code, and AB Program.....	515
Small Ticket Card Present Timeliness.....	516
Small Ticket Card Present Approval Code.....	517
Small Ticket Card Present Magnetic Stripe Data from Authorization Message.....	518
Small Ticket Card Present Trace ID.....	518
Small Ticket Card Present Acceptor business code (MCC).....	519
Small Ticket Card Present Amount Tolerance.....	519
Small Ticket Card Present Acceptor information.....	519
Small Ticket Card Present Mastercard Assigned ID.....	520
Small Ticket Card Present Financial Detail Addendum/1644.....	520
Small Ticket Card Present Notes.....	521
Small Ticket Card Not Present.....	521
Small Ticket Card Not Present Card Program ID and GCMS Product ID.....	522
Small Ticket Card Not Present MTI, Processing Code, and AB Program.....	522
Small Ticket Card Not Present Timeliness.....	523
Small Ticket Card Not Present Approval Code.....	524
Small Ticket Card Not Present Magnetic Stripe Data from Authorization Message.....	524
Small Ticket Card Not Present Trace ID.....	525
Small Ticket Card Not Present Acceptor business code (MCC).....	525
Small Ticket Card Not Present Amount Tolerance.....	526
Small Ticket Card Not Present Acceptor information.....	526
Small Ticket Card Not Present Mastercard Assigned ID.....	526
Small Ticket Card Not Present Financial Detail Addendum/1644.....	527
Small Ticket Card Not Present Notes.....	527
Consumer Standard.....	528
Consumer standard card program ID and GCMS product ID.....	528
Consumer Standard MTI, Processing Code, and AB Program.....	529
Consumer Standard Timeliness.....	530
Consumer Standard Magnetic Stripe Data from Authorization Message.....	530
Consumer Standard Approval Code.....	530
Consumer Standard Trace ID.....	531
Consumer Standard Acceptor business code (MCC).....	532

Consumer Standard Amount Tolerance.....	532
Consumer Standard Acceptor information.....	532
Consumer Standard Mastercard Assigned ID.....	533
Consumer Standard Financial Detail Addendum/1644.....	533
Consumer Standard Notes.....	533
Mastercard Installment Payments.....	534
IRD O4: Mastercard Installment Payments.....	534
Consumer Supermarket.....	536
Consumer Supermarket Card Program ID and GCMS Product ID.....	536
Consumer Supermarket MTI, Processing Code, and AB Program.....	538
Consumer Supermarket Timeliness.....	538
Consumer Supermarket Approval Code.....	539
Consumer Supermarket Magnetic Stripe Data from Authorization Message.....	541
Consumer Supermarket Trace ID.....	541
Consumer Supermarket Acceptor business code (MCC).....	542
Consumer Supermarket Amount Tolerance.....	543
Consumer Supermarket Acceptor information.....	544
Consumer Supermarket Mastercard Assigned ID.....	545
Consumer Supermarket Financial Detail Addendum/1644.....	546
Consumer Supermarket Notes.....	546
T&E.....	548
T&E Card Program ID and GCMS Product ID.....	548
T&E MTI, Processing Code, and AB Program.....	548
T&E Timeliness.....	549
T&E Approval Code.....	549
T&E Magnetic Stripe Data from Authorization Message.....	550
T&E Trace ID.....	550
T&E Acceptor Business Code (MCC).....	550
T&E Amount Tolerance.....	552
T&E Acceptor information.....	552
T&E Mastercard Assigned ID.....	553
T&E Financial Detail Addendum/1644.....	553
T&E Notes.....	554
T&E Large Ticket.....	555
T&E Large Ticket Card Program ID and GCMS Product ID.....	555
T&E Large Ticket MTI, Processing Code, and AB Program.....	555
T&E Large Ticket Timeliness.....	555
T&E Large Ticket Approval Code.....	556
T&E Large Ticket Magnetic Stripe Data from Authorization Message.....	556

T&E Large Ticket Trace ID.....	556
T&E Large Ticket Acceptor business code (MCC).....	557
T&E Large Ticket Amount Tolerance.....	558
T&E Large Ticket Acceptor information.....	558
T&E Large Ticket Mastercard Assigned ID.....	559
T&E Large Ticket Financial Detail Addendum/1644.....	559
T&E Large Ticket Notes.....	560
Consumer Utilities.....	560
Consumer Utilities Card Program ID and GCMS Product ID.....	560
Consumer Utilities MTI, Processing Code, and AB Program.....	561
Consumer Utilities Timeliness.....	562
Consumer Utilities Magnetic Stripe Data from Authorization Message.....	562
Consumer Utilities Approval Code.....	562
Consumer Utilities Trace ID.....	563
Consumer Utilities Acceptor business code (MCC).....	563
Consumer Utilities Amount Tolerance.....	564
Consumer Utilities Acceptor information.....	564
Consumer Utilities Mastercard Assigned ID.....	565
Consumer Utilities Financial Detail Addendum/1644.....	565
Consumer Utilities Notes.....	565

Transactions applicable to U.S. region consumer interchange programs

Unless otherwise noted, the Mastercard U.S. region consumer interchange programs apply to both credit and signature debit transactions acquired in the U.S. region that are initiated with a U.S.-issued Mastercard consumer card. 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).

Airline

This section describes qualifying criteria for this interchange program group.

Airline card program ID and GCMS product ID

Transactions must meet these requirements, along with other criteria, to qualify for the U.S. region consumer airline interchange programs.

IRD criteria details

Product	IRD and Program Name	Card Program ID	GCMS Product ID
World High Value	IRD HU: World High Value Airline	MCC	MCW
World Elite	IRD WU: World Elite Airline	MCC	MWE

Airline MTI, processing code, and AB program

These message type identifiers (MTIs), processing codes, and Acceptor business (AB) programs apply to the U.S. region consumer airline interchange programs.

Criteria

Message Type ID	
First and Second Presentments/1240	x
First and Arbitration Chargebacks/1442	x
Processing Code	
00: Purchase (Goods and Services)	x
Acceptor business (AB) program	

A001: Airline	x
---------------	---

Must contain an MCC belonging to an Acceptor business (AB) program listed in this table.

Airline timeliness

The criteria in this topic applies to U.S. region consumer airline interchange programs.

- GCMS: Four days for all programs in this category.
- Interchange compliance: Ten days for all programs in this category.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD HU: World High Value Airline	IRD HA: World High Value Standard
IRD WU: World Elite Airline	IRD WA: World Elite Standard

Airline approval code

The approval code criteria in this topic applies to U.S. region consumer airline interchange programs.

Required for all programs in this category

For World Elite (MWE) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World Elite interchange to Mastercard World interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for World interchange programs. For more information about Account Level Management, refer to the *Account Level Management User Manual*.

For World (MCW) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World interchange to Mastercard Enhanced interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for Enhanced interchange programs. For more information about account level management, refer to the *Account Level Management User Manual*.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD HU: World High Value Airline	IRD HA: World High Value Standard
IRD WU: World Elite Airline	IRD WA: World Elite Standard

Airline magnetic stripe data from authorization message

This magnetic stripe criteria applies to U.S. region consumer airline interchange programs.

Not required for all programs in this category.

Airline trace ID

The following trace ID criteria apply to the U.S. region consumer Airline interchange programs.

Required for all programs in this category.

Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD HU: World High Value Airline	IRD HA: World High Value Standard
IRD WU: World Elite Airline	IRD WA: World Elite Standard

Airline Acceptor business code (MCC)

The following Acceptor business code (MCC) criteria apply to the U.S. region consumer Airline interchange programs.

Required for all programs in this category

Must contain one of the following airline MCCs:

- MCC 3000-3350 (Airlines, Airline Carriers)
- MCC 4511 (Air Carriers, Airlines: not elsewhere classified)

MCC 4722 (Travel Agencies and Tour Operations) is not allowed in clearing with these interchange programs.

Acceptor business codes

Authorization MCC	Clearing MCC
3000-3350 (Airlines, Airline Carriers)	4511 (Air Carriers, Airlines: not elsewhere classified)
4511 (Air Carriers, Airlines: not elsewhere classified)	3000-3350 (Airlines, Airline Carriers)
4722 (Travel Agencies and Tour Operations)	<ul style="list-style-type: none">• 3000-3350 (Airlines, Airline Carriers)• 4511 (Air Carriers, Airlines: not elsewhere classified)

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD HU: World High Value Airline	IRD HA: World High Value Standard
IRD WU: World Elite Airline	IRD WA: World Elite Standard

Airline amount tolerance

The following amount tolerance criteria apply to the U.S. region consumer Airline interchange programs.

N/A for all programs in this category.

Airline Acceptor information

The following Acceptor criteria apply to the U.S. region consumer Airline interchange programs.

Acceptor information

Criteria	Requirement
Acceptor ID code	Required
Acceptor name	Required U.S.-acquired airline transactions must provide the abbreviated airline name, not to exceed nine positions.
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 Cannot contain spaces

Airline Mastercard assigned ID

The following Mastercard assigned ID criteria apply to the U.S. region consumer Airline interchange programs.

Not required for all programs in this category.

Airline Financial Detail Addendum/1644

The following Financial Detail Addendum/1644 criteria apply to the U.S. region consumer Airline interchange programs.

Airline MCCs require the data listed in the following messages:

- Financial Detail Addendum (Passenger Transport Detail: General Ticket Information)/1644:
 - PDS 0505 (Passenger Name)
 - PDS 0506 (Ticket Number)
 - PDS 0507 (Issuing Carrier)
- Financial Detail Addendum (Passenger Transport Detail: Trip Leg Data)/1644:
 - PDS 0520 (Travel Date)
 - PDS 0521 (Carrier Code)
 - PDS 0522 (Service Class Code)
 - PDS 0523 (City of Origin/Airport Code)
 - PDS 0524 (City of Destination/Airport Code)

Airline notes

The following criteria notes apply to the U.S. region consumer Airline interchange programs.

Notes

IRD and program name

IRD HU: World High Value Airline NEW

Requirement

The transaction must be acquired with a World High Value Mastercard card.

For World High Value Card chargeback dollar limits, refer to Section 1 of the *Chargeback Guide*.

IRD and program name

IRD WU: World Elite Airline

Requirement

The transaction must be acquired with a World Elite Mastercard card.

For World Elite Card chargeback dollar limits, refer to Section 1 of the *Chargeback Guide*.

IRD CH: Consumer Charities

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	<p>Consumer credit: MCC, MCG, MCS, MCW, MIU, MPL, MWE</p> <p>Consumer debit: ACS, MDG, MDH, MDJ, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH</p>
Message Type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing Code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card Products) 18: Unique Transaction (requires unique MCC)
Acceptor business (AB) program	<p>CH01: Charitable Organizations</p> <p>Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table.</p>
Timeliness	GCMS:Three days

Criteria	Requirement
Approval Code	<p>Required</p> <p>For World Elite (MWE) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World Elite interchange to Mastercard World interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for World interchange programs. For more information about Account Level Management, refer to the <i>Account Level Management User Manual</i>.</p> <p>For World (MCW) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World interchange to Mastercard Enhanced interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for Enhanced interchange programs. For more information about Account Level Management, refer to the <i>Account Level Management User Manual</i>.</p>
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain MCC 8398 (Organizations, Charitable and Social Service).</p>
Amount Tolerance	N/A
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	Required Cannot contain spaces
Mastercard Assigned ID	Not required This is present conditionally for certain merchants that are provided a Mastercard Assigned ID as follows: <ul style="list-style-type: none"> • 410242 (Americares) • 410243 (American Red Cross National Headquarters) • 410244 (Doctors without Borders) • 410245 (International Rescue Committee) • 410246 (Mercy Corps) • 410247 (Save the Children) • 410248 (World Vision) • 410920 (World Food Programme) Refer to the <i>U.S. Region Interchange Bulletin</i> No. 4, 5 June 2013 for additional details.
Financial Detail Addendum/1644	None
Notes	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.

IRD ZX: Intraregional Humanitarian Standard

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Criteria	Requirement
Card Program ID	DMC, MCC

Criteria	Requirement
GCMS Product ID	Consumer credit: MWF Consumer debit: DWF
Message Type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing Code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card Products) 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> A001: Airline B001: Cruise/Steamship F001: Restaurant H001: Lodging M001: Mail Order/Telephone Order OTH1: Other P001: Beauty Salons R001: Railways S001: Supermarket T001: Telephone U001: Unique V001: Automobile/Vehicle Rental W001: Warehouse Club <p>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 Acceptor business (AB) program previously listed in this table</p>
Amount Tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required

Criteria	Requirement
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
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>Consumer product code DWF (Debit Mastercard® Humanitarian Prepaid) and MWF (Mastercard® Humanitarian Prepaid) transactions in the U.S. region, which normally qualify as MPP Rate transactions, can be submitted for MP Rate IRD MC or MM. All other activity within the U.S. region shall be submitted under IRD ZX.</p> <p>NOTE: This program is not open to all issuers by default. Mastercard will evaluate the program and will determine which issuers can participate in the program.</p>

Convenience purchases

This section lists rates for this interchange program group.

Convenience purchases card program ID and GCMS product ID

The following card program IDs and GCMS product IDs apply to the U.S. region consumer convenience purchases interchange programs.

IRD criteria details

Product	IRD and Program Name	Card Program ID	GCMS Product ID
Consumer Core Value	IRD 23: Convenience Purchases	MCC	MCC, MCG, MCS, MIU, MPL
	IRD CP: Convenience Purchases: Tier 1		

U.S. region consumer interchange criteria
Convenience purchases MTI, processing code, and AB program

Product	IRD and Program Name	Card Program ID	GCMS Product ID
Enhanced Value	IRD RL: Enhanced Convenience Purchases IRD R9: Enhanced Convenience Purchases: Tier 1	MCC	MCC, MCG, MCS, MCW, MIU, MPL
World	IRD 06: World Convenience Purchases IRD C9: World Convenience Purchases: Tier 1	MCC	MCW, MWE
World High Value	IRD HH: World High Value Convenience Purchases IRD HY: World High Value Convenience Purchases: Tier 1	MCC	MCW
World Elite	IRD WH: World Elite Convenience Purchases IRD W9: World Elite Convenience Purchases: Tier 1	MCC	MWE

Convenience purchases MTI, processing code, and AB program

The following message type identifiers (MTIs), processing codes, and Acceptor business (AB) programs that apply to the U.S. region consumer convenience purchases interchange programs.

IRD criteria details

Message Type ID	
First and Second Presentments/1240	x
First and Arbitration Chargebacks/1442	x
Processing Code	
00: Purchase (Goods and Services)	x
Acceptor business (AB) program	

CNV2: Convenience Purchases: Service Stations (with or without Ancillary Services) (MCC 5541) and Fuel Dispenser, Automated (MCC 5542) Excluded	x
G001: Government Owned Lottery	x

Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table.

Convenience purchases timeliness

The following timeliness criteria apply to the U.S. region consumer convenience purchases interchange programs.

GCMS: Two days for all programs in this category

Interchange compliance: Three days for all programs in this category

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 23: Convenience Purchases	IRD 78, 88, 98: Merit I if within 1 day
IRD CP: Convenience Purchases: Tier 1	IRD 75, 85, 95: Standard if not within 1 day
IRD RL: Enhanced Convenience Purchases	IRD RP: Enhanced Merit I if within 1 day
IRD R9: Enhanced Convenience Purchases: Tier 1	IRD RU: Enhanced Standard if not within 1 day
IRD 06: World Convenience Purchases	IRD 02: World Merit I if within 1 day
IRD C9: World Convenience Purchases: Tier 1	IRD 01: World Standard if not within 1 day
IRD HH: World High Value Convenience Purchases	IRD HB: World High Value Merit I if within 1 day
IRD HY: World High Value Convenience Purchases: Tier 1	IRD HA: World High Value Standard if not within 1 day
IRD WH: World Elite Convenience Purchases	IRD WB: World Elite Merit I if within 1 day
IRD W9: World Elite Convenience Purchases: Tier 1	IRD WA: World Elite Standard if not within 1 day

Convenience purchases approval code

The following approval code criteria apply to the U.S. region consumer convenience purchases interchange programs.

Required for all programs in this category

For World Elite (MWE) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World Elite interchange to Mastercard World interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for World interchange programs. For more information about Account Level Management, refer to the *Account Level Management User Manual*.

For World (MCW) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World interchange to Mastercard Enhanced interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for Enhanced interchange programs. For more information about Account Level Management, refer to the *Account Level Management User Manual*.

IRD criteria details

IRD and program name	Interchang Compliance Failure Adjustment
IRD 23: Convenience Purchases IRD CP: Convenience Purchases: Tier 1	IRD 75, 85, 95: Standard
IRD RL: Enhanced Convenience Purchases IRD R9: Enhanced Convenience Purchases: Tier 1	IRD RU: Enhanced Standard
IRD 06: World Convenience Purchases IRD C9: World Convenience Purchases: Tier 1	IRD 01: World Standard
IRD HH: World High Value Convenience Purchases IRD HY: World High Value Convenience Purchases: Tier 1	IRD HA: World High Value Standard
IRD WH: World Elite Convenience Purchases IRD W9: World Elite Convenience Purchases: Tier 1	IRD WA: World Elite Standard

Convenience purchases magnetic stripe data from authorization message

The following magnetic stripe criteria apply to the U.S. region consumer convenience purchases interchange programs.

Required for all programs in this category, except when PDS 0023 (Terminal Type) is CT7 (CAT level 7 [transponders])

Programs are adjusted as follows when one of the following conditions is present. For purposes of the following conditions, a First Presentment/1240, PDS 0023 value of NA, plus a space is considered a match to an Authorization Request/0100, DE 61 (Point-of-Service [POS] Data), subfield 10 (CAT Cardholder-Activated Terminal Level), value of zero:

- DE 61, subfield 10 in the Authorization Request/0100 is not a value of 0, 1, 2, or 7.
- The value in DE 61, subfield 10 in the Authorization Request/0100 does not equal the value in PDS 0023 of the First Presentment/1240.
- All the following occur:
 - DE 61, subfield 10 in the Authorization Request/0100 is a value of 0 and PDS 0023 in the First Presentment/1240 is a value of NA plus a space; or DE 61, subfield 10 is a value of 1 and PDS 0023 is a value of CT1; or DE 61, subfield 10 is a value of 2 and PDS 0023 is a value of CT2.
 - The magnetic stripe is not present.
- All the following occur:
 - DE 61, subfield 10 in the Authorization Request/0100 is a value of 7.
 - PDS 0023 in the First Presentment/1240 is a value of CT7.
 - The magnetic stripe is present.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 23: Convenience Purchases IRD CP: Convenience Purchases: Tier 1	IRD 78, 88, 98: Merit I
IRD RL: Enhanced Convenience Purchases IRD R9: Enhanced Convenience Purchases: Tier 1	IRD RP: Enhanced Merit I
IRD 06: World Convenience Purchases IRD C9: World Convenience Purchases: Tier 1	IRD 02: World Merit I
IRD HH: World High Value Convenience Purchases IRD HY: World High Value Convenience Purchases: Tier 1	IRD HB: World High Value Merit I
IRD WH: World Elite Convenience Purchases IRD W9: World Elite Convenience Purchases: Tier 1	IRD WB: World Elite Merit I

Convenience Purchases Trace ID

The following trace ID criteria apply to the U.S. region consumer Convenience Purchases interchange programs.

Required for all programs in this category.

Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 23: Convenience Purchases	IRD 75, 85, 95: Standard
IRD CP: Convenience Purchases: Tier 1	
IRD RL: Enhanced Convenience Purchases	IRD RU: Enhanced Standard
IRD R9: Enhanced Convenience Purchases: Tier 1	
IRD 06: World Convenience Purchases	IRD 01: World Standard
IRD C9: World Convenience Purchases: Tier 1	
IRD HH: World High Value Convenience Purchases	IRD HA: World High Value Standard
IRD HY: World High Value Convenience Purchases: Tier 1	
IRD WH: World Elite Convenience Purchases	IRD WA: World Elite Standard
IRD W9: World Elite Convenience Purchases: Tier 1	

Convenience Purchases Acceptor business code (MCC)

The following Acceptor business code (MCC) criteria apply to the U.S. region consumer Convenience Purchases interchange programs.

Required for all programs in this category.

Must contain one of the following MCCs:

- MCC 4121 (Limousines and Taxicabs)
- MCC 5331 (Variety Stores)
- MCC 5814 (Fast Food Restaurants)
- MCC 5499 (Miscellaneous Food Stores: Convenience Stores, Markets, Specialty Stores, and Vending Machines)
- MCC 7832 (Motion Picture Theaters)
- MCC 7800 (Government Owned Lottery)

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 23: Convenience Purchases	IRD 75, 85, 95: Standard
IRD CP: Convenience Purchases: Tier 1	

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD RL: Enhanced Convenience Purchases	IRD RU: Enhanced Standard
IRD R9: Enhanced Convenience Purchases: Tier 1	
IRD 06: World Convenience Purchases	IRD 01: World Standard
IRD C9: World Convenience Purchases: Tier 1	
IRD HH: World High Value Convenience Purchases	IRD HA: World High Value Standard
IRD HY: World High Value Convenience Purchases: Tier 1	
IRD WH: World Elite Convenience Purchases	IRD WA: World Elite Standard
IRD W9: World Elite Convenience Purchases: Tier 1	

Convenience Purchases Amount Tolerance

The following amount tolerance criteria apply to the U.S. region consumer Convenience Purchases interchange programs.

10% for the following MCCs:

- MCC 5331 (Variety Stores)
- MCC 5499 (Miscellaneous Food Stores: Convenience Stores, Markets, Specialty Stores, and Vending Machines)
- MCC 7832 (Motion Picture Theaters)

Transactions submitted with MCC 4121 (Limousines and Taxicabs) are exempt from the amount tolerance test.

Some MCCs are exempt from all amount tolerance tests. A list of those MCCs are in Amount Tolerance Test.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 23: Convenience Purchases	IRD 75, 85, 95: Standard
IRD CP: Convenience Purchases: Tier 1	
IRD RL: Enhanced Convenience Purchases	IRD RU: Enhanced Standard
IRD R9: Enhanced Convenience Purchases: Tier 1	
IRD 06: World Convenience Purchases	IRD 01: World Standard
IRD C9: World Convenience Purchases: Tier 1	

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD HH: World High Value Convenience Purchases	IRD HA: World High Value Standard
IRD HY: World High Value Convenience Purchases: Tier 1	
IRD WH: World Elite Convenience Purchases	IRD WA: World Elite Standard
IRD W9: World Elite Convenience Purchases: Tier 1	

Convenience Purchases Acceptor information

The following Acceptor criteria apply to the U.S. region consumer Convenience Purchases interchange programs.

Acceptor information

Criteria	Requirement
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (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

Convenience Purchases Mastercard Assigned ID

The following Mastercard assigned ID criteria apply to the U.S. region consumer Convenience Purchases interchange programs.

IRD criteria details

IRD and Program Name

IRD 23: Convenience Purchases
IRD RL: Enhanced Convenience Purchases
IRD 06: World Convenience Purchases
IRD HH: World High Value Convenience Purchases
IRD WH: World Elite Convenience Purchases
Requirement
Not required
IRD and Program Name
IRD CP: Convenience Purchases: Tier 1
IRD R9: Enhanced Convenience Purchases: Tier 1
IRD C9: World Convenience Purchases: Tier 1
IRD HY: World High Value Convenience Purchases: Tier 1
IRD W9: World Elite Convenience Purchases: Tier 1
Requirement
Required

Convenience Purchases Financial Detail Addendum/1644

The following Financial Detail Addendum/1644 criteria apply to the U.S. region consumer Convenience Purchases interchange programs.

None for all programs in this category.

Convenience Purchases Notes

The following criteria notes apply to the U.S. region consumer Convenience Purchases interchange programs.

For transactions submitted with MCC 4121 (Limousines and Taxicabs), the transaction amount in DE 4 (Amount, Transaction) cannot exceed USD 25.

Transactions must be one of the following:

- Magnetic stripe read and identified with a CAT level of NA plus a space, CT1, or CT2
- Initiated through transponder and identified with a CAT level of CT7

IRD 29: Emerging Markets

Transactions must meet the following requirements to qualify for this U.S. region consumer interchange program.

IRD criteria details

Criteria	Requirement	Interchange Compliance Failure Adjustment				
Card Program ID	DMC					
GCMS Product ID	Consumer debit: ACS, MDG, MDH, MDJ, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH					
Message Type ID	<ul style="list-style-type: none">First and Second Presentments/1240First and Arbitration Chargebacks/1442					
Processing Code	<ul style="list-style-type: none">00: Purchase (Goods and Services)09: Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card Products)					
Acceptor business (AB) program	<ul style="list-style-type: none">EM02: Emerging Markets. All MCCs assigned to EM01 except MCC 4900 (Utilities: Electric, Gas, Heating Oil, Sanitary, Water)G001: Government Owned LotteryR001: Railways <p>Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table.</p>					
Timeliness	<p>GCMS: Three days</p> <p>Interchange compliance: Four days</p> <p>If the following criteria are met, transactions submitted for this program are exempt from the timeliness 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>One of the following:<ul style="list-style-type: none">A: PAN auto-entry via contactless magnetic stripeM: PAN auto-entry via contactless M/Chip</td></tr></table>	Element	Value	DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability)	One of the following: <ul style="list-style-type: none">A: PAN auto-entry via contactless magnetic stripeM: PAN auto-entry via contactless M/Chip	IRD 75, 85, 95: Standard
Element	Value					
DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability)	One of the following: <ul style="list-style-type: none">A: PAN auto-entry via contactless magnetic stripeM: PAN auto-entry via contactless M/Chip					

Criteria	Requirement	Interchange Compliance Failure Adjustment
	DE 22, subfield 3 (Terminal Data: Card Capture Capability)	0: No capture capability
	DE 22, subfield 4 (Terminal Operating Environment)	2: On Acceptor premises; unattended terminal
	DE 22, subfield 5 (Cardholder Present Data)	0: Cardholder present
	DE 22, subfield 6 (Card Present Data)	1: Card present
	DE 22, subfield 7 (Card Data: Input Mode)	One of the following: <ul style="list-style-type: none"> A: PAN auto-entry via contactless magnetic stripe M: PAN auto-entry via contactless M/Chip
	DE 26 (Acceptor business code [MCC])	<ul style="list-style-type: none"> 4111: Transportation, Suburban and Local Commuter Passenger, including Ferries 4784: Bridge and Road Fees, Tolls
Approval Code	Required	IRD 75, 85, 95: Standard
Magnetic stripe data from authorization message	Not required	
Trace ID	Required	IRD 75, 85, 95: Standard
	Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD	

Criteria	Requirement	Interchange Compliance Failure Adjustment				
Acceptor business code (MCC)	<p>Required</p> <p>Must contain one of the following MCCs:</p> <ul style="list-style-type: none">• MCC 4111 (Transportation: Suburban and Local Commuter Passenger, including Ferries)• MCC 4112 (Passenger Railways)• MCC 4784 (Bridge and Road Fees, Tolls)• MCC 4899 (Cable, Satellite, and Other Pay Television and Radio Services)• MCC 5960 (Direct Marketing: Insurance Services)• MCC 6300 (Insurance Sales, Underwriting, and Premiums)• MCC 7800 (Government Owned Lottery)• MCC 8211 (Schools, Elementary and Secondary)• MCC 8220 (Colleges, Universities, Professional Schools, and Junior Colleges)• MCC 8299 (Schools and Educations Services: not elsewhere classified)• MCC 9211 (Court Costs Including Alimony and Child Support)• MCC 9222 (Fines)• MCC 9223 (Bail and Bond Payments)• MCC 9311 (Tax Payments)• MCC 9399 (Government Services: not elsewhere classified)• MCC 9402 (Postal Services: Government Only)	IRD 75, 85, 95: Standard				
Amount Tolerance	<p>10%</p> <p>Some MCCs are exempt from all amount tolerance tests. A list of those MCCs are in Amount Tolerance Test.</p> <p>If the following criteria are met, transactions submitted for this program are exempt from the amount tolerance test:</p> <table><tr><th>Element</th><th>Value</th></tr><tr><td>DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability)</td><td><p>One of the following:</p><ul style="list-style-type: none">• A: PAN auto-entry via contactless magnetic stripe• M: PAN auto-entry via contactless M/Chip</td></tr></table>	Element	Value	DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability)	<p>One of the following:</p> <ul style="list-style-type: none">• A: PAN auto-entry via contactless magnetic stripe• M: PAN auto-entry via contactless M/Chip	IRD 75, 85, 95: Standard
Element	Value					
DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability)	<p>One of the following:</p> <ul style="list-style-type: none">• A: PAN auto-entry via contactless magnetic stripe• M: PAN auto-entry via contactless M/Chip					

Criteria	Requirement	Interchange Compliance Failure Adjustment
	DE 22, subfield 3 (Terminal Data: Card Capture Capability)	0: No capture capability
	DE 22, subfield 4 (Terminal Operating Environment)	2: On Acceptor premises; unattended terminal
	DE 22, subfield 5 (Cardholder Present Data)	0: Cardholder present
	DE 22, subfield 6 (Card Present Data)	1: Card present
	DE 22, subfield 7 (Card Data: Input Mode)	One of the following: <ul style="list-style-type: none"> A: PAN auto-entry via contactless magnetic stripe M: PAN auto-entry via contactless M/Chip
	DE 26 (Acceptor business code [MCC])	4111: Transportation, Suburban and Local Commuter Passenger, including Ferries
Acceptor ID code	Required	
Acceptor name	Required	
Acceptor street address	Required	
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	Not required	

Criteria	Requirement	Interchange Compliance Failure Adjustment
Financial Detail Addendum/1644	None	
Notes	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.	

Full UCAF

This section lists rates for this interchange program group.

Full UCAF Card Program ID and GCMS Product ID

The following card program IDs and GCMS product IDs apply to the U.S. region consumer Full UCAF interchange programs.

IRD criteria details

Product	IRD and Program Name	Card Program ID	GCMS Product ID
Consumer Core Value: Credit	IRD 79: Full UCAF	MCC	MCC, MCG, MCS, MIU, MPL
Consumer Core Value: Debit	IRD 79: Full UCAF	DMC	ACS, MDG, MDH, MDJ, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH
Enhanced Value	IRD RO: Enhanced Full UCAF	MCC	MCC, MCG, MCS, MCW, MIU, MPL
World	IRD 53: World Full UCAF	MCC	MCW, MWE
World High Value	IRD HT: World High Value Full UCAF	MCC	MCW

Product	IRD and Program Name	Card Program ID	GCMS Product ID
World Elite	IRD WT: World Elite Full UCAF	MCC	MWE

Full UCAF MTI, Processing Code, and AB Program

The following message type identifiers (MTIs), processing codes, and Acceptor business (AB) programs apply to the U.S. region consumer Full UCAF interchange programs.

Criteria details

Criteria	IRD 79	IRD RO	IRD 53	IRD HT	IRD WT
Message Type ID					
First and Second Presentments/ 1240	x	x	x	x	x
First and Arbitration Chargebacks/ 1442	x	x	x	x	x
Processing Code					
00: Purchase (Goods and Services)	x	x	x	x	x
18: Unique Transaction (requires unique MCC)	x	x	x	x	x
Acceptor business (AB) program					
A001: Airline	x	x			
F001: Restaurant	x	x			

Criteria	IRD 79	IRD RO	IRD 53	IRD HT	IRD WT
F002: Restaurant. All MCCs assigned to F001 except MCC 5812 (Eating Places, Restaurants)			x	x	x
M001: Mail Order/Telephone Order	x (credit only)	x	x	x	x
M003: Mail Order/Telephone Order. All MCCs assigned to M001 except MCC 5960 (Direct Marketing: Insurance Services)	x (debit only)				

Criteria	IRD 79	IRD RO	IRD 53	IRD HT	IRD WT
OT12: Other. All MCCs assigned to OTH1 except the following MCCs:	x (debit only)				
<ul style="list-style-type: none"> MCC 4900 (Utilities: Electric, Gas, Heating Oil, Sanitary, Water) MCC 5542 (Fuel Dispenser, Automated) MCC 6300 (Insurance Sales, Underwriting, and Premiums) MCC 8398 (Organizations, Charitable and Social Service) 					

Criteria	IRD 79	IRD RO	IRD 53	IRD HT	IRD WT
OT14: Other. All MCCs assigned to OTH1 except the following MCCs:			x	x	x
• MCC 4722 (Travel Agencies and Tour Operations)					
• MCC 4900 (Utilities: Electric, Gas, Heating Oil, Sanitary, Water)					
• MCC 5542 (Fuel Dispenser, Automated)					
• MCC 8398 (Organizations, Charitable and Social Service)					

Criteria	IRD 79	IRD RO	IRD 53	IRD HT	IRD WT
OT22: Other. All MCCs assigned to OTH1 except the following MCCs:	x (credit only)	x			
<ul style="list-style-type: none"> MCC 4900 (Utilities: Electric, Gas, Heating Oil, Sanitary, Water) MCC 5542 (Fuel Dispenser, Automated) MCC 8398 (Organizations, Charitable and Social Service) 					
P001: Beauty Salons	x	x	x	x	x
R001: Railways	x	x			
S001: Supermarket	x	x	x	x	x
T001: Telephone	x	x	x	x	x
U001: Unique	x	x	x	x	x
W001: Warehouse Club	x	x	x	x	x

Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table.

Full UCAF Timeliness

The following timeliness criteria apply to the U.S. region consumer Full UCAF interchange programs.

GCMS: Two days for all programs in this category.

Interchange compliance: Three days for all programs in this category. E-commerce transactions, if the five e-commerce indicators are present, are exempt from the timeliness test.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 79: Full UCAF	IRD 75, 85, 95: Standard
IRD RO: Enhanced Full UCAF	IRD RU: Enhanced Standard
IRD 53: World Full UCAF	IRD 01: World Standard
IRD HT: World High Value Full UCAF	IRD HA: World High Value Standard
IRD WT: World Elite Full UCAF	IRD WA: World Elite Standard

Full UCAF Approval Code

The following approval code criteria apply to the U.S. region consumer Full UCAF interchange programs.

Required for all programs in this category

For World Elite (MWE) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World Elite interchange to Mastercard World interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for World interchange programs. For more information about Account Level Management, refer to the *Account Level Management User Manual*.

For World (MCW) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World interchange to Mastercard Enhanced interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for Enhanced interchange programs. For more information about Account Level Management, refer to the *Account Level Management User Manual*.

IRD criteria details

IRD and program name	IRD and program name
IRD 79: Full UCAF	IRD 75, 85, 95: Standard
IRD RO: Enhanced Full UCAF	IRD RU: Enhanced Standard
IRD 53: World Full UCAF	IRD 01: World Standard
IRD HT: World High Value Full UCAF	IRD HA: World High Value Standard

IRD and program name	IRD and program name
IRD WT: World Elite Full UCAF	IRD WA: World Elite Standard

Full UCAF Magnetic Stripe Data from Authorization Message

The following magnetic stripe criteria apply to the U.S. region consumer Full UCAF interchange programs.

Required for all programs in this category. As these programs are used for e-commerce transactions, the magnetic stripe test includes the security protocol and authentication test.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 79: Full UCAF	IRD 78, 88, 98: Merit I
IRD RO: Enhanced Full UCAF	IRD RP: Enhanced Merit I
IRD 53: World Full UCAF	IRD 02: World Merit I
IRD HT: World High Value Full UCAF	IRD HB: World High Value Merit I
IRD WT: World Elite Full UCAF	IRD WB: World Elite Merit I

Full UCAF Trace ID

The following trace ID criteria apply to the U.S. region consumer Full UCAF interchange programs.

Required for all programs in this category.

Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 79: Full UCAF	IRD 75, 85, 95: Standard
IRD RO: Enhanced Full UCAF	IRD RU: Enhanced Standard
IRD 53: World Full UCAF	IRD 01: World Standard
IRD HT: World High Value Full UCAF	IRD HA: World High Value Standard
IRD WT: World Elite Full UCAF	IRD WA: World Elite Standard

Full UCAF Acceptor business code (MCC)

The following Acceptor business code (MCC) criteria apply to the U.S. region consumer Full UCAF interchange programs.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 79: Full UCAF	IRD 75, 85, 95: Standard
IRD RO: Enhanced Full UCAF	IRD RU: Enhanced Standard
Requirement Required Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this section. Interchange compliance accepts any of the following exceptions as a match.	
Authorization MCC	Clearing MCC
3000-3350 (Airlines, Airline Carriers)	4511 (Air Carriers, Airlines: not elsewhere classified)
4511 (Air Carriers, Airlines: not elsewhere classified)	3000-3350 (Airlines, Airline Carriers)
4722 (Travel Agencies and Tour Operations)	<ul style="list-style-type: none"> 3000-3350 (Airlines, Airline Carriers) 3351-3500, 7512, 7513, 7519 (Automobile/Vehicle Rental) 3501-3999, 7011 (Hotel/Motel) 4112 (Passenger Railways) 4411 (Cruise Line) 4511 (Air Carriers, Airlines: not elsewhere classified)
IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 53: World Full UCAF	IRD 01: World Standard
IRD HT: World High Value Full UCAF	IRD HA: World High Value Standard
IRD WT: World Elite Full UCAF	IRD WA: World Elite Standard
Required Must contain an MCC belonging to an AB program previously listed in this section	

Full UCAF Amount Tolerance

The following amount tolerance criteria apply to the U.S. region consumer Full UCAF interchange programs.

N/A for all programs in this category.

Full UCAF Acceptor information

The following Acceptor criteria apply to the U.S. region consumer Full UCAF interchange programs.

IRD criteria details

Criteria	Requirement
Acceptor ID code	Required
Acceptor name	Required U.S. acquired airline transactions must provide the abbreviated airline name, not to exceed nine positions.
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 Cannot contain spaces

Full UCAF Mastercard Assigned ID

The following Mastercard assigned ID criteria apply to the U.S. region consumer Full UCAF interchange programs.

Not required for all programs in this category.

Full UCAF Financial Detail Addendum/1644

The following Financial Detail Addendum/1644 criteria apply to the U.S. region consumer Full UCAF interchange programs.

Financial Detail Addendum/1644

IRD and Program Name

IRD 79: Full UCAF

IRD RO: Enhanced Full UCAF

Requirement

Airline and Passenger Railways MCCs require the data listed in the following messages:

- Financial Detail Addendum (Passenger Transport Detail: General Ticket Information)/1644:
 - PDS 0505 (Passenger Name)
 - PDS 0506 (Ticket Number)
 - PDS 0507 (Issuing Carrier)
- Financial Detail Addendum (Passenger Transport Detail: Trip Leg Data)/1644:
 - PDS 0520 (Travel Date)
 - PDS 0521 (Carrier Code)
 - PDS 0522 (Service Class Code)
 - PDS 0523 (City of Origin/Airport Code)
 - PDS 0524 (City of Destination/Airport Code)

For Passenger Railways or Travel Agency MCCs, the following Financial Detail Addendum (Passenger Transport Detail: Rail Data)/1644 data may be provided in place of, or in addition to, the Financial Detail Addendum (Passenger Transport Detail: Trip Leg Data)/1644 data:

- PDS 0505 (Passenger Name)
- PDS 0520 (Travel Date)
- PDS 0664 (Start Station)
- PDS 0665 (Destination Station)
- PDS 0756 (Passenger Description)

Car Rental/Vehicle Rental MCCs require the following Financial Detail Addendum (Vehicle Rental Detail)/1644 data:

- PDS 0544 (Rental Agreement Number)
- PDS 0545 (Renter Name)
- PDS 0546 (Rental Return City)
- PDS 0547 (Rental Return State/Province)
- PDS 0548 (Rental Return Country)
- PDS 0549 (Rental Return Location ID)
- PDS 0550 (Rental Return Date)
- PDS 0551 (Rental Check-out Date)
- PDS 0552 (Customer Service Toll-Free 800 Number)

Hotel/Motel MCCs require the following Financial Detail Addendum (Lodging Detail)/1644 data:

- PDS 0552 (Customer Service Toll-Free 800 Number)
- PDS 0574 (Arrival Date)
- PDS 0575 (Departure Date)
- PDS 0576 (Folio Number)
- PDS 0577 (Property Phone Number)

IRD and Program Name

IRD 53: World Full UCAF
IRD HT: World High Value Full UCAF
IRD WT: World Elite Full UCAF

Requirement

None

Full UCAF Notes

The following criteria notes apply to the U.S. region consumer Full UCAF interchange programs.

Notes

IRD and Program Name	Interchange Compliance Failure Adjustment												
IRD 79: Full UCAF	<ul style="list-style-type: none">If DE 48, subelement 42, subfield 1, positions 1 and 2 combined are a value of 91, Mastercard will adjust to IRD 78, 88, 98: Merit I.If DE 48, subelement 42, subfield 1, positions 1 and 2 combined are a value of 21 or 22 and DE 48, subelement 42, subfield 1, position 3 is 0 or 6, Mastercard will adjust to IRD 78, 88, 98: Merit I. <p>Possible DE 48, subelement 42, subfield 1 combinations are as follows:</p> <table><tr><th>Position 1</th><th>Position 2</th><th>Position 3</th></tr><tr><td>2</td><td>1</td><td>0</td></tr><tr><td>2</td><td>2</td><td>0</td></tr><tr><td>2</td><td>2</td><td>6</td></tr></table>	Position 1	Position 2	Position 3	2	1	0	2	2	0	2	2	6
Position 1	Position 2	Position 3											
2	1	0											
2	2	0											
2	2	6											

Requirement

In the First Presentment/1240:

- PDS 0023 (Terminal Type) is required and must contain the value CT6 (CAT level 6 [electronic commerce transaction]).
- PDS 0052 (Electronic Commerce Security Level Indicator), subfield 3 (UCAF Collection Indicator) is required and must contain the value 2 (both merchant and issuer are UCAF-enabled, as indicated in the Authorization Request/0100 and Authorization Request Response/0110 messages).

Airline activity identified with MCC 5999 (Miscellaneous and Specialty Retail Stores) does not require itinerary (addendum) data.

The authorization log must contain the following:

- DE 22 (POS Entry Mode), subfield 1 (POS Terminal PAN Entry Mode) with the value 10, 81 or 82.
- DE 48 (Additional Data: Private Use), subelement 42 (Electronic Commerce Indicators), subfield 1 (Electronic Commerce Security Level Indicator and UCAF Collection Indicator), position 1 (Security Protocol) and position 2 (Cardholder Authentication) with a value of 21.
- DE 48, subelement 42, subfield 1, position 3 (UCAF Collection Indicator) with the value 2 or 7.
- DE 48, subelement 42, subfield 1, position 2 (Cardholder Authentication) must not contain a value 4.
- DE 48, subelement 43 (UCAF), when DE 48, subelement 42, subfield 1, position 3 (UCAF Collection Indicator) contains the value 2.
- DE 61 (POS Data), subfield 4 (POS Cardholder Presence), value of 4 indicating standing order/recurring transactions or 5 indicating electronic order.
- DE 61, subfield 10 (Cardholder-Activated Terminal Level), value of 6 indicating e-commerce (CAT Level 6).

IRD and Program Name Interchange Compliance Failure Adjustment

- | | |
|----------------------------|---|
| IRD RO: Enhanced Full UCAF | <ul style="list-style-type: none"> • If DE 48, subelement 42, subfield 1, positions 1 and 2 combined are a value of 91, Mastercard will adjust to IRD RP: Enhanced Merit I. • If DE 48, subelement 42, subfield 1, positions 1 and 2 combined are a value of 21 or 22 and DE 48, subelement 42, subfield 1, position 3 is 0 or 6, Mastercard will adjust to IRD RP: Enhanced Merit I. |
|----------------------------|---|

Possible DE 48, subelement 42, subfield 1 combinations are as follows:

Position 1	Position 2	Position 3
2	1	0
2	2	0
2	2	6

Requirement

In the First Presentment/1240:

- PDS 0023 (Terminal Type) is required and must contain the value CT6 (CAT level 6 [electronic commerce transaction]).
- PDS 0052 (Electronic Commerce Security Level Indicator), subfield 3 (UCAF Collection Indicator) is required and must contain the value 2 (both merchant and issuer are UCAF-enabled, as indicated in the Authorization Request/0100 and Authorization Request Response/0110 messages).

Airline activity identified with MCC 5999 (Miscellaneous and Specialty Retail Shops) does not require itinerary (addendum) data.

The authorization log must contain the following:

- DE 22 (POS Entry Mode), subfield 1 (POS Terminal PAN Entry Mode) with the value 10, 81 or 82.
- DE 48 (Additional Data: Private Use), subelement 42 (Electronic Commerce Indicators), subfield 1 (Electronic Commerce Security Level Indicator and UCAF Collection Indicator), position 1 (Security Protocol) with the value 0–9.
- DE 48, subelement 42, subfield 1, position 2 (Cardholder Authentication) with the value 0, 1, 2, 3, or 5–9.
- DE 48, subelement 42, subfield 1, position 3 (UCAF Collection Indicator) with the value 2 or 7.
- DE 48, subelement 43 (UCAF), when DE 48, subelement 42, subfield 1, position 3 (UCAF Collection Indicator) is 2.
- DE 61 (POS Data), subfield 4 (POS Cardholder Presence), value of 4 indicating standing order/recurring transactions or 5 indicating electronic order.
- DE 61, subfield 10 (Cardholder-Activated Terminal Level), value of 6 indicating e-commerce (CAT Level 6).

Possible DE 48, subelement 42, subfield 1 combinations are as follows:

IRD and Program Name	Interchange Compliance Failure Adjustment
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- | | |
|-------------------------|--|
| IRD 53: World Full UCAF | • If DE 48, subelement 42, subfield 1, positions 1 and 2 combined are a value of 91, Mastercard will adjust to IRD 02: World Merit I. |
| | • If DE 48, subelement 42, subfield 1, positions 1 and 2 combined are a value of 21 or 22 and DE 48, subelement 42, subfield 1, position 3 is 0 or 6, Mastercard will adjust to IRD 02: World Merit I. |

Possible DE 48, subelement 42, subfield 1 combinations are as follows:

Position 1	Position 2	Position 3
2	1	0
2	2	0
2	2	6

Requirement

In the First Presentment/1240:

- PDS 0023 (Terminal Type) is required and must contain the value CT6 (CAT level 6 [electronic commerce transaction]).
- PDS 0052 (Electronic Commerce Security Level Indicator), subfield 3 (UCAF Collection Indicator) is required and must contain the value 2 (both merchant and issuer are UCAF-enabled, as indicated in the Authorization Request/0100 and Authorization Request Response/0110 messages).

The authorization log must contain the following:

- DE 22 (POS Entry Mode), subfield 1 (POS Terminal PAN Entry Mode) with the value 10, 81 or 82.
- DE 48 (Additional Data: Private Use), subelement 42 (Electronic Commerce Indicators), subfield 1 (Electronic Commerce Security Level Indicator and UCAF Collection Indicator), position 1 (Security Protocol) and position 2 (Cardholder Authentication) with a value of 21.
- DE 48, subelement 42, subfield 1, position 2 (Cardholder Authentication) must not contain a value 4.
- DE 48, subelement 42, subfield 1, position 3 (UCAF Collection Indicator) with the value 2 or 7.
- DE 48, subelement 43 (UCAF), when DE 48, subelement 42, subfield 1, position 3 (UCAF Collection Indicator) contains the value 2.
- DE 61 (POS Data), subfield 4 (POS Cardholder Presence), value of 4 indicating standing order/recurring transactions or 5 indicating electronic order.
- DE 61, subfield 10 (Cardholder-Activated Terminal Level), value of 6 indicating e-commerce (CAT Level 6).

IRD and Program Name Interchange Compliance Failure Adjustment

- IRD HT: World High Value Full UCAF
- If DE 48, subelement 42, subfield 1, positions 1 and 2 combined are a value of 91, Mastercard will adjust to IRD HB: World High Value Merit I.
 - If DE 48, subelement 42, subfield 1, positions 1 and 2 combined are a value of 21 or 22 and DE 48, subelement 42, subfield 1, position 3 is 0 or 6, Mastercard will adjust to IRD HB: World High Value Merit I.

Possible DE 48, subelement 42, subfield 1 combinations are as follows:

Position 1	Position 2	Position 3
2	1	0
2	2	0
2	2	6

- IRD WT: World Elite Full UCAF
- If DE 48, subelement 42, subfield 1, positions 1 and 2 combined are a value of 91, Mastercard will adjust to IRD WB: World Elite Merit I.
 - If DE 48, subelement 42, subfield 1, positions 1 and 2 combined are a value of 21 or 22 and DE 48, subelement 42, subfield 1, position 3 is 0 or 6, Mastercard will adjust to IRD WB: World Elite Merit I.

Possible DE 48, subelement 42, subfield 1 combinations are as follows:

Position 1	Position 2	Position 3
2	1	0

2	2	0
2	2	6

Requirement

In the First Presentment/1240:

- PDS 0023 (Terminal Type) is required and must contain the value CT6 (CAT level 6 [electronic commerce transaction]).
- PDS 0052 (Electronic Commerce Security Level Indicator), subfield 3 (UCAF Collection Indicator) is required and must contain the value 2 (both merchant and issuer are UCAF-enabled, as indicated in the Authorization Request/0100 and Authorization Request Response/0110 messages).

The authorization log must contain the following:

- DE 22 (POS Entry Mode), subfield 1 (POS Terminal PAN Entry Mode) with the value 10, 81 or 82.
- DE 48 (Additional Data: Private Use), subelement 42 (Electronic Commerce Indicators), subfield 1 (Electronic Commerce Security Level Indicator and UCAF Collection Indicator), position 1 (Security Protocol) and position 2 (Cardholder Authentication) with a value of 21.
- DE 48, subelement 42, subfield 1, position 2 (Cardholder Authentication) must not contain a value 4
- DE 48, subelement 42, subfield 1, position 3 (UCAF Collection Indicator) with the value 2.
- DE 48, subelement 43 (UCAF), when DE 48, subelement 42, subfield 1, position 3 (UCAF Collection Indicator) contains the value 2 or 7.
- DE 61 (POS Data), subfield 4 (POS Cardholder Presence), value of 4 indicating standing order/recurring transactions or 5 indicating electronic order.
- DE 61, subfield 10 (Cardholder-Activated Terminal Level), value of 6 indicating e-commerce (CAT Level 6).

Key-entered

This section lists rates for this interchange program group.

Key-entered Card Program ID and GCMS Product ID

The following card program IDs and GCMS product IDs apply to the U.S. region consumer Key-entered interchange programs.

IRD criteria details

Product	IRD and Program Name	Card Program ID	GCMS Product ID
Consumer Core Value: Credit	IRD 92: Key-entered	MCC	MCC, MCG, MCS, MIU, MPL

Product	IRD and Program Name	Card Program ID	GCMS Product ID
Consumer Core Value: Debit	IRD 92: Key-entered	DMC	ACS, MDG, MDH, MDJ, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH
Enhanced Value	IRD RQ: Enhanced Key-entered	MCC	MCC, MCG, MCS, MCW, MIU, MPL
World	IRD 03: World Key-entered	MCC	MCW, MWE
World High Value	IRD HC: World High Value Key-entered	MCC	MCW
World Elite	IRD WC: World Elite Key-entered	MCC	MWE

Key-entered MTI, Processing Code, and AB Program

The following message type identifiers (MTIs), processing codes, and Acceptor business (AB) programs apply to the U.S. region consumer Key-entered interchange programs.

Criteria

Criteria	IRD 92	IRD RQ	IRD 03, HC, WC
Message Type ID			
First and Second Presentments/1240	x	x	x
First and Arbitration Chargebacks/1442	x	x	x
Processing Code			
00: Purchase (Goods and Services)	x	x	x
09: Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card Products)	x		
Acceptor business (AB) program			

Criteria	IRD 92	IRD RQ	IRD 03, HC, WC
K001: Key-entered Interchange Program	x	x	
K002: All Key-entered, except MCC 5812 (Eating Places, Restaurants)			x

Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table.

Key-entered Timeliness

The following timeliness criteria apply to the U.S. region consumer Key-entered interchange programs.

GCMS: Two days for all programs in this category.

Interchange compliance: Three days for all programs in this category.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 92: Key-entered	IRD 78, 88, 98: Merit I if within 1 day IRD 75, 85, 95: Standard if not within 1 day
IRD RQ: Enhanced Key-entered	IRD RP: Enhanced Merit I if within 1 day IRD RU: Enhanced Standard if not within 1 day
IRD 03: World Key-entered	IRD 02: World Merit I if within 1 day IRD 01: World Standard if not within 1 day
IRD HC: World High Value Key-entered	IRD HB: World High Value Merit I if within 1 day IRD HA: World High Value Standard if not within 1 day
IRD WC: World Elite Key-entered	IRD WB: World Elite Merit I if within 1 day IRD WA: World Elite Standard if not within 1 day

Key-entered Approval Code

The following approval code criteria apply to the U.S. region consumer Key-entered interchange programs.

Required for all programs in this category

For World Elite (MWE) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World Elite interchange to Mastercard World interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for World interchange programs. For more information about Account Level Management, refer to the *Account Level Management User Manual*.

For World (MCW) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World interchange to Mastercard Enhanced interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for Enhanced interchange programs. For more information about Account Level Management, refer to the *Account Level Management User Manual*.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 92: Key-entered	IRD 75, 85, 95: Standard
IRD RQ: Enhanced Key-entered	IRD RU: Enhanced Standard
IRD 03: World Key-entered	IRD 01: World Standard
IRD HC: World High Value Key-entered	IRD HA: World High Value Standard
IRD WC: World Elite Key-entered	IRD WA: World Elite Standard

Key-entered Magnetic Stripe Data from Authorization Message

The following magnetic stripe criteria apply to the U.S. region consumer Key-entered interchange programs.

Not required for all programs in this category.

Key-entered Trace ID

The following trace ID criteria apply to the U.S. region consumer Key-entered interchange programs.

Required for all programs in this category.

Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 92: Key-entered	IRD 75, 85, 95: Standard

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD RQ: Enhanced Key-entered	IRD RU: Enhanced Standard
IRD 03: World Key-entered	IRD 01: World Standard
IRD HC: World High Value Key-entered	IRD HA: World High Value Standard
IRD WC: World Elite Key-entered	IRD WA: World Elite Standard

Key-entered Acceptor business code (MCC)

The following Acceptor business code (MCC) criteria apply to the U.S. region consumer Key-entered interchange programs.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 92: Key-entered	IRD 75, 85, 95: Standard
IRD RQ: Enhanced Key-entered	IRD RU: Enhanced Standard

Requirement

Required

Must contain a retail or restaurant MCC that belongs to the Acceptor business (AB) program previously listed in this table

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 03: World Key-entered	IRD 01: World Standard
IRD HC: World High Value Key-entered	IRD HA: World High Value Standard
IRD WC: World Elite Key-entered	IRD WA: World Elite Standard

Requirement

Required

Must contain a retail or restaurant MCC that belongs to the AB program listed previously in this section.
Transactions presented with MCC 5812 (Eating Places, Restaurants) are not eligible.

Key-entered Amount Tolerance

The following amount tolerance criteria apply to the U.S. region consumer Key-entered interchange programs.

Required for all programs in this category

10%

Some MCCs are exempt from all amount tolerance tests. A list of those MCCs are in Amount Tolerance Test.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 92: Key-entered	IRD 75, 85, 95: Standard
IRD RQ: Enhanced Key-entered	IRD RU: Enhanced Standard
IRD 03: World Key-entered	IRD 01: World Standard
IRD HC: World High Value Key-entered	IRD HA: World High Value Standard
IRD WC: World Elite Key-entered	IRD WA: World Elite Standard

Key-entered Acceptor information

The following Acceptor criteria apply to the U.S. region consumer Key-entered interchange programs.

Acceptor information

Criteria	Requirement
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (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

Key-entered Mastercard Assigned ID

The following Mastercard assigned ID criteria apply to the U.S. region consumer Key-entered interchange programs.

Not required for all programs in this category.

Key-entered Financial Detail Addendum/1644

The following Financial Detail Addendum/1644 criteria apply to the U.S. region consumer Key-entered interchange programs.

None for all programs in this category.

Key-entered Notes

The following criteria notes apply to the U.S. region consumer Key-entered interchange programs.

Notes

IRD and Program Name

IRD 92: Key-entered

Requirement

The card and the cardholder must be present at the time of the transaction and the transaction must be face-to-face.

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.

IRD and Program Name

IRD RQ: Enhanced Key-entered

IRD 03: World Key-entered

IRD HC: World High Value Key-entered

IRD WC: World Elite Key-entered

Requirement

The card and the cardholder must be present at the time of the transaction and the transaction must be face-to-face.

Lodging and Auto Rental

This section lists rates for this interchange program group.

Lodging and Auto Rental Card Program ID and GCMS Product ID

The following card program IDs and GCMS product IDs apply to the U.S. region consumer Lodging and Auto Rental interchange programs.

IRD criteria details

Product	IRD and Program Name	Card Program ID	GCMS Product ID
Consumer Core Value: Credit	IRD 97: Lodging and Auto Rental	MCC	MCC, MCG, MCS, MIU, MPL
Consumer Core Value: Debit	IRD 97: Lodging and Auto Rental	DMC	ACS, MDG, MDH, MDJ, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH
Enhanced Value	IRD RS: Enhanced Lodging and Auto Rental	MCC	MCC, MCG, MCS, MCW, MIU, MPL

Lodging and Auto Rental MTI, Processing Code, and AB Program

The following message type identifiers (MTIs), processing codes, and Acceptor business (AB) programs apply to the U.S. region consumer Lodging and Auto Rental interchange programs.

IRD criteria details

Criteria	IRD 97	IRD RS
Message Type ID		
First and Second Presentments/1240	x	x
First and Arbitration Chargebacks/1442	x	x
Processing Code		
00: Purchase (Goods and Services)	x	x

Criteria	IRD 97	IRD RS
09: Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card Products)	x	
Acceptor business (AB) program		
B001: Cruise/Steamship	x	x
H001: Lodging	x	x
V001: Automobile/Vehicle Rental	x	x

Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table.

Lodging and Auto Rental Timeliness

The following timeliness criteria apply to the U.S. region consumer Lodging and Auto Rental interchange programs.

GCMS: Two days for all programs in this category.

Interchange compliance: Three days for all programs in this category.

Lodging and Auto Rental Approval Code

The following approval code criteria apply to the U.S. region consumer Lodging and Auto Rental interchange programs.

Required for all programs in this category

For World (MCW) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World interchange to Mastercard Enhanced interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for Enhanced interchange programs. For more information about Account Level Management, refer to the *Account Level Management User Manual*.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 97: Lodging and Auto Rental	IRD 75, 85, 95: Standard
IRD RS: Enhanced Lodging and Auto Rental	IRD RU: Enhanced Standard

Lodging and Auto Rental Magnetic Stripe Data from Authorization Message

The following magnetic stripe criteria apply to the U.S. region consumer Lodging and Auto Rental interchange programs.

Not required for all programs in this category.

Lodging and Auto Rental Trace ID

The following trace ID criteria apply to the U.S. region consumer Lodging and Auto Rental interchange programs.

Required for all programs in this category.

Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 97: Lodging and Auto Rental	IRD 75, 85, 95: Standard
IRD RS: Enhanced Lodging and Auto Rental	IRD RU: Enhanced Standard

Lodging and Auto Rental Acceptor business code (MCC)

The following Acceptor business code (MCC) criteria apply to the U.S. region consumer Lodging and Auto Rental interchange programs.

Required for all programs in this category.

Must contain one of the following MCCs:

- MCC 3351-3500, 7512, 7513, or 7519 (Automobile/Vehicle Rental)
- MCC 3501-3999, or 7011 (Hotel/Motel)
- MCC 4411 (Cruise Line/Steamship)

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 97: Lodging and Auto Rental	IRD 75, 85, 95: Standard
IRD RS: Enhanced Lodging and Auto Rental	IRD RU: Enhanced Standard

Lodging and Auto Rental Amount Tolerance

The following amount tolerance criteria apply to the U.S. region consumer Lodging and Auto Rental interchange programs.

N/A for all programs in this category.

Lodging and Auto Rental Acceptor information

The following Acceptor criteria apply to the U.S. region consumer Lodging and Auto Rental interchange programs.

IRD criteria details

Criteria	Requirement
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (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

Lodging and Auto Rental Mastercard Assigned ID

The following Mastercard assigned ID criteria apply to the U.S. region consumer Lodging and Auto Rental interchange programs.

Not required for all programs in this category.

Lodging and Auto Rental Financial Detail Addendum/1644

The following Financial Detail Addendum/1644 criteria apply to the U.S. region consumer Lodging and Auto Rental interchange programs.

- Car Rental/Vehicle Rental MCCs require the following Financial Detail Addendum (Vehicle Rental Detail)/1644 data:
 - PDS 0544 (Rental Agreement Number)

- PDS 0545 (Renter Name)
- PDS 0546 (Rental Return City)
- PDS 0547 (Rental Return State/Province)
- PDS 0548 (Rental Return Country)
- PDS 0549 (Rental Return Location ID)
- PDS 0550 (Rental Return Date)
- PDS 0551 (Rental Check-Out Date)
- PDS 0552 (Customer Service Toll-Free [800] Number)
- Hotel/Motel MCCs require the following Financial Detail Addendum (Lodging Summary)/1644 data:
 - PDS 0552 (Customer Service Toll-Free [800] Number)
 - PDS 0574 (Arrival Date)
 - PDS 0575 (Departure Date)
 - PDS 0576 (Folio Number)
 - PDS 0577 (Property Phone Number)

Lodging and Auto Rental Notes

The following criteria notes apply to the U.S. region consumer Lodging and Auto Rental interchange programs.

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.

IRD 2A: Mastercard Initiated Rewards

Transactions must meet the following requirements to qualify for this U.S. region consumer interchange program.

IRD criteria details

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	Consumer credit: MCC, MCE, MCG, MCS, MCT, MCW, MIU, MPL, MRC, MRG, MWE, SUR Consumer debit: ACS, MDG, MDH, MDJ, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH
Message Type ID	First Presentment/1240

Criteria	Requirement
Processing code	<ul style="list-style-type: none"> 20: Credit (Purchase Return) 28: Payment Transaction
Acceptor business (AB) program	I001: Mastercard-Initiated Rebate/Reward Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table.
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
Notes	None

IRD MS: Mastercard MoneySend

Transactions must meet the following requirements to qualify for this U.S. region interchange program.

IRD criteria details

Criteria	Requirement
Card Program ID	DMC, MCC, MSI
GCMS Product ID	<p>Commercial credit: BPL, MAB, MBD, MCB, MDB, MEB, MPW, MRW, MWB, TCB, TCO</p> <p>Commercial debit: MDT, MSB</p> <p>Consumer credit: MCC, MCE, MCG, MCS, MCW, MIU, MNW, MPL, MRC, MRG, MWE</p> <p>Consumer debit: ACS, MDG, MDH, MDT, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH</p> <p>Maestro: MSI, MSW</p>
Message Type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 28: Payment Transaction
Acceptor business (AB) program	MON1: MoneySend
Timeliness	None

Criteria	Requirement
Approval code	<p>Required</p> <p>For World Elite (MWE) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World Elite interchange to Mastercard World interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for World interchange programs. For more information about Account Level Management, refer to the <i>Account Level Management User Manual</i>.</p> <p>For World (MCW) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World interchange to Mastercard Enhanced interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for Enhanced interchange programs. For more information about Account Level Management, refer to the <i>Account Level Management User Manual</i>.</p>
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an 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 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 USA (United States)</p> <p>Not required for all other transactions</p>

Criteria	Requirement
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 Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	For Mastercard® MoneySend™ Payment Transactions, acquirers must submit the following data in a Financial Detail Addendum (Payment Transaction Detail)/1644: <ul style="list-style-type: none"> • PDS 0670 (Payer/User Information) • PDS 0671 (Date of Funds Requested) • PDS 0674 (Additional Trace/Reference Number Used by acceptor) • PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions

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

Criteria	Requirement
	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.
	MCC 6536 (MoneySend Intracountry) and MCC 6537 (MoneySend Intercountry) are to only be used with Processing Code 28 (used with MoneySend Payment Transaction).
	MCC 6538 (MoneySend Funding) is to only be used with Processing Code 00 (used with MoneySend Funding Transaction).

IRD BP: Mastercard Prepaid Online Bill Pay

Transactions must meet the following requirements to qualify for this U.S. region consumer interchange program.

IRD criteria details

Criteria	Requirement
Card Program ID	DMC
GCMS Product ID	Consumer debit: ACS, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY
Message Type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	18: Unique Transaction (requires unique MCC)
Acceptor business (AB) program	U001: Unique
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	N/A
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)	Required

Criteria	Requirement
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required 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	Required
Financial Detail Addendum/1644	None
Notes	None

Merchant UCAF

This section lists rates for this interchange program group.

Merchant UCAF Card Program ID and GCMS Product ID

The following card program IDs and GCMS product IDs apply to the U.S. region consumer Merchant UCAF interchange programs.

IRD criteria details

Product	IRD and Program Name	Card Program ID	GCMS Product ID
Consumer Core Value: Credit	IRD 24: Merchant UCAF	MCC	MCC, MCG, MCS, MIU, MPL

Product	IRD and Program Name	Card Program ID	GCMS Product ID
Consumer Core Value: Debit	IRD 24: Merchant UCAF	DMC	ACS, MDG, MDH, MDJ, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH
Enhanced Value	IRD RN: Enhanced Merchant UCAF	MCC	MCC, MCG, MCS, MCW, MIU, MPL
World	IRD 52: World Merchant UCAF	MCC	MCW, MWE
World High Value	IRD HS: World High Value Merchant UCAF	MCC	MCW
World Elite	IRD WS: World Elite Merchant UCAF	MCC	MWE

Merchant UCAF MTI, Processing Code, and AB program

The following message type identifiers (MTIs), processing codes, and Acceptor business (AB) programs apply to the U.S. region consumer Merchant UCAF interchange programs.

IRD criteria details

Criteria	IRD 24	IRD RN	IRD 52	IRD HS	IRD WS
Message Type ID					
First and Second Presentments/ 1240	x	x	x	x	x
First and Arbitration Chargebacks/ 1442	x	x	x	x	x
Processing Code					
00: Purchase (Goods and Services)	x	x	x	x	x

U.S. region consumer interchange criteria
Merchant UCAF MTI, Processing Code, and AB program

Criteria	IRD 24	IRD RN	IRD 52	IRD HS	IRD WS
18: Unique Transaction (requires unique MCC)	x	x	x	x	x
Acceptor business (AB) program					
A001: Airline	x	x			
F001: Restaurant	x	x			
F002: Restaurant. All MCCs assigned to F001 except MCC 5812 (Eating Places, Restaurants)			x	x	x
M001: Mail Order/Telephone Order	x (credit only)	x	x	x	x
M003: Mail Order/Telephone Order. All MCCs assigned to M001 except MCC 5960 (Direct Marketing: Insurance Services)	x (debit only)				

Criteria	IRD 24	IRD RN	IRD 52	IRD HS	IRD WS
OT14: Other. All MCCs assigned to OTH1 except the following MCCs: <ul style="list-style-type: none">• MCC 4722 (Travel Agencies and Tour Operations)• MCC 4900 (Utilities: Electric, Gas, Heating Oil, Sanitary, Water)• MCC 5542 (Fuel Dispenser, Automated)• MCC 8398 (Organizations, Charitable and Social Service)			x	x	x

Criteria	IRD 24	IRD RN	IRD 52	IRD HS	IRD WS
OT22: Other. All MCCs assigned to OTH1 except the following MCCs: <ul style="list-style-type: none">• MCC 4900 (Utilities: Electric, Gas, Heating Oil, Sanitary, Water)• MCC 5542 (Fuel Dispenser, Automated)• MCC 8398 (Organizations, Charitable and Social Service)	x (credit only)	x			

Criteria	IRD 24	IRD RN	IRD 52	IRD HS	IRD WS
OT32: Other. All MCCs assigned to OTH1 except the following MCCs:	x (debit only)				
<ul style="list-style-type: none"> MCC 4900 (Utilities: Electric, Gas, Heating Oil, Sanitary, Water) MCC 5542 (Fuel Dispenser, Automated) MCC 6300 (Insurance Sales, Underwriting, and Premiums) MCC 6513 (Real Estate Agents and Managers: Rentals) MCC 8398 (Organizations, Charitable and Social Service) 					
P001: Beauty Salons	x	x	x	x	x
R001: Railways	x	x			
S001: Supermarket	x	x	x	x	x
T001: Telephone	x	x	x	x	x
U001: Unique	x	x	x	x	x

Criteria	IRD 24	IRD RN	IRD 52	IRD HS	IRD WS
W001: Warehouse Club	x	x	x	x	x

Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table.

Merchant UCAF Timeliness

The following timeliness criteria apply to the U.S. region consumer Merchant UCAF interchange programs.

GCMS: Two days for all programs in this category.

Interchange compliance: Three days for all programs in this category. E-commerce transactions, if the five e-commerce indicators are present, are exempt from the timeliness test.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 24: Merchant UCAF	IRD 75, 85, 95: Standard
IRD RN: Enhanced Merchant UCAF	IRD RU: Enhanced Standard
IRD 52: World Merchant UCAF	IRD 01: World Standard
IRD HS: World High Value Merchant UCAF	IRD HA: World High Value Standard
IRD WS: World Elite Merchant UCAF	IRD WA: World Elite Standard

Merchant UCAF Approval Code

The following approval code criteria apply to the U.S. region consumer Merchant UCAF interchange programs.

Required for all programs in this category

For World Elite (MWE) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World Elite interchange to Mastercard World interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for World interchange programs. For more information about Account Level Management, refer to the *Account Level Management User Manual*.

For World (MCW) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World interchange to Mastercard Enhanced interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for Enhanced interchange programs. For more

information about Account Level Management, refer to the *Account Level Management User Manual*.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 24: Merchant UCAF	IRD 75, 85, 95: Standard
IRD RN: Enhanced Merchant UCAF	IRD RU: Enhanced Standard
IRD 52: World Merchant UCAF	IRD 01: World Standard
IRD HS: World High Value Merchant UCAF	IRD HA: World High Value Standard
IRD WS: World Elite Merchant UCAF	IRD WA: World Elite Standard

Merchant UCAF Magnetic Stripe Data from Authorization Message

The following magnetic stripe criteria apply to the U.S. region consumer Merchant UCAF interchange programs.

Required for all programs in this category. As these programs are used for e-commerce transactions, the magnetic stripe test includes the security protocol and authentication test.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 24: Merchant UCAF	IRD 78, 88, 98: Merit I
IRD RN: Enhanced Merchant UCAF	IRD RP: Enhanced Merit I
IRD 52: World Merchant UCAF	IRD 02: World Merit I
IRD HS: World High Value Merchant UCAF	IRD HB: World High Value Merit I
IRD WS: World Elite Merchant UCAF	IRD WB: World Elite Merit I

Merchant UCAF Trace ID

The following trace ID criteria apply to the U.S. region consumer Merchant UCAF interchange programs.

Required for all programs in this category.

Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 24: Merchant UCAF	IRD 75, 85, 95: Standard
IRD RN: Enhanced Merchant UCAF	IRD RU: Enhanced Standard
IRD 52: World Merchant UCAF	IRD 01: World Standard
IRD HS: World High Value Merchant UCAF	IRD HA: World High Value Standard
IRD WS: World Elite Merchant UCAF	IRD WA: World Elite Standard

Merchant UCAF Acceptor business code (MCC)

The following Acceptor business code (MCC) criteria apply to the U.S. region consumer Merchant UCAF interchange programs.

Acceptor business codes

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 24: Merchant UCAF	IRD 75, 85, 95: Standard
IRD RN: Enhanced Merchant UCAF	IRD RU: Enhanced Standard
Requirement Required Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this section. Interchange compliance accepts any of the following exceptions as a match.	
Authorization MCC	Clearing MCC
3000–3350 (Airlines, Airline Carriers)	4511 (Air Carriers, Airlines: not elsewhere classified)
4511 (Air Carriers, Airlines: not elsewhere classified)	3000-3350 (Airlines, Airline Carriers)
4722 (Travel Agencies and Tour Operations)	<ul style="list-style-type: none"> 3000-3350 (Airlines, Airline Carriers) 3351-3500, 7512, 7513, 7519 (Automobile/Vehicle Rental) 3501-3999, 7011 (Hotel/Motel) 4112 (Passenger Railways) 4411 (Cruise Line) 4511 (Air Carriers, Airlines: not elsewhere classified)
IRD and Program Name	Interchange Compliance Failure Adjustment

IRD 52: World Merchant UCAF	IRD 01: World Standard
IRD HS: World High Value Merchant UCAF	IRD HA: World High Value Standard
IRD WS: World Elite Merchant UCAF	IRD WA: World Elite Standard
Requirement	
Required	
Must contain an MCC belonging to an AB program previously listed in this section	

Merchant UCAF Amount Tolerance

The following amount tolerance criteria apply to the U.S. region consumer Merchant UCAF interchange programs.

N/A for all programs in this category.

Merchant UCAF Acceptor information

The following Acceptor criteria apply to the U.S. region consumer Merchant UCAF interchange programs.

Acceptor information

Criteria	Requirement
Acceptor ID code	Required
Acceptor name	Required U.S. acquired airline transactions must provide the abbreviated airline name, not to exceed nine positions.
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 Cannot contain spaces

Merchant UCAF Mastercard Assigned ID

The following Mastercard assigned ID criteria apply to the U.S. region consumer Merchant UCAF interchange programs.

Not required for all programs in this category

Merchant UCAF Financial Detail Addendum/1644

The following Financial Detail Addendum/1644 criteria apply to the U.S. region consumer Merchant UCAF interchange programs.

IRD and Program Name
IRD 24: Merchant UCAF
IRD RN: Enhanced Merchant UCAF
Requirement
Airline and Passenger Railways MCCs require the data listed in the following messages:
<ul style="list-style-type: none">Financial Detail Addendum (Passenger Transport Detail: General Ticket Information)/1644:<ul style="list-style-type: none">PDS 0505 (Passenger Name)PDS 0506 (Ticket Number)PDS 0507 (Issuing Carrier)Financial Detail Addendum (Passenger Transport Detail: Trip Leg Data)/1644:<ul style="list-style-type: none">PDS 0520 (Travel Date)PDS 0521 (Carrier Code)PDS 0522 (Service Class Code)PDS 0523 (City of Origin/Airport Code)PDS 0524 (City of Destination/Airport Code)
For Passenger Railways or Travel Agency MCCs, the following Financial Detail Addendum (Passenger Transport Detail: Rail Data)/1644 data may be provided in place of, or in addition to, the Financial Detail Addendum (Passenger Transport Detail: Trip Leg Data)/1644 data:
<ul style="list-style-type: none">PDS 0505 (Passenger Name)PDS 0520 (Travel Date)PDS 0664 (Start Station)PDS 0665 (Destination Station)PDS 0756 (Passenger Description)

Car Rental/Vehicle Rental MCCs require the following Financial Detail Addendum (Vehicle Rental Detail)/1644 data:

- PDS 0544 (Rental Agreement Number)
- PDS 0545 (Renter Name)
- PDS 0546 (Rental Return City)
- PDS 0547 (Rental Return State/Province)
- PDS 0548 (Rental Return Country)
- PDS 0549 (Rental Return Location ID)
- PDS 0550 (Rental Return Date)
- PDS 0551 (Rental Check-out Date)
- PDS 0552 (Customer Service Toll-Free 800 Number)

Hotel/Motel MCCs require the following Financial Detail Addendum (Lodging Detail)/1644 data:

- PDS 0552 (Customer Service Toll-Free 800 Number)
- PDS 0574 (Arrival Date)
- PDS 0575 (Departure Date)
- PDS 0576 (Folio Number)
- PDS 0577 (Property Phone Number)

IRD and Program Name

IRD 52: World Merchant UCAF

IRD HS: World High Value Merchant UCAF

IRD WS: World Elite Merchant UCAF

Requirement

None

Merchant UCAF Notes

The following criteria notes apply to the U.S. region consumer Merchant UCAF interchange programs.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
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IRD 24: Merchant UCAF	<ul style="list-style-type: none"> If DE 48, subelement 42, subfield 1, positions 1 and 2 combined are a value of 91, adjust to IRD 78, 88, 98: Merit I. If DE 48, subelement 42, subfield 1, positions 1 and 2 combined are a value of 21 and DE 48, subelement 42, subfield 1, position 3 is 0, adjust to IRD 78, 88, 98: Merit I. If DE 48, subelement 42, subfield 1, positions 1 and 2 combined are a value of 21 and DE 48, subelement 42, subfield 1, position 3 is 2, adjust to IRD 79: Full UCAF.
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Requirement

In the First Presentment/1240:

- PDS 0023 (Terminal Type) is required and must contain the value CT6 (CAT level 6 [electronic commerce transaction]).
- PDS 0052 (Electronic Commerce Security Level Indicator), subfield 3 (UCAF Collection Indicator) is required and must contain the value 1 (supported by the merchant, but UCAF data absent from the Authorization Request/0100 message).

Airline activity identified with MCC 5999 (Miscellaneous and Specialty Retail Stores) does not require itinerary (addendum) data.

The authorization log must contain the following:

- DE 22 (POS Entry Mode), subfield 1 (POS Terminal PAN Entry Mode) with the value 10, 81 or 82.
- DE 48 (Additional Data: Private Use), subelement 42 (Electronic Commerce Indicators), subfield 1 (Electronic Commerce Security Level Indicator and UCAF Collection Indicator), position 1 (Security Protocol) and position 2 (Cardholder Authentication) combination with a value of 21.
- DE 48, subelement 42, subfield 1, position 2 (Cardholder Authentication) must not contain a value 4.
- DE 48, subelement 42, subfield 1, position 3 (UCAF Collection Indicator) with the value 1.
- DE 48, subelement 43 (UCAF), when DE 48, subelement 42, subfield 1, position 3 (UCAF Collection Indicator) contains the value 2.
- DE 61 (POS Data), subfield 4 (POS Cardholder Presence), value of 4 indicating standing order/ recurring transactions or 5 indicating electronic order.
- DE 61, subfield 10 (Cardholder-Activated Terminal Level), value of 6 indicating e-commerce (CAT Level 6).

IRD and Program Name	Interchange Compliance Failure Adjustment
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IRD RN: Enhanced Merchant UCAF	<ul style="list-style-type: none"> If DE 48, subelement 42, subfield 1, positions 1 and 2 combined are a value of 91, adjust to IRD RP: Enhanced Merit I. If DE 48, subelement 42, subfield 1, positions 1 and 2 combined are a value of 11, 12, 13, 14, or 21 and DE 48, subelement 42, subfield 1, position 3 is 0, adjust to IRD RP: Enhanced Merit I. If DE 48, subelement 42, subfield 1, positions 1 and 2 combined are a value of 11, 12, 13, 14, or 21 and DE 48, subelement 42, subfield 1, position 3 is 2, adjust to IRD RO: Enhanced Full UCAF.
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Requirement

In the First Presentment/1240:

- PDS 0023 (Terminal Type) is required and must contain the value CT6 (CAT level 6 [electronic commerce transaction]).
- PDS 0052 (Electronic Commerce Security Level Indicator), subfield 3 (UCAF Collection Indicator) is required and must contain the value 1 (supported by the merchant, but UCAF data absent from the Authorization Request/0100 message).

Airline activity identified with MCC 5999 (Miscellaneous and Specialty Retail Shops) does not require itinerary (addendum) data.

The authorization log must contain the following:

- DE 22 (POS Entry Mode), subfield 1 (POS Terminal PAN Entry Mode) with the value 10, 81 or 82.
- DE 48 (Additional Data: Private Use), subelement 42 (Electronic Commerce Indicators), subfield 1 (Electronic Commerce Security Level Indicator and UCAF Collection Indicator), position 1 (Security Protocol) with the value 0–9.
- DE 48, subelement 42, subfield 1, position 2 (Cardholder Authentication) with the value 0, 1, 2, 3, or 5–9.
- DE 48, subelement 42, subfield 1, position 3 (UCAF Collection Indicator) with the value 0, 1, or 2.
- DE 48, subelement 43 (UCAF), when DE 48, subelement 42, subfield 1, position 3 (UCAF Collection Indicator) is 2.
- DE 61 (POS Data), subfield 4 (POS Cardholder Presence), value of 4 indicating standing order/ recurring transactions or 5 indicating electronic order.
- DE 61, subfield 10 (Cardholder-Activated Terminal Level), value of 6 indicating e-commerce (CAT Level 6).

IRD and Program Name	Interchange Compliance Failure Adjustment
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IRD 52: World Merchant UCAF

- If DE 48, subelement 42, subfield 1, positions 1 and 2 combined are a value of 91, Mastercard will adjust to IRD 02: World Merit I.
 - If DE 48, subelement 42, subfield 1, positions 1 and 2 combined are a value of 21 and DE 48, subelement 42, subfield 1, position 3 is 0, Mastercard will adjust to IRD 02: World Merit I.
 - If DE 48, subelement 42, subfield 1, positions 1 and 2 combined are a value of 21 and DE 48, subelement 42, subfield 1, position 3 is 2, Mastercard will adjust to IRD 53: World Full UCAF.
-

Requirement

In the First Presentment/1240:

- PDS 0023 (Terminal Type) is required and must contain the value CT6 (CAT level 6 [electronic commerce transaction]).
- PDS 0052 (Electronic Commerce Security Level Indicator), subfield 3 (UCAF Collection Indicator) is required and must contain the value 1 (supported by the merchant, but UCAF data absent from the Authorization Request/0100 message).

The authorization log must contain the following:

- DE 22 (POS Entry Mode), subfield 1 (POS Terminal PAN Entry Mode) with the value 10, 81 or 82.
- DE 48 (Additional Data: Private Use), subelement 42 (Electronic Commerce Indicators), subfield 1 (Electronic Commerce Security Level Indicator and UCAF Collection Indicator), position 1 (Security Protocol) and position 2 (Cardholder Authentication) with a value of 21.
- DE 48, subelement 42, subfield 1, position 2 (Cardholder Authentication) must not contain a value 4.
- DE 48, subelement 42, subfield 1, position 3 (UCAF Collection Indicator) with the value 1.
- DE 48, subelement 43 (UCAF), when DE 48, subelement 42, subfield 1, position 3 (UCAF Collection Indicator) contains the value 2.
- DE 61 (POS Data), subfield 4 (POS Cardholder Presence), value of 4 indicating standing order/ recurring transactions or 5 indicating electronic order.
- DE 61, subfield 10 (Cardholder-Activated Terminal Level), value of 6 indicating e-commerce (CAT Level 6).

IRD and Program Name

Interchange Compliance Failure Adjustment

IRD HS: World High Value Merchant UCAF	<ul style="list-style-type: none"> If DE 48, subelement 42, subfield 1, positions 1 and 2 combined are a value of 91, Mastercard will adjust to IRD HB: World High Value Merit I. If DE 48, subelement 42, subfield 1, positions 1 and 2 combined are a value of 21 and DE 48, subelement 42, subfield 1, position 3 is 0, Mastercard will adjust to IRD HB: World High Value Merit I. If DE 48, subelement 42, subfield 1, positions 1 and 2 combined are a value of 21 and DE 48, subelement 42, subfield 1, position 3 is 2, Mastercard will adjust to IRD HT: World High Value Full UCAF.
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Requirement

In the First Presentment/1240:

- PDS 0023 (Terminal Type) is required and must contain the value CT6 (CAT level 6 [electronic commerce transaction]).
- PDS 0052 (Electronic Commerce Security Level Indicator), subfield 3 (UCAF Collection Indicator) is required and must contain the value 1 (supported by the merchant, but UCAF data absent from the Authorization Request/0100 message).

The authorization log must contain the following:

- DE 22 (POS Entry Mode), subfield 1 (POS Terminal PAN Entry Mode) with the value 10, 81 or 82.
- DE 48 (Additional Data: Private Use), subelement 42 (Electronic Commerce Indicators), subfield 1 (Electronic Commerce Security Level Indicator and UCAF Collection Indicator), position 1 (Security Protocol) and position 2 (Cardholder Authentication) with a value of 21.
- DE 48, subelement 42, subfield 1, position 2 (Cardholder Authentication) must not contain a value 4.
- DE 48, subelement 42, subfield 1, position 3 (UCAF Collection Indicator) with the value 1.
- DE 48, subelement 43 (UCAF), when DE 48, subelement 42, subfield 1, position 3 (UCAF Collection Indicator) contains the value 2.
- DE 61 (POS Data), subfield 4 (POS Cardholder Presence), value of 4 indicating standing order/ recurring transactions or 5 indicating electronic order.
- DE 61, subfield 10 (Cardholder-Activated Terminal Level), value of 6 indicating e-commerce (CAT Level 6).

IRD and Program Name	Interchange Compliance Failure Adjustment
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IRD WS: World Elite Merchant UCAF

- If DE 48, subelement 42, subfield 1, positions 1 and 2 combined are a value of 91, Mastercard will adjust to IRD WB: World Elite Merit I.
 - If DE 48, subelement 42, subfield 1, positions 1 and 2 combined are a value of 21 and DE 48, subelement 42, subfield 1, position 3 is 0, Mastercard will adjust to IRD WB: World Elite Merit I.
 - If DE 48, subelement 42, subfield 1, positions 1 and 2 combined are a value of 21 and DE 48, subelement 42, subfield 1, position 3 is 2, Mastercard will adjust to IRD WT: World Elite Full UCAF.
-

Requirement

In the First Presentment/1240:

- PDS 0023 (Terminal Type) is required and must contain the value CT6 (CAT level 6 [electronic commerce transaction]).
- PDS 0052 (Electronic Commerce Security Level Indicator), subfield 3 (UCAF Collection Indicator) is required and must contain the value 1 (supported by the merchant, but UCAF data absent from the Authorization Request/0100 message).

The authorization log must contain the following:

- DE 22 (POS Entry Mode), subfield 1 (POS Terminal PAN Entry Mode) with the value 10, 81 or 82.
 - DE 48 (Additional Data: Private Use), subelement 42 (Electronic Commerce Indicators), subfield 1 (Electronic Commerce Security Level Indicator and UCAF Collection Indicator), position 1 (Security Protocol) and position 2 (Cardholder Authentication) with a value of 21.
 - DE 48, subelement 42, subfield 1, position 2 (Cardholder Authentication) must not contain a value 4.
 - DE 48, subelement 42, subfield 1, position 3 (UCAF Collection Indicator) with the value 1.
 - DE 48, subelement 43 (UCAF), when DE 48, subelement 42, subfield 1, position 3 (UCAF Collection Indicator) contains the value 2.
 - DE 61 (POS Data), subfield 4 (POS Cardholder Presence), value of 4 indicating standing order/ recurring transactions or 5 indicating electronic order.
 - DE 61, subfield 10 (Cardholder-Activated Terminal Level), value of 6 indicating e-commerce (CAT Level 6).
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Merit I

This section lists rates for this interchange program group.

Merit I Card Program ID and GCMS Product ID

The following card program IDs and GCMS product IDs apply to the U.S. region consumer Merit I interchange programs.

IRD criteria details

Product	IRD and Program Name	Card Program ID	GCMS Product ID
Consumer Core Value: Credit	IRD 78, 88, 98: Merit I	MCC	MCC, MCG, MCS, MIU, MPL
Consumer Core Value: Debit	IRD 78, 88, 98: Merit I	DMC	ACS, MDG, MDH, MDJ, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH
Enhanced Value	IRD RP: Enhanced Merit I	MCC	MCC, MCG, MCS, MCW, MIU, MPL
World	IRD 02: World Merit I	MCC	MCW MWE (includes Merit I Insurance and Merit I Real Estate MCCs)
World High Value	IRD HB: World High Value Merit I	MCC	MCW
World Elite	IRD WB: World Elite Merit I	MCC	MWE

Merit I MTI, Processing Code, and AB program

The following message type identifiers (MTIs), processing codes, and Acceptor business (AB) programs apply to the U.S. region consumer Merit I interchange programs.

IRD criteria details

Criteria	IRD 78, 88, 98 (credit)	IRD 78, 88, 98 (debit)	IRD RP	IRD 02, HB, WB
Message Type ID				

Criteria	IRD 78, 88, 98 (credit)	IRD 78, 88, 98 (debit)	IRD RP	IRD 02, HB, WB
First and Second Presentments/ 1240	x	x	x	x
First and Arbitration Chargebacks/1442	x	x	x	x
Processing Code				
00: Purchase (Goods and Services)	x	x	x	x
09: Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card Products)	x	x		
18: Unique Transaction (requires unique MCC)	x	x	x	x
Acceptor business (AB) program				
A001: Airline	x	x	x	
B001: Cruise/Steamship	x	x	x	
C001: Cash Disbursement	x	x		
F001: Restaurant	x	x	x	
F002: Restaurant. All MCCs assigned to F001 except MCC 5812 (Eating Places, Restaurants)				x
H001: Lodging	x	x	x	
M001: Mail Order/Telephone Order	x		x	x

Criteria	IRD 78, 88, 98 (credit)	IRD 78, 88, 98 (debit)	IRD RP	IRD 02, HB, WB
M003: Mail Order/ Telephone Order. All MCCs assigned to M001 except MCC 5960 (Direct Marketing: Insurance Services)		x		
OT11: Other. All MCCs assigned to OTH1 except the following MCCs: <ul style="list-style-type: none"> MCC 4900 (Utilities: Electric, Gas, Heating Oil, Sanitary, Water) MCC 8398 (Organizations, Charitable and Social Service) 	x		x	
OT13: Other. All MCCs assigned to OTH1 except the following MCCs: <ul style="list-style-type: none"> MCC 4722 (Travel Agencies and Tour Operations) MCC 4900 (Utilities: Electric, Gas, Heating Oil, Sanitary, Water) MCC 8398 (Organizations, Charitable and Social Service) 				x

Criteria	IRD 78, 88, 98 (credit)	IRD 78, 88, 98 (debit)	IRD RP	IRD 02, HB, WB
OT21: Other. All MCCs assigned to OTH1 except the following MCCs:		x		
• MCC 4900 (Utilities: Electric, Gas, Heating Oil, Sanitary, Water)				
• MCC 6300 (Insurance Sales, Underwriting, and Premiums)				
• MCC 8398 (Organizations, Charitable and Social Service)				
P001: Beauty Salons	x	x	x	x
R001: Railways	x	x	x	
S001: Supermarket	x	x	x	x
T001: Telephone	x	x	x	x
U001: Unique	x	x	x	x
V001: Automobile/ Vehicle Rental	x	x	x	
W001: Warehouse Club	x	x	x	x
Z001: ATM	x	x		

Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table.

Merit I Timeliness

The following timeliness criteria apply to the U.S. region consumer Merit I interchange programs.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 78, 88, 98: Merit I	IRD 75, 85, 95: Standard
IRD RP: Enhanced Merit I	IRD RU: Enhanced Standard
Requirement GCMS: Three days, except for airline transactions, for which the requirement is nine days Interchange compliance: Four days, except for airline transactions, for which the requirement is 10 days. The following transactions are exempt from the timeliness test: <ul style="list-style-type: none"> • Non-face-to-face transactions • E-commerce transactions, if the five e-commerce indicators are present If the criteria in the following table are met, transactions submitted for all programs in this category are exempt from the timeliness test.	
DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability)	One of the following: <ul style="list-style-type: none"> • A: PAN auto-entry via contactless magnetic stripe • M: PAN auto-entry via contactless M/Chip
DE 22, subfield 3 (Terminal Data: Card Capture Capability)	0: No capture capability
DE 22, subfield 4 (Terminal Operating Environment)	2: On Acceptor premises; unattended terminal
DE 22, subfield 5 (Cardholder Present Data)	0: Cardholder present
DE 22, subfield 6 (Card Present Data)	1: Card present
DE 22, subfield 7 (Card Data: Input Mode)	One of the following: <ul style="list-style-type: none"> • A: PAN auto-entry via contactless magnetic stripe • M: PAN auto-entry via contactless M/Chip
DE 26 (Acceptor business code [MCC])	<ul style="list-style-type: none"> • 4111: Transportation, Suburban and Local Commuter Passenger, including Ferries • 4131: Bus Lines
IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 02: World Merit I	IRD 01: World Standard
IRD HB: World High Value Merit I	IRD HA: World High Value Standard

IRD WB: World Elite Merit I	IRD WA: World Elite Standard
Requirement	
GCMS: Three days	
Interchange compliance: Four days. The following transactions are exempt from the timeliness test:	
<ul style="list-style-type: none"> Non-face-to-face transactions E-commerce transactions, if the five e-commerce indicators are present 	
If the criteria in the following table are met, transactions submitted for all programs in this category are exempt from the timeliness test.	
DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability)	One of the following: <ul style="list-style-type: none"> A: PAN auto-entry via contactless magnetic stripe M: PAN auto-entry via contactless M/Chip
DE 22, subfield 3 (Terminal Data: Card Capture Capability)	0: No capture capability
DE 22, subfield 4 (Terminal Operating Environment)	2: On Acceptor premises; unattended terminal
DE 22, subfield 5 (Cardholder Present Data)	0: Cardholder present
DE 22, subfield 6 (Card Present Data)	1: Card present
DE 22, subfield 7 (Card Data: Input Mode)	One of the following: <ul style="list-style-type: none"> A: PAN auto-entry via contactless magnetic stripe M: PAN auto-entry via contactless M/Chip
DE 26 (Acceptor business code [MCC])	<ul style="list-style-type: none"> 4111: Transportation, Suburban and Local Commuter Passenger, including Ferries 4131: Bus Lines 4784: Bridge and Road Fees, Tolls

Merit I Approval Code

The following approval code criteria apply to the U.S. region consumer Merit I interchange programs.

The following information also applies to Merit I Insurance and Merit I Real Estate MCCs. For World Elite (MWE) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World Elite interchange to Mastercard World interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for World interchange programs. For more information about Account Level Management, refer to the *Account Level Management User Manual*.

The following information also applies to Merit I Insurance and Merit I Real Estate MCCs. For World (MCW) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World interchange to Mastercard Enhanced interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for Enhanced interchange programs. For more information about Account Level Management, refer to the *Account Level Management User Manual*.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 78, 88, 98: Merit I	IRD 75, 85, 95: Standard
IRD RP: Enhanced Merit I	IRD RU: Enhanced Standard
Requirement	
Required	
The approval code in the clearing transaction must exactly match the approval code in the authorization log, except if it is an airline transaction submitted for this program.	
IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 02: World Merit I	IRD 01: World Standard
IRD HB: World High Value Merit I	IRD HA: World High Value Standard
IRD WB: World Elite Merit I	IRD WA: World Elite Standard
Requirement	
Required	

Merit I Magnetic Stripe Data from Authorization Message

The following magnetic stripe criteria apply to the U.S. region consumer Merit I interchange programs.

Not required for all programs in this category.

Merit I Trace ID

The following trace ID criteria apply to the U.S. region consumer Merit I interchange programs.

Required for all programs in this category

Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 78, 88, 98: Merit I	IRD 75, 85, 95: Standard
IRD RP: Enhanced Merit I	IRD RU: Enhanced Standard
IRD 02: World Merit I	IRD 01: World Standard
IRD HB: World High Value Merit I	IRD HA: World High Value Standard
IRD WB: World Elite Merit I	IRD WA: World Elite Standard

Merit I Acceptor business code (MCC)

The following Acceptor business code (MCC) criteria apply to the U.S. region consumer Merit I interchange programs.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 78, 88, 98: Merit I	IRD 75, 85, 95: Standard
IRD RP: Enhanced Merit I	IRD RU: Enhanced Standard
Requirement Required Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this section. Interchange compliance accepts any of the following exceptions as a match.	
Authorization MCC	Clearing MCC
3000–3350 (Airlines, Airline Carriers)	4511 (Air Carriers, Airlines: not elsewhere classified)
<ul style="list-style-type: none"> 3000–3350 (Airline) 4112 (Passenger Railways) 4511 (Air Carriers, Airlines: not elsewhere classified) 	4722 (Travel Agencies and Tour Operations)
4511 (Air Carriers, Airlines: not elsewhere classified)	3000–3350 (Airlines, Airline Carriers)

4722 (Travel Agencies and Tour Operations)	<ul style="list-style-type: none"> • 3000–3350 (Airlines, Airline Carriers) • 3351–3500, 7512, 7513, 7519 (Automobile/Vehicle Rental) • 3501–3999, 7011 (Hotel/Motel) • 4112 (Passenger Railways) • 4411 (Cruise Line) • 4511 (Air Carriers, Airlines: not elsewhere classified)
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IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 02: World Merit I	IRD 01: World Standard
IRD HB: World High Value Merit I	IRD HA: World High Value Standard
IRD WB: World Elite Merit I	IRD WA: World Elite Standard

Requirement

Must contain an MCC belonging to an AB program previously listed in this section

Must contain an MCC other than one of the following:

- MCC 3000–3350 or 4511 (Airline)
- MCC 3351–3500, 7512, 7513, or 7519 (Automobile/Vehicle Rental)
- MCC 3501–3999 or MCC 7011 (Hotel/Motel)
- MCC 4112 (Passenger Railways)
- MCC 4411 (Cruise Line/Steamship)
- MCC 4722 (Travel Agencies and Tour Operations)
- MCC 4900 (Utilities: Electric, Gas, Heating Oil, Sanitary, Water)
- MCC 5812 (Eating Places, Restaurants)

IRD criteria details

IRD and Program Name
IRD 78, 88, 98: Merit I
IRD RP: Enhanced Merit I
IRD 02: World Merit I
IRD HB: World High Value Merit I
IRD WB: World Elite Merit I
Requirement
IRD and Program Name
IRD 78, 88, 98: Merit I (Debit)

IRD 78, 88, 98: Merit I (Credit)
IRD RP: Enhanced Merit I
IRD 02: World Merit I
IRD HB: World High Value Merit I
IRD WB: World Elite Merit I

Merit I Amount Tolerance

The following amount tolerance criteria apply to the U.S. region consumer Merit I interchange programs.

Required for all programs in this category

25% for Beauty Salon MCCs and 10% for all other MCCs

Transactions submitted with the following MCCs are exempt from the amount tolerance test:

- Non-face-to-face transactions
- E-commerce transactions, if the five e-commerce indicators are present
- MCC 4121 (Limousines and Taxicabs)

If the criteria in the following table are met, transactions submitted for all programs in this category are exempt from the amount tolerance test.

IRD criteria details

Element	Value
DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability)	One of the following: <ul style="list-style-type: none"> • A: PAN auto-entry via contactless magnetic stripe • M: PAN auto-entry via contactless M/Chip
DE 22, subfield 3 (Terminal Data: Card Capture Capability)	0: No capture capability
DE 22, subfield 4 (Terminal Operating Environment)	2: On Acceptor premises; unattended terminal
DE 22, subfield 5 (Cardholder Present Data)	0: Cardholder present
DE 22, subfield 6 (Card Present Data)	1: Card present
DE 22, subfield 7 (Card Data: Input Mode)	One of the following: <ul style="list-style-type: none"> • A: PAN auto-entry via contactless magnetic stripe • M: PAN auto-entry via contactless M/Chip

Element	Value
DE 26 (Acceptor business code [MCC])	<ul style="list-style-type: none"> 4111: Transportation, Suburban and Local Commuter Passenger, including Ferries 4131: Bus Lines

Some MCCs are exempt from all amount tolerance tests. A list of those MCCs are in Amount Tolerance Test.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 78, 88, 98: Merit I	IRD 75, 85, 95: Standard
IRD RP: Enhanced Merit I	IRD RU: Enhanced Standard
IRD 02: World Merit I	IRD 01: World Standard
IRD HB: World High Value Merit I	IRD HA: World High Value Standard
IRD WB: World Elite Merit I	IRD WA: World Elite Standard

Merit I Acceptor information

The following Acceptor criteria apply to the U.S. region consumer Merit I interchange programs.

IRD criteria details

Criteria	Requirement
Acceptor ID code	Required
Acceptor name	<p>Required</p> <p>U.S. acquired airline transactions must provide the abbreviated airline name, not to exceed nine positions.</p>
Acceptor street address	Required
Acceptor city name	<p>Required</p> <p>Must be left-justified and cannot contain all spaces or all zeros</p>
Acceptor postal code	Required

Criteria	Requirement
Acceptor state, province, or region code	Required When DE 43 (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

Merit I Mastercard Assigned ID

The following Mastercard assigned ID criteria apply to the U.S. region consumer Merit I interchange programs.

Not required for all programs in this category, except for the Consumer Loans rate which requires a registered approved Mastercard Assigned ID. For more details, refer to the *U.S. Region Interchange Bulletin* No. 2, 18 March 2014.

Merit I Financial Detail Addendum/1644

The following Financial Detail Addendum/1644 criteria apply to the U.S. region consumer Merit I interchange programs.

IRD criteria details

IRD and Program Name
IRD 78, 88, 98: Merit I
IRD RP: Enhanced Merit I
Requirement
Airline and Passenger Railways MCCs require the following Financial Detail Addendum (Passenger Transport Detail: General Ticket Information)/1644 data:
<ul style="list-style-type: none"> • PDS 0505 (Passenger Name) • PDS 0506 (Ticket Number) • PDS 0507 (Issuing Carrier)
IRD and Program Name
IRD 02: World Merit I
IRD HB: World High Value Merit I
IRD WB: World Elite Merit I
Requirement
None

Merit I Notes

The following criteria notes apply to the U.S. region consumer Merit I interchange programs.

IRD criteria details

IRD and Program Name
IRD 78, 88, 98: Merit I
Requirement
Airline activity identified with MCC 5999 (Miscellaneous and Specialty Retail Shops) does not require itinerary (addendum) data.
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.
DE 42 (Acceptor ID code) is required in First Chargeback/1442, Second Presentment/1240, and Arbitration Chargeback/1442 messages submitted for this interchange program when DE 26 Acceptor business code [MCC] contains a value of 5542 (Fuel Dispenser, Automated).
IRD and Program Name
IRD RP: Enhanced Merit I
Airline activity identified with MCC 5999 (Miscellaneous and Specialty Retail Shops) does not require itinerary (addendum) data.
DE 42 (Acceptor ID code) is required in First Chargeback/1442, Second Presentment/1240, and Arbitration Chargeback/1442 messages submitted for this interchange program when DE 26 Acceptor business code [MCC] contains a value of 5542 (Fuel Dispenser, Automated).
IRD and Program Name
IRD 02: World Merit I
IRD HB: World High Value Merit I
IRD WB: World Elite Merit I
Requirement
DE 42 (Acceptor ID code) is required in First Chargeback/1442, Second Presentment/1240, and Arbitration Chargeback/1442 messages submitted for this interchange program when DE 26 Acceptor business code [MCC] contains a value of 5542 (Fuel Dispenser, Automated).

Merit III

This section lists rates for this interchange program group.

Merit III Card Program ID and GCMS Product ID

The following card program IDs and GCMS product IDs apply to the U.S. region consumer Merit III interchange programs.

IRD criteria details

Product	IRD and Program Name	Card Program ID	GCMS Product ID
Consumer Core Value: Credit	IRD 70, 80: Merit III Base	MCC	MCC, MCG, MCS, MIU, MPL
	IRD 10: Merit III Tier 1		
	IRD 11: Merit III Tier 2		
	IRD 12: Merit III Tier 3		
	IRD RA: Enhanced Merit III Base		
	IRD RB: Enhanced Merit III Tier 1		
	IRD RC: Enhanced Merit III Tier 2		
	IRD RD: Enhanced Merit III Tier 3		
Consumer Core Value: Debit	IRD 70, 80: Merit III Base	DMC	ACS, MDG, MDH, MDJ, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH
	IRD 10: Merit III Tier 1		
	IRD 11: Merit III Tier 2		
	IRD 12: Merit III Tier 3		
Enhanced Value	IRD RA: Enhanced Merit III Base	MCC	MCC, MCG, MCS, MCW, MIU, MPL
	IRD RB: Enhanced Merit III Tier 1		
	IRD RC: Enhanced Merit III Tier 2		
	IRD RD: Enhanced Merit III Tier 3		

Product	IRD and Program Name	Card Program ID	GCMS Product ID
World	IRD 04: World Merit III Base	MCC	MCW, MWE
	IRD 05: World Merit III Tier 1		
	IRD 19: World Merit III Tier 2		
	IRD 30: World Merit III Tier 3		
World High Value	IRD HD: World High Value Merit III Base	MCC	MCW
	IRD HE: World High Value Merit III Tier 1		
	IRD HF: World High Value Merit III Tier 2		
	IRD HG: World High Value Merit III Tier 3		
World Elite	IRD WD: World Elite Merit III Base	MCC	MWE
	IRD WE: World Elite Merit III Tier 1		
	IRD WF: World Elite Merit III Tier 2		
	IRD WG: World Elite Merit III Tier 3		

Merit III MTI, Processing Code, and AB program

The following message type identifiers (MTIs), processing codes, and Acceptor business (AB) programs apply to the U.S. region consumer Merit III interchange programs.

The following criteria applies to all programs in this category.

IRD criteria details

Criteria	IRD 70, 80	IRD 10, 11, 12	IRD RA	IRD RB, RC, RD	IRD 04	IRD WD	IRD HD	IRD 05, 19, 30, HE, HF, HG, WE, WF, WG
Message Type ID								
First and Second Presentments/1240	x	x	x	x	x	x	x	x
First and Arbitration Chargebacks/1442	x	x	x	x	x	x	x	x
Processing Code								
00: Purchase (Goods and Services)	x	x	x	x	x	x	x	x
09: Purchase (Goods and Services) with Cash Back (only for use with Mastercard and Debit Card Products)	x	x	x	x				

Criteria	IRD 70, 80	IRD 10, 11, 12	IRD RA	IRD RB, RC, RD	IRD 04	IRD WD	IRD HD	IRD 05, 19, 30, HE, HF, HG, WE, WF, WG
18: Unique Transacti on (requires unique MCC)	x	x	x	x	x	x	x	x
Acceptor business (AB) program								
A001: Airline	x	x	x	x				
C001: Cash Disburse ment	x	x (debit only for IRD 11 and IRD 12)						
F001: Restauran t	x	x	x	x				
F002: Restauran t. All MCCs assigned to F001 except MCC 5812 (Eating Places, Restauran ts)					x	x	x	x

Criteria	IRD 70, 80	IRD 10, 11, 12	IRD RA	IRD RB, RC, RD	IRD 04	IRD WD	IRD HD	IRD 05, 19, 30, HE, HF, HG, WE, WF, WG
OT15: Other. All MCCs assigned to OTH1 except the following: <ul style="list-style-type: none"> • MCC 4900 (Utiliti es: Electri c, Gas, Heatin g Oil, Sanita ry, Water) • MCC 5541 (Servic e Statio ns [with or witho ut Ancilla ry Servic es]) • MCC 5542 (Fuel Dispen ser, Autom ated) • MCC 8398 	x (credit only)		x					

Criteria	IRD 70, 80	IRD 10, 11, 12	IRD RA	IRD RB, RC, RD	IRD 04	IRD WD	IRD HD	IRD 05, 19, 30, HE, HF, HG, WE, WF, WG
(Orga nizatio ns, Charit able and Social Servic e)								

Criteria	IRD 70, 80	IRD 10, 11, 12	IRD RA	IRD RB, RC, RD	IRD 04	IRD WD	IRD HD	IRD 05, 19, 30, HE, HF, HG, WE, WF, WG
OT16: Other. All MCCs assigned to OTH1 except the following:					x	x	x	
• MCC 4722 (Travel Agenci es and Tour Opera tions)								
• MCC 4900 (Utiliti es: Electri c, Gas, Heatin g Oil, Sanita ry, Water)								
• MCC 5541 (Servic e Statio ns [with or witho ut Ancilla ry Servic es])								

Criteria	IRD 70, 80	IRD 10, 11, 12	IRD RA	IRD RB, RC, RD	IRD 04	IRD WD	IRD HD	IRD 05, 19, 30, HE, HF, HG, WE, WF, WG
• MCC 5542 (Fuel Dispen ser, Autom ated)								
• MCC 8398 (Orga nizatio ns, Charit able and Social Servic e)								

Criteria	IRD 70, 80	IRD 10, 11, 12	IRD RA	IRD RB, RC, RD	IRD 04	IRD WD	IRD HD	IRD 05, 19, 30, HE, HF, HG, WE, WF, WG
OT25: Other. All MCCs assigned to OTH1 except the following:	x (debit only)							
• MCC 4900 (Utiliti es: Electri c, Gas, Heatin g Oil, Sanita ry, Water)								
• MCC 5541 (Servic e Statio ns [with or witho ut Ancilla ry Servic es])								
• MCC 5542 (Fuel Dispen ser, Autom ated)								
• MCC 6300								

Criteria	IRD 70, 80	IRD 10, 11, 12	IRD RA	IRD RB, RC, RD	IRD 04	IRD WD	IRD HD	IRD 05, 19, 30, HE, HF, HG, WE, WF, WG
(Insurance Sales, Underwriting, and Premiums)								
• MCC 6513 (Real Estate Agents and Managers: Rentals)								
• MCC 8398 (Organizations, Charitable and Social Service)								

Criteria	IRD 70, 80	IRD 10, 11, 12	IRD RA	IRD RB, RC, RD	IRD 04	IRD WD	IRD HD	IRD 05, 19, 30, HE, HF, HG, WE, WF, WG
OT40: U.S. Other. All MCCs assigned to OT36 except MCC 5541 (Service Stations [with or without Ancillary Services]) and MCC 5542 (Fuel Dispenser, Automate d)		x		x				

Criteria	IRD 70, 80	IRD 10, 11, 12	IRD RA	IRD RB, RC, RD	IRD 04	IRD WD	IRD HD	IRD 05, 19, 30, HE, HF, HG, WE, WF, WG
OTH4: Other. All MCCs assigned to OTH1 except the following:					x			
• MCC 4722 (Travel Agenci es and Tour Opera tions)								
• MCC 5541 (Servic e Statio ns [with or witho ut Ancilla ry Servic es])								
• MCC 5542 (Fuel Dispen ser, Autom ated)								
• MCC 8398 (Orga nizatio ns, Charit								

Criteria	IRD 70, 80	IRD 10, 11, 12	IRD RA	IRD RB, RC, RD	IRD 04	IRD WD	IRD HD	IRD 05, 19, 30, HE, HF, HG, WE, WF, WG
able and Social Servic e)								

Criteria	IRD 70, 80	IRD 10, 11, 12	IRD RA	IRD RB, RC, RD	IRD 04	IRD WD	IRD HD	IRD 05, 19, 30, HE, HF, HG, WE, WF, WG
OTH6: Other. All MCCs assigned to OTH1 except the following:							x	x
• MCC 4722 (Travel Agenci es and Tour Opera tions)								
• MCC 5541 (Servic e Statio ns [with or witho ut Ancilla ry Servic es])								
• MCC 5542 (Fuel Dispen ser, Autom ated)								
• MCC 8398 (Orga nizatio ns, Charit								

Criteria	IRD 70, 80	IRD 10, 11, 12	IRD RA	IRD RB, RC, RD	IRD 04	IRD WD	IRD HD	IRD 05, 19, 30, HE, HF, HG, WE, WF, WG
able and Social Servic e)								
P001: Beauty Salons	x	x	x	x	x	x	x	x
R001: Railways	x	x	x	x				
S001: Supermar ket	x	x	x	x	x	x	x	x
T001: Telephone	x	x	x	x	x	x	x	x
U001: Unique	x	x	x	x	x	x	x	x
W001: Warehous e Club	x	x	x	x	x	x	x	x
Z001: ATM	x	x (debit only for IRD 11 and IRD 12)						

Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table.

Merit III Timeliness

The following timeliness criteria apply to the U.S. region consumer Merit III interchange programs.

GCMS: Two days for all programs in this category.

Interchange compliance: Three days for all programs in this category.

If the criteria in the following table are met, transactions submitted for all programs in this category are exempt from the timeliness test.

IRD criteria details

Element	Value
DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability)	One of the following: <ul style="list-style-type: none"> A: PAN auto-entry via contactless magnetic stripe M: PAN auto-entry via contactless M/Chip
DE 22, subfield 3 (Terminal Data: Card Capture Capability)	0: No capture capability
DE 22, subfield 4 (Terminal Operating Environment)	2: On Acceptor premises; unattended terminal
DE 22, subfield 5 (Cardholder Present Data)	0: Cardholder present
DE 22, subfield 6 (Card Present Data)	1: Card present
DE 22, subfield 7 (Card Data: Input Mode)	One of the following: <ul style="list-style-type: none"> A: PAN auto-entry via contactless magnetic stripe M: PAN auto-entry via contactless M/Chip
DE 26 (Acceptor business code [MCC])	<ul style="list-style-type: none"> 4111: Transportation, Suburban and Local Commuter Passenger, including Ferries 4131: Bus Lines 4784: Bridge and Road Fees, Tolls

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 70, 80: Merit III Base	IRD 78, 88, 98: Merit I if within 1 day
IRD 10: Merit III Tier 1	IRD 75, 85, 95: Standard if not within 1 day
IRD 11: Merit III Tier 2	
IRD 12: Merit III Tier 3	
IRD RA: Enhanced Merit III Base	IRD RP: Enhanced Merit I if within 1 day
IRD RB: Enhanced Merit III Tier 1	IRD RU: Enhanced Standard if not within 1 day
IRD RC: Enhanced Merit III Tier 2	
IRD RD: Enhanced Merit III Tier 3	

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 04: World Merit III Base	IRD 02: World Merit I if within 1 day
IRD 05: World Merit III Tier 1	IRD 01: World Standard if not within 1 day
IRD 19: World Merit III Tier 2	
IRD 30: World Merit III Tier 3	
IRD HD: World High Value Merit III Base	IRD HB: World High Value Merit I if within 1 day
IRD HE: World High Value Merit III Tier 1	IRD HA: World High Value Standard if not within 1 day
IRD HF: World High Value Merit III Tier 2	
IRD HG: World High Value Merit III Tier 3	
IRD WD: World Elite Merit III Base	IRD WB: World Elite Merit I if within 1 day
IRD WE: World Elite Merit III Tier 1	IRD WA: World Elite Standard if not within 1 day
IRD WF: World Elite Merit III Tier 2	
IRD WG: World Elite Merit III Tier 3	

Merit III Approval Code

The following approval code criteria apply to the U.S. region consumer Merit III interchange programs.

Required for all programs in this category

For World Elite (MWE) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World Elite interchange to Mastercard World interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for World interchange programs. For more information about Account Level Management, refer to the *Account Level Management User Manual*.

For World (MCW) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World interchange to Mastercard Enhanced interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for Enhanced interchange programs. For more information about Account Level Management, refer to the *Account Level Management User Manual*.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
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IRD 70, 80: Merit III Base	IRD 75, 85, 95: Standard
IRD 10: Merit III Tier 1	
IRD 11: Merit III Tier 2	
IRD 12: Merit III Tier 3	
IRD RA: Enhanced Merit III Base	IRD RU: Enhanced Standard
IRD RB: Enhanced Merit III Tier 1	
IRD RC: Enhanced Merit III Tier 2	
IRD RD: Enhanced Merit III Tier 3	
IRD 04: World Merit III Base	IRD 01: World Standard
IRD 05: World Merit III Tier 1	
IRD 19: World Merit III Tier 2	
IRD 30: World Merit III Tier 3	
IRD HD: World High Value Merit III Base	IRD HA: World High Value Standard
IRD HE: World High Value Merit III Tier 1	
IRD HF: World High Value Merit III Tier 2	
IRD HG: World High Value Merit III Tier 3	
IRD WD: World Elite Merit III Base	IRD WA: World Elite Standard
IRD WE: World Elite Merit III Tier 1	
IRD WF: World Elite Merit III Tier 2	
IRD WG: World Elite Merit III Tier 3	

Merit III Magnetic Stripe Data from Authorization Message

The following magnetic stripe criteria apply to the U.S. region consumer Merit III interchange programs.

Required for all programs in this category.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 70, 80: Merit III Base	IRD 78, 88, 98: Merit I
IRD 10: Merit III Tier 1	
IRD 11: Merit III Tier 2	
IRD 12: Merit III Tier 3	

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD RA: Enhanced Merit III Base	IRD RP: Enhanced Merit I
IRD RB: Enhanced Merit III Tier 1	
IRD RC: Enhanced Merit III Tier 2	
IRD RD: Enhanced Merit III Tier 3	
IRD 04: World Merit III Base	IRD 02: World Merit I
IRD 05: World Merit III Tier 1	
IRD 19: World Merit III Tier 2	
IRD 30: World Merit III Tier 3	
IRD HD: World High Value Merit III Base	IRD HB: World High Value Merit I
IRD HE: World High Value Merit III Tier 1	
IRD HF: World High Value Merit III Tier 2	
IRD HG: World High Value Merit III Tier 3	
IRD WD: World Elite Merit III Base	IRD WB: World Elite Merit I
IRD WE: World Elite Merit III Tier 1	
IRD WF: World Elite Merit III Tier 2	
IRD WG: World Elite Merit III Tier 3	

Merit III Trace ID

The following trace ID criteria apply to the U.S. region consumer Merit III interchange programs.

Required for all programs in this category

Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 70, 80: Merit III Base	IRD 75, 85, 95: Standard
IRD 10: Merit III Tier 1	
IRD 11: Merit III Tier 2	
IRD 12: Merit III Tier 3	

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD RA: Enhanced Merit III Base	IRD RU: Enhanced Standard
IRD RB: Enhanced Merit III Tier 1	
IRD RC: Enhanced Merit III Tier 2	
IRD RD: Enhanced Merit III Tier 3	
IRD 04: World Merit III Base	IRD 01: World Standard
IRD 05: World Merit III Tier 1	
IRD 19: World Merit III Tier 2	
IRD 30: World Merit III Tier 3	
IRD HD: World High Value Merit III Base	IRD HA: World High Value Standard
IRD HE: World High Value Merit III Tier 1	
IRD HF: World High Value Merit III Tier 2	
IRD HG: World High Value Merit III Tier 3	
IRD WD: World Elite Merit III Base	IRD WA: World Elite Standard
IRD WE: World Elite Merit III Tier 1	
IRD WF: World Elite Merit III Tier 2	
IRD WG: World Elite Merit III Tier 3	

Merit III Acceptor business code (MCC)

The following Acceptor business code (MCC) criteria apply to the U.S. region consumer Merit III interchange programs.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 70, 80: Merit III Base	IRD 75, 85, 95: Standard

Requirement

Required

Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this section

Mastercard Credit transactions must contain an MCC other than one of the following:

- MCC 3351–3500, 7512, 7513, or 7519 (Automobile/Vehicle Rental)
- MCC 3501–3999, or 7011 (Hotel/Motel)
- MCC 4411 (Cruise Line/Steamship)
- MCC 4900 (Utilities: Electric, Gas, Heating Oil, Sanitary, Water)
- MCC 5541 (Service Stations [with or without Ancillary Services])
- MCC 5542 (Fuel Dispenser, Automated)

Mastercard Debit transactions must contain an MCC other than one of the following:

- MCC 3351–3500, 7512, 7513, or 7519 (Automobile/Vehicle Rental)
- MCC 3501–3999, or 7011 (Hotel/Motel)
- MCC 4411 (Cruise Line/Steamship)
- MCC 4900 (Utilities: Electric, Gas, Heating Oil, Sanitary, Water)
- MCC 5541 (Service Stations [with or without Ancillary Services])
- MCC 5542 (Fuel Dispenser, Automated)
- MCC 6300 (Insurance Sales, Underwriting, and Premiums)
- MCC 6513 (Real Estate Agents and Managers: Rentals)

Airline activity not directly related to travel may be identified with MCC 5999 (Miscellaneous and Specialty Retail Stores).

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 10: Merit III Tier 1	IRD 75, 85, 95: Standard
IRD 11: Merit III Tier 2	
IRD 12: Merit III Tier 3	
IRD RB: Enhanced Merit III Tier 1	IRD RU: Enhanced Standard
IRD RC: Enhanced Merit III Tier 2	
IRD RD: Enhanced Merit III Tier 3	

Requirement

Required

Must contain an MCC belonging to an AB program previously listed in this section

Must contain an MCC other than one of the following:

- MCC 3351–3500, 7512, 7513, or 7519 (Automobile/Vehicle Rental)
- MCC 3501–3999, or 7011 (Hotel/Motel)
- MCC 4411 (Cruise Line/Steamship)
- MCC 5541 (Service Stations [with or without Ancillary Services])
- MCC 5542 (Fuel Dispenser, Automated)

Airline activity not directly related to travel may be identified with MCC 5999 (Miscellaneous and Specialty Retail Shops).

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD RA: Enhanced Merit III Base	IRD RU: Enhanced Standard

Requirement

Required

Must contain an MCC belonging to an AB program previously listed in this section.

Must contain an MCC other than one of the following:

- MCC 3351–3500, 7512, 7513, or 7519 (Automobile/Vehicle Rental)
- MCC 3501–3999, or 7011 (Hotel/Motel)
- MCC 4411 (Cruise Line/Steamship)
- MCC 4900 (Utilities: Electric, Gas, Heating Oil, Sanitary, Water)
- MCC 5541 (Service Stations [with or without Ancillary Services])
- MCC 5542 (Fuel Dispenser, Automated)

Airline activity not directly related to travel may be identified with MCC 5999 (Miscellaneous and Specialty Retail Stores).

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 04: World Merit III Base	IRD 01: World Standard
IRD HD: World High Value Merit III Base	IRD HA: World High Value Standard
IRD WD: World Elite Merit III Base	IRD WA: World Elite Standard

Requirement

Required

Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table

Must contain an MCC other than one from the following categories:

- MCC 3000–3350 or 4511 (Airline)
- MCC 3351–3500, 7512, 7513, or 7519 (Automobile/Vehicle Rental)
- MCC 3501–3999 or 7011 (Hotel/Motel)
- MCC 4112 (Passenger Railways)
- MCC 4411 (Cruise Line/Steamship)
- MCC 4722 (Travel Agencies and Tour Operations)
- MCC 4900 (Utilities: Electric, Gas, Heating Oil, Sanitary, Water)
- MCC 5541 (Service Stations [with or without Ancillary Services])
- MCC 5542 (Fuel Dispenser, Automated)
- MCC 5812 (Eating Places, Restaurants)
- MCC 5960, 5962, 5964, 5965, 5966, 5967, 5968, and 5969 (MO/TO–Mail Order/Telephone Order)

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 05: World Merit III Tier 1	IRD 01: World Standard
IRD 19: World Merit III Tier 2	
IRD 30: World Merit III Tier 3	
IRD HE: World High Value Merit III Tier 1	IRD HA: World High Value Standard
IRD HF: World High Value Merit III Tier 2	
IRD HG: World High Value Merit III Tier 3	
IRD WE: World Elite Merit III Tier 1	IRD WA: World Elite Standard
IRD WF: World Elite Merit III Tier 2	
IRD WG: World Elite Merit III Tier 3	

Requirement

Required

Must contain an MCC belonging to an AB program previously listed in this section

Must contain an MCC other than one from the following categories:

- MCC 3000-3350 or 4511 (Airline)
- MCC 3351-3500, 7512, 7513, or 7519 (Automobile/Vehicle Rental)
- MCC 3501-3999 or 7011 (Hotel/Motel)
- MCC 4112 (Passenger Railways)
- MCC 4411 (Cruise Line/Steamship)
- MCC 4722 (Travel Agencies and Tour Operations)
- MCC 5541 (Service Stations [with or without Ancillary Services])
- MCC 5542 (Fuel Dispenser, Automated)
- MCC 5812 (Eating Places, Restaurants)
- MCC 5960, 5962, 5964, 5965, 5966, 5967, 5968, and 5969 (MO/TO-Mail Order/Telephone Order)

Merit III Amount Tolerance

The following amount tolerance criteria apply to the U.S. region consumer Merit III interchange programs.

Required for all programs in this category

25% for Beauty Salon MCCs and 10% for all other MCCs

Transactions submitted with MCC 4121 (Limousines and Taxicabs) are exempt from the amount tolerance test.

If the criteria in the following table are met, transactions submitted for all programs in this category are exempt from the amount tolerance test.

IRD criteria details

Element	Value
DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability)	One of the following: <ul style="list-style-type: none"> • A: PAN auto-entry via contactless magnetic stripe • M: PAN auto-entry via contactless M/Chip
DE 22, subfield 3 (Terminal Data: Card Capture Capability)	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

Element	Value
DE 22, subfield 6 (Card Present Data)	1: Card present
DE 22, subfield 7 (Card Data: Input Mode)	One of the following: <ul style="list-style-type: none"> A: PAN auto-entry via contactless magnetic stripe M: PAN auto-entry via contactless M/Chip
DE 26 (Acceptor business code [MCC])	<ul style="list-style-type: none"> 4111: Transportation, Suburban and Local Commuter Passenger, including Ferries 4131: Bus Lines

Some MCCs are exempt from all amount tolerance tests. A list of those MCCs are in Amount Tolerance Test.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 70, 80: Merit III Base	IRD 75, 85, 95: Standard
IRD 10: Merit III Tier 1	
IRD 11: Merit III Tier 2	
IRD 12: Merit III Tier 3	
IRD RA: Enhanced Merit III Base	IRD RU: Enhanced Standard
IRD RB: Enhanced Merit III Tier 1	
IRD RC: Enhanced Merit III Tier 2	
IRD RD: Enhanced Merit III Tier 3	
IRD 04: World Merit III Base	IRD 01: World Standard
IRD 05: World Merit III Tier 1	
IRD 19: World Merit III Tier 2	
IRD 30: World Merit III Tier 3	
IRD HD: World High Value Merit III Base	IRD HA: World High Value Standard
IRD HE: World High Value Merit III Tier 1	
IRD HF: World High Value Merit III Tier 2	
IRD HG: World High Value Merit III Tier 3	

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD WD: World Elite Merit III Base	IRD WA: World Elite Standard
IRD WE: World Elite Merit III Tier 1	
IRD WF: World Elite Merit III Tier 2	
IRD WG: World Elite Merit III Tier 3	

Merit III Acceptor information

The following Acceptor criteria apply to the U.S. region consumer Merit III interchange programs.

IRD criteria details

Criteria	Requirement
Acceptor ID code	Required
Acceptor name	Required U.S.-acquired airline transactions must provide the abbreviated airline name, not to exceed nine positions.
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 Cannot contain spaces

Merit III Mastercard Assigned ID

The following Mastercard assigned ID criteria apply to the U.S. region consumer Merit III interchange programs.

IRD criteria details

IRD and Program Name
IRD 70, 80: Merit III Base
IRD RA: Enhanced Merit III Base
IRD 04: World Merit III Base
IRD HD: World High Value Merit III Base
IRD WD: World Elite Merit III Base
Requirement
Not required
IRD and Program Name
IRD 10: Merit III Tier 1
IRD 11: Merit III Tier 2
IRD 12: Merit III Tier 3
IRD RB: Enhanced Merit III Tier 1
IRD RC: Enhanced Merit III Tier 2
IRD RD: Enhanced Merit III Tier 3
IRD 05: World Merit III Tier 1
IRD 19: World Merit III Tier 2
IRD 30: World Merit III Tier 3
IRD HE: World High Value Merit III Tier 1
IRD HF: World High Value Merit III Tier 2
IRD HG: World High Value Merit III Tier 3
IRD WE: World Elite Merit III Tier 1
IRD WF: World Elite Merit III Tier 2
IRD WG: World Elite Merit III Tier 3
Requirement
Required

Merit III Financial Detail Addendum/1644

The following Financial Detail Addendum/1644 criteria apply to the U.S. region consumer Merit III interchange programs.

IRD criteria details

IRD and Program Name

IRD 70, 80: Merit III Base

IRD 10: Merit III Tier 1

IRD 11: Merit III Tier 2

IRD 12: Merit III Tier 3

IRD RA: Enhanced Merit III Base

IRD RB: Enhanced Merit III Tier 1

IRD RC: Enhanced Merit III Tier 2

IRD RD: Enhanced Merit III Tier 3

Requirement

Airline and Passenger Railways MCCs require the data listed in the following messages:

- Financial Detail Addendum (Passenger Transport Detail: General Ticket Information)/1644:
 - PDS 0505 (Passenger Name)
 - PDS 0506 (Ticket Number)
 - PDS 0507 (Issuing Carrier)
- Financial Detail Addendum (Passenger Transport Detail: Trip Leg Data)/1644:
 - PDS 0520 (Travel Date)
 - PDS 0521 (Carrier Code)
 - PDS 0522 (Service Class Code)
 - PDS 0523 (City of Origin/Airport Code)
 - PDS 0524 (City of Destination/Airport Code)

For Passenger Railways or Travel Agency MCCs, the following Financial Detail Addendum (Passenger Transport Detail: Rail Data)/1644 data may be provided in place of, or in addition to, the Financial Detail Addendum (Passenger Transport Detail: Trip Leg Data)/1644 data:

- PDS 0505 (Passenger Name)
 - PDS 0520 (Travel Date)
 - PDS 0664 (Start Station)
 - PDS 0665 (Destination Station)
 - PDS 0756 (Passenger Description)
-

IRD and Program Name

IRD 04: World Merit III Base
IRD 05: World Merit III Tier 1
IRD 19: World Merit III Tier 2
IRD 30: World Merit III Tier 3
IRD HD: World High Value Merit III Base
IRD HE: World High Value Merit III Tier 1
IRD HF: World High Value Merit III Tier 2
IRD HG: World High Value Merit III Tier 3
IRD WD: World Elite Merit III Base
IRD WE: World Elite Merit III Tier 1
IRD WF: World Elite Merit III Tier 2
IRD WG: World Elite Merit III Tier 3
Requirement
None

Merit III Notes

The following criteria notes apply to the U.S. region consumer Merit III interchange programs.

IRD criteria details

IRD and Program Name
IRD 70, 80: Merit III Base
IRD 10: Merit III Tier 1
IRD 11: Merit III Tier 2
IRD 12: Merit III Tier 3
IRD RA: Enhanced Merit III Base
IRD RB: Enhanced Merit III Tier 1
IRD RC: Enhanced Merit III Tier 2
IRD RD: Enhanced Merit III Tier 3

Requirement

Airline activity identified with MCC 5999 (Miscellaneous and Specialty Retail Stores) does not require Itinerary (addendum) data.

The card and the cardholder must be present at the time of the transaction and the transaction must be face-to-face.

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.

IRD and Program Name

IRD 04: World Merit III Base

IRD 05: World Merit III Tier 1

IRD 19: World Merit III Tier 2

IRD 30: World Merit III Tier 3

IRD HD: World High Value Merit III Base

IRD HE: World High Value Merit III Tier 1

IRD HF: World High Value Merit III Tier 2

IRD HG: World High Value Merit III Tier 3

IRD WD: World Elite Merit III Base

IRD WE: World Elite Merit III Tier 1

IRD WF: World Elite Merit III Tier 2

IRD WG: World Elite Merit III Tier 3

Requirement

The card and the cardholder must be present at the time of the transaction and the transaction must be face-to-face.

MoneySend

This section lists rates for this interchange program group.

IRD Q1: Transfer to Own Debit or Prepaid Card Account

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Criteria	Requirement
Card Program ID	DMC, MCC, MSI
GCMS Product ID	All valid GCMS Product Identifiers currently eligible for MoneySend*
Message Type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442 <p>Arbitration Chargeback/1442 messages are not valid for transactions with a Card Program ID of MSI.</p>
Processing Code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 20: Credit (Purchase Return)
Acceptor business (AB) Program	<p>MON2: Funding</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

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

IRD Q2: General Person-to-Person Transfer

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Criteria	Requirement
Card Program ID	DMC, MCC, MSI
GCMS Product ID	All valid GCMS Product Identifiers currently eligible for MoneySend*

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

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

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

IRD Q3: General Transfer to Own Account

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

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

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

Criteria	Requirement
Note	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none"> PDS 0023 (Terminal Type) is required and must contain a value of ATM (ATM terminal), CT1 (CAT Level 1), CT2 (CAT level 2 [self-service terminal]), CT6 (CAT level 6 [electronic commerce transaction]), or NA (Terminal type data unknown or not available [The third position of this value is a space.]). PDS 0043 (Transaction Type Identifier) is required and must contain a value of C52 when the transaction processing code is a value 28. PDS 0043 (Transaction Type Identifier) is required and must contain a value of C52 or F52 when the transaction processing code is a value 00 or 20. PDS 0170 (Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number. PDS 0175 (Acceptor URL) should contain the acceptor URL. <p>The acquirer pays the interchange fee to the issuer.</p> <p>Multiple Payment Transactions may not be aggregated into a single Mastercard authorization or clearing transaction.</p> <p>The MoneySend Payment Transaction may not be used for any of the following circumstances:</p> <ul style="list-style-type: none"> Transfer of gambling winnings or funds related to chips, currency, or other value usable for gambling that were purchased at any gambling acceptor; or transfer of the proceeds from a Mastercard transaction to a commercial entity or to another Mastercard merchant. Cardholder authentication, including authentication of a Mastercard account, or the cardholder, by posting a nominal credit (with a Payment Transaction) to a cardholder's account and requesting cardholders to report a coded acceptor description to the Payment Transaction provider. <p>A Payment Transaction provider may not represent itself as an agent of any customer financial institution, for any purpose, including accepting minimum monthly payments or account balance payments on behalf of the customer financial institution, unless it has entered into a bona fide agent relationship with said customer financial institution.</p> <p>MCC 6536 (MoneySend Intracountry) and MCC 6537 (MoneySend Intercountry) are to only be used with Processing Code 28 (used with MoneySend Payment Transactions).</p> <p>MCC 6538 (MoneySend Funding) can only be used for processing code 00 or 20 if PDS 43 equals C52.</p> <p>The following can only be used for processing code 00 or 20 if PDS 0043 equals F52:</p> <ul style="list-style-type: none"> MCC 4829 (Money Transfer) MCC 6051 (Quasi Cash Merchant) MCC 6211 (Securities-Brokers/Dealers) MCC 6540 (POI Funding Transactions)

Criteria	Requirement
	<ul style="list-style-type: none"> • MCC 7800 (Government Owned Lottery) • MCC 7801 (Internet Gambling) • MCC 7802 (Government Horse/Dog Racing) • MCC 7994 (Video game Arcades/Establishments) • MCC 7995 (Gambling Transactions) • MCC 9406 (Government Owned Lottery (non-US))

IRD Q4 Payment of Own Credit Card Bill

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Criteria	Requirement
Card Program ID	DMC, MCC, MSI
GCMS Product ID	All valid GCMS Product Identifiers currently eligible for MoneySend*
Message Type ID	<ul style="list-style-type: none"> • First and Second Presentments/1240 • First and Arbitration Chargebacks/1442 <p>Arbitration Chargeback/1442 messages are not valid for transactions with a Card Program ID of MSI.</p>
Processing Code	<ul style="list-style-type: none"> • 00: Purchase (Goods and Services) • 20: Credit (Purchase Return) • 28: Payment Transaction
Acceptor business (AB) Program	<ul style="list-style-type: none"> • MON1: MoneySend • MON2: Funding • MON3: MoneySend Payment <p>NOTE: MON1 is not applicable for interregional business services. MON3 is not applicable for intracountry, intercountry, and intraregional business services.</p> <p>For Acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval Code	Required
Magnetic stripe data from authorization message	Not required

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

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

IRD Q5: Business Disbursement

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

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

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

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

IRD Q6: Transfer to Own Staged Digital Wallet Account

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Criteria	Requirement
Card Program ID	DMC, MCC, MSI
GCMS Product ID	All valid GCMS Product Identifiers currently eligible for MoneySend*
Message Type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442 <p>Arbitration Chargeback/1442 messages are not valid for transactions with a Card Program ID of MSI.</p>
Processing Code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 20: Credit (Purchase Return)

Criteria	Requirement
Acceptor business (AB) Program	MON2: Funding For Acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i> .
Timeliness	None
Approval Code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	Required If present, the Banknet Date must contain a valid date in the format MMDD.
Acceptor business code (MCC)	Required Must contain an MCC belonging to an AB program previously listed in this table.
Amount Tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Not required
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required
Acceptor country code	Required Cannot contain spaces.
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	For Mastercard® funding transactions and funding transaction refunds, acquirers may submit the following data in a Financial Detail Addendum (Payment Transaction Detail)/1644 message: <ul style="list-style-type: none"> • PDS 0670 (Payer/User Information) • PDS 0671 (Date of Funds Requested) • PDS 0674 (Additional Trace/Reference Number Used by Acceptor) • PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions

Criteria	Requirement
Note	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none"> PDS 0043 (Transaction Type Identifier) is required and must contain a value of F61 when the transaction processing code is a value 00 or 20. PDS 0170 (Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number. PDS 0175 (Acceptor URL) should contain the acceptor URL. <p>The following can only be used for processing code 00 or 20 if PDS 43 equals F61:</p> <ul style="list-style-type: none"> MCC 4829 (Money Transfer) MCC 6051 (Quasi Cash Merchant) MCC 6211 (Securities-Brokers/Dealers) MCC 6540 (POI Funding Transactions) MCC 7800 (Government Owned Lottery) MCC 7801 (Internet Gambling) MCC 7802 (Government Horse/Dog Racing) MCC 7994 (Video game Arcades/Establishments) MCC 7995 (Gambling Transactions) MCC 9406 (Government Owned Lottery (non-US)) <p>Multiple Payment Transactions may not be aggregated into a single Mastercard clearing transaction.</p>

IRD Q7: General Business-to-Business Transfer

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

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

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

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

IRD Q8: Government/Non-profit Disbursement

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Criteria	Requirement
Card Program ID	DMC, MCC, MSI
GCMS Product ID	All valid GCMS Product Identifiers currently eligible for MoneySend*

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

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

IRD Q9: Rapid Merchant Settlement

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Criteria	Requirement
Card Program ID	DMC, MCC, MSI
GCMS Product ID	All valid GCMS Product Identifiers currently eligible for MoneySend*
Message Type ID	<ul style="list-style-type: none"> • First and Second Presentments/1240 • First and Arbitration Chargebacks/1442 <p>Arbitration Chargeback/1442 messages are not valid for transactions with a Card Program ID of MSI.</p>

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

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

IRD QL: Agent Cash Out

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Criteria	Requirement
Card Program ID	DMC, MCC, MSI
GCMS Product ID	All valid GCMS Product Identifiers currently eligible for MoneySend*
Message Type ID	<ul style="list-style-type: none"> • First and Second Presentments/1240 • First and Arbitration Chargebacks/1442 <p>Arbitration Chargeback/1442 messages are not valid for transactions with a Card Program ID of MSI.</p>

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

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

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

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

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Criteria	Requirement
Card Program ID	DMC, MCC, MSI
GCMS Product ID	All valid GCMS Product Identifiers currently eligible for MoneySend*
Message Type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442 <p>Arbitration Chargeback/1442 messages are not valid for transactions with a Card Program ID of MSI.</p>
Processing Code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 20: Credit (Purchase Return)
Acceptor business (AB) program	<p>MON2: Funding</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

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

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

IRD QN: Cash in at ATM

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Criteria	Requirement
Card Program ID	DMC, MCC, MSI
GCMS Product ID	All valid GCMS Product Identifiers currently eligible for MoneySend*

Criteria	Requirement
Message Type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442 <p>Arbitration Chargeback/1442 messages are not valid for transactions with a Card Program ID of MSI.</p>
Processing Code	28: Payment Transaction
Acceptor business (AB) Program	MON1: MoneySend <i>Quick Reference Booklet.</i>
Timeliness	None
Approval Code	Required
Magnetic stripe data from authorization messageFor Acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the	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"> • PDS 0670 (Payer/User Information) • PDS 0671 (Date of Funds Requested) • PDS 0674 (Additional Trace/Reference Number Used by Acceptor) • PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions

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

IRD QO: Cash in at Point-of-Sale

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Criteria	Requirement
Card Program ID	DMC, MCC, MSI
GCMS Product ID	All valid GCMS Product Identifiers currently eligible for MoneySend*

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

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

IRD QX: Fast Refund to Original Card

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Criteria	Requirement
Card Program ID	DMC, MCC, MSI
GCMS Product ID	<p>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, MAB, MAQ, MBD, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MGF, MIO, MLA, MLC, MPB, MPC, MPW, MRL, MRW, MWB, MWO, TCB, TCC, TCE, TCG, TCO, TCS, TCW, TIC, TIU, TNW, TPL, TWB, SAP, SAS, SUR, WBE, WMR</p> <p>DMC: ACS, BPD, MBB, MBP, MBW, MDG, MDH, MDJ, MDO, MDP, MDS, MDT, 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, SBP</p> <p>MSI: MOC, MSB, MSG, MSI, MSJ, MSM, MSO, MSS, MSW, OLC, OLR, OLS</p>
Message Type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442 <p>Arbitration Chargeback/1442 messages are not valid for transactions with a Card Program ID of MSI.</p>
Processing Code	28: Payment Transaction
Acceptor business (AB) Program	<p>MON1: MoneySend</p> <p>MON3: MoneySend Payment</p> <p>NOTE: MON1 is not applicable for interregional business services. MON3 is not applicable for intracountry, intercountry, and intraregional business services.</p> <p>For Acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval Code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>

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

Criteria	Requirement
Note	<p>In the First Presentment/1240 message:</p> <ul style="list-style-type: none"> PDS 0023 (Terminal Type) is required and must contain a value of ATM (ATM terminal), CT1 (CAT Level 1), CT2 (CAT level 2 [self-service terminal]), CT6 (CAT level 6 [electronic commerce transaction]), or NA (Terminal type data unknown or not available [The third position of this value is a space.]). PDS 0043 (Transaction Type Identifier) is required and must contain a value of C60 when the transaction processing code is a value 28. <p>A Payment Transaction provider may not represent itself as an agent of any customer financial institution, for any purpose, including accepting minimum monthly payments or account balance payments on behalf of the customer financial institution, unless it has entered into a bona fide agent relationship with said customer financial institution.</p> <p>MCC 6536 (MoneySend Intracountry) and MCC 6537 (MoneySend Intercountry) are to only be used with Processing Code 28, used with MoneySend Payment Transactions.</p>

MPP Rate

This section lists rates for this interchange program group.

MPP Rate Card Program ID and GCMS Product ID

The following card program IDs and GCMS product IDs apply to the U.S. region consumer MPP Rate interchange programs.

IRD criteria details

Product	IRD and Program Name	Card Program ID	GCMS Product ID
Consumer Core Value: Credit	IRD ME: MPP Core Rate 1	MCC	MCC, MCG, MCS, MCW, MIU, MPL
	IRD MU: MPP Core Rate 2		
	IRD MC: MPP Rate 1	MCC	MCC, MCG, MCS, MCW, MIU, MPL, MWE, MWF
	IRD MM: MPP Rate 2		
	IRD LC: Regulated MPP Rate 1	MCC	MIU, MRG, SUR
	IRD LP: Regulated MPP Rate 2		

U.S. region consumer interchange criteria
MPP Rate Card Program ID and GCMS Product ID

Product	IRD and Program Name	Card Program ID	GCMS Product ID
Enhanced Value	IRD MF: Enhanced Value MPP Rate 1	MCC	MCC, MCG, MCS, MCW, MIU, MPL
	IRD MV: Enhanced Value MPP Rate 2		
	IRD MC: MPP Rate 1 IRD MM: MPP Rate 2	MCC	MCC, MCG, MCS, MCW, MIU, MPL, MWE, MWF
	IRD LC: Regulated MPP Rate 1 IRD LP: Regulated MPP Rate 2	MCC	MIU, MRG, SUR
World	IRD MG: World MPP Rate 1	MCC	MCW, MWE
	IRD MW: World MPP Rate 2		
	IRD MC: MPP Rate 1 IRD MM: MPP Rate 2	MCC	MCC, MCG, MCS, MCW, MIU, MPL, MWE, MWF
	IRD LC: Regulated MPP Rate 1 IRD LP: Regulated MPP Rate 2	MCC	MIU, MRG, SUR
World High	IRD MH: World High Value MPP Rate 1	MCC	MCW
	IRD MX: World High Value MPP Rate 2		
	IRD MC: MPP Rate 1 IRD MM: MPP Rate 2	MCC	MCC, MCG, MCS, MCW, MIU, MPL, MWE, MWF
	IRD LC: Regulated MPP Rate 1 IRD LP: Regulated MPP Rate 2	MCC	MIU, MRG, SUR

U.S. region consumer interchange criteria
MPP Rate Card Program ID and GCMS Product ID

Product	IRD and Program Name	Card Program ID	GCMS Product ID
World Elite	IRD MI: World Elite MPP Rate 1	MCC	MWE
	IRD MY: World Elite MPP Rate 2		
	IRD MC: MPP Rate 1 IRD MM: MPP Rate 2	MCC	MCC, MCG, MCS, MCW, MIU, MPL, MWE, MWF
	IRD LC: Regulated MPP Rate 1 IRD LP: Regulated MPP Rate 2	MCC	MIU, MRG, SUR
Consumer Core Value: Debit	IRD MC: MPP Rate 1 IRD MM: MPP Rate 2	DMC	ACS, DWF, MDG, MDH, MDJ, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH
	IRD LC: Regulated MPP Rate 1 IRD LP: Regulated MPP Rate 2	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, MRHMPP

Mastercard Installment Payments Rate Card Program ID and GCMS Product ID

Product	IRD and Program Name	Card Program ID	GCMS Product ID
Consumer Core Value: Installments	IRD MC: MPP Rate 1 IRD MM: MPP Rate 2	MCC	ETA, ETB, ETC, ETD, ETE, ETF, ETG, SPP, SPS

MPP Rate MTI, Processing Code, and AB Program

The following message type identifiers (MTIs), processing codes, and Acceptor business (AB) programs apply to the U.S. region consumer and commercial MPP Rate interchange programs.

Details

Message Type ID	
First and Second Presentments/1240	x
First and Arbitration Chargebacks/1442	x
Processing Code	
00: Purchase (Goods and Services)	x
18: Unique Transaction (requires unique MCC)	x
20: Credit (Purchase Return)	x
Acceptor business (AB) program	
A001: Airline	x
B001: Cruise/Steamship	x
F001: Restaurant	x
H001: Lodging	x
M001: Mail Order/Telephone Order	x
OT36: U.S. Other	x
OT37: U.S. Charity Lifecycle 1	x
P001: Beauty Salons	x
R001: Railways	x
S001: Supermarket	x
T001: Telephone	x
U001: Unique	x
V001: Automobile/Vehicle Rental	x
W001: Warehouse Club	x

Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table.

MPP Rate Timeliness

The following timeliness criteria apply to the U.S. region consumer and commercial MPP Rate interchange programs.

GCMS: Three days for all programs in this category (except for certain Mastercard Assigned IDs as determined by Mastercard).

Interchange compliance: None for all programs in this category.

MPP Rate Approval Code

The following approval code criteria apply to the U.S. region consumer MPP Rate interchange programs.

IRD criteria details

IRD and Program Name
IRD ME: MPP Core Rate 1
IRD MU: MPP Core Rate 2
IRD MF: Enhanced Value MPP Rate 1
IRD MV: Enhanced Value MPP Rate 2
IRD MG: World MPP Rate 1
IRD MW: World MPP Rate 2
IRD MH: World High Value MPP Rate 1
IRD MX: World High Value MPP Rate 2
IRD MI: World Elite MPP Rate 1
IRD MY: World Elite MPP Rate 2
Requirement
Required
IRD and Program Name
IRD LC: Regulated MPP Rate 1
IRD LP: Regulated MPP Rate 2
IRD MC: MPP Rate 1
IRD MM: MPP Rate 2
Requirement
Not required

For World Elite (MWE) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World Elite interchange to Mastercard World interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for World interchange programs. For more information about Account Level Management, refer to the *Account Level Management User Manual*.

For World (MCW) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World interchange to Mastercard Enhanced interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for Enhanced interchange programs. For more information about Account Level Management, refer to the *Account Level Management User Manual*.

MPP Rate Magnetic Stripe Data from Authorization Message

The following magnetic stripe criteria apply to the U.S. region consumer MPP Rate interchange programs.

IRD criteria details

IRD and Program Name
IRD LC: Regulated MPP Rate 1
IRD MC: MPP Rate 1
IRD ME: MPP Core Rate 1
IRD MF: Enhanced Value MPP Rate 1
IRD MG: World MPP Rate 1
IRD MH: World High Value MPP Rate 1
IRD MI: World Elite MPP Rate 1
Requirement
Required
IRD and Program Name
IRD LP: Regulated MPP Rate 2
IRD MM: MPP Rate 2
IRD MU: MPP Core Rate 2
IRD MV: Enhanced Value MPP Rate 2
IRD MW: World MPP Rate 2
IRD MX: World High Value MPP Rate 2
IRD MY: World Elite MPP Rate 2

Requirement

Not required

MPP Rate Trace ID

The following trace ID criteria apply to the U.S. region consumer MPP Rate interchange programs.

IRD criteria details

IRD and Program Name

IRD LC: Regulated MPP Rate 1

IRD LP: Regulated MPP Rate 2

IRD MC: MPP Rate 1

IRD ME: MPP Core Rate 1

IRD MU: MPP Core Rate 2

IRD MF: Enhanced Value MPP Rate 1

IRD MM: MPP Rate 2

IRD MV: Enhanced Value MPP Rate 2

IRD MG: World MPP Rate 1

IRD MW: World MPP Rate 2

IRD MH: World High Value MPP Rate 1

IRD MX: World High Value MPP Rate 2

IRD MI: World Elite MPP Rate 1

IRD MY: World Elite MPP Rate 2

Requirement

Required

Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD.

MPP Rate Acceptor business code (MCC)

The following Acceptor business code (MCC) criteria apply to the U.S. region consumer and commercial MPP Rate interchange programs.

Required for all programs in this category.

Must contain an MCC belonging to an AB program previously listed in this section.

MPP Rate Amount Tolerance

The following amount tolerance criteria apply to the U.S. region consumer and commercial MPP Rate interchange programs.

N/A for all programs in this category.

MPP Rate Acceptor information

The following Acceptor criteria apply to the U.S. region consumer and commercial MPP Rate interchange programs.

Acceptor information

Criteria	Requirement
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Not required
Acceptor postal code	Required
Acceptor state, province, or region code	Required 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

MPP Rate Mastercard Assigned ID

The following Mastercard assigned ID criteria apply to the U.S. region consumer and commercial MPP Rate interchange programs.

Required for all programs in this category.

MPP Rate Financial Detail Addendum/1644

The following Financial Detail Addendum/1644 criteria apply to the U.S. region consumer MPP Rate interchange programs.

None for all programs in this category.

MPP Rate Notes

The following criteria notes apply to the U.S. region consumer and commercial MPP Rate interchange programs.

IRD criteria details

IRD and Program Name	
IRD LC: Regulated MPP Rate 1	
IRD MC: MPP Rate 1	
IRD ME: MPP Core Rate 1	
IRD MF: Enhanced Value MPP Rate 1	
IRD MG: World MPP Rate 1	
IRD MH: World High Value MPP Rate 1	
IRD MI: World Elite MPP Rate 1	
Requirement	
These interchange programs are not subject to interchange compliance validation.	
Acquirers must be able to support multiple PDS 0176 (Mastercard Assigned ID) specific rates for each of these interchange programs. These rates are communicated directly to the affected acquirer as needed. Mastercard, working with the affected acquirers, determines the implementation date for these rates.	
Issuers must anticipate receiving variable interchange rates for these interchange programs.	
Transactions qualifying for the Merchant Partner Program attract a designated interchange rate regardless of the product or services in which the account participates. For example, an account participating in Enhanced Value and also qualifying for MPP receives an MPP interchange rate. The same account used at a non-MPP merchant receives the Enhanced Value interchange rate. This applies only to IRD LC and IRD MC.	
Element	Value
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"> 2: Magnetic stripe reader input A: PAN auto-entry via contactless magnetic stripe B: Magnetic stripe reader input; track data captured and passed unaltered C: Online Chip F: Offline Chip M: PAN auto-entry via contactless M/Chip

IRD and Program Name
IRD LP: Regulated MPP Rate 2
IRD MM: MPP Rate 2
IRD MU: MPP Core Rate 2
IRD MV: Enhanced Value MPP Rate 2
IRD MW: World MPP Rate 2
IRD MX: World High Value MPP Rate 2
IRD MY: World Elite MPP Rate 2
Requirement
These interchange programs are not subject to interchange compliance validation.
Acquirers must be able to support multiple PDS 0176 (Mastercard Assigned ID) specific rates for each of these interchange programs. These rates are communicated directly to the affected acquirer as needed. Mastercard, working with the affected acquirers, determines the implementation date for these rates.
Issuers must anticipate receiving variable interchange rates for these interchange programs.
Transactions qualifying for the Merchant Partner Program attract a designated interchange rate regardless of the product or services in which the account participates. For example, an account participating in Enhanced Value and also qualifying for MPP receives an MPP interchange rate. The same account used at a non-MPP merchant receives the Enhanced Value interchange rate. This applies only for IRDs LP and MM.

Passenger Transport

This section lists rates for this interchange program group.

Passenger Transport Card Program ID and GCMS Product ID

The following card program IDs and GCMS product IDs apply to the U.S. region consumer Passenger Transport interchange programs.

IRD criteria details

Product	IRD and Program Name	Card Program ID	GCMS Product ID
Consumer Core Value: Credit	IRD 93: Passenger Transport	MCC	MCC, MCG, MCS, MIU, MPL

Product	IRD and Program Name	Card Program ID	GCMS Product ID
Consumer Core Value: Debit	IRD 93: Passenger Transport	DMC	ACS, MDG, MDH, MDJ, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH
Enhanced Value	IRD RR: Enhanced Passenger Transport	MCC	MCC, MCG, MCS, MCW, MIU, MPL

Passenger Transport MTI, Processing Code, and AB Program

The following message type identifiers (MTIs), processing codes, and Acceptor business (AB) programs apply to the U.S. region consumer Passenger Transport interchange programs.

IRD criteria details

Criteria	IRD 93	IRD RR
Message Type ID		
First and Second Presentments/ 1240	x	x
First and Arbitration Chargebacks/1442	x	x
Processing Code		
00: Purchase (Goods and Services)	x	x
09: Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card Products)	x	
Acceptor business (AB) program		
A001: Airline	x	x

Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table.

Passenger Transport Timeliness

The following timeliness criteria apply to the U.S. region consumer Passenger Transport interchange programs.

GCMS: Nine days for all programs in this category.

Interchange compliance: None for all programs in this category.

Passenger Transport Approval Code

The following approval code criteria apply to the U.S. region consumer Passenger Transport interchange programs.

The approval code in the clearing transaction must exactly match the approval code in the authorization log, except if it is an airline transaction submitted for this program.

Required for all programs in this category

For World (MCW) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World interchange to Mastercard Enhanced interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for Enhanced interchange programs. For more information about Account Level Management, refer to the *Account Level Management User Manual*.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 93: Passenger Transport	IRD 75, 85, 95: Standard
IRD RR: Enhanced Passenger Transport	IRD RU: Enhanced Standard

Passenger Transport Magnetic Stripe Data from Authorization Message

The following magnetic stripe criteria apply to the U.S. region consumer Passenger Transport interchange programs.

Not required for all programs in this category.

Passenger Transport Trace ID

The following trace ID criteria apply to the U.S. region consumer Passenger Transport interchange programs.

Required for all programs in this category

Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 93: Passenger Transport	IRD 75, 85, 95: Standard

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD RR: Enhanced Passenger Transport	IRD RU: Enhanced Standard

Passenger Transport Acceptor business code (MCC)

The following Acceptor business code (MCC) criteria apply to the U.S. region consumer Passenger Transport interchange programs.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 93: Passenger Transport	IRD 75, 85, 95: Standard
IRD RR: Enhanced Passenger Transport	IRD RU: Enhanced Standard

Requirement

Required

Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this section. Interchange compliance accepts any of the following exceptions as a match.

Authorization MCC	Clearing MCC
3000–3350 (Airlines, Airline Carriers)	4511 (Air Carriers, Airlines: not elsewhere classified)
4511 (Air Carriers, Airlines: not elsewhere classified)	3000–3350 (Airlines, Airline Carriers)
4722 (Travel Agencies and Tour Operations)	<ul style="list-style-type: none"> 3000–3350 (Airlines, Airline Carriers) 4511 (Air Carriers, Airlines: not elsewhere classified)

Passenger Transport Amount Tolerance

The following amount tolerance criteria apply to the U.S. region consumer Passenger Transport interchange programs.

N/A for all programs in this category.

Passenger Transport Acceptor information

The following Acceptor criteria apply to the U.S. region consumer Passenger Transport interchange programs.

IRD criteria details

Criteria	Requirement
Acceptor ID code	Required
Acceptor name	Required U.S. acquired airline transactions must provide the abbreviated airline name, not to exceed nine positions.
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 Cannot contain spaces

Passenger Transport Mastercard Assigned ID

The following Mastercard assigned ID criteria apply to the U.S. region consumer Passenger Transport interchange programs.

Not required for all programs in this category.

Passenger Transport Financial Detail Addendum/1644

The following Financial Detail Addendum/1644 criteria apply to the U.S. region consumer Passenger Transport interchange programs.

Airline and Passenger Railways MCCs require the data listed in the following messages:

- Financial Detail Addendum (Passenger Transport Detail: General Ticket Information)/1644:
 - PDS 0505 (Passenger Name)

- PDS 0506 (Ticket Number)
- PDS 0507 (Issuing Carrier)
- Financial Detail Addendum (Passenger Transport Detail: Trip Leg Data)/1644:
 - PDS 0520 (Travel Date)
 - PDS 0521 (Carrier Code)
 - PDS 0522 (Service Class Code)
 - PDS 0523 (City of Origin/Airport Code)
 - PDS 0524 (City of Destination/Airport Code)

For Passenger Railways or Travel Agency MCCs, the following Financial Detail Addendum (Passenger Transport Detail: Rail Data)/1644 data may be provided in place of, or in addition to, the Financial Detail Addendum (Passenger Transport Detail: Trip Leg Data)/1644 data:

- PDS 0505 (Passenger Name)
- PDS 0520 (Travel Date)
- PDS 0664 (Start Station)
- PDS 0665 (Destination Station)
- PDS 0756 (Passenger Description)

Passenger Transport Notes

The following criteria notes apply to the U.S. region consumer Passenger Transport interchange programs.

IRD criteria details

IRD and Program Name
IRD 93: Passenger Transport
Requirement
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.
IRD and Program Name
IRD RR: Enhanced Passenger Transport
Requirement
None

IRD 20: Payment Transaction

Transactions must meet the following requirements to qualify for this U.S. region consumer interchange program.

IRD criteria details

Criteria	Requirement
Card Program ID	DMC, MCC, MSI
GCMS Product ID	<p>Consumer Credit: MCC, MCG, MCS, MCW, MIU, MPL, MWE</p> <p>Consumer debit: ACS, MDG, MDH, MDJ, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH</p> <p>Maestro: MSI</p>
Message Type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing Code	28: Payment Transaction
Acceptor business (AB) program	<ul style="list-style-type: none"> D001: Payment Transactions G001: Government Owned Lottery GAM2: Gaming and Gambling <p>Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table.</p>
Timeliness	None

Criteria	Requirement
Approval Code	<p>Required</p> <p>For World Elite (MWE) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World Elite interchange to Mastercard World interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for World interchange programs. For more information about Account Level Management, refer to the <i>Account Level Management User Manual</i>.</p> <p>For World (MCW) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World interchange to Mastercard Enhanced interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for Enhanced interchange programs. For more information about Account Level Management, refer to the <i>Account Level Management User Manual</i>.</p>
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table</p>
Amount Tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Not required
Acceptor postal code	Required
Acceptor state, province, or region code	<p>Required for transactions occurring in the United States</p> <p>When DE 43 (Acceptor name/location), subfield 6 (Acceptor country code) contains USA, this subfield must contain a valid state code.</p>

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 (Payment Transaction Detail)/1644.

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

Petroleum

This section lists rates for this interchange program group.

Petroleum Card Program ID and GCMS Product ID

The following card program IDs and GCMS product IDs apply to the U.S. region consumer Petroleum interchange programs.

IRD criteria details

Product	IRD and Program Name	Card Program ID	GCMS Product ID
Consumer Core Value: Credit	IRD 61: Petroleum Base	MCC	MCC, MCG, MCS, MIU, MPL
Consumer Core Value: Debit	IRD 27: Petroleum CAT/AFD IRD 28: Petroleum Service Station	DMC	ACS, MDG, MDH, MDJ, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH
Enhanced Value	IRD RW: Enhanced Petroleum Base	MCC	MCC, MCG, MCS, MCW, MIU, MPL
World	IRD 45: World Petroleum Base	MCC	MCW, MWE
World High Value	IRD HX: World High Value Petroleum Base	MCC	MCW
World Elite	IRD WX: World Elite Petroleum Base	MCC	MWE

Petroleum MTI, Processing Code, and AB Program

The following message type identifiers (MTIs), processing codes, and Acceptor business (AB) programs apply to the U.S. region consumer Petroleum interchange programs.

IRD criteria details

Criteria	IRD 61, RW, 45, HX, WX	IRD 27	IRD 28
Message Type ID			
First and Second Presentments/1240	x	x	x

Criteria	IRD 61, RW, 45, HX, WX	IRD 27	IRD 28
First and Arbitration Chargebacks/1442	x	x	x
Processing Code			
00: Purchase (Goods and Services)	x	x	x
09: Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card Products)			x
Acceptor business (AB) program			
PET1: Petroleum CAT/Automated Fuel Dispenser	x	x	
PET2: Petroleum Service Stations	x		x

Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table.

Petroleum Timeliness

The following timeliness criteria apply to the U.S. region consumer Petroleum interchange programs.

GCMS: Two days for all programs in this category.

Interchange compliance: Three days for all programs in this category.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 61: Petroleum Base	IRD 78, 88, 98: Merit I if within 1 day
IRD 27: Petroleum CAT/AFD	IRD 75, 85, 95: Standard if not within 1 day
IRD 28: Petroleum Service Station	
IRD RW: Enhanced Petroleum Base	IRD RP: Enhanced Merit I if within 1 day
	IRD RU: Enhanced Standard if not within 1 day

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 45: World Petroleum Base	IRD 02: World Merit I if within 1 day IRD 01: World Standard if not within 1 day
IRD HX: World High Value Petroleum Base	IRD HB: World High Value Merit I if within 1 day IRD HA: World High Value Standard if not within 1 day
IRD WX: World Elite Petroleum Base	IRD WB: World Elite Merit I if within 1 day IRD WA: World Elite Standard if not within 1 day

Petroleum Approval Code

The following approval code criteria apply to the U.S. region consumer Petroleum interchange programs.

Required for all programs in this category

For World Elite (MWE) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World Elite interchange to Mastercard World interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for World interchange programs. For more information about Account Level Management, refer to the *Account Level Management User Manual*.

For World (MCW) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World interchange to Mastercard Enhanced interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for Enhanced interchange programs. For more information about Account Level Management, refer to the *Account Level Management User Manual*.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 61: Petroleum Base	IRD 75, 85, 95: Standard
IRD 27: Petroleum CAT/AFD	
IRD 28: Petroleum Service Station	
IRD RW: Enhanced Petroleum Base	IRD RU: Enhanced Standard
IRD 45: World Petroleum Base	IRD 01: World Standard
IRD HX: World High Value Petroleum Base	IRD HA: World High Value Standard

IRD WX: World Elite Petroleum Base

IRD WA: World Elite Standard

Petroleum Magnetic Stripe Data from Authorization Message

The following magnetic stripe criteria apply to the U.S. region consumer Petroleum interchange programs.

Programs are adjusted as follows when one of the following conditions is present. For purposes of the following conditions, a First Presentment/1240, PDS 0023 value of NA, plus a space is considered a match to an Authorization Request/0100, DE 61 (Point-of-Service [POS] Data), subfield 10 (CAT Cardholder-Activated Terminal Level), value of zero:

- DE 61, subfield 10 in the Authorization Request/0100 is not a value of 0, 1, 2, or 7.
- The value in DE 61, subfield 10 in the Authorization Request/0100 does not equal the value in PDS 0023 of the First Presentment/1240.
- All the following occur:
 - DE 61, subfield 10 in the Authorization Request/0100 is a value of 0 and PDS 0023 in the First Presentment/1240 is a value of NA plus a space; or DE 61, subfield 10 is a value of 1 and PDS 0023 is a value of CT1; or DE 61, subfield 10 is a value of 2 and PDS 0023 is a value of CT2.
 - The magnetic stripe is not present.
- All the following occur:
 - DE 61, subfield 10 in the Authorization Request/0100 is a value of 7.
 - PDS 0023 in the First Presentment/1240 is a value of CT7.
 - The magnetic stripe is present.
- All the following occur:
 - DE 61, subfield 10 in the Authorization Request/0100 is not a value of 1 or 2.
 - The transaction is submitted with MCC 5542 (Fuel Dispenser, Automated).
 - The magnetic stripe is present.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 61: Petroleum Base	IRD 78, 88, 98: Merit I
IRD 27: Petroleum CAT/AFD	
Requirement Required, except when PDS 0023 (Terminal Type) is CT7 (CAT level 7 [transponders]) Automated Fuel Dispenser (AFD) transactions are exempt from the magnetic stripe test.	
IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 28: Petroleum Service Station	IRD 78, 88, 98: Merit I

Requirement	
Required, except when PDS 0023 (Terminal Type) is CT7 (CAT level 7 [transponders])	
IRD and Program Name	Interchange Compliance Failure Adjustment
IRD RW: Enhanced Petroleum Base	IRD RP: Enhanced Merit I
IRD 45: World Petroleum Base	IRD 02: World Merit I
IRD HX: World High Value Petroleum Base	IRD HB: World High Value Merit I
IRD WX: World Elite Petroleum Base	IRD WB: World Elite Merit I
Requirement	
Required, except when PDS 0023 (Terminal Type) is CT7 (CAT level 7 [transponders])	
Automated Fuel Dispenser (AFD) transactions are exempt from the magnetic stripe test.	

Petroleum Trace ID

The following trace ID criteria apply to the U.S. region consumer Petroleum interchange programs.

Required for all programs in this category.

Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 61: Petroleum Base	IRD 75, 85, 95: Standard
IRD 27: Petroleum CAT/AFD	
IRD 28: Petroleum Service Station	
IRD RW: Enhanced Petroleum Base	IRD RU: Enhanced Standard
IRD 45: World Petroleum Base	IRD 01: World Standard
IRD HX: World High Value Petroleum Base	IRD HA: World High Value Standard
IRD WX: World Elite Petroleum Base	IRD WA: World Elite Standard

Petroleum Acceptor business code (MCC)

The following Acceptor business code (MCC) criteria apply to the U.S. region consumer Petroleum interchange programs.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 61: Petroleum Base	IRD 75, 85, 95: Standard
IRD RW: Enhanced Petroleum Base	IRD RU: Enhanced Standard
IRD 45: World Petroleum Base	IRD 01: World Standard
IRD HX: World High Value Petroleum Base	IRD HA: World High Value Standard
IRD WX: World Elite Petroleum Base	IRD WA: World Elite Standard
Requirement	
Required	
Must contain one of the following MCCs:	
<ul style="list-style-type: none">• MCC 5541 (Service Stations [with or without Ancillary Services])• MCC 5542 (Fuel Dispenser, Automated)	
IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 27: Petroleum CAT/AFD	IRD 75, 85, 95: Standard
Requirement	
Required	
Must contain MCC 5542 (Fuel Dispenser, Automated)	
IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 28: Petroleum Service Station	IRD 75, 85, 95: Standard
Requirement	
Required	
Must contain MCC 5541 (Service Stations [with or without Ancillary Services])	

Petroleum Amount Tolerance

The following amount tolerance criteria apply to the U.S. region consumer Petroleum interchange programs.

N/A for all programs in this category.

Some MCCs are exempt from all amount tolerance tests. A list of those MCCs are in Amount Tolerance Test.

Petroleum Acceptor information

The following Acceptor criteria apply to the U.S. region consumer Petroleum interchange programs.

IRD criteria details

Criteria	Requirement
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (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

Petroleum Mastercard Assigned ID

The following Mastercard assigned ID criteria apply to the U.S. region consumer Petroleum interchange programs.

Not required for all programs in this category.

Petroleum Financial Detail Addendum/1644

The following Financial Detail Addendum/1644 criteria apply to the U.S. region consumer Petroleum interchange programs.

None for all programs in this category.

Petroleum Notes

The following criteria notes apply to the U.S. region consumer Petroleum interchange programs.

IRD criteria details

IRD and Program Name

IRD 61: Petroleum Base

IRD RW: Enhanced Petroleum Base

IRD 45: World Petroleum Base

IRD HX: World High Value Petroleum Base

IRD WX: World Elite Petroleum Base

Requirement

For transactions submitted with MCC 5542 (Fuel Dispenser, Automated):

- The authorization message must contain valid magnetic stripe data.
- A CAT Level Indicator of 1, 2, or 7 must be present in the Authorization Request/0100.
- In the First Presentment/1240, PDS 0023 (Terminal Type) must contain a value of CT1, CT2, or CT7.
- In the First Chargeback/1442, Second Presentment/1240, and Arbitration Chargeback/1442, DE 42 (Acceptor ID code) is required.

For transactions submitted with MCC 5541 (Service Stations [with or without Ancillary Services]), the transaction must be one of the following:

- Magnetic stripe read and identified with a CAT level of NA plus a space, CT1, or CT2.
 - Initiated through transponder and identified with a CAT level of CT7.
-

IRD and Program Name

IRD 27: Petroleum CAT/AFD

Requirement

Transactions initiated must be magnetic stripe read and identified with a CAT level of CT1, CT2, or CT7.

DE 42 (Acceptor ID code) is required in First Chargeback/1442, Second Presentment/1240, and Arbitration Chargeback/1442 transactions submitted for this interchange program when DE 26 Acceptor business code [MCC] contains a value of 5542 (Fuel Dispenser, Automated).

IRD and Program Name

IRD 28: Petroleum Service Station

Requirement

Transactions initiated through transponder must be identified with a CAT level of CT7.

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.

IRD 57: Consumer Private Label

Transactions must meet the following requirements to qualify for this U.S. region consumer interchange program.

IRD criteria details

Criteria	Requirement
Card Program ID	PVL
GCMS Product ID	Consumer Credit: PVA, PVB, PVC, PVD, PVE, PVF, PVG, PVH, PVI, PVJ, PVL
Message Type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First Chargeback/1442
Processing Code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return) 28: Payment Transaction (valid only with AB program D001)
Acceptor business (AB) program	<ul style="list-style-type: none"> A001: Airline B001: Cruise/Steamship D001: Payment Transaction (valid only for processing code 28) F001: Restaurant H001: Lodging M001: Mail Order/Telephone Order OTH1: Other P001: Beauty Salons R001: Railways S001: Supermarket T001: Telephone U001: Unique V001: Automobile/Vehicle Rental W001: Warehouse Club <p>Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table.</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 U.S.-acquired airline transactions must provide the abbreviated airline name, not to exceed nine positions.
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
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.

Criteria	Requirement
Notes	None

Public Sector

This section lists rates for this interchange program group.

Public Sector Card Program ID and GCMS Product ID

The following card program IDs and GCMS product IDs apply to the U.S. region consumer Public Sector interchange programs.

IRD criteria details

Product	IRD and Program Name	Card Program ID	GCMS Product ID
Consumer Core Value	IRD 22: Public Sector	MCC	MCC, MCG, MCS, MIU, MPL
Enhanced Value	IRD RK: Enhanced Public Sector	MCC	MCC, MCG, MCS, MCW, MIU, MPL
World	IRD 56: World Public Sector	MCC	MCW, MWE
World High Value	IRD HP: World High Value Public Sector	MCC	MCW
World Elite	IRD WP: World Elite Public Sector	MCC	MWE

Public Sector MTI, Processing Code, and AB Program

The following message type identifiers (MTIs), processing codes, and Acceptor business (AB) programs apply to the U.S. region consumer Public Sector interchange programs.

IRD criteria details

Message Type ID	
First and Second Presentments/1240	x
First and Arbitration Chargebacks/1442	x
Processing Code	
00: Purchase (Goods and Services)	x

Acceptor business (AB) program	
G001: Government Owned Lottery	x
PS01: Public Sector	x
R001: Railways	x

Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table.

Public Sector Timeliness

The following timeliness criteria apply to the U.S. region consumer Public Sector interchange programs.

GCMS: Three days for all programs in this category.

Interchange compliance: Four days for all programs in this category.

If the criteria in the following table are met, transactions submitted for all programs in this category are exempt from the timeliness test.

IRD criteria details

Element	Value
DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability)	One of the following: <ul style="list-style-type: none"> A: PAN auto-entry via contactless magnetic stripe M: PAN auto-entry via contactless M/Chip
DE 22, subfield 3 (Terminal Data: Card Capture Capability)	0: No capture capability
DE 22, subfield 4 (Terminal Operating Environment)	2: On Acceptor premises; unattended terminal
DE 22, subfield 5 (Cardholder Present Data)	0: Cardholder present
DE 22, subfield 6 (Card Present Data)	1: Card present
DE 22, subfield 7 (Card Data: Input Mode)	One of the following: <ul style="list-style-type: none"> A: PAN auto-entry via contactless magnetic stripe M: PAN auto-entry via contactless M/Chip

Element	Value
DE 26 (Acceptor business code [MCC])	<ul style="list-style-type: none"> 4111: Transportation, Suburban and Local Commuter Passenger, including Ferries 4131: Bus Lines 4784: Bridge and Road Fees, Tolls

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 22: Public Sector	IRD 78, 88, 98: Merit I if within 1 day IRD 75, 85, 95: Standard if not within 1 day
IRD RK: Enhanced Public Sector	IRD RP: Enhanced Merit I if within 1 day IRD RU: Enhanced Standard if not within 1 day
IRD 56: World Public Sector	IRD 02: World Merit I if within 1 day IRD 01: World Standard if not within 1 day
IRD HP: World High Value Public Sector	IRD HB: World High Value Merit I if within 1 day IRD WA: World High Value Standard if not within 1 day
IRD WP: World Elite Public Sector	IRD WB: World Elite Merit I if within 1 day IRD WA: World Elite Standard if not within 1 day

Public Sector Approval Code

The following approval code criteria apply to the U.S. region consumer Public Sector interchange programs.

Required for all programs in this category

For World Elite (MWE) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World Elite interchange to Mastercard World interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for World interchange programs. For more information about Account Level Management, refer to the *Account Level Management User Manual*.

For World (MCW) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World interchange to Mastercard Enhanced interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for Enhanced interchange programs. For more

information about Account Level Management, refer to the *Account Level Management User Manual*.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 22: Public Sector	IRD 75, 85, 95: Standard
IRD RK: Enhanced Public Sector	IRD RU: Enhanced Standard
IRD 56: World Public Sector	IRD 01: World Standard
IRD HP: World High Value Public Sector	IRD HA: World High Value Standard
IRD WP: World Elite Public Sector	IRD WA: World Elite Standard

Public Sector Magnetic Stripe Data from Authorization Message

The following magnetic stripe criteria apply to the U.S. region consumer Public Sector interchange programs.

Not required for all programs in this category.

Public Sector Trace ID

The following trace ID criteria apply to the U.S. region consumer Public Sector interchange programs.

Required for all programs in this category.

Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 22: Public Sector	IRD 75, 85, 95: Standard
IRD RK: Enhanced Public Sector	IRD RU: Enhanced Standard
IRD 56: World Public Sector	IRD 01: World Standard
IRD HP: World High Value Public Sector	IRD HA: World High Value Standard
IRD WP: World Elite Public Sector	IRD WA: World Elite Standard

Public Sector Acceptor business code (MCC)

The following Acceptor business code (MCC) criteria apply to the U.S. region consumer Public Sector interchange programs.

Required for all programs in this category. Must contain one of the following MCCs:

- MCC 4111 (Transportation, Suburban and Local Commuter Passenger, including Ferries)
- MCC 4112 (Passenger Railways)
- MCC 4784 (Bridge and Road Fees, Tolls)
- MCC 7800 (Government Owned Lottery)
- MCC 9211 (Court Costs including Alimony and Child Support)
- MCC 9222 (Fines)
- MCC 9223 (Bail and Bond Payments)
- MCC 9311 (Tax Payment)
- MCC 9399 (Government Services: not elsewhere classified)
- MCC 9402 (Postal Services: Government Only)

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 22: Public Sector	IRD 75, 85, 95: Standard
IRD RK: Enhanced Public Sector	IRD RU: Enhanced Standard
IRD 56: World Public Sector	IRD 01: World Standard
IRD HP: World High Value Public Sector	IRD HA: World High Value Standard
IRD WP: World Elite Public Sector	IRD WA: World Elite Standard

Public Sector Amount Tolerance

The following amount tolerance criteria apply to the U.S. region consumer Public Sector interchange programs.

Required for all programs in this category.

10%

If the criteria in the following table are met, transactions submitted for all programs in this category are exempt from the amount tolerance test.

IRD criteria details

Element	Value
DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability)	One of the following: <ul style="list-style-type: none"> A: PAN auto-entry via contactless magnetic stripe M: PAN auto-entry via contactless M/Chip
DE 22, subfield 3 (Terminal Data: Card Capture Capability)	0: No capture capability
DE 22, subfield 4 (Terminal Operating Environment)	2: On Acceptor premises; unattended terminal
DE 22, subfield 5 (Cardholder Present Data)	0: Cardholder present
DE 22, subfield 6 (Card Present Data)	1: Card present
DE 22, subfield 7 (Card Data: Input Mode)	One of the following: <ul style="list-style-type: none"> A: PAN auto-entry via contactless magnetic stripe M: PAN auto-entry via contactless M/Chip
DE 26 (Acceptor business code [MCC])	4111: Transportation, Suburban and Local Commuter Passenger, including Ferries

Some MCCs are exempt from all amount tolerance tests. A list of those MCCs are in Amount Tolerance Test.

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 22: Public Sector	IRD 75, 85, 95: Standard
IRD RK: Enhanced Public Sector	IRD RU: Enhanced Standard
IRD 56: World Public Sector	IRD 01: World Standard
IRD HP: World High Value Public Sector	IRD HA: World High Value Standard
IRD WP: World Elite Public Sector	IRD WA: World Elite Standard

Public Sector Acceptor information

The following Acceptor criteria apply to the U.S. region consumer Public Sector interchange programs.

IRD criteria details

Criteria	Requirement
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (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

Public Sector Mastercard Assigned ID

The following Mastercard assigned ID criteria apply to the U.S. region consumer Public Sector interchange programs.

Not required for all programs in this category.

Public Sector Financial Detail Addendum/1644

The following Financial Detail Addendum/1644 criteria apply to the U.S. region consumer Public Sector interchange programs.

None for all programs in this category.

Public Sector Notes

The following criteria notes apply to the U.S. region consumer Public Sector interchange programs.

None for all programs in this category.

IRD EZ: Consumer Rebate

Transactions must meet the following requirements to qualify for this U.S. region consumer interchange program.

IRD criteria details

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	<p>Consumer Credit: MCC, MCG, MCS, MCW, MFB, MFD, MFE, MFL, MIU, MPL, MWE</p> <p>Consumer debit: ACS, MDG, MDH, MDJ, MDO, MDP, MDR, MDS, MDU, MEP, MHA, MHB, MHH, MIP, MIS, MPA, MPF, MPG, MPJ, MPM, MPN, MPO, MPP, MPQ, MPR, MPT, MPV, MPX, MPY, MRH, MUP, MUS, MXG, MXP</p>
Message Type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing Code	28: Payment Transaction
Acceptor business (AB) program	<p>D001: Payment Transactions</p> <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 Acceptor business (AB) program previously listed in this table</p>
Amount Tolerance	N/A
Acceptor ID ode	Required
Acceptor name	Required
Acceptor street address	Required

Criteria	Requirement
Acceptor city name	Not required
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	Not required
Financial Detail Addendum/1644	Not required
Notes	The payment service provider must be a qualified and registered Payment Transaction service provider. In the First Presentment/1240: <ul style="list-style-type: none"> • PDS 0170 (Acceptor inquiry information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number. • PDS 0173 (Legal Corporate Name) is required. • PDS 0175 (Acceptor URL) should contain the customer URL.

Regulated POS Debit

This section describes qualifying criteria for this interchange program.

Regulated POS Debit Card Program ID and GCMS Product ID

The following card program IDs and GCMS product IDs apply to the U.S. region consumer Regulated POS Debit interchange programs.

IRD criteria details

Product	IRD and Program Name	Card Program ID	GCMS Product ID
Consumer Core and Enhanced Value: Credit	IRD LD: Regulated POS Debit	MCC	MIU, MRC, MRG
	IRD LF: Regulated POS Debit with Fraud Adjustment		
	IRD LS: Regulated POS Debit Small Ticket		
	IRD LT: Regulated POS Debit Small Ticket with Fraud Adjustment		
Consumer Core Value: Debit	IRD LD: Regulated POS Debit	DMC	ACS, MDG, MDH, MDJ, MDO, MDP, MDS, MDU, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH
	IRD LF: Regulated POS Debit with Fraud Adjustment		
	IRD LS: Regulated POS Debit Small Ticket		
	IRD LT: Regulated POS Debit Small Ticket with Fraud Adjustment		

Regulated POS Debit MTI, Processing Code, and AB Program

The following message type identifiers (MTIs), processing codes, and acceptor business (AB) programs apply to the U.S. region consumer and commercial Regulated POS Debit interchange programs.

Details

Criteria	IRD LD, LF	IRD LS, LT
Message Type ID		
First and Second Presentments/ 1240	x	x
First and Arbitration Chargebacks/1442	x	x
Processing Code		
00: Purchase (Goods and Services)	x	x
09: Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card Products)	x	x
18: Unique Transaction (requires unique MCC)	x	x
20: Credit (Purchase Return)	x	x
Acceptor business (AB) program		
A001: Airline	x	
B001: Cruise/Steamship	x	
F001: Restaurant	x	
H001: Lodging	x	
M001: Mail Order/Telephone Order	x	
OTH1: Other	x	
P001: Beauty Salons	x	
R001: Railways	x	
S001: Supermarket	x	
ST02: Regulated Small Ticket: U.S. Region and U.S. Territories		x
T001: Telephone	x	

Criteria	IRD LD, LF	IRD LS, LT
U001: Unique	x	
V001: Automobile/Vehicle Rental	x	
W001: Warehouse Club	x	

Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table.

Regulated POS Debit Timeliness

The following timeliness criteria apply to the U.S. region consumer and commercial Regulated POS Debit interchange programs.

Timeliness

IRD and Program Name
IRD LD: Regulated POS Debit
IRD LF: Regulated POS Debit with Fraud Adjustment
Requirement
GCMS: None
Interchange compliance: None
IRD and Program Name
IRD LS: Regulated POS Debit Small Ticket
IRD LT: Regulated POS Debit Small Ticket with Fraud Adjustment
Requirement
GCMS: Two days
Interchange compliance: None

Regulated POS Debit Approval Code

The following approval code criteria apply to the U.S. region consumer and commercial Regulated POS Debit interchange programs.

Criteria

IRD and Program Name

IRD LD: Regulated POS Debit

IRD LF: Regulated POS Debit with Fraud Adjustment

Requirement

Not required

IRD and Program Name

IRD LS: Regulated POS Debit Small Ticket

IRD LT: Regulated POS Debit Small Ticket with Fraud Adjustment

Requirement

Required for Processing Codes 00, 09, and 18

Not required for Processing Code 20

Regulated POS Debit Magnetic Stripe Data from Authorization Message

The following magnetic stripe criteria apply to the U.S. region consumer and commercial Regulated POS Debit interchange programs.

Criteria

IRD and Program Name

IRD LD: Regulated POS Debit

IRD LF: Regulated POS Debit with Fraud Adjustment

Requirement

Not required

IRD and Program Name

IRD LS: Regulated POS Debit Small Ticket

IRD LT: Regulated POS Debit Small Ticket with Fraud Adjustment

Requirement

Required

Regulated POS Debit Trace ID

The following trace ID criteria apply to the U.S. region consumer and commercial Regulated POS Debit interchange programs.

Criteria

IRD and Program Name
IRD LD: Regulated POS Debit
IRD LF: Regulated POS Debit with Fraud Adjustment
Requirement
Not required
If present, the Banknet Date must contain a valid date in the format MMDD.
IRD and Program Name
IRD LS: Regulated POS Debit Small Ticket
IRD LT: Regulated POS Debit Small Ticket with Fraud Adjustment
Requirement
Required for Processing Codes 00, 09, and 18
Not required for Processing Code 20
If present, the Banknet Date must contain a valid date in the format MMDD.

Regulated POS Debit Acceptor business code (MCC)

The following acceptor business code (MCC) criteria apply to the U.S. region consumer and commercial Regulated POS Debit interchange programs.

Required for all programs in this category.

Must contain an MCC belonging to an AB program previously listed in this section.

Regulated POS Debit Amount Tolerance

The following amount tolerance criteria apply to the U.S. region consumer and commercial Regulated POS Debit interchange programs.

N/A for all programs in this category.

Regulated POS Debit Acceptor information

The following acceptor criteria apply to the U.S. region consumer and commercial Regulated POS Debit interchange programs.

Criteria

Criteria	Requirement
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (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)

Regulated POS Debit Mastercard Assigned ID

The following Mastercard assigned ID criteria apply to the U.S. region consumer and commercial Regulated POS Debit interchange programs.

Criteria

IRD and Program Name
IRD LD: Regulated POS Debit
IRD LF: Regulated POS Debit with Fraud Adjustment
Requirement
The Mastercard Assigned ID is present for certain merchants (MCC 8398: Organizations, Charitable and Social Service) that are provided a Mastercard Assigned ID as outlined in <i>U.S. Region Interchange Bulletin</i> , June 2013 when used for charitable donations.

IRD and Program Name

IRD LS: Regulated POS Debit Small Ticket

IRD LT: Regulated POS Debit Small Ticket with Fraud Adjustment

Requirement

Not required

Regulated POS Debit Financial Detail Addendum/1644

The following Financial Detail Addendum/1644 criteria apply to the U.S. region consumer and commercial Regulated POS Debit interchange programs.

When submitted for a commercial card transaction, all MCCs require the following Financial Data Addendum (Corporate Card Common Data Requirements)/1644 data:

- PDS 0595 (Acceptor Type)
- PDS 0596 (Acceptor Tax ID)

Regulated POS Debit Notes

The following criteria notes apply to the U.S. region consumer and commercial Regulated POS Debit interchange programs.

Notes

IRD and Program Name

IRD LD: Regulated POS Debit

IRD LF: Regulated POS Debit with Fraud Adjustment

Requirement

To qualify for IRD LD: Regulated POS Debit, the issuer must have a regulatory status of B (Base Regulated) associated with the account range.

To qualify for IRD LF: Regulated POS Debit with Fraud Adjustment, the issuer must have a regulatory status of 1 (Base with Fraud Protected) associated with the account range.

These interchange programs are not subject to interchange compliance validation.

These programs are valid for regulated transactions between 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.

Issuers of Mastercard® or Maestro® debit or prepaid must register with Mastercard to certify their regulatory status.

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.

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.

IRD and Program Name

IRD LS: Regulated POS Debit Small Ticket

IRD LT: Regulated POS Debit Small Ticket with Fraud Adjustment

Requirement

To qualify for IRD LS: Regulated POS Debit Small Ticket, the issuer must have a regulatory status of B (Base Regulated) associated with the account range.

To qualify for IRD LT: Regulated POS Debit Small Ticket with Fraud Adjustment, the issuer must have a regulatory status of 1 (Base with Fraud Protected) associated with the account range.

These interchange programs are not subject to interchange compliance validation.

These programs are valid for regulated transactions between 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.

The transaction amount must be equal to or less than USD 10.

The card and cardholder must be present at the time of the transaction, and the transaction must be face-to-face.

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.

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.

Restaurant

This section describes qualifying criteria for this interchange program.

Restaurant Card Program ID and GCMS Product ID

The following card program IDs and GCMS product IDs apply to the U.S. region consumer Restaurant interchange programs.

IRD criteria details

Product	IRD and Program Name	Card Program ID	GCMS Product ID
Consumer Core Value	IRD 26: Restaurant	DMC	ACS, MDG, MDH, MDJ, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH

Product	IRD and Program Name	Card Program ID	GCMS Product ID
World	IRD 58: World Restaurant	MCC	MCW, MWE
World High Value	IRD HQ: World High Value Restaurant	MCC	MCW
World Elite	IRD WQ: World Elite Restaurant	MCC	MWE

Restaurant MTI, Processing Code, and AB Program

The following message type identifiers (MTIs), processing codes, and Acceptor business (AB) programs apply to the U.S. region consumer Restaurant interchange programs.

IRD criteria details

Criteria	IRD 26	IRD 58, HQ, WQ
Message Type ID		
First and Second Presentments/1240	x	x
First and Arbitration Chargebacks/1442	x	x
Processing Code		
00: Purchase (Goods and Services)	x	x
09: Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card Products)	x	
Acceptor business (AB) program		
RT01: Special Restaurant	x	
RT02: Special Restaurant 2		x

Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table.

Restaurant Timeliness

The following timeliness criteria apply to the U.S. region consumer Restaurant interchange programs.

GCMS: Two days for all programs in this category.

Interchange compliance: Three days for all programs in this category.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 26: Restaurant	IRD 78, 88, 98: Merit I if within 1 day IRD 75, 85, 95: Standard if not within 1 day
IRD 58: World Restaurant	IRD 96: World T&E if transaction meets submission requirements; otherwise adjustment to IRD 01: World Standard
IRD HQ: World High Value Restaurant	IRD HR: World High Value T&E if transaction meets submission requirements; otherwise adjust to IRD HA: World High Value Standard
IRD WQ: World Elite Restaurant	IRD WR: World Elite T&E if transaction meets submission requirements; otherwise adjust to IRD WA: World Elite Standard

Restaurant Approval Code

The following approval code criteria apply to the U.S. region consumer Restaurant interchange programs.

Required for all programs in this category

For World Elite (MWE) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World Elite interchange to Mastercard World interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for World interchange programs. For more information about Account Level Management, refer to the *Account Level Management User Manual*.

For World (MCW) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World interchange to Mastercard Enhanced interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for Enhanced interchange programs. For more information about Account Level Management, refer to the *Account Level Management User Manual*.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 26: Restaurant	IRD 75, 85, 95: Standard

IRD 58: World Restaurant	IRD 01: World Standard
IRD HQ: World High Value Restaurant	IRD HA: World High Value Standard
IRD WQ: World Elite Restaurant	IRD WA: World Elite Standard

Restaurant Magnetic Stripe Data from Authorization Message

The following magnetic stripe criteria apply to the U.S. region consumer Restaurant interchange programs.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 26: Restaurant	IRD 78, 88, 98: Merit I
Requirement	
Required, except when the transaction is initiated through transponder (CAT level CT7)	
IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 58: World Restaurant	IRD 96: World T&E if transaction meets submission requirements; otherwise adjustment to IRD 01: World Standard
IRD HQ: World High Value Restaurant	IRD HR: World High Value T&E if transaction meets submission requirements; otherwise adjust to IRD HA: World High Value Standard
IRD WQ: World Elite Restaurant	IRD WR: World Elite T&E if transaction meets submission requirements; otherwise adjust to IRD WA: World Elite Standard
Requirement	
Required	

Restaurant Trace ID

The following trace ID criteria apply to the U.S. region consumer Restaurant interchange programs.

Required for all programs in this category.

Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 26: Restaurant	IRD 75, 85, 95: Standard
IRD 58: World Restaurant	IRD 01: World Standard
IRD HQ: World High Value Restaurant	IRD HA: World High Value Standard
IRD WQ: World Elite Restaurant	IRD WA: World Elite Standard

Restaurant Acceptor business code (MCC)

The following Acceptor business code (MCC) criteria apply to the U.S. region consumer Restaurant interchange programs.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 26: Restaurant	IRD 75, 85, 95: Standard
Requirement Required Must contain one of the following MCCs: <ul style="list-style-type: none"> • MCC 5812 (Eating Places, Restaurants) • MCC 5814 (Fast Food Restaurants) 	
IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 58: World Restaurant	IRD 01: World Standard
IRD HQ: World High Value Restaurant	IRD HA: World High Value Standard
IRD WQ: World Elite Restaurant	IRD WA: World Elite Standard
Requirement Required Must contain MCC 5812 (Eating Places, Restaurants)	

Restaurant Amount Tolerance

The following amount tolerance criteria apply to the U.S. region consumer Restaurant interchange programs.

N/A for all programs in this category.

Restaurant Acceptor information

The following Acceptor criteria apply to the U.S. region consumer Restaurant interchange programs.

IRD criteria details

Criteria	Requirement
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (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

Restaurant Mastercard Assigned ID

The following Mastercard assigned ID criteria apply to the U.S. region consumer Restaurant interchange programs.

Not required for all programs in this category.

Restaurant Financial Detail Addendum/1644

The following Financial Detail Addendum/1644 criteria apply to the U.S. region consumer Restaurant interchange programs.

None for all programs in this category.

Restaurant Notes

The following criteria notes apply to the U.S. region consumer Restaurant interchange programs.

IRD criteria details

IRD and Program Name

IRD 26: Restaurant

Requirement

Transactions initiated through transponder must be identified with a CAT level of CT7.

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.

IRD and Program Name

IRD 58: World Restaurant

IRD HQ: World High Value Restaurant

IRD WQ: World Elite Restaurant

Requirement

The card and cardholder must be present at the time of the transaction and the transaction must be face-to-face.

For MCC 5812 (Eating Places, Restaurants), only transactions with DE 4 (Amount, Transaction) equal to or less than USD 60.00 will be accepted.

Service Industries

This section describes qualifying criteria for this interchange program.

Service Industries Card Program ID and GCMS Product ID

The following card program IDs and GCMS product IDs apply to the U.S. region consumer Service Industries interchange programs.

IRD criteria details

Product	IRD and Program Name	Card Program ID	GCMS Product ID
Consumer Core Value: Credit	IRD 90: Service Industries	MCC	MCC, MCG, MCS, MIU, MPL
Consumer Core Value: Debit	IRD 90: Service Industries	DMC	MDG, MDH, MDJ, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH

Product	IRD and Program Name	Card Program ID	GCMS Product ID
Enhanced Value	IRD RM: Enhanced Service Industries	MCC	MCC, MCG, MCS, MCW, MIU, MPL
World	IRD 55: World Service Industries	MCC	MCW, MWE
World High Value	IRD HO: World High Value Service Industries	MCC	MCW
World Elite	IRD WO: World Elite Service Industries	MCC	MWE

Service Industries MTI, Processing Code, and AB Program

The following message type identifiers (MTIs), processing codes, and Acceptor business (AB) programs apply to the U.S. region consumer Service Industries interchange programs.

Details

Message Type ID	
First and Second Presentments/1240	x
First and Arbitration Chargebacks/1442	x
Processing Code	
00: Purchase (Goods and Services)	x
Acceptor business (AB) Program	
SI02: Service Industries Version 2	x

Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table.

Service Industries Timeliness

The following timeliness criteria apply to the U.S. region consumer Service Industries interchange programs.

GCMS: Two days for all programs in this category.

Interchange compliance: Three days for all programs in this category.

Interchange compliance failure adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 90: Service Industries	IRD 78, 88, 98: Merit I if within 1 day IRD 75, 85, 95: Standard if not within 1 day
IRD RM: Enhanced Service Industries	IRD RP: Enhanced Merit I if within 1 day IRD RU: Enhanced Standard if not within 1 day
IRD 55: World Service Industries	IRD 02: World Merit I if within 1 day IRD 01: World Standard if not within 1 day
IRD HO: World High Value Service Industries	IRD HB: World High Value Merit I if within 1 day IRD HA: World High Value Standard if not within 1 day
IRD WO: World Elite Service Industries	IRD WB: World Elite Merit I if within 1 day IRD WA: World Elite Standard if not within 1 day

Service Industries Approval Code

The following approval code criteria apply to the U.S. region consumer Service Industries interchange programs.

Required for all programs in this category

For World Elite (MWE) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World Elite interchange to Mastercard World interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for World interchange programs. For more information about Account Level Management, refer to the *Account Level Management User Manual*.

For World (MCW) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World interchange to Mastercard Enhanced interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for Enhanced interchange programs. For more information about Account Level Management, refer to the *Account Level Management User Manual*.

Interchange compliance failure adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
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IRD 90: Service Industries	IRD 75, 85, 95: Standard
IRD RM: Enhanced Service Industries	IRD RU: Enhanced Standard
IRD 55: World Service Industries	IRD 01: World Standard
IRD HO: World High Value Service Industries	IRD HA: World High Value Standard
IRD WO: World Elite Service Industries	IRD WA: World Elite Standard

Service Industries Magnetic Stripe Data from Authorization Message

The following magnetic stripe criteria apply to the U.S. region consumer Service Industries interchange programs.

Must not be present for all programs.

Transactions submitted for one of the following programs that show that the magnetic stripe was present, (excluding DE 22 [Point-of-Service] Entry Mode, subfield 1 [POS Terminal PAN Entry Mode], value of 02), are adjusted as follows.

Interchange compliance failure adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 90: Service Industries	IRD 70, 80: Merit III Base
IRD RM: Enhanced Service Industries	IRD RA: Enhanced Merit III Base
IRD 55: World Service Industries	IRD 04: World Merit III Base
IRD HO: World High Value Service Industries	IRD HD: World High Value Merit III Base
IRD WO: World Elite Service Industries	IRD WD: World Elite Merit III Base

Service Industries Trace ID

The following trace ID criteria apply to the U.S. region consumer Service Industries interchange programs.

Required for all programs in this category

Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 90: Service Industries	IRD 75, 85, 95: Standard

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD RM: Enhanced Service Industries	IRD RU: Enhanced Standard
IRD 55: World Service Industries	IRD 01: World Standard
IRD HO: World High Value Service Industries	IRD HA: World High Value Standard
IRD WO: World Elite Service Industries	IRD WA: World Elite Standard

Service Industries Acceptor business code (MCC)

The following Acceptor business code (MCC) criteria apply to the U.S. region consumer Service Industries interchange programs.

Required for all programs in this category

Must contain one of the following MCCs:

- MCC 4814 (Telecommunication Services including but not limited to prepaid phone services and recurring phone services)
- MCC 4899 (Cable, Satellite, and Other Pay Television and Radio Services)

Interchange compliance failure adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 90: Service Industries	IRD 75, 85, 95: Standard
IRD RM: Enhanced Service Industries	IRD RU: Enhanced Standard
IRD 55: World Service Industries	IRD 01: World Standard
IRD HO: World High Value Service Industries	IRD HA: World High Value Standard
IRD WO: World Elite Service Industries	IRD WA: World Elite Standard

Service Industries Amount Tolerance

The following amount tolerance criteria apply to the U.S. region consumer Service Industries interchange programs.

Required for all programs in this category

10%

Some MCCs are exempt from all amount tolerance tests. A list of those MCCs are in Amount Tolerance Test.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 90: Service Industries	IRD 75, 85, 95: Standard
IRD RM: Enhanced Service Industries	IRD RU: Enhanced Standard
IRD 55: World Service Industries	IRD 01: World Standard
IRD HO: World High Value Service Industries	IRD HA: World High Value Standard
IRD WO: World Elite Service Industries	IRD WA: World Elite Standard

Service Industries Acceptor information

The following Acceptor criteria apply to the U.S. region consumer Service Industries interchange programs.

Acceptor information

Criteria	Requirement
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (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

Service Industries Mastercard Assigned ID

The following Mastercard assigned ID criteria apply to the U.S. region consumer Service Industries interchange programs.

Not required for all programs in this category.

Service Industries Financial Detail Addendum/1644

The following Financial Detail Addendum/1644 criteria apply to the U.S. region consumer Service Industries interchange programs.

None for all programs in this category.

Service Industries Notes

The following criteria notes apply to the U.S. region consumer Service Industries interchange programs.

The transaction must occur in a non-face-to-face environment.

In the Authorization Request/0100, DE 61 (Point-of-Service [POS]) Data, subfield 4 (POS Cardholder Presence) must be a value of 4 (Cardholder not present/recurring transaction). If a value of 4 is not present, the transaction will be adjusted to Merit I.

Small Ticket

This section describes qualifying criteria for this interchange program.

Small Ticket Card Program ID and GCMS Product ID

The following card program IDs and GCMS product IDs apply to the U.S. region consumer Small Ticket interchange programs.

IRD criteria details

Product	IRD and Program Name	Card Program ID	GCMS Product ID
Consumer Core Value	IRD 25: Small Ticket Base	DMC	ACS, MDG, MDH, MDJ, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH
	IRD ST: Small Ticket Tier 1		

Small Ticket MTI, Processing Code, and AB Program

The following message type identifiers (MTIs), processing codes, and Acceptor business (AB) programs apply to the U.S. region consumer Small Ticket interchange programs.

Details

Message Type ID
First and Second Presentments/1240

First and Arbitration Chargebacks/1442	x
Processing Code	
00: Purchase (Goods and Services)	x
09: Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card Products)	x
Acceptor business (AB) program	
G001: Government Owned Lottery	x
ST01: Small Ticket	x

Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table.

Small Ticket Timeliness

The following timeliness criteria apply to the U.S. region consumer Small Ticket interchange programs.

GCMS: Two days for all programs in this category.

Interchange compliance: Three days for all programs in this category.

If the criteria in the following table are met, transactions submitted for all programs in this category are exempt from the timeliness test.

Timeliness

Element	Value
DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability)	One of the following: <ul style="list-style-type: none"> A: PAN auto-entry via contactless magnetic stripe M: PAN auto-entry via contactless M/Chip
DE 22, subfield 3 (Terminal Data: Card Capture Capability)	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

Element	Value
DE 22, subfield 7 (Card Data: Input Mode)	One of the following: <ul style="list-style-type: none"> A: PAN auto-entry via contactless magnetic stripe M: PAN auto-entry via contactless M/Chip
DE 26 (Acceptor business code [MCC])	<ul style="list-style-type: none"> 4111: Transportation, Suburban and Local Commuter Passenger, including Ferries 4131: Bus Lines 4784: Bridge and Road Fees, Tolls

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 25: Small Ticket Base	IRD 78, 88, 98: Merit I if within 1 day
IRD ST: Small Ticket Tier 1	IRD 75, 85, 95: Standard if not within 1 day

Small Ticket Magnetic Stripe Data from Authorization Message

The following magnetic stripe criteria apply to the U.S. region consumer Small Ticket interchange programs.

Required for all programs in this category, except when PDS 0023 (Terminal Type) is CT7 (CAT level 7 [transponders])

Programs are adjusted as follows when one of the following conditions is present. For purposes of the following conditions, a First Presentment/1240, PDS 0023 value of NA, plus a space is considered a match to an Authorization Request/0100, DE 61 (Point-of-Service [POS] Data), subfield 10 (CAT Cardholder-Activated Terminal Level), value of zero:

- DE 61, subfield 10 in the Authorization Request/0100 is not a value of 0, 1, 2, or 7.
- The value in DE 61, subfield 10 in the Authorization Request/0100 does not equal the value in PDS 0023 of the First Presentment/1240.
- All the following occur:
 - DE 61, subfield 10 in the Authorization Request/0100 is a value of 0 and PDS 0023 in the First Presentment/1240 is a value of NA plus a space; or DE 61, subfield 10 is a value of 1 and PDS 0023 is a value of CT1; or DE 61, subfield 10 is a value of 2 and PDS 0023 is a value of CT2.
 - The magnetic stripe is not present.
- All the following occur:
 - DE 61, subfield 10 in the Authorization Request/0100 is a value of 7.
 - PDS 0023 in the First Presentment/1240 is a value of CT7.
 - The magnetic stripe is present.

Interchange compliance failure adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 25: Small Ticket Base	IRD 78, 88, 98: Merit I
IRD ST: Small Ticket Tier 1	

Small Ticket Approval Code

The following approval code criteria apply to the U.S. region consumer Small Ticket interchange programs.

Required for all programs in this category.

Interchange compliance failure adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 25: Small Ticket Base	IRD 75, 85, 95: Standard
IRD ST: Small Ticket Tier 1	

Small Ticket Trace ID

The following trace ID criteria apply to the U.S. region consumer Small Ticket interchange programs.

Required for all programs in this category.

Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 25: Small Ticket Base	IRD 75, 85, 95: Standard
IRD ST: Small Ticket Tier 1	

Small Ticket Acceptor business code (MCC)

The following Acceptor business code (MCC) criteria apply to the U.S. region consumer Small Ticket interchange programs.

Required for all programs in this category

Must contain one of the following MCCs:

- MCC 4111 (Commuter Transport)
- MCC 4121 (Limousines and Taxicabs)
- MCC 4131 (Bus Lines)
- MCC 4784 (Bridge and Road Fees, Toll)
- MCC 5331 (Variety Stores)
- MCC 5499 (Miscellaneous Food Stores)
- MCC 5812 (Eating Places, Restaurants)
- MCC 5814 (Fast Food Restaurants)
- MCC 5994 (News Dealers and Newsstands)
- MCC 7211 (Laundry Services: Family and Commercial)
- MCC 7216 (Dry Cleaners)
- MCC 7338 (Quick Copy, Reproduction, and Blueprinting Services)
- MCC 7523 (Parking Lots and Garages)
- MCC 7542 (Car Washes)
- MCC 7832 (Motion Picture Theaters)
- MCC 7841 (Video Entertainment Rental Stores)
- MCC 7800 (Government Owned Lottery)
- MCC 9402 (Postal Services: Government Only)

Interchange compliance failure adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 25: Small Ticket Base	IRD 75, 85, 95: Standard
IRD ST: Small Ticket Tier 1	

Small Ticket Amount Tolerance

The following amount tolerance criteria apply to the U.S. region consumer Small Ticket interchange programs.

Required for all programs in this category.

10%

Transactions submitted with MCC 4121 (Limousines and Taxicabs) are exempt from the amount tolerance test.

If the criteria in the following table are met, transactions submitted for all programs in this category are exempt from the amount tolerance test.

IRD criteria details

Element	Value
DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability)	One of the following: <ul style="list-style-type: none"> A: PAN auto-entry via contactless magnetic stripe M: PAN auto-entry via contactless M/Chip
DE 22, subfield 3 (Terminal Data: Card Capture Capability)	0: No capture capability
DE 22, subfield 4 (Terminal Operating Environment)	2: On Acceptor premises; unattended terminal
DE 22, subfield 5 (Cardholder Present Data)	0: Cardholder present
DE 22, subfield 6 (Card Present Data)	1: Card present
DE 22, subfield 7 (Card Data: Input Mode)	One of the following: <ul style="list-style-type: none"> A: PAN auto-entry via contactless magnetic stripe M: PAN auto-entry via contactless M/Chip
DE 26 (Acceptor business code [MCC])	<ul style="list-style-type: none"> 4111: Transportation, Suburban and Local Commuter Passenger, including Ferries 4131: Bus Lines

Some MCCs are exempt from all amount tolerance tests. A list of those MCCs are in Amount Tolerance Test.

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 25: Small Ticket Base	IRD 75, 85, 95: Standard
IRD ST: Small Ticket Tier 1	

Small Ticket Acceptor information

The following Acceptor criteria apply to the U.S. region consumer Small Ticket interchange programs.

Acceptor information

Criteria	Requirement
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (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

Small Ticket Mastercard Assigned ID

The following Mastercard assigned ID criteria apply to the U.S. region consumer Small Ticket interchange programs.

Mastercard Assigned ID

IRD and Program Name
IRD 25: Small Ticket Base
Requirement
Not required
IRD and Program Name
IRD ST: Small Ticket Tier 1
Requirement
Required

Small Ticket Financial Detail Addendum/1644

The following Financial Detail Addendum/1644 criteria apply to the U.S. region consumer Small Ticket interchange programs.

None for all programs in this category.

Small Ticket Notes

The following criteria notes apply to the U.S. region consumer Small Ticket interchange programs.

Transaction amount must be USD 15 or less. The maximum allowed for First Chargeback/1442 and Arbitration Chargeback/1442 transactions when submitted with message reason code 4860 (credit posted as a purchase) is USD 30.

Transactions initiated at a cardholder activated terminal must be one of the following:

- Magnetic stripe read and identified with a CAT level of NA plus a space, CT1, or CT2
- Initiated through transponder and identified with a CAT level of CT7

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.

Small Ticket Card Present

This section describes qualifying criteria for this interchange program.

Small Ticket Card Present Card Program ID and GCMS Product ID

The following card program IDs and GCMS product IDs apply to the U.S. region consumer Small Ticket Card Present interchange programs

IRD criteria details

Product Name	IRD and Program Name	Card Program ID	GCMS Product ID
Core	IRD 09: Core Small Ticket Card Present	MCC	MCC, MCG, MCS, MIU, MPL
Enhanced Value	IRD RV: Enhanced Small Ticket Card Present	MCC	MCC, MCG, MCS, MCW, MIU, MPL
World	IRD 16: World Small Ticket Card Present	MCC	MCW, MWE

Product Name	IRD and Program Name	Card Program ID	GCMS Product ID
World High Value	IRD HM: World High Value Small Ticket Card Present	MCC	MCW
World Elite	IRD WM: World Elite Small Ticket Card Present	MCC	MWE

Small Ticket Card Present MTI, Processing Code, and AB Program

The following message type identifiers (MTIs), processing codes, and Acceptor business (AB) programs apply to the U.S. region consumer Small Ticket Card Present interchange programs.

The following criteria applies to all programs in this category.

MTI, Processing Code, and AB program

Message Type ID	IRDs 09, 16, HM, RV, WM
First and Second Presentments/1240	x
First and Arbitration Chargebacks/1442	x
Processing Code	
00: Purchase (Goods and Services)	x
18: Unique Transaction (requires unique MCC)	x
Acceptor business (AB) program	
A001: Airline	x
B001: Cruise/Steamship	x
F001: Restaurant	x
H001: Lodging	x
OTH1: Other	x
P001: Beauty Salons	x
R001: Railways	x
S001: Supermarket	x
T001: Telephone	x
U001: Unique	x

V001: Automobile/Vehicle Rental	x
W001: Warehouse Club	x

Small Ticket Card Present Timeliness

The following timeliness criteria apply to the U.S. region consumer Small Ticket Card Present interchange programs.

Global Clearing Management System (GCMS): Two days for all programs in this category.

Interchange compliance: Three days for all programs in this category.

If the criteria in the following table are met, transactions submitted for all programs in this category are exempt from the timeliness test.

Timeliness

Element	Value
DE 22 (Point of Service Data Code),subfield 1 (Terminal Data: Card Data Input Capability)	One of the following: A: PAN auto-entry via contactless magnetic stripe M: PAN auto-entry via contactless M/Chip
DE 22, subfield 3 (Terminal Data: Card Capture Capability)	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: A: PAN auto-entry via contactless magnetic stripe M: PAN auto-entry via contactless M/Chip

IRD criteria details

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 09: Core Small Ticket Card Present	IRD 78, 88, 98: Merit I if within 1 day IRD 75, 85, 95: Standard if not within one day
IRD RV: Enhanced Small Ticket Card Present	IRD RP: Enhanced if within 1 day IRD RU: Enhanced Standard if not within one day

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 16: World Small Ticket Card Present	IRD 02: World Merit I if within 1 day IRD 01: World Standard if not within one day
IRD HM: World High Value Small Ticket Card Present	IRD HB: World High Value Merit I if within 1 day IRD HA: World High Value Standard if not within one day
IRD WM: World Elite Small Ticket Card Present	IRD WB: World Elite Merit I if within 1 day IRD WA: World Elite Standard if not within one day

Small Ticket Card Present Approval Code

The following approval code criteria apply to the U.S. region consumer Small Ticket Card Present interchange programs.

Required for all programs in this category. For World Elite (MWE) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World Elite interchange to Mastercard World interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for World interchange programs. For more information about Account Level Management, refer to the *Account Level Management User Manual*.

For World (MCW) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World interchange to Mastercard Enhanced interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for Enhanced interchange programs. For more information about Account Level Management, refer to the *Account Level Management User Manual*.

Interchange compliance failure adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 09: Core Small Ticket Card Present	IRD 75, 85, 95: Standard
IRD RV: Enhanced Small Ticket Card Present	IRD RU: Enhanced Standard
IRD 16: World Small Ticket Card Present	IRD 01: World Standard
IRD HM: World High Value Small Ticket Card Present	IRD HA: World High Value Standard
IRD WM: World Elite Small Ticket Card Present	IRD WA: World Elite Standard

Small Ticket Card Present Magnetic Stripe Data from Authorization Message

The following magnetic stripe criteria apply to the U.S. region consumer Small Ticket Card Present interchange programs.

Required for all programs in this category.

Interchange compliance failure adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 09: Core Small Ticket Card Present	IRD 75, 85, 95: Standard
IRD RV: Enhanced Small Ticket Card Present	IRD RU: Enhanced Standard
IRD 16: World Small Ticket Card Present	IRD 01: World Standard
IRD HM: World High Value Small Ticket Card Present	IRD HA: World High Value Standard
IRD WM: World Elite Small Ticket Card Present	IRD WA: World Elite Standard

Small Ticket Card Present Trace ID

The following trace ID criteria apply to the U.S. region consumer Small Ticket Card Present interchange programs.

Required for all programs in this category.

Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD.

Interchange compliance failure adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 09: Core Small Ticket Card Present	IRD 75, 85, 95: Standard
IRD RV: Enhanced Small Ticket Card Present	IRD RU: Enhanced Standard
IRD 16: World Small Ticket Card Present	IRD 01: World Standard
IRD HM: World High Value Small Ticket Card Present	IRD HA: World High Value Standard
IRD WM: World Elite Small Ticket Card Present	IRD WA: World Elite Standard

Small Ticket Card Present Acceptor business code (MCC)

The following Acceptor business code (MCC) criteria apply to the U.S. region consumer Small Ticket Card Present interchange programs.

Required for all programs in this category.

Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table.

Interchange compliance failure adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 09: Core Small Ticket Card Present	IRD 75, 85, 95: Standard
IRD RV: Enhanced Small Ticket Card Present	IRD RU: Enhanced Standard
IRD 16: World Small Ticket Card Present	IRD 01: World Standard
IRD HM: World High Value Small Ticket Card Present	IRD HA: World High Value Standard
IRD WM: World Elite Small Ticket Card Present	IRD WA: World Elite Standard

Small Ticket Card Present Amount Tolerance

None.

Small Ticket Card Present Acceptor information

The following Acceptor criteria apply to the U.S. region consumer Small Ticket Card Present interchange programs.

Acceptor information

Criteria	Requirement
Acceptor ID code	Required
Acceptor name	Required U.S. acquired airline transactions must provide the abbreviated airline name, not to exceed nine positions.
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros.

Criteria	Requirement
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 Cannot contain spaces.

Small Ticket Card Present Mastercard Assigned ID

The following Mastercard Assigned ID Criteria apply to the U.S. region consumer Small Ticket card Present interchange programs.

Mastercard Assigned ID

IRD and Program Name
IRD 09: Core Small Ticket Card Present
IRD RV: Enhanced Small Ticket Card Present
IRD 16: World Small Ticket Card Present
IRD HM: World High Value Small Ticket Card Present
IRD WM: World Elite Small Ticket Card Present
Requirement
Not required

Small Ticket Card Present Financial Detail Addendum/1644

The following Financial Detail Addendum/1644 criteria apply to the U.S. region consumer Small Ticket Card Present interchange programs.

Financial Detail Addendum/1644

IRD and Program Name
IRD 09: Core Small Ticket Card Present
IRD RV: Enhanced Small Ticket Card Present
IRD 16: World Small Ticket Card Present

IRD and Program Name
IRD HM: World High Value Small Ticket Card Present
IRD WM: World Elite Small Ticket Card Present
Requirement
None

Small Ticket Card Present Notes

The following criteria notes apply to the U.S. region consumer Small Ticket Card Present interchange programs.

IRD criteria details

IRD and Program Name
IRD 09: Core Small Ticket Card Present
IRD RV: Enhanced Small Ticket Card Present
IRD 16: World Small Ticket Card Present
IRD HM: World High Value Small Ticket Card Present
IRD WM: World Elite Small Ticket Card Present
Requirement
The card must be present at the time of the transaction. Transaction amount must be equal or less than USD 5.00.
DE 22 (Point of Service [POS] Entry Mode), subfield 6 (Card Present Data) = 1 (Card present).

Small Ticket Card Not Present

This section describes qualifying criteria for this interchange program.

Small Ticket Card Not Present Card Program ID and GCMS Product ID

The following card program IDs and GCMS product IDs apply to the U.S. region consumer Small Ticket Card Not Present interchange programs.

IRD criteria details

Product Name	IRD and Program Name	Card Program ID	GCMS Product ID
Core	IRD 17: Core Small Ticket Card Not Present	MCC	MCC, MCG, MCS, MIU, MPL
Enhanced Value	IRD RX: Enhanced Small Ticket Card Not Present	MCC	MCC, MCG, MCS, MCW, MIU, MPL
World	IRD 18: World Small Ticket Card Not Present	MCC	MCW, MWE
World High Value	IRD HN: World High Value Small Ticket Card Not Present	MCC	MCW
World Elite	IRD WN: World Elite Small Ticket Card Not Present	MCC	MWE

Small Ticket Card Not Present MTI, Processing Code, and AB Program

The following message type identifiers (MTIs), processing codes, and Acceptor business (AB) programs apply to the U.S. region consumer Small Ticket Card Not Present interchange programs.

The following criteria applies to all programs in this category.

MTI, Processing Code, and AB program

Message Type ID	IRDs 17, 18, HN, RX, WN
Message Type ID	
First and Second Presentments/1240	x
First and Arbitration Chargebacks/1442	x
Processing Code	
00: Purchase (Goods and Services)	x
18: Unique Transaction (requires unique MCC)	x

Message Type ID	IRDs 17, 18, HN, RX, WN
Acceptor business (AB) program	
A001: Airline	x
B001: Cruise/Steamship	x
F001: Restaurant	x
H001: Lodging	x
M001: Mail Order/Telephone Order	x
OTH1: Other	x
P001: Beauty Salons	x
R001: Railways	x
S001: Supermarket	x
T001: Telephone	x
U001: Unique	x
V001: Automobile/Vehicle Rental	x
W001: Warehouse Club	x

Small Ticket Card Not Present Timeliness

The following timeliness criteria apply to the U.S. region consumer Small Ticket Card Not Present interchange programs.

GCMS: Three days for all programs in this category.

Interchange compliance: Four days for all programs in this category. The following transactions are exempt from the timeliness test:

- Non-face-to-face transactions
- E-commerce transactions, if the five e-commerce indicators are present

Interchange compliance failure adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 17: Core Small Ticket Card Not Present	IRD 75, 85, 95: Standard
IRD RX: Enhanced Small Ticket Card Not Present	IRD RU: Enhanced Standard
IRD 18: World Small Ticket Card Not Present	IRD 01: World Standard
IRD HN: World High Value Small Ticket Card Not Present	IRD HA: World High Value Standard

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD WN: World Elite Small Ticket Card Not Present	IRD WA: World Elite Standard

Small Ticket Card Not Present Approval Code

The following approval code criteria apply to the U.S. region consumer Small Ticket Card Not Present interchange programs.

Required for all programs in this category.

For World Elite (MWE) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World Elite interchange to Mastercard World interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for World interchange programs. For more information about Account Level Management, refer to the *Account Level Management User Manual*.

For World (MCW) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World interchange to Mastercard Enhanced interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for Enhanced interchange programs. For more information about Account Level Management, refer to the *Account Level Management User Manual*.

Interchange compliance failure adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 17: Core Small Ticket Card Not Present	IRD 75, 85, 95: Standard
IRD RX: Enhanced Small Ticket Card Not Present	IRD RU: Enhanced Standard
IRD 18: World Small Ticket Card Not Present	IRD 01: World Standard
IRD HN: World High Value Small Ticket Card Not Present	IRD HA: World High Value Standard
IRD WN: World Elite Small Ticket Card Not Present	IRD WA: World Elite Standard

Small Ticket Card Not Present Magnetic Stripe Data from Authorization Message

The following magnetic stripe criteria apply to the U.S. region consumer Small Ticket Card Not Present interchange programs.

Not required for all programs in this category.

Small Ticket Card Not Present Trace ID

The following trace ID criteria apply to the U.S. region consumer Small Ticket Card Not Present interchange programs.

Required for all programs in this category.

Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD.

Interchange compliance failure adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 17: Core Small Ticket Card Not Present	IRD 75, 85, 95: Standard
IRD RX: Enhanced Small Ticket Card Not Present	IRD RU: Enhanced Standard
IRD 18: World Small Ticket Card Not Present	IRD 01: World Standard
IRD HN: World High Value Small Ticket Card Not Present	IRD HA: World High Value Standard
IRD WN: World Elite Small Ticket Card Not Present	IRD WA: World Elite Standard

Small Ticket Card Not Present Acceptor business code (MCC)

The following Acceptor business code (MCC) criteria apply to the U.S. region consumer Small Ticket Card Not Present interchange programs.

Required for all programs in this category.

Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table.

Interchange compliance failure adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 17: Core Small Ticket Card Not Present	IRD 75, 85, 95: Standard
IRD RX: Enhanced Small Ticket Card Not Present	IRD RU: Enhanced Standard
IRD 18: World Small Ticket Card Not Present	IRD 01: World Standard
IRD HN: World High Value Small Ticket Card Not Present	IRD HA: World High Value Standard
IRD WN: World Elite Small Ticket Card Not Present	IRD WA: World Elite Standard

Small Ticket Card Not Present Amount Tolerance

None.

Small Ticket Card Not Present Acceptor information

The following Acceptor criteria apply to the U.S. region consumer Small Ticket Card Not Present interchange programs.

Acceptor information criteria

Criteria	Requirement
Acceptor ID code	Required
Acceptor name	Required U.S.-acquired airline transactions must provide the abbreviated airline name, not to exceed nine positions.
Acceptor street address	Required
Acceptor city name	Required
Acceptor postal code	Required Must be left-justified and cannot contain all spaces or all zeros.
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 Cannot contain spaces.

Small Ticket Card Not Present Mastercard Assigned ID

The following Mastercard Assigned ID Criteria apply to the U.S. region consumer Small Ticket Card Not Present interchange programs.

Mastercard Assigned ID Criteria

IRD and Program Name
IRD 17: Core Small Ticket Card Not Present
IRD RX: Enhanced Small Ticket Card Not Present

IRD and Program Name
IRD 18: World Small Ticket Card Not Present
IRD HN: World High Value Small Ticket Card Not Present
IRD WN: World Elite Small Ticket Card Not Present
Requirement
Not required

Small Ticket Card Not Present Financial Detail Addendum/1644

The following Financial Detail Addendum/1644 criteria apply to the U.S. region consumer Small Ticket Card Not Present interchange programs.

Financial Addendum/1644

IRD and Program Name
IRD 17: Core Small Ticket Card Not Present
IRD RX: Enhanced Small Ticket Card Not Present
IRD 18: World Small Ticket Card Not Present
IRD HN: World High Value Small Ticket Card Not Present
IRD WN: World Elite Small Ticket Card Not Present
Requirement
None

Small Ticket Card Not Present Notes

The following criteria notes apply to the U.S. region consumer Small Ticket Card-Not-Present interchange programs.

Notes

IRD and Program Name
IRD 17: Core Small Ticket Card Not Present
IRD RX: Enhanced Small Ticket Card Not Present
IRD 18: World Small Ticket Card Not Present
IRD HN: World High Value Small Ticket Card Not Present
IRD WN: World Elite Small Ticket Card Not Present

IRD and Program Name
Requirement
DE 42 (Acceptor ID code) is required in First Chargeback/1442, Second Presentment/1240, and Arbitration Chargeback/1442 messages submitted for this interchange program when DE 26 Acceptor business code [MCC] contains a value of 5542 (Fuel Dispenser, Automated). Transactions must be equal to or less than USD 5.00.
DE 22 (Point of Service [POS] Entry Mode), subfield 6 (Card Present Data) = 0, 9.

Consumer Standard

This section describes qualifying criteria for this interchange program.

Consumer standard card program ID and GCMS product ID

The following card program IDs and GCMS product IDs apply to the U.S. region consumer Standard interchange programs.

IRD criteria details

Product	IRD and Program Name	Card Program ID	GCMS Product ID
Consumer Core Value: Credit	IRD 75, 85, 95: Standard	MCC	MCC, MCG, MCS, MIU, MPL
Consumer Core Value: Debit	IRD 75, 85, 95: Standard	DMC	ACS, MDG, MDH, MDJ, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH
Enhanced Value	IRD RU: Enhanced Standard	MCC	MCC, MCG, MCS, MCW, MIU, MPL
World	IRD 01: World Standard	MCC	MCW, MWE
World High Value	IRD HA: World High Value Standard	MCC	MCW
World Elite	IRD WA: World Elite Standard	MCC	MWE

U.S. region Mastercard installment payments card program ID and GCMS product code

Product	IRD and program name	Card program ID	GCMS product ID
Installment payment	IRD 35, 36, 37, 38, 75, 85, 95: Standard	MCC	ETA, ETB, ETC, ETD, ETE, ETF, ETG, SPP, SPS

Consumer Standard MTI, Processing Code, and AB Program

The following message type identifiers (MTIs), processing codes, and Acceptor business (AB) programs apply to the U.S. region consumer Standard interchange programs.

Details

Criteria	IRD 75, 85, 95	IRD RU, 01, HA, WA
Message Type ID		
First and Second Presentments/1240	x	x
First and Arbitration Chargebacks/1442	x	x
Processing Code		
00: Purchase (Goods and Services)	x	x
09: Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card Products)	x	
18: Unique Transaction (requires unique MCC)	x	x
Acceptor business (AB) program		
A001: Airline	x	x
B001: Cruise/Steamship	x	x
F001: Restaurant	x	x
H001: Lodging	x	x
M001: Mail Order/Telephone Order	x	x
OTH1: Other	x	x
P001: Beauty Salons	x	x

Criteria	IRD 75, 85, 95	IRD RU, 01, HA, WA
R001: Railways	x	x
S001: Supermarket	x	x
T001: Telephone	x	x
U001: Unique	x	x
V001: Automobile/Vehicle Rental	x	x
W001: Warehouse Club	x	x

Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table.

Consumer Standard Timeliness

The following timeliness criteria apply to the U.S. region consumer Standard interchange programs.

None for all programs in this category

Consumer Standard Magnetic Stripe Data from Authorization Message

The following magnetic stripe criteria apply to the U.S. region consumer Standard interchange programs.

Not required for all programs in this category

Consumer Standard Approval Code

The following approval code criteria apply to the U.S. region consumer Standard interchange programs.

For World Elite (MWE) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World Elite interchange to Mastercard World interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for World interchange programs. For more information about Account Level Management, refer to the *Account Level Management User Manual*.

For World (MCW) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World interchange to Mastercard Enhanced interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for Enhanced interchange programs. For more information about Account Level Management, refer to the *Account Level Management User Manual*.

Interchange compliance failure adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 75, 85, 95: Standard	N/A
IRD WA: World Elite Standard	
Requirement	
Not required	
IRD and Program Name	Interchange Compliance Failure Adjustment
IRD RU: Enhanced Standard	N/A
IRD 01: World Standard	
IRD HA: World High Value Standard	
Requirement	
Required	

Consumer Standard Trace ID

The following trace ID criteria apply to the U.S. region consumer Standard interchange programs.

Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD

Interchange compliance failure adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 75, 85, 95: Standard	N/A
IRD 01: World Standard	
IRD WA: World Elite Standard	
Requirement	
Not required	
If present, the Banknet Date must contain a valid date in the format MMDD.	
IRD and Program Name	Interchange Compliance Failure Adjustment
IRD RU: Enhanced Standard	N/A
IRD HA: World High Value Standard	

Requirement

Required

Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD

Consumer Standard Acceptor business code (MCC)

The following Acceptor business code (MCC) criteria apply to the U.S. region consumer Standard interchange programs.

Required for all programs in this category.

Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this section.

Consumer Standard Amount Tolerance

The following amount tolerance criteria apply to the U.S. region consumer Standard interchange programs.

N/A for all programs in this category.

Consumer Standard Acceptor information

The following Acceptor criteria apply to the U.S. region consumer Standard interchange programs.

Acceptor information

Criteria	Requirement
Acceptor ID code	Required
Acceptor name	Required U.S.-acquired airline transactions must provide the abbreviated airline name, not to exceed nine positions.
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros.
Acceptor postal code	Required

Criteria	Requirement
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 Cannot contain spaces

Consumer Standard Mastercard Assigned ID

The following Mastercard assigned ID criteria apply to the U.S. region consumer Standard interchange programs.

Not required for all programs in this category.

Consumer Standard Financial Detail Addendum/1644

The following Financial Detail Addendum/1644 criteria apply to the U.S. region consumer Standard interchange programs.

None for all programs in this category.

Consumer Standard Notes

The following criteria notes apply to the U.S. region consumer Standard interchange programs.

Notes

IRD and Program Name
IRD 75, 85, 95: Standard
Requirement
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.
IRD and Program Name
IRD RU: Enhanced Standard
Requirement
None
IRD and Program Name

IRD 01: World Standard

Requirement

Required

Restaurant transactions that do not meet requirements for IRD 58: World Restaurant or IRD 96: World T&E must be submitted for IRD 01: World Standard.

IRD and Program Name

IRD HA: World High Value Standard

Requirement

Restaurant transactions that do not meet requirements for IRD HQ: World High Value Restaurant or IRD HR: World High Value T&E must be submitted for IRD HA: World High Value Standard.

IRD and Program Name

IRD WA: World Elite Standard

Requirement

Restaurant transactions that do not meet requirements for IRD WQ: World Elite Restaurant or IRD WR: World Elite T&E must be submitted for IRD WA: World Elite Standard.

Mastercard Installment Payments

This section describes qualifying criteria for this interchange program.

IRD 04: Mastercard Installment Payments

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Product identifier: ETA, ETB, ETC, ETD, ETE, ETF, ETG, SPP, and SPS.
Message type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • INSA: Mastercard Installment Payments Group A • INSB: Mastercard Installment Payments Group B • INSC: Mastercard Installment Payments Group C <p>For Acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	
Magnetic stripe data from authorization messageRequired for processing codes 00 and 18	Not required
Trace ID	<p>Required for processing codes 00 and 18.</p> <p>Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required
Acceptor postal code	Required
Acceptor state, province, or region code	Required
Acceptor country code	<p>Required</p> <p>Cannot contain spaces</p>
Mastercard Assigned ID	Required for product codes ETA, ETB, ETC, ETD, ETE, ETF, and ETG.

Criteria	Requirement
Notes	<p>If an acquirer is unable to successfully clear a transaction on an Installment Payment Product Code with IRD O4, the acquirer may alternatively submit the transaction for clearing on the following IRDs:</p> <ul style="list-style-type: none"> For processing code 00 and 18: IRDs 75, 85, 95 (effective with Release 21.Q4) For processing code 20: IRDs 35, 36, 37, 38 (effective with Release 22.Q2)

Consumer Supermarket

This section describes qualifying criteria for this interchange program.

Consumer Supermarket Card Program ID and GCMS Product ID

The following card program IDs and GCMS product IDs apply to the U.S. region consumer Supermarket interchange programs.

NOTE: Each tier program is available only for those merchants meeting the applicable approved tier criteria.

IRD criteria details

Product	IRD and Program Name	Card Program ID	GCMS Product ID
Consumer Core Value: Credit	IRD 71, 81: Supermarket Base	MCC	ACS, MCC, MCG, MCS, MIU, MPL
	IRD 13: Supermarket Tier 1		
	IRD 14: Supermarket Tier 2		
	IRD 15: Supermarket Tier 3		
Consumer Core Value: Debit	IRD 71, 81: Supermarket Base	DMC	MDG, MDH, MDJ, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH
	IRD 13: Supermarket Tier 1		
	IRD 14: Supermarket Tier 2		
	IRD 15: Supermarket Tier 3		

U.S. region consumer interchange criteria
Consumer Supermarket Card Program ID and GCMS Product ID

Product	IRD and Program Name	Card Program ID	GCMS Product ID
Enhanced Value	IRD RE: Enhanced Supermarket Base	MCC	MCC, MCG, MCS, MCW, MIU, MPL
	IRD RF: Enhanced Supermarket Tier 1		
	IRD RG: Enhanced Supermarket Tier 2		
	IRD RH: Enhanced Supermarket Tier 3		
World	IRD 07: World Supermarket Base	MCC	MCW, MWE
	IRD 08: World Supermarket Tier 1		
	IRD 77: World Supermarket Tier 2		
	IRD 64: World Supermarket Tier 3		
World High Value	IRD HI: World High Value Supermarket Base	MCC	MCW
	IRD HJ: World High Value Supermarket Tier 1		
	IRD HK: World High Value Supermarket Tier 2		
	IRD HL: World High Value Supermarket Tier 3		
World Elite	IRD WI: World Elite Supermarket Base	MCC	MWE
	IRD WJ: World Elite Supermarket Tier 1		
	IRD WK: World Elite Supermarket Tier 2		
	IRD WL: World Elite Supermarket Tier 3		

Consumer Supermarket MTI, Processing Code, and AB Program

The following message type identifiers (MTIs), processing codes, and Acceptor business (AB) programs apply to the U.S. region consumer Supermarket interchange programs.

Details

Criteria	IRD 71, 81, 13, 14, 15	IRD RE, RF, RG, RH, 07, 08, 77, 64, HI, HJ, HK, HL, WI, WJ, WK, WL
Message Type ID		
First and Second Presentments/1240	x	x
First and Arbitration Chargebacks/1442	x	x
Processing Code		
00: Purchase (Goods and Services)	x	x
09: Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card Products)	x	
Acceptor business (AB) program		
S001: Supermarket	x	x

Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table.

Consumer Supermarket Timeliness

The following timeliness criteria apply to the U.S. region consumer Supermarket interchange programs.

GCMS: Two days for all programs in this category.

Interchange compliance: Three days for all programs in this category.

Interchange Compliance Failure Adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 71, 81: Supermarket Base	IRD 78, 88, 98: Merit I if within 1 day
IRD 13: Supermarket Tier 1	IRD 75, 85, 95: Standard if not within 1 day
IRD 14: Supermarket Tier 2	
IRD 15: Supermarket Tier 3	
IRD RE: Enhanced Supermarket Base	IRD RP: Enhanced Merit I if within 1 day
IRD RF: Enhanced Supermarket Tier 1	IRD RU: Enhanced Standard if not within 1 day
IRD RG: Enhanced Supermarket Tier 2	
IRD RH: Enhanced Supermarket Tier 3	
IRD 07: World Supermarket Base	IRD 02: World Merit I if within 1 day
IRD 08: World Supermarket Tier 1	IRD 01: World Standard if not within 1 day
IRD 77: World Supermarket Tier 2	
IRD 64: World Supermarket Tier 3	
IRD HI: World High Value Supermarket Base	IRD HB: World High Value Merit I if within 1 day
IRD HJ: World High Value Supermarket Tier 1	IRD HA: World High Value Standard if not within 1 day
IRD HK: World High Value Supermarket Tier 2	
IRD HL: World High Value Supermarket Tier 3	
IRD WI: World Elite Supermarket Base	IRD WB: World Elite Merit I if within 1 day
IRD WJ: World Elite Supermarket Tier 1	IRD WA: World Elite Standard if not within 1 day
IRD WK: World Elite Supermarket Tier 2	
IRD WL: World Elite Supermarket Tier 3	

Consumer Supermarket Approval Code

The following approval code criteria apply to the U.S. region consumer Supermarket interchange programs.

Required for all programs in this category

For World Elite (MWE) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World Elite interchange to Mastercard World interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for World interchange programs. For more

information about Account Level Management, refer to the *Account Level Management User Manual*.

For World (MCW) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World interchange to Mastercard Enhanced interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for Enhanced interchange programs. For more information about Account Level Management, refer to the *Account Level Management User Manual*.

Interchange Compliance Failure Adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 71, 81: Supermarket Base	IRD 75, 85, 95: Standard
IRD 13: Supermarket Tier 1	
IRD 14: Supermarket Tier 2	
IRD 15: Supermarket Tier 3	
IRD RE: Enhanced Supermarket Base	IRD RU: Enhanced Standard
IRD RF: Enhanced Supermarket Tier 1	
IRD RG: Enhanced Supermarket Tier 2	
IRD RH: Enhanced Supermarket Tier 3	
IRD 07: World Supermarket Base	IRD 01: World Standard
IRD 08: World Supermarket Tier 1	
IRD 77: World Supermarket Tier 2	
IRD 64: World Supermarket Tier 3	
IRD HI: World High Value Supermarket Base	IRD HA: World High Value Standard
IRD HJ: World High Value Supermarket Tier 1	
IRD HK: World High Value Supermarket Tier 2	
IRD HL: World High Value Supermarket Tier 3	
IRD WI: World Elite Supermarket Base	IRD WA: World Elite Standard
IRD WJ: World Elite Supermarket Tier 1	
IRD WK: World Elite Supermarket Tier 2	
IRD WL: World Elite Supermarket Tier 3	

Consumer Supermarket Magnetic Stripe Data from Authorization Message

The following magnetic stripe criteria apply to the U.S. region consumer Supermarket interchange programs.

Required for all programs in this category.

Interchange Compliance Failure Adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 71, 81: Supermarket Base	IRD 78, 88, 98: Merit I
IRD 13: Supermarket Tier 1	
IRD 14: Supermarket Tier 2	
IRD 15: Supermarket Tier 3	
IRD RE: Enhanced Supermarket Base	IRD RP: Enhanced Merit I
IRD RF: Enhanced Supermarket Tier 1	
IRD RG: Enhanced Supermarket Tier 2	
IRD RH: Enhanced Supermarket Tier 3	
IRD 07: World Supermarket Base	IRD 02: World Merit I
IRD 08: World Supermarket Tier 1	
IRD 77: World Supermarket Tier 2	
IRD 64: World Supermarket Tier 3	
IRD HI: World High Value Supermarket Base	IRD HB: World High Value Merit I
IRD HJ: World High Value Supermarket Tier 1	
IRD HK: World High Value Supermarket Tier 2	
IRD HL: World High Value Supermarket Tier 3	
IRD WI: World Elite Supermarket Base	IRD WB: World Elite Merit I
IRD WJ: World Elite Supermarket Tier 1	
IRD WK: World Elite Supermarket Tier 2	
IRD WL: World Elite Supermarket Tier 3	

Consumer Supermarket Trace ID

The following trace ID criteria apply to the U.S. region consumer Supermarket interchange programs.

Required for all programs in this category.

Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD.

Interchange Compliance Failure Adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 71, 81: Supermarket Base	IRD 75, 85, 95: Standard
IRD 13: Supermarket Tier 1	
IRD 14: Supermarket Tier 2	
IRD 15: Supermarket Tier 3	
IRD RE: Enhanced Supermarket Base	IRD RU: Enhanced Standard
IRD RF: Enhanced Supermarket Tier 1	
IRD RG: Enhanced Supermarket Tier 2	
IRD RH: Enhanced Supermarket Tier 3	
IRD 07: World Supermarket Base	IRD 01: World Standard
IRD 08: World Supermarket Tier 1	
IRD 77: World Supermarket Tier 2	
IRD 64: World Supermarket Tier 3	
IRD HI: World High Value Supermarket Base	IRD HA: World High Value Standard
IRD HJ: World High Value Supermarket Tier 1	
IRD HK: World High Value Supermarket Tier 2	
IRD HL: World High Value Supermarket Tier 3	
IRD WI: World Elite Supermarket Base	IRD WA: World Elite Standard
IRD WJ: World Elite Supermarket Tier 1	
IRD WK: World Elite Supermarket Tier 2	
IRD WL: World Elite Supermarket Tier 3	

Consumer Supermarket Acceptor business code (MCC)

The following Acceptor business code (MCC) criteria apply to the U.S. region consumer Supermarket interchange programs.

Required for all programs in this category.

Must contain MCC 5411 (Grocery Stores, Supermarkets).

Interchange Compliance Failure Adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 71, 81: Supermarket Base	IRD 75, 85, 95: Standard
IRD 13: Supermarket Tier 1	
IRD 14: Supermarket Tier 2	
IRD 15: Supermarket Tier 3	
IRD RE: Enhanced Supermarket Base	IRD RU: Enhanced Standard
IRD RF: Enhanced Supermarket Tier 1	
IRD RG: Enhanced Supermarket Tier 2	
IRD RH: Enhanced Supermarket Tier 3	
IRD 07: World Supermarket Base	IRD 01: World Standard
IRD 08: World Supermarket Tier 1	
IRD 77: World Supermarket Tier 2	
IRD 64: World Supermarket Tier 3	
IRD HI: World High Value Supermarket Base	IRD HA: World High Value Standard
IRD HJ: World High Value Supermarket Tier 1	
IRD HK: World High Value Supermarket Tier 2	
IRD HL: World High Value Supermarket Tier 3	
IRD WI: World Elite Supermarket Base	IRD WA: World Elite Standard
IRD WJ: World Elite Supermarket Tier 1	
IRD WK: World Elite Supermarket Tier 2	
IRD WL: World Elite Supermarket Tier 3	

Consumer Supermarket Amount Tolerance

The following amount tolerance criteria apply to the U.S. region consumer Supermarket interchange programs.

Required for all programs in this category.

10%

Some MCCs are exempt from all amount tolerance tests. A list of those MCCs are in Amount Tolerance Test.

Interchange Compliance Failure Adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 71, 81: Supermarket Base	IRD 75, 85, 95: Standard
IRD 13: Supermarket Tier 1	
IRD 14: Supermarket Tier 2	
IRD 15: Supermarket Tier 3	
IRD RE: Enhanced Supermarket Base	IRD RU: Enhanced Standard
IRD RF: Enhanced Supermarket Tier 1	
IRD RG: Enhanced Supermarket Tier 2	
IRD RH: Enhanced Supermarket Tier 3	
IRD 07: World Supermarket Base	IRD 01: World Standard
IRD 08: World Supermarket Tier 1	
IRD 77: World Supermarket Tier 2	
IRD 64: World Supermarket Tier 3	
IRD HI: World High Value Supermarket Base	IRD HA: World High Value Standard
IRD HJ: World High Value Supermarket Tier 1	
IRD HK: World High Value Supermarket Tier 2	
IRD HL: World High Value Supermarket Tier 3	
IRD WI: World Elite Supermarket Base	IRD WA: World Elite Standard
IRD WJ: World Elite Supermarket Tier 1	
IRD WK: World Elite Supermarket Tier 2	
IRD WL: World Elite Supermarket Tier 3	

Consumer Supermarket Acceptor information

The following Acceptor criteria apply to the U.S. region consumer Supermarket interchange programs.

Acceptor information

Criteria	Requirement
Acceptor ID code	Required
Acceptor name	Required

U.S. region consumer interchange criteria
Consumer Supermarket Mastercard Assigned ID

Criteria	Requirement
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (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

Consumer Supermarket Mastercard Assigned ID

The following Mastercard assigned ID criteria apply to the U.S. region consumer Supermarket interchange programs.

IRD and Program Name
IRD 71, 81: Supermarket Base
IRD RE: Enhanced Supermarket Base
IRD 07: World Supermarket Base
IRD HI: World High Value Supermarket Base
IRD WI: World Elite Supermarket Base
Requirement
Not required
IRD and Program Name

IRD 13: Supermarket Tier 1
IRD 14: Supermarket Tier 2
IRD 15: Supermarket Tier 3
IRD RF: Enhanced Supermarket Tier 1
IRD RG: Enhanced Supermarket Tier 2
IRD RH: Enhanced Supermarket Tier 3
IRD 08: World Supermarket Tier 1
IRD 77: World Supermarket Tier 2
IRD 64: World Supermarket Tier 3
IRD HJ: World High Value Supermarket Tier 1
IRD HK: World High Value Supermarket Tier 2
IRD HL: World High Value Supermarket Tier 3
IRD WJ: World Elite Supermarket Tier 1
IRD WK: World Elite Supermarket Tier 2
IRD WL: World Elite Supermarket Tier 3

Requirement

Required

Consumer Supermarket Financial Detail Addendum/1644

The following Financial Detail Addendum/1644 criteria apply to the U.S. region consumer Supermarket interchange programs.

None for all programs in this category

Consumer Supermarket Notes

The following criteria notes apply to the U.S. region consumer Supermarket interchange programs.

IRD and Program Name

IRD 71, 81: Supermarket Base
IRD 13: Supermarket Tier 1
IRD 14: Supermarket Tier 2
IRD 15: Supermarket Tier 3

Requirement

The card and the cardholder must be present at the time of the transaction and the transaction must be face-to-face.

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.

IRD and Program Name

IRD RE: Enhanced Supermarket Base
 IRD RF: Enhanced Supermarket Tier 1
 IRD RG: Enhanced Supermarket Tier 2
 IRD RH: Enhanced Supermarket Tier 3
 IRD 07: World Supermarket Base
 IRD 08: World Supermarket Tier 1
 IRD 77: World Supermarket Tier 2
 IRD 64: World Supermarket Tier 3
 IRD WI: World Elite Supermarket Base
 IRD WJ: World Elite Supermarket Tier 1
 IRD WK: World Elite Supermarket Tier 2
 IRD WL: World Elite Supermarket Tier 3
 IRD HI: World High Value Supermarket Base
 IRD HJ: World High Value Supermarket Tier 1
 IRD HK: World High Value Supermarket Tier 2
 IRD HL: World High Value Supermarket Tier 3

Requirement

The Acceptor must be a qualified Supermarket as outlined in *U.S. Region Point of Interaction Bulletin No. 4*, 22 October 2007.

The card and the cardholder must be present at the time of the transaction and the transaction must be face-to-face.

T&E

This section describes qualifying criteria for this interchange program.

T&E Card Program ID and GCMS Product ID

The following card program IDs and GCMS product IDs apply to the U.S. region consumer T&E interchange programs.

IRD criteria details

Product	IRD and Program Name	Card Program ID	GCMS Product ID
World	IRD 96: World T&E	MCC	MCW, MWE
World High Value	IRD HR: World High Value T&E	MCC	MCW
World Elite	IRD WR: World Elite T&E	MCC	MWE

T&E MTI, Processing Code, and AB Program

The following message type identifiers (MTIs), processing codes, and Acceptor business (AB) programs apply to the U.S. region consumer T&E interchange programs.

Details

Criteria	IRD 96	IRD HR, WR
Message Type ID		
First and Second Presentments/1240	x	x
First and Arbitration Chargebacks/1442	x	x
Processing Code		
00: Purchase (Goods and Services)	x	x
Acceptor business (AB) program		
B001: Cruise/Steamship		x
H001: Lodging		x
RT02: Special Restaurant 2		x
TA01: Travel Agencies		x

Criteria	IRD 96	IRD HR, WR
TE04: World Mastercard T&E Card Except Railways	x	
V001: Automobile/Vehicle Rental		x

Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table.

T&E Timeliness

The following timeliness criteria apply to the U.S. region consumer T&E interchange programs.

GCMS: Three days, except for airline transactions, for which the requirement is nine days in this category.

Interchange compliance: Four days, except for airline transactions, for which the requirement is 10 days in this category.

Interchange Compliance Failure Adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 96: World T&E	IRD 01: World Standard
IRD HR: World High Value T&E	IRD HA: World High Value Standard
IRD WR: World Elite T&E	IRD WA: World Elite Standard

T&E Approval Code

The following approval code criteria apply to the U.S. region consumer T&E interchange programs.

Required for all programs in this category

For World Elite (MWE) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World Elite interchange to Mastercard World interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for World interchange programs. For more information about Account Level Management, refer to the *Account Level Management User Manual*.

For World (MCW) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World interchange to Mastercard Enhanced interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for Enhanced interchange programs. For more information about Account Level Management, refer to the *Account Level Management User Manual*.

Interchange Compliance Failure Adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 96: World T&E	IRD 01: World Standard
IRD HR: World High Value T&E	IRD HA: World High Value Standard
IRD WR: World Elite T&E	IRD WA: World Elite Standard

T&E Magnetic Stripe Data from Authorization Message

The following magnetic stripe criteria apply to the U.S. region consumer T&E interchange programs.

Not required for all programs in this category.

T&E Trace ID

The following trace ID criteria apply to the U.S. region consumer T&E interchange programs.

Required for all programs in this category

Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD

Interchange Compliance Failure Adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 96: World T&E	IRD 01: World Standard
IRD HR: World High Value T&E	IRD HA: World High Value Standard
IRD WR: World Elite T&E	IRD WA: World Elite Standard

T&E Acceptor Business Code (MCC)

The following acceptor business code (MCC) criteria apply to the U.S. region consumer T&E interchange programs.

Interchange Compliance Failure Adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 96: World T&E	IRD 01: World Standard

Requirement

Required

Must contain one of the following MCCs:

- MCC 3000–3350 or 4511 (Airline)
- MCC 3351–3500, 7512, 7513, 7519 (Automobile/Vehicle Rental)
- MCC 3501–3999 or 7011 (Hotel/Motel)
- MCC 4411 (Cruise Line/Steamship)
- MCC 4722 (Travel Agencies and Tour Operations)
- MCC 5812 (Eating Places, Restaurants)

Interchange compliance accepts any of the following exceptions as a match.

Authorization MCC	Clearing MCC
<ul style="list-style-type: none"> • 3000–3350 (Airlines, Airline Carriers) • 3351–3500, 7512, 7513, 7519 (Automobile/Vehicle Rental) • 3501–3999, 7011 (Hotel/Motel) • 4411 (Cruise Line) • 4511 (Air Carriers, Airlines: not elsewhere classified) 	<ul style="list-style-type: none"> • 4511 (Air Carriers, Airlines: not elsewhere classified) • 4722 (Travel Agencies and Tour Operations)
4511 (Air Carriers, Airlines: not elsewhere classified)	3000–3350 (Airlines, Airline Carriers)
4722 (Travel Agencies and Tour Operations)	<ul style="list-style-type: none"> • 3000–3350 (Airlines, Airline Carriers) • 3351–3500, 7512, 7513, 7519 (Automobile/Vehicle Rental) • 3501–3999, 7011 (Hotel/Motel) • 4411 (Cruise Line) • 4511 (Air Carriers, Airlines: not elsewhere classified)
IRD and Program Name	Interchange Compliance Failure Adjustment
IRD HR: World High Value T&E	IRD HA: World High Value Standard
IRD WR: World Elite T&E	IRD WA: World Elite Standard

Requirement

Required

Must contain one of the following MCCs:

- MCC 3351–3500, 7512, 7513, 7519 (Automobile/Vehicle Rental)
- MCC 3501–3999 or 7011 (Hotel/Motel)
- MCC 4411 (Cruise Line/Steamship)
- MCC 4722 (Travel Agencies and Tour Operations)
- MCC 5812 (Eating Places, Restaurants)

Airline MCCs are not allowed in clearing with this interchange program. Interchange compliance accepts any of the following exceptions as a match.

Authorization MCC	Clearing MCC
<ul style="list-style-type: none"> • 3351–3500, 7512, 7513, 7519 (Automobile/Vehicle Rental) • 3501–3999, 7011 (Hotel/Motel) • 4411 (Cruise Line) 	4722 (Travel Agencies and Tour Operations)
4722 (Travel Agencies and Tour Operations)	<ul style="list-style-type: none"> • 3351–3500, 7512, 7513, 7519 (Automobile/Vehicle Rental) • 3501–3999, 7011 (Hotel/Motel) • 4411 (Cruise Line)

T&E Amount Tolerance

The following amount tolerance criteria apply to the U.S. region consumer T&E interchange programs.

N/A for all programs in this category.

T&E Acceptor information

The following Acceptor criteria apply to the U.S. region consumer T&E interchange programs.

Acceptor information

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

Criteria	Requirement
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 Cannot contain spaces

T&E Mastercard Assigned ID

The following Mastercard assigned ID criteria apply to the U.S. region consumer T&E interchange programs.

Not required for all programs in this category.

T&E Financial Detail Addendum/1644

The following Financial Detail Addendum/1644 criteria apply to the U.S. region consumer T&E interchange programs.

Airline and Passenger Railways MCCs require the data listed in the following messages:

- Financial Detail Addendum (Passenger Transport Detail: General Ticket Information)/1644:
 - PDS 0505 (Passenger Name)
 - PDS 0506 (Ticket Number)
 - PDS 0507 (Issuing Carrier)
- Financial Detail Addendum (Passenger Transport Detail: Trip Leg Data)/1644:
 - PDS 0520 (Travel Date)
 - PDS 0521 (Carrier Code)
 - PDS 0522 (Service Class Code)
 - PDS 0523 (City of Origin/Airport Code)
 - PDS 0524 (City of Destination/Airport Code)
- Car Rental/Vehicle Rental MCCs require the following Financial Detail Addendum (Vehicle Rental Detail)/1644 data:
 - PDS 0544 (Rental Agreement Number)
 - PDS 0545 (Renter Name)
 - PDS 0546 (Rental Return City)
 - PDS 0547 (Rental Return State/Province)
 - PDS 0548 (Rental Return Country)
 - PDS 0549 (Rental Return Location ID)
 - PDS 0550 (Rental Return Date)

- PDS 0551 (Rental Check-Out Date)
- PDS 0552 (Customer Service Toll-Free [800] Number)
- Hotel/Motel MCCs require the following Financial Detail Addendum (Lodging Summary)/1644 data:
 - PDS 0552 (Customer Service Toll-Free [800] Number)
 - PDS 0574 (Arrival Date)
 - PDS 0575 (Departure Date)
 - PDS 0576 (Folio Number)
 - PDS 0577 (Property Phone Number)

T&E Notes

The following criteria notes apply to the U.S. region consumer T&E interchange programs.

Notes

IRD and Program Name

IRD 96: World T&E

Requirement

The transaction must be acquired with a World Mastercard card.

For World Card chargeback dollar limits, refer to Section 1 of the *Chargeback Guide*.

IRD and Program Name

IRD HR: World High Value T&E

Requirement

The transaction must be acquired with a World High Value Mastercard card.

For World High Value Card chargeback dollar limits, refer to Section 1 of the *Chargeback Guide*.

IRD and Program Name

IRD WR: World Elite T&E

Requirement

The transaction must be acquired with a World Elite Mastercard card.

For World Elite Card chargeback dollar limits, refer to Section 1 of the *Chargeback Guide*.

T&E Large Ticket

This section describes qualifying criteria for this interchange program.

T&E Large Ticket Card Program ID and GCMS Product ID

The following card program IDs and GCMS product IDs apply to the U.S. region consumer T&E Large Ticket interchange programs.

IRD criteria details

Product	IRD and Program Name	Card Program ID	GCMS Product ID
World High Value	IRD HZ: World High Value T&E Large Ticket	MCC	MCW
World Elite	IRD WZ: World Elite T&E Large Ticket	MCC	MWE

T&E Large Ticket MTI, Processing Code, and AB Program

The following message type identifiers (MTIs), processing codes, and Acceptor business (AB) programs apply to the U.S. region consumer T&E Large Ticket interchange programs.

Details

Message Type ID	
First and Second Presentments/1240	x
First and Arbitration Chargebacks/1442	x
Processing Code	
00: Purchase (Goods and Services)	x
Acceptor business (AB) program	
TE04: World Mastercard T&E Card Except Railways	x

Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table.

T&E Large Ticket Timeliness

The following timeliness criteria apply to the U.S. region consumer T&E Large Ticket interchange programs.

GCMS: Two days for all programs in this category.

Interchange compliance: Three days for all programs in this category.

Interchange Compliance Failure Adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD HZ: World High Value T&E Large Ticket	IRD HA: World High Value Standard
IRD WZ: World Elite T&E Large Ticket	IRD WA: World Elite Standard

T&E Large Ticket Approval Code

The following approval code criteria apply to the U.S. region consumer T&E Large Ticket interchange programs.

Required for all programs in this category

Interchange Compliance Failure Adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD HZ: World High Value T&E Large Ticket	IRD HA: World High Value Standard
IRD WZ: World Elite T&E Large Ticket	IRD WA: World Elite Standard

T&E Large Ticket Magnetic Stripe Data from Authorization Message

The following magnetic stripe criteria apply to the U.S. region consumer T&E Large Ticket interchange programs.

Not required for all programs in this category.

T&E Large Ticket Trace ID

The following trace ID criteria apply to the U.S. region consumer T&E Large Ticket interchange programs.

Required for all programs in this category.

Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD.

Interchange Compliance Failure Adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD HZ: World High Value T&E Large Ticket	IRD HA: World High Value Standard

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD WZ: World Elite T&E Large Ticket	IRD WA: World Elite Standard

T&E Large Ticket Acceptor business code (MCC)

The following Acceptor business code (MCC) criteria apply to the U.S. region consumer T&E Large Ticket interchange programs.

Required for all programs in this category.

Must contain one of the following MCCs:

- MCC 3000–3350 or 4511 (Airline)
- MCC 3351–3500, 7512, 7513, or 7519 (Automobile/Vehicle Rental)
- MCC 3501–3999 or MCC 7011 (Hotel/Motel)
- MCC 4411 (Cruise Line/Steamship)
- MCC 4722 (Travel Agencies and Tour Operations)
- MCC 5812 (Eating Places, Restaurants)

Interchange compliance accepts any of the following exceptions as a match.

Interchange Compliance Failure Adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD HZ: World High Value T&E Large Ticket	IRD HA: World High Value Standard
IRD WZ: World Elite T&E Large Ticket	IRD WA: World Elite Standard
Authorization MCC	Clearing MCC
<ul style="list-style-type: none"> • 3000–3350 (Airlines, Airline Carriers) • 3351–3500, 7512, 7513, 7519 (Automobile/Vehicle Rental) • 3501–3999, 7011 (Hotel/Motel) • 4411 (Cruise Line) • 4511 (Air Carriers, Airlines: not elsewhere classified) 	MCC 4722 (Travel Agencies and Tour Operations)
4511 (Air Carriers, Airlines: not elsewhere classified)	3000–3350 (Airlines, Airline Carriers)

4722 (Travel Agencies and Tour Operations)	<ul style="list-style-type: none"> • 3000–3350 (Airlines, Airline Carriers) • 3351–3500, 7512, 7513, 7519 (Automobile/Vehicle Rental) • 3501–3999, 7011 (Hotel/Motel) • 4411 (Cruise Line) • 4511 (Air Carriers, Airlines: not elsewhere classified)
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T&E Large Ticket Amount Tolerance

The following amount tolerance criteria apply to the U.S. region consumer T&E Large Ticket interchange programs.

N/A for all programs in this category.

T&E Large Ticket Acceptor information

The following Acceptor criteria apply to the U.S. region consumer T&E Large Ticket interchange programs.

Acceptor information

Criteria	Requirement
Acceptor ID code	Required
Acceptor name	Required U.S.-acquired airline transactions must provide the abbreviated airline name, not to exceed nine positions.
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 Cannot contain spaces

T&E Large Ticket Mastercard Assigned ID

The following Mastercard assigned ID criteria apply to the U.S. region consumer T&E Large Ticket interchange programs.

Not required for all programs in this category.

T&E Large Ticket Financial Detail Addendum/1644

The following Financial Detail Addendum/1644 criteria apply to the U.S. region consumer T&E Large Ticket interchange programs.

Airline and Passenger Railways MCCs require the data listed in the following messages:

- Financial Detail Addendum (Passenger Transport Detail: General Ticket Information)/1644:
 - PDS 0505 (Passenger Name)
 - PDS 0506 (Ticket Number)
 - PDS 0507 (Issuing Carrier)
- Financial Detail Addendum (Passenger Transport Detail: Trip Leg Data)/1644:
 - PDS 0520 (Travel Date)
 - PDS 0521 (Carrier Code)
 - PDS 0522 (Service Class Code)
 - PDS 0523 (City of Origin/Airport Code)
 - PDS 0524 (City of Destination/Airport Code)
- Car Rental/Vehicle Rental MCCs require the following Financial Detail Addendum (Vehicle Rental Detail)/1644 data:
 - PDS 0544 (Rental Agreement Number)
 - PDS 0545 (Renter Name)
 - PDS 0546 (Rental Return City)
 - PDS 0547 (Rental Return State/Province)
 - PDS 0548 (Rental Return Country)
 - PDS 0549 (Rental Return Location ID)
 - PDS 0550 (Rental Return Date)
 - PDS 0551 (Rental Check-Out Date)
 - PDS 0552 (Customer Service Toll-Free [800] Number)
- Hotel/Motel MCCs require the following Financial Detail Addendum (Lodging Summary)/1644 data:
 - PDS 0552 (Customer Service Toll-Free [800] Number)
 - PDS 0574 (Arrival Date)
 - PDS 0575 (Departure Date)
 - PDS 0576 (Folio Number)
 - PDS 0577 (Property Phone Number)

T&E Large Ticket Notes

The following criteria notes apply to the U.S. region consumer T&E Large Ticket interchange programs.

Notes

IRD and Program Name
IRD HZ: World High Value T&E Large Ticket
Requirement
The transaction amount must be USD 2500 or greater.
The transaction must be acquired with a World High Value Mastercard card.
For World High Value Card chargeback dollar limits, refer to Section 1 of the <i>Chargeback Guide</i> .
IRD and Program Name
IRD WZ: World Elite T&E Large Ticket
Requirement
The transaction amount must be USD 2500 or greater.
The transaction must be acquired with a World Elite Mastercard card.
For World Elite Card chargeback dollar limits, refer to Section 1 of the <i>Chargeback Guide</i> .

Consumer Utilities

This section describes qualifying criteria for this interchange program.

Consumer Utilities Card Program ID and GCMS Product ID

The following card program IDs and GCMS product IDs apply to the U.S. region consumer Utilities interchange programs.

IRD criteria details

Product	IRD and Program Name	Card Program ID	GCMS Product ID
Consumer Core Value: Credit	IRD CU: Utilities	MCC	MCC, MCG, MCS, MIU, MPL

Product	IRD and Program Name	Card Program ID	GCMS Product ID
Consumer Core Value: Debit	IRD CU: Utilities	DMC	ACS, MDG, MDH, MDJ, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH
Enhanced Value	IRD RT: Enhanced Utilities	MCC	MCC, MCG, MCS, MCW, MIU, MPL
World	IRD CW: World Utilities	MCC	MCW, MWE
World High Value	IRD HV: World High Value Utilities	MCC	MCW
World Elite	IRD WV: World Elite Utilities	MCC	MWE

Consumer Utilities MTI, Processing Code, and AB Program

The following message type identifiers (MTIs), processing codes, and Acceptor business (AB) programs apply to the U.S. region consumer Utilities interchange programs.

Details

Criteria	IRD CU	IRD RT, CW, HV, WV
Message Type ID		
First and Second Presentments/1240	x	x
First and Arbitration Chargebacks/1442	x	x
Processing Code		
00: Purchase (Goods and Services)	x	x
09: Purchase (Goods and Services) with cash back (only for use with Mastercard Debit Card Products)	x	
Acceptor business (AB) program		
UT01: For MCC 4900 (Utilities: Electric, Gas, Heating Oil, Sanitary, Water) only	x	x

Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table.

Consumer Utilities Timeliness

The following timeliness criteria apply to the U.S. region consumer Utilities interchange programs.

GCMS: Two days for all programs in this category.

Interchange compliance: Three days for all programs in this category.

Interchange Compliance Failure Adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD CU: Utilities	IRD 75, 85, 95: Standard
IRD RT: Enhanced Utilities	IRD RU: Enhanced Standard
IRD CW: World Utilities	IRD 01: World Standard
IRD HV: World High Value Utilities	IRD HA: World High Value Standard
IRD WV: World Elite Utilities	IRD WA: World Elite Standard

Consumer Utilities Magnetic Stripe Data from Authorization Message

The following magnetic stripe criteria apply to the U.S. region consumer Utilities interchange programs.

Not required for all programs in this category.

Consumer Utilities Approval Code

The following approval code criteria apply to the U.S. region consumer Utilities interchange programs.

Required for all programs in this category.

For World Elite (MWE) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World Elite interchange to Mastercard World interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for World interchange programs. For more information about Account Level Management, refer to the *Account Level Management User Manual*.

For World (MCW) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World interchange to Mastercard Enhanced interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for Enhanced interchange programs. For more

information about Account Level Management, refer to the *Account Level Management User Manual*.

Interchange Compliance Failure Adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD CU: Utilities	IRD 75, 85, 95: Standard
IRD RT: Enhanced Utilities	IRD RU: Enhanced Standard
IRD CW: World Utilities	IRD 01: World Standard
IRD HV: World High Value Utilities	IRD HA: World High Value Standard
IRD WV: World Elite Utilities	IRD WA: World Elite Standard

Consumer Utilities Trace ID

The following trace ID criteria apply to the U.S. region consumer Utilities interchange programs.

Required for all programs in this category.

Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD.

Interchange Compliance Failure Adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD CU: Utilities	IRD 75, 85, 95: Standard
IRD RT: Enhanced Utilities	IRD RU: Enhanced Standard
IRD CW: World Utilities	IRD 01: World Standard
IRD HV: World High Value Utilities	IRD HA: World High Value Standard
IRD WV: World Elite Utilities	IRD WA: World Elite Standard

Consumer Utilities Acceptor business code (MCC)

The following Acceptor business code (MCC) criteria apply to the U.S. region consumer Utilities interchange programs.

Required for all programs in this category.

Must contain MCC 4900 (Utilities: Electric, Gas, Heating, Oil, Sanitary, Water).

Interchange Compliance Failure Adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD CU: Utilities	IRD 75, 85, 95: Standard
IRD RT: Enhanced Utilities	IRD RU: Enhanced Standard
IRD CW: World Utilities	IRD 01: World Standard
IRD HV: World High Value Utilities	IRD HA: World High Value Standard
IRD WV: World Elite Utilities	IRD WA: World Elite Standard

Consumer Utilities Amount Tolerance

The following amount tolerance criteria apply to the U.S. region consumer Utilities interchange programs.

Required for all programs in this category.

10%

Some MCCs are exempt from all amount tolerance tests. A list of those MCCs are in Amount Tolerance Test.

Interchange Compliance Failure Adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD CU: Utilities	IRD 75, 85, 95: Standard
IRD RT: Enhanced Utilities	IRD RU: Enhanced Standard
IRD CW: World Utilities	IRD 01: World Standard
IRD HV: World High Value Utilities	IRD HA: World High Value Standard
IRD WV: World Elite Utilities	IRD WA: World Elite Standard

Consumer Utilities Acceptor information

The following Acceptor criteria apply to the U.S. region consumer Utilities interchange programs.

Acceptor information

Criteria	Requirement
Acceptor ID code	Required
Acceptor name	Required

Criteria	Requirement
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (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

Consumer Utilities Mastercard Assigned ID

The following Mastercard assigned ID criteria apply to the U.S. region consumer Utilities interchange programs.

Not required for all programs in this category.

Consumer Utilities Financial Detail Addendum/1644

The following Financial Detail Addendum/1644 criteria apply to the U.S. region consumer Utilities interchange programs.

None for all programs in this category.

Consumer Utilities Notes

The following criteria notes apply to the U.S. region consumer Utilities interchange programs.

None for all programs in this category.

U.S. Region Commercial Interchange Criteria

This section includes the transaction criteria for the commercial interchange programs that Mastercard supports in the U.S. region.

Transactions Applicable to U.S. Region Commercial Interchange Programs.....	569
IRD CH: Commercial Charities.....	569
Data Rate.....	571
Data Rate Card Program ID and GCMS Product ID.....	571
Data Rate MTI, Processing Code, and AB Program.....	572
Data Rate Timeliness.....	573
Data Rate Approval Code.....	575
Data Rate Magnetic Stripe Data from Authorization Message.....	576
Data Rate Trace ID.....	577
Data Rate Acceptor business code (MCC).....	578
Data Rate Amount Tolerance.....	578
Data Rate Acceptor information.....	579
Data Rate Mastercard Assigned ID.....	579
Data Rate Financial Detail Addendum/1644.....	579
Data Rate Notes.....	587
IRD 82: Commercial Electronic Payment Account.....	588
Large Ticket.....	592
Large Ticket Card Program ID and GCMS Product ID.....	592
Large Ticket MTI, Processing Code, and AB Program.....	592
Large Ticket Timeliness.....	593
Large Ticket Approval Code.....	594
Large Ticket Magnetic Stripe Data from Authorization Message.....	595
Large Ticket Trace ID.....	595
Large Ticket Acceptor business code (MCC).....	595
Large Ticket Amount Tolerance.....	596
Large Ticket Acceptor information.....	597
Large Ticket Mastercard Assigned ID.....	598
Large Ticket Financial Detail Addendum/1644.....	598
Large Ticket Notes.....	602
Large Ticket MPG.....	603
IRD E1: Commercial Large Ticket I MPG.....	603
IRD 2A: Mastercard Initiated Rewards.....	609
IRD E6: Mastercard Commercial Payments Account.....	610

MPP Rate.....	614
MPP Rate Card Program ID and GCMS Product ID.....	614
MPP Rate MTI, Processing Code, and AB Program.....	616
MPP Rate Timeliness.....	617
MPP Rate Approval Code.....	617
MPP Rate Magnetic Stripe Data from Authorization Message.....	617
MPP Rate Trace ID.....	618
MPP Rate Acceptor business code (MCC).....	618
MPP Rate Amount Tolerance.....	618
MPP Rate Acceptor information.....	619
MPP Rate Mastercard Assigned ID.....	619
MPP Rate Financial Detail Addendum/1644.....	619
MPP Rate Notes.....	620
IRD 21: Commercial Payment Transaction.....	621
IRD 57: Commercial Private Label.....	624
IRD EZ: Commercial Rebate.....	626
IRD MS: Mastercard MoneySend.....	628
IRD V5: Commercial VIP Standard.....	632
IRD X5: Commercial Bill Pay Standard.....	634
IRD TK: Customer-negotiated Interchange Program.....	636
Regulated POS Debit.....	638
Regulated POS Debit Card Program ID and GCMS Product ID.....	638
Regulated POS Debit MTI, Processing Code, and AB Program.....	639
Regulated POS Debit Timeliness.....	640
Regulated POS Debit Approval Code.....	641
Regulated POS Debit Magnetic Stripe Data from Authorization Message.....	641
Regulated POS Debit Trace ID.....	642
Regulated POS Debit Acceptor business code (MCC).....	642
Regulated POS Debit Amount Tolerance.....	643
Regulated POS Debit Acceptor information.....	643
Regulated POS Debit Mastercard Assigned ID.....	643
Regulated POS Debit Financial Detail Addendum/1644.....	644
Regulated POS Debit Notes.....	644
Commercial Standard.....	647
Commercial Standard Card Program ID and GCMS Product ID.....	647
Commercial Standard MTI, Processing Code, and AB Program.....	648
Commercial Standard Timeliness.....	648
Commercial Standard Approval Code.....	649
Commercial Standard Magnetic Stripe Data from Authorization Message.....	650

Commercial Standard Trace ID.....	650
Commercial Standard Acceptor business code (MCC).....	650
Commercial Standard Amount Tolerance.....	651
Commercial Standard Acceptor information.....	651
Commercial Standard Mastercard Assigned ID.....	651
Commercial Standard Financial Detail Addendum/1644.....	652
Commercial Standard Notes.....	653
T&E Rate.....	653
T&E Rate Card Program ID and GCMS Product ID.....	653
T&E Rate MTI, Processing Code, and AB Program.....	654
T&E Rate Timeliness.....	654
T&E Rate Approval Code.....	655
T&E Rate Magnetic Stripe Data from Authorization Message.....	656
T&E Rate Trace ID.....	656
T&E Rate Amount Tolerance.....	657
T&E Rate Acceptor information.....	657
T&E Rate Mastercard Assigned ID.....	658
T&E Rate Financial Detail Addendum/1644.....	658
T&E Rate Notes.....	661
Commercial Utilities.....	662
Commercial Utilities Card Program ID and GCMS Product ID.....	662
Commercial Utilities MTI, Processing Code, and AB Program.....	662
Commercial Utilities Timeliness.....	663
Commercial Utilities Approval Code.....	664
Commercial Utilities Magnetic Stripe Data from Authorization Message.....	665
Commercial Utilities Trace ID.....	665
Commercial Utilities Acceptor business code (MCC).....	665
Commercial Utilities Amount Tolerance.....	666
Commercial Utilities Acceptor information.....	666
Commercial Utilities Mastercard Assigned ID.....	667
Commercial Utilities Financial Detail Addendum/1644.....	667
Commercial Utilities Notes.....	667
Commercial Fleet.....	668
IRD F1: Commercial Fleet Data Rate I.....	668
IRD F2: Commercial Fleet Data Rate II.....	672
IRD F3: Commercial Fleet Data Rate III.....	676
IRD FL: Commercial Fleet Large Ticket.....	679
Fleet acceptor business programs.....	685

Transactions Applicable to U.S. Region Commercial Interchange Programs

Unless otherwise noted, the Mastercard U.S. region commercial interchange programs apply to both credit and signature debit transactions acquired in the U.S. region that are initiated with a U.S.-issued Mastercard commercial card. 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).

IRD CH: Commercial Charities

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	Commercial credit: BPL,MAB, MAC, MAP, MCB, MCF, MCO, MCP, MEB, MEO, MES, MGF, MNF, MPC, MPW, MWB, MWO Consumer Prepaid: MGP Commercial Prepaid: MAQ, MPW Commercial Debit: MBD, MDB
Message Type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing Code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 09: Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card Products) 18: Unique Transaction (requires unique MCC)
Acceptor business (AB) program	CH01: Charitable Organizations For Acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i> .
Timeliness	GCMS: Three days
Approval Code	Required
Magnetic stripe data from authorization message	Not required

Criteria	Requirement
Trace ID	Required Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD
Acceptor business code (MCC)	Required Must contain MCC 8398 (Organizations, Charitable and Social Service).
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	Required
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required This is present conditionally for certain merchants that are provided a Mastercard Assigned ID as follows: <ul style="list-style-type: none"> • 410242 (Americares) • 410243 (American Red Cross National Headquarters) • 410244 (Doctors without Borders) • 410245 (International Rescue Committee) • 410246 (Mercy Corps) • 410247 (Save the Children) • 410248 (World Vision) • 410920 (World Food Programme) Refer to the <i>U.S. Region Interchange Bulletin</i> No. 4, 5 June 2013 for additional details.
Financial Detail Addendum/1644	None

Criteria	Requirement
Notes	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.

Data Rate

This section describes qualifying criteria for this interchange program.

Data Rate Card Program ID and GCMS Product ID

The following card program IDs and GCMS product IDs apply to the U.S. region commercial Data Rate interchange programs.

IRD criteria details

IRD and Program Name	Card Program ID	GCMS Product ID
IRD 68: Commercial Data Rate I IRD 67: Commercial Data Rate II	MCC	Small Business Credit: BPL, MAB, MCB, MEB, MPC, MWB Large Market Credit: MAC, MAP, MCF, MCO, MCP, MEO, MES, MGF, MNF, MWO Commercial prepaid: MAQ, MPW Commercial debit: MBD, MDB Consumer prepaid: MGP
IRD 66: Commercial Data Rate III	MCC	Large Market Credit: MAC, MAP, MCF, MCO, MCP, MEO, MES, MGF, MNF, MWO Consumer prepaid: MGP
IRD SA: Commercial Data Rate I IRD SB: Commercial Data Rate II	MCC	BPL, MAB, MCB, MEB, MPC, MWB

IRD and Program Name	Card Program ID	GCMS Product ID
IRD 3A: Commercial Data Rate I IRD 3B: Commercial Data Rate II	MCC	BPL, MAB, MCB, MEB, MPC, MWB
IRD 4A: Commercial Data Rate I IRD 4B: Commercial Data Rate II	MCC	Only valid for Account Level Management. BPL, MAB, MCB, MEB, MPC, MWB
IRD 5A: Business Level 5 Data Rate I IRD 5B: Business Level 5 Data Rate II	MCC	Only valid for Account Level Management. BPL, MAB, MCB, MEB, MPC, MWB

NOTE: Refer to “Data Rate Approval Code” for additional information about valid brand products when submitting the interchange programs in the previous table for a qualified Account Level Management transaction.

Data Rate MTI, Processing Code, and AB Program

The following message type identifiers (MTIs), processing codes, and Acceptor business (AB) programs apply to the U.S. region commercial Data Rate interchange programs.

Details

Criteria	
Message Type ID	
First and Second Presentments/1240	x
First and Arbitration Chargebacks/1442	x
Processing Code	
00: Purchase (Goods and Services)	x
18: Unique Transaction (requires unique MCC)	x
Acceptor business (AB) program	
B001: Cruise/Steamship	x
F002: Restaurant. All MCCs assigned to F001, except MCC 5812 (Eating Places, Restaurants)	x
M001: Mail Order/Telephone Order	x
OT36: U.S. Other	x
P001: Beauty Salons	x

Criteria	
S001: Supermarket	x
T001: Telephone	x
U001: Unique	x
W001: Warehouse Club	x

Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table.

Data Rate Timeliness

The following timeliness criteria apply to the U.S. region commercial Data Rate interchange programs.

GCMS: Three days for all programs in this category.

Interchange compliance: Four days for all programs in this category. Non-face-to-face transactions are exempt from the timeliness test.

If the criteria in the following table are met, transactions submitted for all programs in this category are exempt from the timeliness test.

Details

Element	Value
DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability)	One of the following: <ul style="list-style-type: none"> A: PAN auto-entry via contactless magnetic stripe M: PAN auto-entry via contactless M/Chip
DE 22, subfield 3 (Terminal Data: Card Capture Capability)	0: No capture capability
DE 22, subfield 4 (Terminal Operating Environment)	2: On Acceptor premises; unattended terminal
DE 22, subfield 5 (Cardholder Present Data)	0: Cardholder present
DE 22, subfield 6 (Card Present Data)	1: Card present
DE 22, subfield 7 (Card Data: Input Mode)	One of the following: <ul style="list-style-type: none"> A: PAN auto-entry via contactless magnetic stripe M: PAN auto-entry via contactless M/Chip

Element	Value
DE 26 (Acceptor business code [MCC])	<ul style="list-style-type: none"> 4111: Transportation, Suburban and Local Commuter Passenger, including Ferries 4131: Bus Lines 4784: Bridge and Road Fees, Tolls

Interchange Compliance Failure Adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 68: Commercial Data Rate I	IRD 65: Commercial Standard
IRD 67: Commercial Data Rate II	
IRD 66: Commercial Data Rate III	
IRD SA: Commercial Data Rate I	IRD SK: Commercial Standard
IRD SB: Commercial Data Rate II	
IRD 3A: Commercial Data Rate I	IRD 3K: Business Level 3 Standard
IRD 3B: Commercial Data Rate II	
IRD 4A: Commercial Data Rate I	IRD 4K: Commercial Standard
IRD 4B: Commercial Data Rate II	
IRD 5A: Business Level 5 Data Rate I	IRD 5K: Business Level 5 Standard
IRD 5B: Business Level 5 Data Rate II	

Data Rate Approval Code

The following approval code criteria apply to the U.S. region commercial Data Rate interchange programs.

Interchange Compliance Failure Adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 68: Commercial Data Rate I	IRD 65: Commercial Standard
IRD 67: Commercial Data Rate II	
IRD 66: Commercial Data Rate III	
Requirement	
Required	
These are Account Level Management interchange programs. When position 6 contains the value C or D, the following GCMS Product IDs should be considered valid: MAB, MCB, MEB, or MWB. For valid values and more information about Account Level Management, refer to the <i>Account Level Management User Manual</i> .	
IRD SA: Commercial Data Rate I	IRD SK: Commercial Standard
IRD SB: Commercial Data Rate II	
Requirement	
Required	
These are Account Level Management interchange programs. When position 6 contains the value E or F, the following GCMS Product IDs should be considered valid: MAB, MCB, MEB, or MWB. For valid values and more information about Account Level Management, refer to the <i>Account Level Management User Manual</i> .	
IRD 3A: Commercial Data Rate I	IRD 3K: Commercial Standard
IRD 3B: Commercial Data Rate II	
Requirement	
Required	
These are Account Level Management interchange programs. When position 6 contains the value G or H, the following GCMS Product IDs should be considered valid: MAB, MCB, MEB, or MWB. For valid values and more information about Account Level Management, refer to the <i>Account Level Management User Manual</i> .	
IRD 4A: Commercial Data Rate I	IRD 4K: Commercial Standard
IRD 4B: Commercial Data Rate II	
Requirement	
Required	
These are Account Level Management interchange programs. To qualify for these programs, position 6 must contain the value J or K with a GCMS Product ID of MAB, MCB, MEB, or MWB. For valid values and more information about Account Level Management, refer to the <i>Account Level Management User Manual</i> .	

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 5A: Business Level 5 Data Rate I	IRD 5K: Business Level 5 Standard
IRD 5B: Business Level 5 Data Rate II	
Requirement	
Required	
These are Account Level Management interchange programs. To qualify for these programs, position 6 must contain the value Q or R with a GCMS Product ID of MAB, MCB, MEB, MPC, or MWB. For valid values and more information about Account Level Management, refer to the <i>Account Level Management User Manual</i> .	

Data Rate Magnetic Stripe Data from Authorization Message

The following magnetic stripe criteria apply to the U.S. region commercial Data Rate interchange programs.

Interchange Compliance Failure Adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 68: Commercial Data Rate I	N/A
IRD 66: Commercial Data Rate III	
IRD 5A: Commercial Data Rate I	
IRD 5B: Commercial Data Rate II	
IRD 3A: Commercial Data Rate I	
IRD 3B: Commercial Data Rate II	
IRD 4A: Commercial Data Rate I	
IRD 4B: Commercial Data Rate II	
IRD 5A: Business Level 5 Data Rate I	
IRD 5B: Business Level 5 Data Rate II	
Requirement	
Not required	

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 67: Commercial Data Rate II	IRD 65: Commercial Standard (Resulting from the failure of the Product Type Code Match edit.) IRD 68: Commercial Data Rate I (Resulting from the failure of the Prompted Data Validation edit.)

Requirement

Required only for Mastercard Fleet Card at fuel location transactions (MCF, MGF, and MNF). Product Type Code Match and Prompted Data Validation are the only edits performed.

Data Rate Trace ID

The following trace ID criteria apply to the U.S. region commercial Data Rate interchange programs.

Required for all programs in this category.

Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD.

Interchange Compliance Failure Adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 68: Commercial Data Rate I	IRD 65: Commercial Standard
IRD 67: Commercial Data Rate II	
IRD 66: Commercial Data Rate III	
IRD 5A: Commercial Data Rate I	IRD 65: Commercial Standard
IRD 5B: Commercial Data Rate II	
IRD 3A: Commercial Data Rate I	
IRD 3B: Commercial Data Rate II	
IRD 4A: Commercial Data Rate I	
IRD 4B: Commercial Data Rate II	
IRD 5A: Business Level 5 Data Rate I	
IRD 5B: Business Level 5 Data Rate II	

Data Rate Acceptor business code (MCC)

The following Acceptor business code (MCC) criteria apply to the U.S. region commercial Data Rate interchange programs.

Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table

Must contain an MCC other than one from the following categories:

- MCC 3000–3350 or 4511 (Airline)
- MCC 3351–3500, 7512, 7513, or 7519 (Automobile/Vehicle Rental)
- MCC 3501–3999 or 7011 (Hotel/Motel)
- MCC 4112 (Passenger Railways)
- MCC 5812 (Eating Places, Restaurants)

Interchange Compliance Failure Adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 68: Commercial Data Rate I	IRD 65: Commercial Standard
IRD 67: Commercial Data Rate II	
IRD 66: Commercial Data Rate III	
IRD SA: Commercial Data Rate I	IRD SK: Commercial Standard
IRD SB: Commercial Data Rate II	
IRD 3A: Commercial Data Rate I	IRD 3K: Commercial Standard
IRD 3B: Commercial Data Rate II	
IRD 4A: Commercial Data Rate I	IRD 4K: Commercial Standard
IRD 4B: Commercial Data Rate II	
IRD 5A: Business Level 5 Data Rate I	IRD 5K: Commercial Standard
IRD 5B: Business Level 5 Data Rate II	

Data Rate Amount Tolerance

The following amount tolerance criteria apply to the U.S. region commercial Data Rate interchange programs.

N/A for all programs in this category.

Data Rate Acceptor information

The following Acceptor criteria apply to the U.S. region commercial Data Rate interchange programs.

Acceptor information

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

Data Rate Mastercard Assigned ID

The following Mastercard assigned ID criteria apply to the U.S. region commercial Data Rate interchange programs.

Not required for all programs in this category.

Data Rate Financial Detail Addendum/1644

The following Financial Detail Addendum/1644 criteria apply to the U.S. region commercial Data Rate interchange programs.

Financial Detail Addendum/1644

For 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:
IRD and Program Name

For 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:

IRD 68: Commercial Data Rate I

Requirement

All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data:

- PDS 0595 (Acceptor Type)
 - PDS 0596 (Acceptor Tax ID)
-

IRD and Program Name

IRD 67: Commercial Data Rate II

Requirement

All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data:

- PDS 0508 (Customer Code) (Must be sent if provided by the customer. Do not send all spaces.)
 - PDS 0595 (Acceptor Type)
 - PDS 0596 (Acceptor Tax ID)
 - PDS 0597 (Total Tax Amount) (Not required for commercial account ranges used at fuel locations [MCC 4468, 5541, 5542, 5499, 5983] or any of the following MCCs: 4111, 4131, 4215, 4784, 8211, 8220, 8398, 8661, 9211, 9222, 9311, 9399, 9402. Additionally, PDS 0597 is not required for qualified Mastercard Payment Gateway [MPG] transactions. Qualified MPG transactions are denoted by a value of 01 in PDS 0057 [Transaction Category Indicator].)
-

IRD and Program Name

IRD 66: Commercial Data Rate III

Requirement

All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data:

- PDS 0508 (Customer Code) (Must be sent if provided by the customer. Do not send all spaces.)
- PDS 0595 (Acceptor Type)
- PDS 0596 (Acceptor Tax ID)
- PDS 0597 (Total Tax Amount)

All MCCs (except Shipping/Courier MCCs when the Financial Detail Addendum [Shipping/Courier Services]/1644 is provided, and MCC 7361 [Employment Agencies, Temporary Help Services]), require the following Financial Detail Addendum (Corporate Line Item Detail)/1644 data:

- PDS 0641 (Product Code)
- PDS 0642 (Item Description)
- PDS 0643 (Item Quantity)
- PDS 0645 (Item Unit of Measure)
- PDS 0647 (Extended Item Amount)
- PDS 0654 (Debit or Credit Indicator)

For 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:

Shipping/Courier MCCs require the following Financial Detail Addendum (Shipping/Courier Services)/1644 data if the Financial Detail Addendum (Corporate Line Item Detail)/1644 is not present:

- PDS 0508 (Customer Code) (Must be sent if provided by the customer. Do not send all spaces.)
- PDS 0597 (Total Tax Amount)
- PDS 0735 (Service Descriptor Code)
- PDS 0736 (Tracking Number or Pickup Number)
- PDS 0737 (Shipping Net Amount)
- PDS 0739 (Pickup Date)
- PDS 0741 (Number of Packages)
- PDS 0742 (Package Weight)
- PDS 0743 (Unit of Measure)
- PDS 0744 (Shipping Party Information)
- PDS 0745 (Shipping Party Address)

- PDS 0746 (Shipping Party Postal Information)
- PDS 0747 (Shipping Party Contact)
- PDS 0748 (Delivery Party Information)
- PDS 0749 (Delivery Party Address)
- PDS 0750 (Delivery Party Postal Information)
- PDS 0754 (Delivery Party Contact)

The Temporary Services MCC requires the following Financial Detail Addendum (Temporary Services)/1644 data:

- PDS 0508 (Customer Code) (Must be sent if provided by the customer. Do not send all spaces.)
 - PDS 0718 (Employee/Temp Name/ID)
 - PDS 0720 (Job Description)
 - PDS 0727 (Temp Start Date)
 - PDS 0728 (Temp Week Ending)
 - PDS 0729 (Requestor Name or ID)
 - One of the following fields in the Financial Detail Addendum (Temporary Services)/1644 is required:
 - PDS 0723 (Regular Hours Worked)
 - PDS 0734 (Miscellaneous Expenses)
 - PDS 0725 (Overtime Hours Worked)
 - In addition, one of the following fields is required based on the type of expense being itemized (Regular Hours, Overtime Hours, or Miscellaneous Expenses):
 - PDS 0724 (Regular Hours Rate) (required when PDS 0723 is provided)
 - PDS 0726 (Overtime Hours Rate) (required when PDS 0725 is provided)
-

Financial Detail Addendum/1644

For Purchasing Card account ranges, and Mastercard Fleet Card (MCF), Mastercard® Government Commercial Card (MGF), and Mastercard® Public Sector Commercial Card (MNF) account ranges at fuel locations:

IRD and Program Name

IRD 68: Commercial Data Rate I

Requirement

The following Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 data is required:

- PDS 0620 (Oil Company Brand Name)
- PDS 0621 (Purchase Time)
- PDS 0622 (Motor Fuel Service Type). When the value is 3 (only non-fuel products being purchased), then the following are required in Financial Detail Addendum (Corporate Line Item Detail)/1644:
 - PDS 0641 (Product Code)
 - PDS 0642 (Item Description)
 - PDS 0643 (Item Quantity)
 - PDS 0645 (Item Unit of Measure)
 - PDS 0647 (Extended Item Amount)
 - PDS 0654 (Debit or Credit Indicator)

PDS 0622 must be present in the Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 when the transaction contains a fleet GCMS Product ID (MCF, MNF, or MGF) with a fuel MCC (4468, 5541, 5499, or 5983).

PDS 0622 is not required for MCC 5542 transactions when only non-fuel products are being purchased, but the transaction is expected to contain the Corporate Line Item Detail with the fields listed above.

- PDS 0623 (Motor Fuel Information) (The field requirements for this PDS are dependent on values in other fields. For more information, refer to the *IPM Clearing Formats*.)

All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data:

- PDS 0595 (Acceptor Type)
- PDS 0596 (Acceptor Tax ID)

IRD and Program Name

IRD 67: Commercial Data Rate II

For Purchasing Card account ranges, and Mastercard Fleet Card (MCF), Mastercard® Government Commercial Card (MGF), and Mastercard® Public Sector Commercial Card (MNF) account ranges at fuel locations:

Requirement

The following Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 data is required:

- PDS 0620 (Oil Company Brand Name)
- PDS 0621 (Purchase Time)
- PDS 0622 (Motor Fuel Service Type). When the value is 3 (only non-fuel products being purchased), then the following are required in Financial Detail Addendum (Corporate Line Item Detail)/1644:
 - PDS 0641 (Product Code)
 - PDS 0642 (Item Description)
 - PDS 0643 (Item Quantity)
 - PDS 0645 (Item Unit of Measure)
 - PDS 0647 (Extended Item Amount)
 - PDS 0654 (Debit or Credit Indicator)

PDS 0622 must be present in the Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 when the transaction contains a fleet GCMS Product ID (MCF, MNF, or MGF) with a fuel MCC (4468, 5541, 5499, or 5983).

PDS 0622 is not required for MCC 5542 transactions when only non-fuel products are being purchased, but the transaction is expected to contain the Corporate Line Item Detail with the fields listed above.

- PDS 0623 (Motor Fuel Information) (The field requirements for this PDS are dependent on values in other fields. For more information, refer to the *IPM Clearing Formats*.)
- PDS 0629 (Odometer Reading) (For more information, refer to the *IPM Clearing Formats*.)
- PDS 0630 (Vehicle Number) (For more information, refer to the *IPM Clearing Formats*.)
- PDS 0631 (Driver Number/ID Number) (For more information, refer to the *IPM Clearing Formats*.)
- PDS 0632 (Product Type Code)

All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data:

- PDS 0595 (Acceptor Type)
- PDS 0596 (Acceptor Tax ID)

IRD and Program Name

IRD 66: Commercial Data Rate III

Requirement

Not eligible

Financial Detail Addendum/1644

For Mastercard Business and Corporate Card account ranges:

IRD and Program Name

IRD 68: Commercial Data Rate I
IRD SA: Commercial Data Rate I
IRD 3A: Commercial Data Rate I
IRD 4A: Commercial Data Rate I
IRD 5A: Business Level 5 Data Rate I

Requirement

All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data:

- PDS 0595 (Acceptor Type)
- PDS 0596 (Acceptor Tax ID)

IRD and Program Name

IRD 67: Commercial Data Rate II
IRD SB: Commercial Data Rate II
IRD 3B: Commercial Data Rate II
IRD 4B: Commercial Data Rate II
IRD 5B: Business Level 5 Data Rate II

Requirement

The following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data is required:

- PDS 0508 (Customer Code) (Must be sent if provided by the customer. Do not send all spaces.)
- PDS 0595 (Acceptor Type)
- PDS 0596 (Acceptor Tax ID)
- PDS 0597 (Total Tax Amount) (Not required for transactions involving Mastercard Commercial Cards occurring at fuel locations [MCC 4468, 5541, 5542, 5499, 5983] or any of the following MCCs: 4111, 4131, 4215, 4784, 8211, 8220, 8398, 8661, 9211, 9222, 9311, 9399, 9402. Additionally, PDS 0597 is not required for qualified Mastercard Payment Gateway [MPG] transactions. Qualified MPG transactions are denoted by a value of 01 in PDS 0057 [Transaction Category Indicator].)

IRD and Program Name

IRD 66: Commercial Data Rate III

For Mastercard Business and Corporate Card account ranges:

Requirement

All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data:

- PDS 0595 (Acceptor Type)
- PDS 0596 (Acceptor Tax ID)
- PDS 0597 (Total Tax Amount) (Not required for BusinessCard Card and Corporate Card account ranges used at fuel locations [MCC 4468, 5541, 5542, 5499, 5983].)

All MCCs (except Shipping/Courier MCCs when the Financial Detail Addendum [Shipping/Courier Services]/1644 is provided, and MCC 7361 [Employment Agencies, Temporary Help Services]), require the following Financial Detail Addendum (Corporate Line Item Detail)/1644 data:

- PDS 0641 (Product Code)
- PDS 0642 (Item Description)
- PDS 0643 (Item Quantity)
- PDS 0645 (Item Unit of Measure)
- PDS 0647 (Extended Item Amount)
- PDS 0654 (Debit or Credit Indicator)

Shipping/Courier MCCs require the following Financial Detail Addendum (Shipping/Courier Services)/1644 data if the Financial Detail Addendum (Corporate Line Item Detail)/1644 is not present:

- PDS 0508 (Customer Code) (Must be sent if provided by the customer. Do not send all spaces.)
- PDS 0597 (Total Tax Amount)
- PDS 0735 (Service Descriptor Code)
- PDS 0736 (Tracking Number or Pickup Number)
- PDS 0737 (Shipping Net Amount)
- PDS 0739 (Pickup Date)
- PDS 0741 (Number of Packages)
- PDS 0742 (Package Weight)
- PDS 0743 (Unit of Measure)
- PDS 0744 (Shipping Party Information)
- PDS 0745 (Shipping Party Address)
- PDS 0746 (Shipping Party Postal Information)
- PDS 0747 (Shipping Party Contact)
- PDS 0748 (Delivery Party Information)
- PDS 0749 (Delivery Party Address)
- PDS 0750 (Delivery Party Postal Information)
- PDS 0754 (Delivery Party Contact)

For Mastercard Business and Corporate Card account ranges:

The Temporary Services MCC requires the following Financial Detail Addendum (Temporary Services)/1644 data:

- PDS 0508 (Customer Code) (Must be sent if provided by the customer. Do not send all spaces.)
 - PDS 0718 (Employee/Temp Name/ID)
 - PDS 0720 (Job Description)
 - PDS 0727 (Temp Start Date)
 - PDS 0728 (Temp Week Ending)
 - PDS 0729 (Requestor Name or ID)
 - One of the following fields in the Financial Detail Addendum (Temporary Services)/1644 is required:
 - PDS 0723 (Regular Hours Worked)
 - PDS 0734 (Miscellaneous Expenses)
 - PDS 0725 (Overtime Hours Worked)
 - In addition, one of the following fields is required based on the type of expense being itemized (Regular Hours, Overtime Hours, or Miscellaneous Expenses):
 - PDS 0724 (Regular Hours Rate) (required when PDS 0723 is provided)
 - PDS 0726 (Overtime Hours Rate) (required when PDS 0725 is provided)
-

Financial Detail Addendum/1644

For Electronic Payment Account account ranges:

IRD and Program Name

IRD 67: Commercial Data Rate II

For Electronic Payment Account account ranges:

Requirement

All MCCs require the following PDS 0502 (Custom Identifier) data in the First Presentment/1240, Financial Detail Addendum (Lodged Account Detail)/1644, or Financial Detail Addendum (Travel Agency Detail)/1644 messages:

- Subfield 1 (Custom Identifier Type) must contain PMTREF.
- Subfield 2 (Custom Identifier Detail) must contain the actual payment reference number.
- This PDS is mandatory only when MEF is the GCMS Product ID.

All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data:

- PDS 0508 (Customer Code) (Must be sent if provided by the customer. Do not send all spaces.)
 - PDS 0595 (Acceptor Type)
 - PDS 0596 (Acceptor Tax ID)
 - PDS 0597 (Total Tax Amount) (Not required for Electronic Payment Account account ranges used at fuel locations [MCC 4468, 5541, 5542, 5499, 5983] or any of the following MCCs: 4111, 4131, 4215, 4784, 8211, 8220, 8398, 8661, 9211, 9222, 9311, 9399, 9402. Additionally, PDS 0597 is not required for qualified Mastercard Payment Gateway [MPG] transactions. Qualified MPG transactions are denoted by a value of 01 in PDS 0057 [Transaction Category Indicator].)
 - PDS 0678 (Unique Invoice Number) (This PDS is mandatory only when MEF is the GCMS Product ID.)
-

Data Rate Notes

The following criteria notes apply to the U.S. region commercial Data Rate interchange programs.

Notes

IRD and Program Name

IRD 68: Commercial Data Rate I

IRD 66: Commercial Data Rate III

IRD SA: Commercial Data Rate I

IRD 3A: Commercial Data Rate I

IRD 5A: Business Level 5 Data Rate I

Requirement

In the First Presentment/1240, PDS 0173 (Legal Corporate Name) is required.

IRD and Program Name

IRD 67: Commercial Data Rate II
IRD SB: Commercial Data Rate II
IRD 3B: Commercial Data Rate II
IRD 5B: Business Level 5 Data Rate II

Requirement

In the First Presentment/1240, PDS 0173 (Legal Corporate Name) is required.
PDS 0597 (Total Tax Amount), subfield 1 (Total Tax Amount) cannot contain all zeros.

IRD 82: Commercial Electronic Payment Account

Transactions must meet the following requirements to qualify for this U.S. region commercial interchange program.

IRD criteria details

Criteria	Requirement	Interchange Compliance Failure Adjustment
Card Program ID	MCC	
GCMS Product ID	Commercial credit: MEF	
Message Type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442 	
Processing Code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return) 	
Acceptor business (AB) program	<ul style="list-style-type: none"> B001: Cruise/Steamship F002: Restaurant. All MCCs assigned to F001 except MCC 5812 (Eating Places, Restaurants) M001: Mail Order/Telephone Order OT36: U.S. Other P001: Beauty Salons S001: Supermarket T001: Telephone U001: Unique W001: Warehouse Club <p>Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table.</p>	

Criteria	Requirement	Interchange Compliance Failure Adjustment	
Timeliness	GCMS: Three days	IRD 65: Commercial Standard	
	Interchange compliance: Four days		
	If the following criteria are met, transactions submitted for this program are exempt from the timeliness test:		
	Element	Value	
	DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability)	One of the following: <ul style="list-style-type: none">A: PAN auto-entry via contactless magnetic stripeM: PAN auto-entry via contactless M/Chip	
	DE 22, subfield 3 (Terminal Data: Card Capture Capability)	0: No capture capability	
	DE 22, subfield 4 (Terminal Operating Environment)	2: On Acceptor premises; unattended terminal	
	DE 22, subfield 5 (Cardholder Present Data)	0: Cardholder present	
	DE 22, subfield 6 (Card Present Data)	1: Card present	
	DE 22, subfield 7 (Card Data: Input Mode)	One of the following: <ul style="list-style-type: none">A: PAN auto-entry via contactless magnetic stripeM: PAN auto-entry via contactless M/Chip	
	DE 26 (Acceptor business code [MCC])	<ul style="list-style-type: none">4111: Transportation, Suburban and Local Commuter Passenger, including Ferries4784: Bridge and Road Fees, Tolls	

Criteria	Requirement	Interchange Compliance Failure Adjustment
Approval Code	Required	IRD 65: Commercial Standard
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	IRD 65: Commercial Standard
Acceptor business code (MCC)	Required Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table	IRD 65: Commercial Standard
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 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	Not required	

Criteria	Requirement	Interchange Compliance Failure Adjustment
Electronic Payment Account account ranges	<p>All MCCs require the following PDS 0502 (Custom Identifier) data in First Presentment/1240, Financial Detail Addendum (Lodged Account Detail)/1644, or Financial Detail Addendum (Travel Agency Detail)/1644 messages:</p> <ul style="list-style-type: none"> Subfield 1 (Custom Identifier Type) must contain PMTREF. Subfield 2 (Custom Identifier Detail) must contain the actual payment reference number. <p>All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data when submitted with Processing Codes 00 (Purchase [Goods and Services]) or 18 (Unique Transaction [requires unique MCC]):</p> <ul style="list-style-type: none"> PDS 0508 (Customer Code) (Must be sent if provided by the customer. Do not send all spaces.) PDS 0595 (Acceptor Type) PDS 0596 (Acceptor Tax ID) PDS 0597 (Total Tax Amount) PDS 0678 (Unique Invoice Number) 	
Notes	In the First Presentment/1240, PDS 0173 (Legal Corporate Name) is required.	

Large Ticket

This section describes qualifying criteria for this interchange program.

Large Ticket Card Program ID and GCMS Product ID

The following card program IDs and GCMS product IDs apply to the U.S. region commercial Large Ticket interchange programs.

IRD criteria details

IRD and Program Name	Card Program ID	GCMS Product ID
IRD 62: Commercial Large Ticket	MCC	MAC, MAP, MCF, MCO, MCP, MEO, MES, MGF, MNF, MWO Consumer Prepaid: MGP

Large Ticket MTI, Processing Code, and AB Program

The following message type identifiers (MTIs), processing codes, and Acceptor business (AB) programs apply to the U.S. region commercial Large Ticket interchange programs.

Details

Criteria	IRD 62, 94, 99
Message Type ID	
First and Second Presentments/1240	x
First and Arbitration Chargebacks/1442	x
Processing Code	
00: Purchase (Goods and Services)	x
18: Unique Transaction (requires unique MCC)	x
Acceptor business (AB) program	
B001: Cruise/Steamship	x
F002: Restaurant. All MCCs assigned to F001 except MCC 5812 (Eating Places, Restaurants)	x
M001: Mail Order/Telephone Order	x
OT36: U.S. Other	x
P001: Beauty Salons	x

Criteria	IRD 62, 94, 99
S001: Supermarket	x
T001: Telephone	x
U001: Unique	x
W001: Warehouse Club	x

Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table.

Large Ticket Timeliness

The following timeliness criteria apply to the U.S. region commercial Large Ticket interchange programs.

GCMS: Two days

Interchange compliance: Three days. The following transactions are exempt from the timeliness test:

- Non-face-to-face transactions
- E-commerce transactions, if the five e-commerce indicators are present

If the criteria in the following table are met, transactions submitted for all programs in this category are exempt from the timeliness test.

Details

Element	Value
DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability)	One of the following: <ul style="list-style-type: none"> • A: PAN auto-entry via contactless magnetic stripe • M: PAN auto-entry via contactless M/Chip
DE 22, subfield 3 (Terminal Data: Card Capture Capability)	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

Element	Value
DE 22, subfield 7 (Card Data: Input Mode)	One of the following: <ul style="list-style-type: none"> A: PAN auto-entry via contactless magnetic stripe M: PAN auto-entry via contactless M/Chip
DE 26 (Acceptor business code [MCC])	<ul style="list-style-type: none"> 4111: Transportation, Suburban and Local Commuter Passenger, including Ferries 4131: Bus Lines 4784: Bridge and Road Fees, Tolls

Interchange Compliance Failure Adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 62: Commercial Large Ticket	<ul style="list-style-type: none"> IRD 66: Commercial Data Rate III if the transaction meets the timeliness of three days for IRD 66: Business Core Value Data Rate III. IRD 65: Commercial Standard if the transaction does not meet the timeliness of three days for IRD 66: Business Core Value Data Rate III.

Large Ticket Approval Code

The following approval code criteria apply to the U.S. region commercial Large Ticket interchange programs.

Interchange Compliance Failure Adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 62: Commercial Large Ticket	IRD 65: Commercial Standard
Requirement	
Required	

Large Ticket Magnetic Stripe Data from Authorization Message

The following magnetic stripe criteria apply to the U.S. region commercial Large Ticket interchange programs.

Interchange compliance failure adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 62: Commercial Large Ticket	IRD 65: Commercial Standard (Resulting from the failure of the Product Type Code Match edit.) IRD 68: Commercial Data Rate I (Resulting from the failure of the Prompted Data Validation edit.)
Requirement Required only for Mastercard Fleet Card (MCF) at fuel location transactions. Product Type Code Match and Prompted Data Validation are the only edits performed.	

Large Ticket Trace ID

The following trace ID criteria apply to the U.S. region commercial Large Ticket interchange programs.

Required for all programs in this category.

Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD.

Interchange compliance failure adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 62: Commercial Large Ticket	IRD 65: Commercial Standard

Large Ticket Acceptor business code (MCC)

The following Acceptor business code (MCC) criteria apply to the U.S. region commercial Large Ticket interchange programs.

Required for all programs in this category

Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table

Must contain an MCC other than one from the following categories:

- MCC 3000–3350 or 4511 (Airline)
- MCC 3351–3500, 7512, 7513, or 7519 (Automobile/Vehicle Rental)

- MCC 3501–3999 or 7011 (Hotel/Motel)
- MCC 4112 (Passenger Railways)
- MCC 5812 (Eating Places, Restaurants)

Interchange compliance failure adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 62: Commercial Large Ticket	IRD 65: Commercial Standard

Large Ticket Amount Tolerance

The following amount tolerance criteria apply to the U.S. region commercial Large Ticket interchange programs.

Required for all programs in this category.

25%

E-commerce transactions are exempt from the amount tolerance test if the five e-commerce indicators are present.

If the criteria in the following table are met, transactions submitted for all programs in this category are exempt from the amount tolerance test.

Details

Element	Value
DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability)	One of the following: <ul style="list-style-type: none"> • A: PAN auto-entry via contactless magnetic stripe • M: PAN auto-entry via contactless M/Chip
DE 22, subfield 3 (Terminal Data: Card Capture Capability)	0: No capture capability
DE 22, subfield 4 (Terminal Operating Environment)	2: On Acceptor premises; unattended terminal
DE 22, subfield 5 (Cardholder Present Data)	0: Cardholder present
DE 22, subfield 6 (Card Present Data)	1: Card present
DE 22, subfield 7 (Card Data: Input Mode)	One of the following: <ul style="list-style-type: none"> • A: PAN auto-entry via contactless magnetic stripe • M: PAN auto-entry via contactless M/Chip

Element	Value
DE 26 (Acceptor business code [MCC])	<ul style="list-style-type: none"> 4111: Transportation, Suburban and Local Commuter Passenger, including Ferries 4131: Bus Lines

Some MCCs are exempt from all amount tolerance tests. A list of those MCCs are in Amount Tolerance Test.

Interchange compliance failure adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 62: Commercial Large Ticket	IRD 65: Commercial Standard

Large Ticket Acceptor information

The following Acceptor criteria apply to the U.S. region commercial Large Ticket interchange programs.

Acceptor information

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.

Criteria	Requirement
Acceptor country code	Required
	Cannot contain spaces for original First Presentment/1240 messages submitted with DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type), value other than 20—Credit (Purchase Return). For all other messages, this field is required, unless exempted by Corporation Standards.

Large Ticket Mastercard Assigned ID

The following Mastercard assigned ID criteria apply to the U.S. region commercial Large Ticket interchange programs.

Not required for all programs in this category.

Large Ticket Financial Detail Addendum/1644

The following Financial Detail Addendum/1644 criteria apply to the U.S. region commercial Large Ticket interchange programs.

Financial Detail Addendum/1644

For Purchasing Card account ranges, and Mastercard Fleet Card, Mastercard® Government Commercial Card, Prepaid Mastercard® Government Commercial Card, and Mastercard® Public Sector Commercial Card account ranges at non-fuel locations:

IRD and Program Name

IRD 62: Commercial Large Ticket

For Purchasing Card account ranges, and Mastercard Fleet Card, Mastercard® Government Commercial Card, Prepaid Mastercard® Government Commercial Card, and Mastercard® Public Sector Commercial Card account ranges at non-fuel locations:

Requirement

All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data:

- PDS 0508 (Customer Code) (Must be sent if provided by the customer. Do not send all spaces.)
- PDS 0595 (Acceptor Type)
- PDS 0596 (Acceptor Tax ID)
- PDS 0597 (Total Tax Amount)

All MCCs (except Lodging and Shipping/Courier MCCs when the Financial Detail Addendum [Shipping/Courier Services]/1644 is provided, and MCC 7361 [Employment Agencies, Temporary Help Services]), require the following Financial Detail Addendum (Corporate Line Item Detail)/1644 data:

- PDS 0641 (Product Code)
- PDS 0642 (Item Description)
- PDS 0643 (Item Quantity)
- PDS 0645 (Item Unit of Measure)
- PDS 0647 (Extended Item Amount)
- PDS 0654 (Debit or Credit Indicator)

Shipping/Courier MCCs require the following Financial Detail Addendum (Shipping/Courier Services)/1644 data if the Financial Detail Addendum (Corporate Line Item Detail)/1644 data is not present:

- PDS 0508 (Customer Code) (Must be sent if provided by the customer. Do not send all spaces.)
- PDS 0597 (Total Tax Amount)
- PDS 0735 (Service Descriptor Code)
- PDS 0736 (Tracking Number or Pickup Number)
- PDS 0737 (Shipping Net Amount)
- PDS 0739 (Pickup Date)
- PDS 0741 (Number of Packages)
- PDS 0742 (Package Weight)
- PDS 0743 (Unit of Measure)
- PDS 0744 (Shipping Party Information)
- PDS 0745 (Shipping Party Address)
- PDS 0746 (Shipping Party Postal Information)
- PDS 0747 (Shipping Party Contact)
- PDS 0748 (Delivery Party Information)
- PDS 0749 (Delivery Party Address)
- PDS 0750 (Delivery Party Postal Information)
- PDS 0754 (Delivery Party Contact)

For Purchasing Card account ranges, and Mastercard® Fleet Card, Mastercard® Government Commercial Card, Prepaid Mastercard® Government Commercial Card, and Mastercard® Public Sector Commercial Card account ranges at non-fuel locations:

The Temporary Services MCC requires the following Financial Detail Addendum (Temporary Services)/1644 data:

- PDS 0508 (Customer Code) (Must be sent if provided by the customer. Do not send all spaces.)
- PDS 0718 (Employee/Temp Name/ID)
- PDS 0720 (Job Description)
- PDS 0727 (Temp Start Date)
- PDS 0728 (Temp Week Ending)
- PDS 0729 (Requestor Name or ID)
- One of the following fields in the Financial Detail Addendum (Temporary Services)/1644 is required:
 - PDS 0723 (Regular Hours Worked)
 - PDS 0725 (Overtime Hours Worked)
 - PDS 0734 (Miscellaneous Expenses)
- In addition, one of the following fields is required based on the type of expense being itemized (Regular Hours, Overtime Hours, or Miscellaneous Expenses):
 - PDS 0724 (Regular Hours Rate) (required when PDS 0723 is provided)
 - PDS 0726 (Overtime Hours Rate) (required when PDS 0725 is provided)

Hotel/Motel MCCs require the following Financial Detail Addendum (Lodging Summary)/1644 data:

- PDS 0552 (Customer Service Toll-Free [800] Number)
 - PDS 0574 (Arrival Date)
 - PDS 0575 (Departure Date)
 - PDS 0576 (Folio Number)
 - PDS 0577 (Property Phone Number)
-

Financial Detail Addendum/1644

For Mastercard Fleet Card (MCF), Mastercard® Government Commercial Card (MGF), and Mastercard® Public Sector Commercial Card (MNF) account ranges at fuel locations:

IRD and Program Name

IRD 62: Commercial Large Ticket

For Mastercard Fleet Card (MCF), Mastercard® Government Commercial Card (MGF), and Mastercard® Public Sector Commercial Card (MNF) account ranges at fuel locations:

Requirement

All MCCs require the following Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 data:

- PDS 0620 (Oil Company Brand Name)
- PDS 0621 (Purchase Time)
- PDS 0622 (Motor Fuel Service Type). When the value is 3 (only non-fuel products being purchased), then the following are required in Financial Detail Addendum (Corporate Line Item Detail)/1644:
 - PDS 0641 (Product Code)
 - PDS 0642 (Item Description)
 - PDS 0643 (Item Quantity)
 - PDS 0645 (Item Unit of Measure)
 - PDS 0647 (Extended Item Amount)
 - PDS 0654 (Debit or Credit Indicator)

PDS 0622 must be present in the Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 when the transaction contains a fleet GCMS Product ID (MCF, MNF, or MGF) with a fuel MCC (4468, 5541, 5499, or 5983).

PDS 0622 is not required for MCC 5542 transactions when only non-fuel products are being purchased, but the transaction is expected to contain the Corporate Line Item Detail with the fields listed above.

- PDS 0623 (Motor Fuel Information) (The field requirements for this PDS are dependent on values in other fields. For more information, refer to the *IPM Clearing Formats*.)
- PDS 0629 (Odometer Reading) (For more information, refer to the *IPM Clearing Formats*.)
- PDS 0630 (Vehicle Number) (For more information, refer to the *IPM Clearing Formats*.)
- PDS 0631 (Driver Number/ID Number) (For more information, refer to the *IPM Clearing Formats*.)
- PDS 0632 (Product Type Code) (For more information, refer to the *IPM Clearing Formats*.)

All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data:

- PDS 0595 (Acceptor Type)
 - PDS 0596 (Acceptor Tax ID)
-

Financial Detail Addendum/1644

For Mastercard Business and Corporate Card account ranges:

IRD and Program Name

IRD 62: Commercial Large Ticket

For Mastercard Business and Corporate Card account ranges:

Requirement

All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data:

- PDS 0508 (Customer Code) (Must be sent if provided by the customer. Do not send all spaces.)
- PDS 0595 (Acceptor Type)
- PDS 0596 (Acceptor Tax ID)
- PDS 0597 (Total Tax Amount)

All MCCs (except Shipping/Courier MCCs when the Financial Detail Addendum [Shipping/Courier Services]/1644 is provided, and MCC 7361 [Employment Agencies, Temporary Help Services]), require the following Financial Detail Addendum (Corporate Line Item Detail)/1644 data:

- PDS 0641 (Product Code)
- PDS 0642 (Item Description)
- PDS 0643 (Item Quantity)
- PDS 0645 (Item Unit of Measure)
- PDS 0647 (Extended Item Amount)
- PDS 0654 (Debit or Credit Indicator)

Shipping/Courier MCCs require the following Financial Detail Addendum (Shipping/Courier Services)/1644 data if the Financial Detail Addendum (Corporate Line Item Detail)/1644 is not present:

- PDS 0508 (Customer Code) (Must be sent if provided by the customer. Do not send all spaces.)
 - PDS 0597 (Total Tax Amount)
 - PDS 0735 (Service Descriptor Code)
 - PDS 0736 (Tracking Number or Pickup Number)
 - PDS 0737 (Shipping Net Amount)
 - PDS 0739 (Pickup Date)
 - PDS 0741 (Number of Packages)
 - PDS 0742 (Package Weight)
 - PDS 0743 (Unit of Measure)
-

Large Ticket Notes

The following criteria notes apply to the U.S. region commercial Large Ticket interchange programs.

Notes

IRD and Program Name

IRD 62: Commercial Large Ticket

IRD and Program Name

Requirement

In the First Presentment/1240, PDS 0173 (Legal Corporate Name) is required.

The transaction amount must be greater than the interchange fee amount.

The transaction amount must be greater than or equal to USD 10,000.00 to submit with this interchange program.

Large Ticket MPG

This section describes qualifying criteria for this interchange program.

IRD E1: Commercial Large Ticket I MPG

Transactions must meet the following requirements to qualify for this U.S. region commercial interchange program.

IRD criteria details

Criteria	Requirement	Interchange Compliance Failure Adjustment
Card Program ID	MCC	
GCMS Product ID	Commercial credit: MNF	
Message Type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442 	
Processing Code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 18: Unique Transaction (requires unique MCC) 	
Acceptor business (AB) program	<ul style="list-style-type: none"> B001: Cruise/Steamship F002: Restaurant. All MCCs assigned to F001 except MCC 5812 (Eating Places, Restaurants) M001: Mail Order/Telephone Order OT36: U.S. Other P001: Beauty Salons S001: Supermarket T001: Telephone U001: Unique W001: Warehouse Club <p>Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table.</p>	

Criteria	Requirement	Interchange Compliance Failure Adjustment														
Timeliness	GCMS: Two days	IRD 66: Commercial Data Rate III if the transaction meets the timeliness of three days for IRD 66: Commercial Data Rate III.														
	Interchange compliance: Three days. The following transactions are exempt from the timeliness test:															
	<ul style="list-style-type: none">Non-face-to-face transactionsE-commerce transactions, if the five e-commerce indicators are present															
	If the following criteria are met, transactions submitted for this program are exempt from the timeliness test:															
	<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>One of the following:<ul style="list-style-type: none">A: PAN auto-entry via contactless magnetic stripeM: PAN auto-entry via contactless M/Chip</td></tr><tr><td>DE 22, subfield 3 (Terminal Data: Card Capture Capability)</td><td>0: No capture capability</td></tr><tr><td>DE 22, subfield 4 (Terminal Operating Environment)</td><td>2: On Acceptor premises; unattended terminal</td></tr><tr><td>DE 22, subfield 5 (Cardholder Present Data)</td><td>0: Cardholder present</td></tr><tr><td>DE 22, subfield 6 (Card Present Data)</td><td>1: Card present</td></tr><tr><td>DE 22, subfield 7 (Card Data: Input Mode)</td><td>One of the following:<ul style="list-style-type: none">A: PAN auto-entry via contactless magnetic stripeM: PAN auto-entry via contactless M/Chip</td></tr></table>		Element	Value	DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability)	One of the following: <ul style="list-style-type: none">A: PAN auto-entry via contactless magnetic stripeM: PAN auto-entry via contactless M/Chip	DE 22, subfield 3 (Terminal Data: Card Capture Capability)	0: No capture capability	DE 22, subfield 4 (Terminal Operating Environment)	2: On Acceptor premises; unattended terminal	DE 22, subfield 5 (Cardholder Present Data)	0: Cardholder present	DE 22, subfield 6 (Card Present Data)	1: Card present	DE 22, subfield 7 (Card Data: Input Mode)	One of the following: <ul style="list-style-type: none">A: PAN auto-entry via contactless magnetic stripeM: PAN auto-entry via contactless M/Chip
	Element		Value													
	DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability)		One of the following: <ul style="list-style-type: none">A: PAN auto-entry via contactless magnetic stripeM: PAN auto-entry via contactless M/Chip													
	DE 22, subfield 3 (Terminal Data: Card Capture Capability)		0: No capture capability													
	DE 22, subfield 4 (Terminal Operating Environment)		2: On Acceptor premises; unattended terminal													
DE 22, subfield 5 (Cardholder Present Data)	0: Cardholder present															
DE 22, subfield 6 (Card Present Data)	1: Card present															
DE 22, subfield 7 (Card Data: Input Mode)	One of the following: <ul style="list-style-type: none">A: PAN auto-entry via contactless magnetic stripeM: PAN auto-entry via contactless M/Chip															

Criteria	Requirement	Interchange Compliance Failure Adjustment
	DE 26 (Acceptor business code [MCC]) <ul style="list-style-type: none"> • 4111: Transportation, Suburban and Local Commuter Passenger, including Ferries • 4131: Bus Lines • 4784: Bridge and Road Fees, Tolls 	
Approval Code	Required This is an Account Level Management interchange program. When position 6 contains the value C or D, the following GCMS Product IDs should be considered valid: MAB, MCB, MEB, or MWB. For valid values and more information about Account Level Management, refer to the <i>Account Level Management User Manual</i> .	IRD 65: Commercial Standard
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	IRD 65: Commercial Standard
Acceptor business code (MCC)	Required Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table Must contain an MCC other than one from the following categories: <ul style="list-style-type: none"> • MCC 3000–3350 or 4511 (Airline) • MCC 3351–3500, 7512, 7513, or 7519 (Automobile/Vehicle Rental) • MCC 4112 (Passenger Railways) • MCC 5812 (Eating Places, Restaurants) 	IRD 65: Commercial Standard
Amount Tolerance	Required 25% E-commerce transactions are exempt from the amount tolerance test if the five e-commerce indicators are present. If the criteria in the following table are met, transactions submitted for all programs in this category are exempt from the amount tolerance test.	IRD 65: Commercial Standard

Criteria	Requirement	Interchange Compliance Failure Adjustment																		
	<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>One of the following:<ul style="list-style-type: none">A: PAN auto-entry via contactless magnetic stripeM: PAN auto-entry via contactless M/Chip</td></tr><tr><td>DE 22, subfield 3 (Terminal Data: Card Capture Capability)</td><td>0: No capture capability</td></tr><tr><td>DE 22, subfield 4 (Terminal Operating Environment)</td><td>2: On Acceptor premises; unattended terminal</td></tr><tr><td>DE 22, subfield 5 (Cardholder Present Data)</td><td>0: Cardholder present</td></tr><tr><td>DE 22, subfield 6 (Card Present Data)</td><td>1: Card present</td></tr><tr><td>DE 22, subfield 7 (Card Data: Input Mode)</td><td>One of the following:<ul style="list-style-type: none">A: PAN auto-entry via contactless magnetic stripeM: PAN auto-entry via contactless M/Chip</td></tr><tr><td>DE 26 (Acceptor business code [MCC])</td><td><ul style="list-style-type: none">4111: Transportation, Suburban and Local Commuter Passenger, including Ferries4131: Bus Lines</td></tr><tr><td colspan="2">Some MCCs are exempt from all amount tolerance tests. A list of those MCCs are in Amount Tolerance Test.</td></tr></table>	Element	Value	DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability)	One of the following: <ul style="list-style-type: none">A: PAN auto-entry via contactless magnetic stripeM: PAN auto-entry via contactless M/Chip	DE 22, subfield 3 (Terminal Data: Card Capture Capability)	0: No capture capability	DE 22, subfield 4 (Terminal Operating Environment)	2: On Acceptor premises; unattended terminal	DE 22, subfield 5 (Cardholder Present Data)	0: Cardholder present	DE 22, subfield 6 (Card Present Data)	1: Card present	DE 22, subfield 7 (Card Data: Input Mode)	One of the following: <ul style="list-style-type: none">A: PAN auto-entry via contactless magnetic stripeM: PAN auto-entry via contactless M/Chip	DE 26 (Acceptor business code [MCC])	<ul style="list-style-type: none">4111: Transportation, Suburban and Local Commuter Passenger, including Ferries4131: Bus Lines	Some MCCs are exempt from all amount tolerance tests. A list of those MCCs are in Amount Tolerance Test.		
Element	Value																			
DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability)	One of the following: <ul style="list-style-type: none">A: PAN auto-entry via contactless magnetic stripeM: PAN auto-entry via contactless M/Chip																			
DE 22, subfield 3 (Terminal Data: Card Capture Capability)	0: No capture capability																			
DE 22, subfield 4 (Terminal Operating Environment)	2: On Acceptor premises; unattended terminal																			
DE 22, subfield 5 (Cardholder Present Data)	0: Cardholder present																			
DE 22, subfield 6 (Card Present Data)	1: Card present																			
DE 22, subfield 7 (Card Data: Input Mode)	One of the following: <ul style="list-style-type: none">A: PAN auto-entry via contactless magnetic stripeM: PAN auto-entry via contactless M/Chip																			
DE 26 (Acceptor business code [MCC])	<ul style="list-style-type: none">4111: Transportation, Suburban and Local Commuter Passenger, including Ferries4131: Bus Lines																			
Some MCCs are exempt from all amount tolerance tests. A list of those MCCs are in Amount Tolerance Test.																				
Acceptor ID code	Required																			
Acceptor name	Required																			
Acceptor street address	Required																			

Criteria	Requirement	Interchange Compliance Failure Adjustment
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 for original First Presentment/1240 messages submitted with DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type), value other than 20: Credit (Purchase Return). For all other messages, this field is required, unless exempted by Corporation Standards.	
Mastercard Assigned ID	Not required	

Criteria	Requirement	Interchange Compliance Failure Adjustment
Financial Detail Addendum/1644	<p>For 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> <p>All MCCs require PDS 0573 (Invoice Number) in the Financial Detail Addendum (Electronic Invoices)/1644.</p> <p>For Purchasing Card Account Ranges and Fleet Card account ranges:</p> <p>All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data:</p> <ul style="list-style-type: none"> • PDS 0508 (Customer Code) (Must be sent if provided by the customer. Do not send all spaces.) • PDS 0595 (Acceptor Type) • PDS 0596 (Acceptor Tax ID) • PDS 0597 (Total Tax Amount) <p>For Mastercard Business and Corporate Card account ranges:</p> <p>All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data:</p> <ul style="list-style-type: none"> • PDS 0508 (Customer Code) (Must be sent if provided by the customer. Do not send all spaces.) • PDS 0595 (Acceptor Type) • PDS 0596 (Acceptor Tax ID) • PDS 0597 (Total Tax Amount) 	

Criteria	Requirement	Interchange Compliance Failure Adjustment
Notes	<p>In the First Presentment/1240:</p> <ul style="list-style-type: none"> PDS 0057 (Transaction Category Indicator) is required. PDS 0173 (Legal Corporate Name) is required. <p>There are five tiers for transaction amounts:</p> <ul style="list-style-type: none"> USD 7,255.01–25,000 USD 25,000.01–100,000 USD 100,000.01–500,000 USD 500,000.01–1,000,000 Greater than USD 1,000,000 <p>This interchange program is available only to transactions originated through the Mastercard Payment Gateway (MPG) platform and for registered participants.</p>	

IRD 2A: Mastercard Initiated Rewards

Transactions must meet the following requirements to qualify for this U.S. region commercial interchange program.

IRD criteria details

Criteria	Requirement
Card Program ID	MCC
GCMS Product ID	<p>Commercial credit: BPL, MAB, MAC, MAP, MAQ, MBD, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MES, MGF, MGP, MNF, MPW, MRW, MWB, MWO</p> <p>Consumer prepaid: MGP</p>
Message Type ID	First Presentment/1240
Processing Code	<ul style="list-style-type: none"> 20: Credit (Purchase Return) 28: Payment Transaction
Acceptor business (AB) program	<p>I001: Mastercard-Initiated Rebate/Reward</p> <p>Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table.</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 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
Notes	None

IRD E6: Mastercard Commercial Payments Account

Transactions must meet the following requirements to qualify for this U.S. region commercial interchange program.

IRD criteria details

Criteria	Requirement	Interchange Compliance Failure Adjustment
Card Program ID	MCC	

Criteria	Requirement	Interchange Compliance Failure Adjustment				
GCMS Product ID	Commercial credit: MAP, MAQ					
Message Type ID	<ul style="list-style-type: none">First and Second Presentments/1240First and Arbitration Chargebacks/1442					
Processing Code	<ul style="list-style-type: none">00: Purchase (Goods and Services)18: Unique Transaction (requires unique MCC)					
Acceptor business (AB) program	<ul style="list-style-type: none">B001: Cruise/SteamshipF002: Restaurant. All MCCs assigned to F001 except MCC 5812 (Eating Places, Restaurants)M001: Mail Order/Telephone OrderOT36: U.S. OtherOTH1: OtherP001: Beauty SalonsS001: SupermarketT001: TelephoneU001: UniqueW001: Warehouse Club <p>Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table.</p>					
Timeliness	<p>GCMS: Two days</p> <p>Interchange compliance: Three days. The following transactions are exempt from the timeliness test:</p> <ul style="list-style-type: none">Non-face-to-face transactionsE-commerce transactions, if the five e-commerce indicators are present <p>If the following criteria are met, transactions submitted for this program are exempt from the timeliness test:</p> <table><tr><th>Element</th><th>Value</th></tr><tr><td>DE 26 (Acceptor business code [MCC])</td><td>4784: Bridge and Road Fees, Tolls</td></tr></table>	Element	Value	DE 26 (Acceptor business code [MCC])	4784: Bridge and Road Fees, Tolls	IRD 65: Commercial Standard
Element	Value					
DE 26 (Acceptor business code [MCC])	4784: Bridge and Road Fees, Tolls					
Approval Code	Required	IRD 65: Commercial Standard				
Magnetic stripe data from authorization message	Not required					

Criteria	Requirement	Interchange Compliance Failure Adjustment								
Trace ID	Required Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD	IRD 65: Commercial Standard								
Acceptor business code (MCC)	Required Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table Must contain an MCC other than one from the following categories: <ul style="list-style-type: none">• MCC 3000–3350 or 4511 (Airline)• MCC 3351–3500, 7512, 7513, or 7519 (Automobile/Vehicle Rental)• MCC 4112 (Passenger Railways)• MCC 5812 (Eating Places, Restaurants)	IRD 65: Commercial Standard								
Amount Tolerance	Required 25% Some MCCs are exempt from all amount tolerance tests. A list of those MCCs are in Amount Tolerance Test. E-commerce transactions are exempt from the amount tolerance test if the five e-commerce indicators are present. If the criteria in the following table are met, transactions submitted for all programs in this category are exempt from the amount tolerance test. <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>One of the following:<ul style="list-style-type: none">• A: PAN auto-entry via contactless magnetic stripe• M: PAN auto-entry via contactless M/Chip</td></tr><tr><td>DE 22, subfield 3 (Terminal Data: Card Capture Capability)</td><td>0: No capture capability</td></tr><tr><td>DE 22, subfield 4 (Terminal Operating Environment)</td><td>2: On acceptor premises; unattended terminal</td></tr></table>	Element	Value	DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability)	One of the following: <ul style="list-style-type: none">• A: PAN auto-entry via contactless magnetic stripe• M: PAN auto-entry via contactless M/Chip	DE 22, subfield 3 (Terminal Data: Card Capture Capability)	0: No capture capability	DE 22, subfield 4 (Terminal Operating Environment)	2: On acceptor premises; unattended terminal	IRD 65: Commercial Standard
Element	Value									
DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability)	One of the following: <ul style="list-style-type: none">• A: PAN auto-entry via contactless magnetic stripe• M: PAN auto-entry via contactless M/Chip									
DE 22, subfield 3 (Terminal Data: Card Capture Capability)	0: No capture capability									
DE 22, subfield 4 (Terminal Operating Environment)	2: On acceptor premises; unattended terminal									

Criteria	Requirement	Interchange Compliance Failure Adjustment
	DE 22, subfield 5 (Cardholder Present Data)	0: Cardholder present
	DE 22, subfield 6 (Card Present Data)	1: Card present
	DE 22, subfield 7 (Card Data: Input Mode)	One of the following: <ul style="list-style-type: none"> A: PAN auto-entry via contactless magnetic stripe M: PAN auto-entry via contactless M/Chip
	DE 26 (Acceptor business code [MCC])	<ul style="list-style-type: none"> 4111: Transportation, Suburban and Local Commuter Passenger, including Ferries 4131: Bus Lines
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 for original First Presentment/1240 messages submitted with DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type), value other than 20: Credit (Purchase Return). For all other messages, this field is required, unless exempted by Corporation Standards.	
Mastercard Assigned ID	Not required	

Criteria	Requirement	Interchange Compliance Failure Adjustment
Financial Detail Addendum/1644	<p>All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data:</p> <ul style="list-style-type: none"> • PDS 0508 (Customer Code) (Must be sent if provided by the customer. Do not send all spaces.) • PDS 0595 (Acceptor Type) • PDS 0596 (Acceptor Tax ID) • PDS 0597 (Total Tax Amount) (For tax-exempt and tax-not-collected transactions, provide the correct indicator in PDS 0686 [Tax Exempt Indicator]. Refer to <i>IPM Clearing Formats</i> for more details.) <p>Hotel/Motel MCCs require the following Financial Detail Addendum (Lodging Summary)/1644 data:</p> <ul style="list-style-type: none"> • PDS 0552 (Customer Service Toll-Free [800] Number) • PDS 0574 (Arrival Date) • PDS 0575 (Departure Date) • PDS 0576 (Folio Number) • PDS 0577 (Property Phone Number) 	
Notes	<p>There are five tiers for transaction amounts:</p> <ul style="list-style-type: none"> • USD 10,000–25,000 • USD 25,000.01–100,000 • USD 100,000.01–500,000 • USD 500,000.01–1,000,000 • Greater than USD 1,000,000 	

MPP Rate

This section describes qualifying criteria for this interchange program.

MPP Rate Card Program ID and GCMS Product ID

The following card program IDs and GCMS product IDs apply to the U.S. region commercial MPP Rate interchange programs.

IRD criteria details

Product	IRD and Program Name	Card Program ID	GCMS Product ID
Commercial Standard: Credit	IRD MC: MPP Rate 1	MCC	Commercial credit: BPC, BPL, FIA, FIB, FIC, FID, FIE, FIF, FIG, FIH, MAB, MAC, MAP, MCB, MCF, MCO, MCP, MEB, MEO, MES, MGF, MNF, MPC, MTA, MTB, MTC, MTD, MTE, MTF, MTG, MTH, MTI, MTJ, MTK, MTL, MTM, MTN, MTO, MTQ, MTR, MTS, MTT, MTU, MTV, 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 Commercial prepaid: MAQ, MPW Consumer prepaid: MGP
	IRD MM: MPP Rate 2		
	IRD LC: Regulated MPP Rate 1	MCC	
	IRD LP: Regulated MPP Rate 2		MAQ, MBD, MDB, MPW, MRW
Commercial Standard: Debit	IRD MC: MPP Rate 1	MCC	Commercial debit: MBD, MDB
	IRD MM: MPP Rate 2		
	IRD LC: Regulated MPP Rate 1	DMC	N/A
	IRD LP: Regulated MPP Rate 2		

MPP Rate MTI, Processing Code, and AB Program

The following message type identifiers (MTIs), processing codes, and Acceptor business (AB) programs apply to the U.S. region consumer and commercial MPP Rate interchange programs.

Details

Message Type ID	
First and Second Presentments/1240	x
First and Arbitration Chargebacks/1442	x
Processing Code	
00: Purchase (Goods and Services)	x
18: Unique Transaction (requires unique MCC)	x
20: Credit (Purchase Return)	x
Acceptor business (AB) program	
A001: Airline	x
B001: Cruise/Steamship	x
F001: Restaurant	x
H001: Lodging	x
M001: Mail Order/Telephone Order	x
OT36: U.S. Other	x
OT37: U.S. Charity Lifecycle 1	x
P001: Beauty Salons	x
R001: Railways	x
S001: Supermarket	x
T001: Telephone	x
U001: Unique	x
V001: Automobile/Vehicle Rental	x
W001: Warehouse Club	x

Must contain an MCC belonging to an Acceptor business (AB) program previously listed in this table.

MPP Rate Timeliness

The following timeliness criteria apply to the U.S. region consumer and commercial MPP Rate interchange programs.

GCMS: Three days for all programs in this category (except for certain Mastercard Assigned IDs as determined by Mastercard).

Interchange compliance: None for all programs in this category.

MPP Rate Approval Code

The following approval code criteria apply to the U.S. region commercial MPP Rate interchange programs.

Not required for all programs in this category.

For World Elite (MWE) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World Elite interchange to Mastercard World interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for World interchange programs. For more information about Account Level Management, refer to the *Account Level Management User Manual*.

For World (MCW) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World interchange to Mastercard Enhanced interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for Enhanced interchange programs. For more information about Account Level Management, refer to the *Account Level Management User Manual*.

MPP Rate Magnetic Stripe Data from Authorization Message

The following magnetic stripe criteria apply to the U.S. region commercial MPP Rate interchange programs.

Details

IRD and Program Name
IRD LC: Regulated MPP Rate 1
IRD MC: MPP Rate 1
Requirement
Required
IRD and Program Name
IRD LP: Regulated MPP Rate 2
IRD MM: MPP Rate 2

Requirement

Not required

MPP Rate Trace ID

The following trace ID criteria apply to the U.S. region commercial MPP Rate interchange programs.

Details

IRD and Program Name

IRD LC: Regulated MPP Rate 1

IRD LP: Regulated MPP Rate 2

IRD MC: MPP Rate 1

IRD MM: MPP Rate 2

Requirement

Required

Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD.

MPP Rate Acceptor business code (MCC)

The following Acceptor business code (MCC) criteria apply to the U.S. region consumer and commercial MPP Rate interchange programs.

Required for all programs in this category.

Must contain an MCC belonging to an AB program previously listed in this section.

MPP Rate Amount Tolerance

The following amount tolerance criteria apply to the U.S. region consumer and commercial MPP Rate interchange programs.

N/A for all programs in this category.

MPP Rate Acceptor information

The following Acceptor criteria apply to the U.S. region consumer and commercial MPP Rate interchange programs.

Acceptor information

Criteria	Requirement
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Not required
Acceptor postal code	Required
Acceptor state, province, or region code	Required 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

MPP Rate Mastercard Assigned ID

The following Mastercard assigned ID criteria apply to the U.S. region consumer and commercial MPP Rate interchange programs.

Required for all programs in this category.

MPP Rate Financial Detail Addendum/1644

The following Financial Detail Addendum/1644 criteria apply to the U.S. region commercial MPP Rate interchange programs.

When submitted for a commercial card transaction, all MCCs require the following Financial Data Addendum (Corporate Card Common Data Requirements)/1644 data:

- PDS 0595 (Acceptor Type)
- PDS 0596 (Acceptor Tax ID)

MPP Rate Notes

The following criteria notes apply to the U.S. region commercial MPP Rate interchange programs.

Notes

IRD and Program Name	
IRD LC: Regulated MPP Rate 1	
IRD MC: MPP Rate 1	
Requirement	
These interchange programs are not subject to interchange compliance validation.	
Acquirers must be able to support multiple PDS 0176 (Mastercard Assigned ID) specific rates for each of these interchange programs. These rates are communicated directly to the affected acquirer as needed. Mastercard, working with the affected acquirers, determines the implementation date for these rates.	
Issuers must anticipate receiving variable interchange rates for these interchange programs.	
Transactions qualifying for the Merchant Partner Program attract a designated interchange rate regardless of the product or services in which the account participates. For example, an account participating in Enhanced Value and also qualifying for MPP receives an MPP interchange rate. The same account used at a non-MPP merchant receives the Enhanced Value interchange rate.	
Element	Value
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"> • 2: Magnetic stripe reader input • A: PAN auto-entry via contactless magnetic stripe • B: Magnetic stripe reader input; track data captured and passed unaltered • C: Online Chip • F: Offline Chip • M: PAN auto-entry via contactless M/Chip
IRD and Program Name	
IRD LP: Regulated MPP Rate 2	
IRD MM: MPP Rate 2	
Requirement	

These interchange programs are not subject to interchange compliance validation.

Acquirers must be able to support multiple PDS 0176 (Mastercard Assigned ID) specific rates for each of these interchange programs. These rates are communicated directly to the affected acquirer as needed. Mastercard, working with the affected acquirers, determines the implementation date for these rates.

Issuers must anticipate receiving variable interchange rates for these interchange programs.

Transactions qualifying for the Merchant Partner Program attract a designated interchange rate regardless of the product or services in which the account participates. For example, an account participating in Enhanced Value and also qualifying for MPP receives an MPP interchange rate. The same account used at a non-MPP merchant receives the Enhanced Value interchange rate.

IRD 21: Commercial Payment Transaction

Transactions must meet the following requirements to qualify for this U.S. region commercial interchange program.

IRD criteria details

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	Commercial credit: BPL, MAB, MAC, MAP, MCB, MCF, MCO, MCP, MEB, MEO, MES, MGF, MNF, MPC, MPC, MWB, MWO Commercial prepaid: MAQ, MPW Commercial debit: MBD, MDB Consumer Prepaid: MGP
Message Type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing Code	28: Payment Transaction
Acceptor business (AB) program	D001: Payment Transactions Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table.
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
Acceptor city name	Not required
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	Not required
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.
Mastercard Fleet Card (MCF), Mastercard® Government Commercial Card (MGF), and Mastercard® Public Sector Commercial Card (MNF) account ranges at fuel locations	Not eligible
Mastercard BusinessCard and Mastercard Corporate Card account ranges	None Acquirers may submit a Financial Detail Addendum (Payment Transaction Detail)/1644.

Criteria	Requirement
Notes	<p>In the First Presentment/1240:</p> <ul style="list-style-type: none"> • PDS 0043 (Program Registration ID) is required and must contain a value that is valid when used in combination with the MCC. • PDS 0170 (Acceptor inquiry information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number. • PDS 0173 (Legal Corporate Name) is required. • PDS 0175 (Acceptor URL) should contain the customer URL. <p>The acquirer pays the interchange fee to the issuer.</p> <p>Acquirers may submit a Payment Transaction only after collected funds are on deposit and under the control of the acquirer.</p> <p>Multiple Payment Transactions may not be aggregated into a single Mastercard authorization or clearing transaction.</p> <p>The Payment Transaction may not be used for any of the following circumstances:</p> <ul style="list-style-type: none"> • Transfer of gambling winnings or funds related to chips, currency, or other value usable for gambling that were purchased at any gambling merchant; or transfer of the proceeds from a Mastercard transaction to a commercial entity or to another Mastercard merchant. • Cardholder authentication, including authentication of a Mastercard account, or of the cardholder, by posting a nominal credit (with a Payment Transaction) to a cardholder's account and requesting cardholders to report a coded acceptor description to the Payment Transaction provider. <p>A Payment Transaction provider may not represent itself as an agent of any customer financial institution, for any purpose, including accepting minimum monthly payments or account balance payments on behalf of the customer financial institution, unless it has entered into a bonafide agent relationship with said customer financial institution.</p>

IRD 57: Commercial Private Label

Transactions must meet the following requirements to qualify for this U.S. region commercial interchange program.

IRD criteria details

Criteria	Requirement
Card Program ID	PVL
GCMS Product ID	Commercial credit: PVA, PVB, PVC, PVD, PVE, PVF, PVG, PVH, PVI, PVJ, PVL
Message Type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First Chargeback/1442
Processing Code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return) 28: Payment Transaction (valid only with AB program D001)
Acceptor business (AB) program	<ul style="list-style-type: none"> A001: Airline B001: Cruise/Steamship D001: Payment Transaction (valid only for processing code 28) F001: Restaurant H001: Lodging M001: Mail Order/Telephone Order OTH1: Other P001: Beauty Salons R001: Railways S001: Supermarket T001: Telephone U001: Unique UT01: Utilities V001: Automobile/Vehicle Rental W001: Warehouse Club <p>Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table.</p>
Timeliness	None

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 U.S.-acquired airline transactions must provide the abbreviated airline name, not to exceed nine positions.
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
Acceptor country code	Required Cannot contain spaces
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 EZ: Commercial Rebate

Transactions must meet the following requirements to qualify for this U.S. region commercial interchange program.

IRD criteria details

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	Commercial credit: BPL, MAB, MAC, MAP, MBE, MCB, MCF, MCO, MCP, MEB, MEF, MEO, MES, MGF, MLA, MLC, MLD, MLL, MNF, MPB, MPC, MRK, MRW, MWB, MWO, MXB, TCB, TCO, TEB, TPB, TPC Commercial Prepaid: MAQ, MPW Commercial Debit: MBD, MDB, MFT Consumer Prepaid: MGP
Message Type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing Code	28: Payment Transaction
Acceptor business (AB) program	D001: Payment Transactions Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table.
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.

Criteria	Requirement
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
Acceptor city name	Not required
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	Not required
Financial Detail Addendum/1644	Not required
Notes	The payment service provider must be a qualified and registered Payment Transaction service provider. In the First Presentment/1240: <ul style="list-style-type: none"> • PDS 0170 (Acceptor inquiry information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number. • PDS 0173 (Legal Corporate Name) is required. • PDS 0175 (Acceptor URL) should contain the customer URL.

IRD MS: Mastercard MoneySend

Transactions must meet the following requirements to qualify for this U.S. region interchange program.

IRD criteria details

Criteria	Requirement
Card Program ID	DMC, MCC, MSI
GCMS Product ID	<p>Commercial credit: BPL, MAB, MBD, MCB, MDB, MEB, MPW, MRW, MWB, TCB, TCO</p> <p>Commercial debit: MDT, MSB</p> <p>Consumer credit: MCC, MCE, MCG, MCS, MCW, MIU, MNW, MPL, MRC, MRG, MWE</p> <p>Consumer debit: ACS, MDG, MDH, MDT, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH</p> <p>Maestro: MSI, MSW</p>
Message Type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 28: Payment Transaction
Acceptor business (AB) program	MON1: MoneySend
Timeliness	None

Criteria	Requirement
Approval code	<p>Required</p> <p>For World Elite (MWE) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World Elite interchange to Mastercard World interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for World interchange programs. For more information about Account Level Management, refer to the <i>Account Level Management User Manual</i>.</p> <p>For World (MCW) accounts that do not meet the minimum spend qualification, Mastercard directs the designated low spending accounts from Mastercard World interchange to Mastercard Enhanced interchange status. Redirected accounts are identified in Approval Code, position 6, with the value W or Y, and qualify only for Enhanced interchange programs. For more information about Account Level Management, refer to the <i>Account Level Management User Manual</i>.</p>
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Required</p> <p>Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an 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 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 USA (United States)</p> <p>Not required for all other transactions</p>

Criteria	Requirement
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 Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	For Mastercard® MoneySend™ Payment Transactions, acquirers must submit the following data in a Financial Detail Addendum (Payment Transaction Detail)/1644: <ul style="list-style-type: none"> • PDS 0670 (Payer/User Information) • PDS 0671 (Date of Funds Requested) • PDS 0674 (Additional Trace/Reference Number Used by acceptor) • PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions

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

Criteria	Requirement
	<p>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 V5: Commercial VIP Standard

Transactions must meet the following requirements to qualify for this U.S. region commercial interchange program.

IRD criteria details

Criteria	Requirement
Card Program ID	MCC
GCMS Product ID	Commercial credit: FIA, FIB, FIC, FID, FIE, FIF, FIG, FIH, 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
Message Type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing Code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 18: Unique Transaction (requires unique MCC) 20: Credit (Purchase Return)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OT36: U.S. Other • OTH1: Other • P001: Beauty Salons • R001: Railways • S001: Supermarket • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table.</p>
Timeliness	None
Approval Code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not required</p> <p>If present, 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	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 for transactions occurring in the United States</p> <p>When DE 43 (Acceptor name/location), subfield 6 (Acceptor country code) contains USA, this subfield must contain a valid state code.</p>

Criteria	Requirement
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data: <ul style="list-style-type: none"> • PDS 0595 (Acceptor Type) • PDS 0596 (Acceptor Tax ID)
Notes	Transactions submitted with this IRD are not subject to interchange compliance processing.

IRD X5: Commercial Bill Pay Standard

Transactions must meet the following requirements to qualify for this U.S. region commercial interchange program.

IRD criteria details

Criteria	Requirement
Card Program ID	MCC
GCMS Product ID	Commercial credit: BPC
Message Type ID	<ul style="list-style-type: none"> • First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	<ul style="list-style-type: none"> • 00: Purchase (Goods and Services) • 18: Unique Transaction (requires unique MCC) • 20: Credit (Purchase Return)

Criteria	Requirement
Acceptor business (AB) Program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OTH1: Other • P001: Beauty Salons • R001: Railways • S001: Supermarket • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>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, 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	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 for transactions occurring in the United States</p> <p>When DE 43 (Acceptor name/location), subfield 6 (Acceptor country code) contains USA, this subfield must contain a valid state code.</p>

Criteria	Requirement
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data: PDS 0595 (Acceptor Type) and PDS 0596 (Acceptor Tax ID).
Notes	Not subject to interchange compliance processing.

IRD TK: Customer-negotiated Interchange Program

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Criteria	Technical Requirements
Card Program Identifier	MCC
GCMS Product Identifier	Commercial credit: BPC, BPL, FIA, FIB, FIC, FID, FIE, FIF, FIG, FIH, MAB, MAP, MAC, 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, 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 Identifier	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442
Processing Code	<ul style="list-style-type: none"> 00: Purchase (Good and Services) 09: Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card Products) 18: Unique Transaction (Requires Unique MCC) 20: Credit (Purchase Return)

Criteria	Technical Requirements
Acceptor business program (AB) and Acceptor business code (MCC)	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OTH1: Other • P001: Beauty Salons • R001: Railways • S001: Supermarkets • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	<p>GCMS: 3 days for all programs</p> <p>Interchange compliance: None</p>
Approval Code	<p>Required for 00, 09, 18</p> <p>Not required for 20</p>
Magnetic Stripe Data from Authorization Message	Not required
Trace ID	Required
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount Tolerance	N/A
Acceptor ID code	Required
Acceptor name	<p>Required</p> <p>Transactions must provide the abbreviated airline name, not to exceed nine positions.</p>
Acceptor Street address	Required
Acceptor city name	Not required
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	Not required

Criteria	Technical Requirements
Mastercard Assigned ID	Required
Financial Detail Addendum/1644	Required <ul style="list-style-type: none"> PDS 0595 (Acceptor Type) PDS 0596 (Acceptor Tax ID)
Notes	<p>Transactions are not subject to interchange compliance validation.</p> <p>Acquirers must be able to support multiple PDS 0176 (Mastercard Assigned ID) specific rates for the interchange program. Mastercard, working with the affected acquirers, will determine the implementation date for these rates.</p>

Regulated POS Debit

This section describes qualifying criteria for this interchange program.

Regulated POS Debit Card Program ID and GCMS Product ID

The following card program IDs and GCMS product IDs apply to the U.S. region commercial Regulated POS Debit interchange programs.

IRD criteria details

Product	IRD and Program Name	Card Program ID	GCMS Product ID
Commercial Standard: Credit	IRD LD: Regulated POS Debit	MCC	MAQ, MBD, MDB, MPW, MRW
	IRD LF: Regulated POS Debit with Fraud Adjustment		
	IRD LS: Regulated POS Debit Small Ticket		
	IRD LT: Regulated POS Debit Small Ticket with Fraud Adjustment		

Product	IRD and Program Name	Card Program ID	GCMS Product ID
Commercial Standard: Debit	IRD LD: Regulated POS Debit	DMC	N/A
	IRD LF: Regulated POS Debit with Fraud Adjustment		
	IRD LS: Regulated POS Debit Small Ticket		
	IRD LT: Regulated POS Debit Small Ticket with Fraud Adjustment		

Regulated POS Debit MTI, Processing Code, and AB Program

The following message type identifiers (MTIs), processing codes, and acceptor business (AB) programs apply to the U.S. region consumer and commercial Regulated POS Debit interchange programs.

Details

Criteria	IRD LD, LF	IRD LS, LT
Message Type ID		
First and Second Presentments/ 1240	x	x
First and Arbitration Chargebacks/1442	x	x
Processing Code		
00: Purchase (Goods and Services)	x	x
09: Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card Products)	x	x
18: Unique Transaction (requires unique MCC)	x	x
20: Credit (Purchase Return)	x	x
Acceptor business (AB) program		
A001: Airline	x	
B001: Cruise/Steamship	x	

Criteria	IRD LD, LF	IRD LS, LT
F001: Restaurant	x	
H001: Lodging	x	
M001: Mail Order/Telephone Order	x	
OTH1: Other	x	
P001: Beauty Salons	x	
R001: Railways	x	
S001: Supermarket	x	
ST02: Regulated Small Ticket: U.S. Region and U.S. Territories		x
T001: Telephone	x	
U001: Unique	x	
V001: Automobile/Vehicle Rental	x	
W001: Warehouse Club	x	

Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table.

Regulated POS Debit Timeliness

The following timeliness criteria apply to the U.S. region consumer and commercial Regulated POS Debit interchange programs.

Timeliness

IRD and Program Name
IRD LD: Regulated POS Debit
IRD LF: Regulated POS Debit with Fraud Adjustment
Requirement
GCMS: None
Interchange compliance: None
IRD and Program Name
IRD LS: Regulated POS Debit Small Ticket
IRD LT: Regulated POS Debit Small Ticket with Fraud Adjustment

Requirement

GCMS: Two days

Interchange compliance: None

Regulated POS Debit Approval Code

The following approval code criteria apply to the U.S. region consumer and commercial Regulated POS Debit interchange programs.

Criteria

IRD and Program Name

IRD LD: Regulated POS Debit

IRD LF: Regulated POS Debit with Fraud Adjustment

Requirement

Not required

IRD and Program Name

IRD LS: Regulated POS Debit Small Ticket

IRD LT: Regulated POS Debit Small Ticket with Fraud Adjustment

Requirement

Required for Processing Codes 00, 09, and 18

Not required for Processing Code 20

Regulated POS Debit Magnetic Stripe Data from Authorization Message

The following magnetic stripe criteria apply to the U.S. region consumer and commercial Regulated POS Debit interchange programs.

Criteria

IRD and Program Name

IRD LD: Regulated POS Debit

IRD LF: Regulated POS Debit with Fraud Adjustment

Requirement

Not required

IRD and Program Name

IRD LS: Regulated POS Debit Small Ticket

IRD LT: Regulated POS Debit Small Ticket with Fraud Adjustment

Requirement

Required

Regulated POS Debit Trace ID

The following trace ID criteria apply to the U.S. region consumer and commercial Regulated POS Debit interchange programs.

Criteria

IRD and Program Name

IRD LD: Regulated POS Debit

IRD LF: Regulated POS Debit with Fraud Adjustment

Requirement

Not required

If present, the Banknet Date must contain a valid date in the format MMDD.

IRD and Program Name

IRD LS: Regulated POS Debit Small Ticket

IRD LT: Regulated POS Debit Small Ticket with Fraud Adjustment

Requirement

Required for Processing Codes 00, 09, and 18

Not required for Processing Code 20

If present, the Banknet Date must contain a valid date in the format MMDD.

Regulated POS Debit Acceptor business code (MCC)

The following acceptor business code (MCC) criteria apply to the U.S. region consumer and commercial Regulated POS Debit interchange programs.

Required for all programs in this category.

Must contain an MCC belonging to an AB program previously listed in this section.

Regulated POS Debit Amount Tolerance

The following amount tolerance criteria apply to the U.S. region consumer and commercial Regulated POS Debit interchange programs.

N/A for all programs in this category.

Regulated POS Debit Acceptor information

The following acceptor criteria apply to the U.S. region consumer and commercial Regulated POS Debit interchange programs.

Criteria

Criteria	Requirement
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required When DE 43 (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)

Regulated POS Debit Mastercard Assigned ID

The following Mastercard assigned ID criteria apply to the U.S. region consumer and commercial Regulated POS Debit interchange programs.

Criteria

IRD and Program Name

IRD LD: Regulated POS Debit

IRD LF: Regulated POS Debit with Fraud Adjustment

Requirement

The Mastercard Assigned ID is present for certain merchants (MCC 8398: Organizations, Charitable and Social Service) that are provided a Mastercard Assigned ID as outlined in *U.S. Region Interchange Bulletin*, June 2013 when used for charitable donations.

IRD and Program Name

IRD LS: Regulated POS Debit Small Ticket

IRD LT: Regulated POS Debit Small Ticket with Fraud Adjustment

Requirement

Not required

Regulated POS Debit Financial Detail Addendum/1644

The following Financial Detail Addendum/1644 criteria apply to the U.S. region consumer and commercial Regulated POS Debit interchange programs.

When submitted for a commercial card transaction, all MCCs require the following Financial Data Addendum (Corporate Card Common Data Requirements)/1644 data:

- PDS 0595 (Acceptor Type)
- PDS 0596 (Acceptor Tax ID)

Regulated POS Debit Notes

The following criteria notes apply to the U.S. region consumer and commercial Regulated POS Debit interchange programs.

Notes

IRD and Program Name

IRD LD: Regulated POS Debit

IRD LF: Regulated POS Debit with Fraud Adjustment

Requirement

To qualify for IRD LD: Regulated POS Debit, the issuer must have a regulatory status of B (Base Regulated) associated with the account range.

To qualify for IRD LF: Regulated POS Debit with Fraud Adjustment, the issuer must have a regulatory status of 1 (Base with Fraud Protected) associated with the account range.

These interchange programs are not subject to interchange compliance validation.

These programs are valid for regulated transactions between 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.

Issuers of Mastercard® or Maestro® debit or prepaid must register with Mastercard to certify their regulatory status.

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.

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.

IRD and Program Name

IRD LS: Regulated POS Debit Small Ticket

IRD LT: Regulated POS Debit Small Ticket with Fraud Adjustment

Requirement

To qualify for IRD LS: Regulated POS Debit Small Ticket, the issuer must have a regulatory status of B (Base Regulated) associated with the account range.

To qualify for IRD LT: Regulated POS Debit Small Ticket with Fraud Adjustment, the issuer must have a regulatory status of 1 (Base with Fraud Protected) associated with the account range.

These interchange programs are not subject to interchange compliance validation.

These programs are valid for regulated transactions between 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.

The transaction amount must be equal to or less than USD 10.

The card and cardholder must be present at the time of the transaction, and the transaction must be face-to-face.

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.

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.

Commercial Standard

This section describes qualifying criteria for this interchange program.

Commercial Standard Card Program ID and GCMS Product ID

The following card program IDs and GCMS product IDs apply to the U.S. region commercial Standard interchange programs.

IRD criteria details

IRD and Program Name	Card Program ID	GCMS Product ID
IRD 65: Commercial Standard	MCC	Small Business Credit: BPL, MAB, MCB, MEB, MPC, MWB Large Market Credit: MAC, MAP, MCF, MCO, MCP, MEO, MES, MGF, MNF, MWO Consumer prepaid: MGP Commercial prepaid: MAQ, MPW Commercial debit: MBD, MDB
IRD SK: Commercial Standard	MCC	BPL, MAB, MCB, MEB, MPC, MWB
IRD 3K: Commercial Standard	MCC	BPL, MAB, MCB, MEB, MPC, MWB
IRD 4K: Commercial Standard	MCC	Only valid for Account Level Management. BPL, MAB, MCB, MEB, MPC, MWB
IRD 5K: Business Level 5 Standard	MCC	Only valid for Account Level Management. BPL, MAB, MCB, MEB, MPC, MWB

NOTE: Refer to "Commercial Standard Approval Code" for additional information about valid brand products when submitting the interchange programs in the previous table for a qualified Account Level Management transaction.

Commercial Standard MTI, Processing Code, and AB Program

The following message type identifiers (MTIs), processing codes, and acceptor business (AB) programs apply to the U.S. region commercial Standard interchange programs.

Criteria

Criteria	
Message Type ID	
First and Second Presentments/1240	x
First and Arbitration Chargebacks/1442	x
Processing Code	
00: Purchase (Goods and Services)	x
18: Unique Transaction (requires unique MCC)	x
Acceptor business (AB) program	
A001: Airline	x
B001: Cruise/Steamship	x
F001: Restaurant	x
H001: Lodging	x
M001: Mail Order/Telephone Order	x
OTH1: Other	x
P001: Beauty Salons	x
R001: Railways	x
S001: Supermarket	x
T001: Telephone	x
U001: Unique	x
V001: Automobile/Vehicle Rental	x
W001: Warehouse Club	x

Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table.

Commercial Standard Timeliness

The following timeliness criteria apply to the U.S. region commercial Standard interchange programs.

None for all programs in this category.

Commercial Standard Approval Code

The following approval code criteria apply to the U.S. region commercial Standard interchange programs.

Interchange Compliance Failure Adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 65: Commercial Standard	N/A
Requirement Required This is an Account Level Management interchange program. When position 6 contains the value C or D, the following GCMS Product IDs should be considered valid: MAB, MCB, MEB, or MWB. For valid values and more information about Account Level Management, refer to the <i>Account Level Management User Manual</i> .	
IRD and Program Name	Interchange Compliance Failure Adjustment
IRD SK: Commercial Standard	N/A
Requirement Required This is an Account Level Management interchange program. When position 6 contains the value E or F, the following GCMS Product IDs should be considered valid: MAB, MCB, MEB, or MWB. For valid values and more information about Account Level Management, refer to the <i>Account Level Management User Manual</i> .	
IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 3K: Commercial Standard	N/A
Requirement Required This is an Account Level Management interchange program. When position 6 contains the value G or H, the following GCMS Product IDs should be considered valid: MAB, MCB, MEB, or MWB. For valid values and more information about Account Level Management, refer to the <i>Account Level Management User Manual</i> .	
IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 4K: Commercial Standard	N/A
Requirement Required This is an Account Level Management interchange program. To qualify for this program, position 6 must contain the value J or K with a GCMS Product ID of MAB, MCB, MEB, or MWB. For valid values and more information about Account Level Management, refer to the <i>Account Level Management User Manual</i> .	

IRD 5K: Business Level 5 Standard	N/A
Requirement	
Required	
This is an Account Level Management interchange program. To qualify for this program, position 6 must contain the value Q or R with a GCMS Product ID of MAB, MCB, MEB, or MWB. For valid values and more information about Account Level Management, refer to the <i>Account Level Management User Manual</i> .	

Commercial Standard Magnetic Stripe Data from Authorization Message

The following magnetic stripe criteria apply to the U.S. region commercial Standard interchange programs.

Not required for all programs in this category.

Commercial Standard Trace ID

The following trace ID criteria apply to the U.S. region commercial Standard interchange programs.

Not required for all programs in this category.

If present, must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD.

Commercial Standard Acceptor business code (MCC)

The following acceptor business code (MCC) criteria apply to the U.S. region commercial Standard interchange programs.

Required for all programs in this category.

Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table.

Interchange Compliance Failure Adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 65—Commercial Standard	N/A
IRD 5K—Commercial Standard	
IRD 3K—Commercial Standard	
IRD 4K—Commercial Standard	
IRD 5K—Business Level 5 Standard	

Commercial Standard Amount Tolerance

The following amount tolerance criteria apply to the U.S. region commercial Standard interchange programs.

N/A for all programs in this category.

Commercial Standard Acceptor information

The following acceptor criteria apply to the U.S. region commercial Standard interchange programs.

Acceptor information

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 for original First Presentment/1240 messages submitted with DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type), value other than 20: Credit (Purchase Return). For all other messages, this field is required, unless exempted by Corporation Standards.

Commercial Standard Mastercard Assigned ID

The following Mastercard assigned ID criteria apply to the U.S. region commercial Standard interchange programs.

Not required for all programs in this category.

Commercial Standard Financial Detail Addendum/1644

The following Financial Detail Addendum/1644 criteria apply to the U.S. region commercial Standard interchange programs.

Financial Detail Addendum/1644

For 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:

IRD and Program Name

IRD 65: Commercial Standard

Requirement

All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data:

- PDS 0595 (Acceptor Type)
 - PDS 0596 (Acceptor Tax ID)
-

Financial Detail Addendum/1644

For Mastercard Fleet Card, Mastercard® Government Commercial Card, Prepaid Mastercard® Government Commercial Card, and Mastercard® Public Sector Commercial Card account ranges at fuel locations:

IRD and Program Name

IRD 65: Commercial Standard

Requirement

All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data:

- PDS 0595 (Acceptor Type)
 - PDS 0596 (Acceptor Tax ID)
-

Financial Detail Addendum

For Mastercard Business and Corporate Card account ranges:

IRD and Program Name

For Mastercard Business and Corporate Card account ranges:

IRD 65: Commercial Standard
IRD SK: Commercial Standard
IRD 3K: Commercial Standard
IRD 4K: Commercial Standard
IRD 5K: Business Level 5 Standard

Requirement

All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data:

- PDS 0595 (Acceptor Type)
 - PDS 0596 (Acceptor Tax ID)
-

Commercial Standard Notes

The following criteria notes apply to the U.S. region commercial Standard interchange programs.

T&E Rate

This section describes qualifying criteria for this interchange program.

T&E Rate Card Program ID and GCMS Product ID

The following card program IDs and GCMS product IDs apply to the U.S. region commercial T&E Rate interchange programs.

IRD criteria details

IRD and Program Name	Card Program ID	GCMS Product ID
IRD 69: Commercial T&E Rate	MCC	Commercial credit: BPL, MAB, MAC, MAP, MAQ, MBD, MCB, MCF, MCO, MCP, MEB, MEO, MDB, MEO, MES, MGF, MNF, MPC, MPW, MWB, MWO Commercial prepaid: MAQ, MPW Consumer prepaid: MGP
	DMC	MBD, MDB
IRD SN: Commercial T&E Rate	MCC	BPL, MAB, MCB, MEB, MPC, MWB

IRD and Program Name	Card Program ID	GCMS Product ID
IRD 3N: Commercial T&E Rate	MCC	BPL, MAB, MCB, MEB, MPC, MWB
IRD 4N: Commercial T&E Rate	MCC	Only valid for Account Level Management. BPL, MAB, MCB, MEB, MPC, MWB
IRD 5N: Business Level 5 T&E Rate	MCC	Only valid for Account Level Management. BPL, MAB, MCB, MEB, MPC, MWB

NOTE: Refer to “T&E Approval Code” for additional information about valid brand products when submitting the interchange programs in the previous table for a qualified Account Level Management transaction.

T&E Rate MTI, Processing Code, and AB Program

The following message type identifiers (MTIs), processing codes, and acceptor business (AB) programs apply to the U.S. region commercial T&E Rate interchange programs.

Criteria	IRD 69
Message Type ID	
First and Second Presentments/1240	x
First and Arbitration Chargebacks/1442	x
Processing Code	
00—Purchase (Goods and Services)	x
Acceptor business (AB) program	
TE01—Corporate T&E Rate II Card	

Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table.

T&E Rate Timeliness

The following timeliness criteria apply to the U.S. region commercial T&E Rate interchange programs.

GCMS—For all programs in this category, three days, except for airline transactions, for which the requirement is nine days

Interchange compliance—All transactions submitted for the commercial T&E rate programs are exempt from the timeliness test.

T&E Rate Approval Code

The following approval code criteria apply to the U.S. region commercial T&E Rate interchange programs.

Interchange Compliance Failure Adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 69: Commercial T&E Rate	IRD 65: Commercial Standard

Requirement

Required

These are Account Level Management interchange programs. When position 6 contains the value C or D, the following GCMS Product IDs should be considered valid: MAB, MCB, MEB, or MWB. For valid values and more information about Account Level Management, refer to the *Account Level Management User Manual*.

The approval code in the clearing transaction must exactly match the approval code in the authorization log, except if it is an airline transaction submitted for this program.

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD SN: Commercial T&E Rate	IRD SK: Commercial Standard

Requirement

Required

These are Account Level Management interchange programs. When position 6 contains the value E or F, the following GCMS Product IDs should be considered valid: MAB, MCB, MEB, or MWB. For valid values and more information about Account Level Management, refer to the *Account Level Management User Manual*.

The approval code in the clearing transaction must exactly match the approval code in the authorization log, except if it is an airline transaction submitted for this program.

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 3N: Commercial T&E Rate	IRD 3K: Commercial Standard

Requirement

Required

These are Account Level Management interchange programs. When position 6 contains the value G or H, the following GCMS Product IDs should be considered valid: MAB, MCB, MEB, or MWB. For valid values and more information about Account Level Management, refer to the *Account Level Management User Manual*.

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 4N: Commercial T&E Rate	IRD 4K: Commercial Standard

Requirement

Required

These are Account Level Management interchange programs. To qualify for these programs, position 6 must contain the value J or K with a GCMS Product ID of MAB, MCB, MEB, or MWB. For valid values and more information about Account Level Management, refer to the *Account Level Management User Manual*.

IRD 5N: Business Level 5 T&E Rate

IRD 5K: Business Level 5 Standard

Requirement

Required

These are Account Level Management interchange programs. To qualify for these programs, position 6 must contain the value Q or R with a GCMS Product ID of MAB, MCB, MEB, or MWB. For valid values and more information about Account Level Management, refer to the *Account Level Management User Manual*.

Interchange Compliance Failure Adjustment

IRD and Program Name

Interchange Compliance Failure Adjustment

IRD 5N: Business Level 5 T&E Rate

IRD 5K: Business Level 5 Standard

Requirement

Required

These are Account Level Management interchange programs. To qualify for these programs, position 6 must contain the value J or K with a GCMS Product ID of MAB, MCB, MEB, or MWB. For valid values and more information about Account Level Management, refer to the *Account Level Management User Manual*.

T&E Rate Magnetic Stripe Data from Authorization Message

The following magnetic stripe criteria apply to the U.S. region commercial T&E Rate interchange programs.

Not required for all programs in this category.

T&E Rate Trace ID

The following trace ID criteria apply to the U.S. region commercial T&E Rate interchange programs.

Required for all programs in this category.

Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD.

Interchange Compliance Failure Adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 69: Commercial T&E Rate	IRD 65: Commercial Standard
IRD SN: Commercial T&E Rate	N/A
IRD 3N: Commercial T&E Rate	
IRD 4N: Commercial T&E Rate	
IRD 5N: Business Level 5 T&E Rate	

T&E Rate Amount Tolerance

The following amount tolerance criteria apply to the U.S. region commercial T&E Rate interchange programs.

N/A for all programs in this category.

T&E Rate Acceptor information

The following acceptor criteria apply to the U.S. region commercial T&E Rate interchange programs.

Acceptor information

Criteria	Requirement
Acceptor ID code	Required
Acceptor name	Required U.S.-acquired airline transactions must provide the abbreviated airline name, not to exceed nine positions.
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.

Criteria	Requirement
Acceptor country code	Required
	Cannot contain spaces

T&E Rate Mastercard Assigned ID

The following Mastercard assigned ID criteria apply to the U.S. region commercial T&E Rate interchange programs.

Not required for all programs in this category.

T&E Rate Financial Detail Addendum/1644

The following Financial Detail Addendum/1644 criteria apply to the U.S. region commercial T&E Rate interchange programs.

Financial Detail Addendum/1644

IRD and Program Name
IRD 69: Commercial T&E Rate
Requirement
All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data:
<ul style="list-style-type: none"> PDS 0595 (Acceptor Type) PDS 0596 (Acceptor Tax ID)
Airline and Passenger Railways MCCs require the data listed in the following messages:
Financial Detail Addendum (Passenger Transport Detail: General Ticket Information)/1644:
<ul style="list-style-type: none"> PDS 0505 (Passenger Name) PDS 0506 (Ticket Number) PDS 0507 (Issuing Carrier)

Financial Detail Addendum (Passenger Transport Detail: Trip Leg Data)/1644:

- PDS 0520 (Travel Date)
- PDS 0521 (Carrier Code)
- PDS 0522 (Service Class Code)
- PDS 0523 (City of Origin/Airport Code)
- PDS 0524 (City of Destination/Airport Code)

For Passenger Railways MCCs, the following Financial Detail Addendum (Passenger Transport Detail: Rail Data)/1644 data may be provided in place of, or in addition to, the Financial Detail Addendum (Passenger Transport Detail: Trip Leg Data)/1644:

- PDS 0505 (Passenger Name)
- PDS 0520 (Travel Date)
- PDS 0664 (Start Station)
- PDS 0665 (Destination Station)
- PDS 0756 (Passenger Description)

Vehicle Rental MCCs require the following Financial Detail Addendum (Vehicle Rental Detail)/1644 data:

- PDS 0544 (Rental Agreement Number)
- PDS 0545 (Renter Name)
- PDS 0546 (Rental Return City)
- PDS 0547 (Rental Return State/Province)
- PDS 0548 (Rental Return Country)
- PDS 0549 (Return Location ID)
- PDS 0550 (Rental Return Date)
- PDS 0551 (Rental Check-Out Date)
- PDS 0552 (Customer Service Toll-Free [800] Number)

Hotel/Motel MCCs require the following Financial Detail Addendum (Lodging Summary)/1644 data:

- PDS 0552 (Customer Service Toll-Free [800] Number)
- PDS 0574 (Arrival Date)
- PDS 0575 (Departure Date)
- PDS 0576 (Folio Number)
- PDS 0577 (Property Phone Number)

Financial Detail Addendum/1644

For Mastercard Business and Corporate card account ranges:

IRD and Program Name

For Mastercard Business and Corporate card account ranges:

IRD 69: Commercial T&E Rate

IRD SN: Commercial T&E Rate

IRD 3N: Commercial T&E Rate

IRD 4N: Commercial T&E Rate

IRD 5N: Business Level 5 T&E Rate

Requirement

All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data:

- PDS 0595 (Acceptor Type)
- PDS 0596 (Acceptor Tax ID)

Airline and Passenger Railways MCCs require the data listed in the following messages:

- Financial Detail Addendum (Passenger Transport Detail: General Ticket Information)/1644:
 - PDS 0505 (Passenger Name)
 - PDS 0506 (Ticket Number)
 - PDS 0507 (Issuing Carrier)
- Financial Detail Addendum (Passenger Transport Detail: Trip Leg Data)/1644:
 - PDS 0520 (Travel Date)
 - PDS 0521 (Carrier Code)
 - PDS 0522 (Service Class Code)
 - PDS 0523 (City of Origin/Airport Code)
 - PDS 0524 (City of Destination/Airport Code)

For Passenger Railways MCCs, the following Financial Detail Addendum (Passenger Transport Detail: Rail Data)/1644 data may be provided in place of, or in addition to, the Financial Detail Addendum (Passenger Transport Detail: Trip Leg Data)/1644:

- PDS 0505 (Passenger Name)
- PDS 0520 (Travel Date)
- PDS 0664 (Start Station)
- PDS 0665 (Destination Station)
- PDS 0756 (Passenger Description)

For Mastercard Business and Corporate card account ranges:

Vehicle Rental MCCs require the following Financial Detail Addendum (Vehicle Rental Detail)/1644 data:

- PDS 0544 (Rental Agreement Number)
- PDS 0545 (Renter Name)
- PDS 0546 (Rental Return City)
- PDS 0547 (Rental Return State/Province)
- PDS 0548 (Rental Return Country)
- PDS 0549 (Return Location ID)
- PDS 0550 (Rental Return Date)
- PDS 0551 (Rental Check-Out Date)
- PDS 0552 (Customer Service Toll-Free [800] Number)

Hotel/Motel MCCs require the following Financial Detail Addendum (Lodging Summary)/1644 data:

- PDS 0552 (Customer Service Toll-Free [800] Number)
 - PDS 0574 (Arrival Date)
 - PDS 0575 (Departure Date)
 - PDS 0576 (Folio Number)
 - PDS 0577 (Property Phone Number)
-

Financial Detail Addendum/1644

For Mastercard® Fleet Card (MCF), Prepaid Mastercard Government Commercial Card (MPG), Mastercard® Government Commercial Card (MGF), and Mastercard® Public Sector Commercial Card (MNF) account ranges at fuel locations:

Requirement

Not eligible for all programs.

T&E Rate Notes

The following criteria notes apply to the U.S. region commercial T&E Rate interchange programs.

Lodging transactions submitted with a Financial Detail Addendum (Lodging Summary)/1644 may include one or more Financial Detail Addendum (Corporate Line Item Detail)/1644 messages to itemize each charge on a hotel bill.

The following rules apply:

- PDS 0518 (Line Item Date) must be provided in the Financial Detail Addendum (Corporate Line Item Detail)/1644.
- A Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 must precede the line item messages.

In the First Presentment/1240, PDS 0173 (Legal Corporate Name) is required.

Commercial Utilities

This section describes qualifying criteria for this interchange program.

Commercial Utilities Card Program ID and GCMS Product ID

The following card program IDs and GCMS product IDs apply to the U.S. region commercial Utilities interchange programs.

IRD criteria details

IRD and Program Name	Card Program ID	GCMS Product ID
IRD CU: Commercial Utilities	MCC	Commercial credit: BPL, MAB, MBD, MCB, MEB, MEO, MPC, MWB Commercial debit: MBD, MDB Commercial prepaid: MAQ, MPW
IRD SR: Commercial Utilities	MCC	BPL, MAB, MCB, MEB, MPC, MWB
IRD 3R: Commercial Utilities	MCC	BPL, MAB, MCB, MEB, MPC, MWB
IRD 4R: Commercial Utilities	MCC	Only valid for Account Level Management. BPL, MAB, MCB, MEB, MPC, MWB
IRD 5R: Business Level 5 Utilities	MCC	Only valid for Account Level Management. BPL, MAB, MCB, MEB, MPC, MWB

NOTE: Refer to "Commercial Utilities Approval Code" for additional information about valid brand products when submitting the interchange programs in the previous table for a qualified Account Level Management transaction.

Commercial Utilities MTI, Processing Code, and AB Program

The following message type identifiers (MTIs), processing codes, and acceptor business (AB) programs apply to the U.S. region commercial Utilities interchange programs.

Criteria

Criteria
Message Type ID
First and Second Presentments/1240
x

Criteria	
First and Arbitration Chargebacks/1442	x
Processing Code	
00: Purchase (Goods and Services)	x
Acceptor business (AB) program	
UT01: Utilities	x

Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table.

Commercial Utilities Timeliness

The following timeliness criteria apply to the U.S. region commercial Utilities interchange programs.

GCMS: Two days for all programs in this category.

Interchange compliance: Three days for all programs in this category.

Interchange compliance failure adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD CU: Commercial Utilities	<ul style="list-style-type: none"> IRD 68: Commercial Data Rate I if within 1 day IRD 65: Commercial Standard if not within 1 day
IRD SR: Commercial Utilities	<ul style="list-style-type: none"> IRD SA: Commercial Data Rate I if within 1 day IRD SK: Commercial Standard if not within 1 day
IRD 3R: Business Level 3 Utilities	<ul style="list-style-type: none"> IRD 3A: Business Level Data Rate 3 if within 1 day IRD 3K: Commercial Standard if not within 1 day
IRD 4R: Commercial Utilities	<ul style="list-style-type: none"> IRD 4A: Business Level Data Rate 4 if within 1 day IRD 4K: Commercial Standard if not within 1 day
IRD 5R: Business Level 5 Utilities	<ul style="list-style-type: none"> IRD 5A: Business Level 5 Data Rate I if within 1 day IRD 5K: Business Level 5 Standard if not within 1 day

Commercial Utilities Approval Code

The following approval code criteria apply to the U.S. region commercial Utilities interchange programs.

Interchange Compliance Failure Adjustment

Interchange compliance accepts any of the following exceptions as a match.

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD CU: Commercial Utilities	IRD 65: Commercial Standard
Requirement Required This is an Account Level Management interchange program. When position 6 contains the value C or D, the following GCMS Product IDs should be considered valid: MAB, MCB, MEB, or MWB. For valid values and more information about Account Level Management, refer to the <i>Account Level Management User Manual</i> .	
IRD and Program Name	Interchange Compliance Failure Adjustment
IRD SR: Commercial Utilities	IRD SK: Commercial Standard
Requirement Required This is an Account Level Management interchange program. When position 6 contains the value E or F, the following GCMS Product IDs should be considered valid: MAB, MCB, MEB, or MWB. For valid values and more information about Account Level Management, refer to the <i>Account Level Management User Manual</i> .	
IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 3R: Business Level 3 Utilities	IRD 3K: Commercial Standard
Requirement Required This is an Account Level Management interchange program. When position 6 contains the value G or H, the following GCMS Product IDs should be considered valid: MAB, MCB, MEB, or MWB. For valid values and more information about Account Level Management, refer to the <i>Account Level Management User Manual</i> .	
IRD and Program Name	Interchange Compliance Failure Adjustment
IRD 4R: Commercial Utilities	IRD 4K: Commercial Standard
Requirement Required This is an Account Level Management interchange program. To qualify for this program, position 6 must contain the value J or K with a GCMS Product ID of MAB, MCB, MEB, or MWB. For valid values and more information about Account Level Management, refer to the <i>Account Level Management User Manual</i> .	

IRD 5R: Business Level 5 Utilities	IRD 5K: Business Level 5 Standard
Requirement	
Required	
This is an Account Level Management interchange program. To qualify for this program, position 6 must contain the value Q or R with a GCMS Product ID of MAB, MCB, MEB, or MWB. For valid values and more information about Account Level Management, refer to the <i>Account Level Management User Manual</i> .	

Commercial Utilities Magnetic Stripe Data from Authorization Message

The following magnetic stripe criteria apply to the U.S. region commercial Utilities interchange programs.

Not required for all programs in this category.

Commercial Utilities Trace ID

The following trace ID criteria apply to the U.S. region commercial Utilities interchange programs.

Required for all programs in this category.

Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD.

Interchange compliance failure adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD CU: Commercial Utilities	IRD 65: Commercial Standard
IRD SR: Commercial Utilities	N/A
IRD 3R: Business Level 3 Utilities	
IRD 4R: Commercial Utilities	
IRD 5R: Business Level 5 Utilities	

Commercial Utilities Acceptor business code (MCC)

The following acceptor business code (MCC) criteria apply to the U.S. region commercial Utilities interchange programs.

Required for all programs in this category

Must contain MCC 4900 (Utilities: Electric, Gas, Oil, Sanitary, Water)

Interchange compliance failure adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD CU: Commercial Utilities	IRD 65: Commercial Standard
IRD SR: Commercial Utilities	IRD SK: Commercial Standard
IRD 3R: Business Level 3 Utilities	IRD 3K: Commercial Standard
IRD 4R: Commercial Utilities	IRD 4K: Commercial Standard
IRD 5R: Business Level 5 Utilities	IRD 5K: Business Level 5 Standard

Commercial Utilities Amount Tolerance

The following amount tolerance criteria apply to the U.S. region commercial Utilities interchange programs.

Required for all programs in this category.

10%

Some MCCs are exempt from all amount tolerance tests. A list of those MCCs are in Amount Tolerance Test.

Interchange compliance failure adjustment

IRD and Program Name	Interchange Compliance Failure Adjustment
IRD CU: Commercial Utilities	IRD 65: Commercial Standard
IRD SR: Commercial Utilities	IRD SK: Commercial Standard
IRD 3R: Business Level 3 Utilities	IRD 3K: Commercial Standard
IRD 4R: Commercial Utilities	IRD 4K: Commercial Standard
IRD 5R: Business Level 5 Utilities	IRD 5K: Business Level 5 Standard

Commercial Utilities Acceptor information

The following acceptor criteria apply to the U.S. region commercial Utilities interchange programs.

Acceptor information

Criteria	Requirement
Acceptor ID code	Required

Criteria	Requirement
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Required 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 for original First Presentment/1240 messages submitted with DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type), value other than 20: Credit (Purchase Return). For all other messages, this field is required, unless exempted by Corporation Standards.

Commercial Utilities Mastercard Assigned ID

The following Mastercard assigned ID criteria apply to the U.S. region commercial Utilities interchange programs.

Not required for all programs in this category.

Commercial Utilities Financial Detail Addendum/1644

The following Financial Detail Addendum/1644 criteria apply to the U.S. region commercial Utilities interchange programs.

The following Financial Detail Addendum/1644 data is required:

- PDS 0595 (Acceptor Type)
- PDS 0596 (Acceptor Tax ID)

Commercial Utilities Notes

The following criteria notes apply to the U.S. region commercial Utilities interchange programs.

In the First Presentment/1240, PDS 0173 (Legal Corporate Name) is required.

Commercial Fleet

Transactions must meet the following requirements to qualify for this U.S. region commercial interchange program.

IRD F1: Commercial Fleet Data Rate I

Transactions must meet the following requirements to qualify for this U.S. region commercial interchange program.

IRD criteria details

Criteria	Requirement	Interchange Compliance Failure Adjustment				
Card program ID	MCC					
GCMS product ID	Large Market Credit: MCF, MGF					
Message type ID	<ul style="list-style-type: none">First and Second Presentments/1240First and Arbitration Chargebacks/1442					
Processing code	00: Purchase (Goods and Services)					
Acceptor business (AB) program	<ul style="list-style-type: none">FLT1: Fleet Fuel Locations Including 5552 Electric Vehicle ChargingFLTM: Fleet Maintenance Locations <p>Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table.</p>					
Timeliness	<p>GCMS: Three days</p> <p>Interchange compliance: Four days</p> <p>If the following criteria are met, transactions submitted for this program are exempt from the timeliness test:</p> <table><tr><th>Element</th><th>Value</th></tr><tr><td>DE 22 (Point of Service [POS] Entry Mode), subfield 1 (Terminal Data, Card Data Input Capability)</td><td><p>One of the following:</p><ul style="list-style-type: none">A: PAN auto-entry through contactless magnetic stripeM: PAN auto-entry through Contactless M/Chip</td></tr></table>	Element	Value	DE 22 (Point of Service [POS] Entry Mode), subfield 1 (Terminal Data, Card Data Input Capability)	<p>One of the following:</p> <ul style="list-style-type: none">A: PAN auto-entry through contactless magnetic stripeM: PAN auto-entry through Contactless M/Chip	IRD 65: Commercial Standard
Element	Value					
DE 22 (Point of Service [POS] Entry Mode), subfield 1 (Terminal Data, Card Data Input Capability)	<p>One of the following:</p> <ul style="list-style-type: none">A: PAN auto-entry through contactless magnetic stripeM: PAN auto-entry through Contactless M/Chip					

Criteria	Requirement	Interchange Compliance Failure Adjustment
	DE 22, subfield 3 (Terminal Data: Card Capture Capability)	0: No capture compatibility
	DE 22, subfield 4 (Terminal Operating Environment)	2: On acceptor premises; unattended terminal
	DE 22, subfield 5 (Cardholder Present Data)	0: Cardholder present
	DE 22, subfield 6 (Card Present Data)	1: Card present
	DE 22, subfield 7 (Card Data: Input Mode)	One of the following: <ul style="list-style-type: none"> A: PAN auto-entry through contactless magnetic stripe M: PAN auto-entry through Contactless M/Chip
	DE 26 (Acceptor Business Code [MCC])	N/A
Approval code	Required	IRD 65: Commercial Standard
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	IRD 65: Commercial Standard
Acceptor business code (MCC)	Required Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table	IRD 65: Commercial Standard
Amount tolerance	N/A	
Acceptor ID code	Required	
Acceptor name	Required	
Acceptor street address	Required	

Criteria	Requirement	Interchange Compliance Failure Adjustment
Acceptor city name	Required Must be left justified and cannot contain all spaces or all zeros	
Acceptor postal code	Required	
Acceptor country subdivision 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	Not required	

Criteria	Requirement	Interchange Compliance Failure Adjustment
Financial Detail Addendum/1644	<p>The following Financial Detail Addendum/1644 criteria apply to the U.S. region commercial Fleet Data Rate interchange programs.</p> <p>For Mastercard Fleet Card (MCF) and Mastercard Government Commercial Card (MGF) account ranges at non-fuel maintenance locations:</p> <p>All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data:</p> <ul style="list-style-type: none"> • PDS 0595 (Acceptor Type) • PDS 0596 (Acceptor Tax ID) <p>For Mastercard Fleet Card (MCF) and Mastercard Government Commercial Card (MGF) account ranges at fuel locations:</p> <p>All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data:</p> <ul style="list-style-type: none"> • PDS 0595 (Acceptor Type) • PDS 0596 (Acceptor Tax ID) <p>The following Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 data is required:</p> <ul style="list-style-type: none"> • PDS 0620 (Oil Company Brand Name) • PDS 0621 (Purchase Time) • PDS 0622 (Motor Fuel Service Type) when the value is 3 (only non-fuel products being purchased), then the following are required in Financial Detail (Corporate Line Item Detail)/1644: <ul style="list-style-type: none"> – PDS 0783 (Fleet Product Code) – PDS 0784 (Fleet Item Description) – PDS 0785 (Fleet Item Quantity) – PDS 0786 (Fleet Item Unit of Measure) – PDS 0787 (Fleet Extended Item Amount) <p>PDS 0622 must be present in the Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 when the transaction contains a fleet GCMS Product ID (MCF or MGF) with a fuel MCC (4468, 5541, 5499, 5552, or 5983).</p> <p>PDS 0622 is not required for MCC 5542 transactions when only non-fuel products are being</p>	

Criteria	Requirement	Interchange Compliance Failure Adjustment
	<p>purchased, but the transaction is expected to contain the Corporate Line Item Detail with the fields listed above.</p> <p>PDS 0782 (Fleet Fuel Information) (The field requirements for this PDS are dependent on values in other fields. For more information, refer to the IPM Clearing Formats manual.) This PDS is required if PDS 0622 is present and contains a value other than 3.</p>	
Notes	In the First Presentment/1240, PDS 0173 (Legal Corporate Name) is required.	

IRD F2: Commercial Fleet Data Rate II

Transactions must meet the following requirements to qualify for this U.S. region commercial interchange program.

IRD criteria details

Criteria	Requirement	Interchange Compliance Failure Adjustment		
Card program ID	MCC			
GCMS product ID	Large Market Credit: MCF, MGF			
Message type ID	<ul style="list-style-type: none">First and Second Presentments/1240First and Arbitration Chargebacks/1442			
Processing code	00: Purchase (Goods and Services)			
Acceptor business (AB) program	<ul style="list-style-type: none">FLT2: Fleet Fuel Locations Excluding 5552 Electric Vehicle ChargingFLTM: Fleet Maintenance Locations <p>Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table.</p>			
Timeliness	<p>GCMS: Three days</p> <p>Interchange compliance: Four days</p> <p>If the following criteria are met, transactions submitted for this program are exempt from the timeliness test:</p> <table><tr><th>Element</th><th>Value</th></tr></table>	Element	Value	IRD 65: Commercial Standard
Element	Value			

Criteria	Requirement	Interchange Compliance Failure Adjustment
	DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability)	One of the following: <ul style="list-style-type: none"> A: PAN auto-entry through contactless magnetic strip M: PAN auto-entry through Contactless M/Chip
	DE 22, subfield 3 (Terminal Data: Card Capture Capability)	0: No capture capability
	DE 22, subfield 4 (Terminal Operating Environment)	2: On acceptor premises; unattended terminal
	DE 22, subfield 5 (Cardholder Present Data)	0: Cardholder present
	DE 22, subfield 6 (Card Present Data)	1: Card present
	DE 22, subfield 7 (Card Data: Input Mode)	One of the following: <ul style="list-style-type: none"> A: PAN auto-entry through contactless magnetic stripe M: PAN auto-entry through Contactless M/Chip
	DE 26 (Acceptor Business Code [MCC])	N/A
Approval code	Required	IRD 65: Commercial Standard
Magnetic stripe or prompt data from authorization message	Requirement for Mastercard Fleet Card (MCF, MGF) at fuel location transactions. Fleet Prompted Data Presence Test and Fleet Prompted Data Values Test are the only validations performed.	IRD 65: Commercial Standard (Resulting from the failure of the Fleet Prompted Data Presence test.) IRD F1: Commercial Fleet Data Rate I (Resulting from the failure of the Fleet Prompted Data Values test.)

Criteria	Requirement	Interchange Compliance Failure Adjustment
Trace ID	Required Must contain a valid Banknet Reference Number and the Banknet Date must contain a valid date in the format MMDD	IRD 65: Commercial Standard
Acceptor business code (MCC)	Required Must contain an MCC belong IRD 65: Commercial Standard (AB) program previously listed in this table	IRD 65: Commercial Standard
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 country subdivision 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	Not required	

Criteria	Requirement	Interchange Compliance Failure Adjustment
Financial Detail Addendum/1644	<p>The following Financial Detail Addendum/1644 criteria apply to the U.S. region commercial Fleet Data Rate interchange programs.</p> <p>For Mastercard Fleet Card (MCF) and Mastercard Government Commercial Card (MGF) account ranges at non-fuel maintenance locations:</p> <p>All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data:</p> <ul style="list-style-type: none"> • PDS 0508 (Customer Code) (Must be sent if provided by the customer. Do not send all spaces.) • PDS 0595 (Acceptor Type) • PDS 0596 (Acceptor Tax ID) • PDS 0597 (Total Tax Amount) <p>For Mastercard Fleet Card (MCF) and Mastercard Government Commercial Card (MGF) account ranges at fuel locations:</p> <p>All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data:</p> <ul style="list-style-type: none"> • PDS 0595 (Acceptor Type) • PDS 0596 (Acceptor Tax ID) <p>The following Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 data is required:</p> <ul style="list-style-type: none"> • PDS 0620 (Oil Company Brand Name) • PDS 0621 (Purchase Time) • PDS 0622 (Motor Fuel Service Type) when the value is 3 (only non-fuel products being purchased), then the following are required in Financial Detail (Corporate Line Item Detail)/1644: <ul style="list-style-type: none"> – PDS 0783 (Fleet Product Code) – PDS 0784 (Fleet Item Description) – PDS 0785 (Fleet Item Quantity) – PDS 0786 (Fleet Item Unit of Measure) – PDS 0787 (Fleet Extended Item Amount) <p>PDS 0622 must be present in the Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 when the transaction contains</p>	

Criteria	Requirement	Interchange Compliance Failure Adjustment
	<p>a fleet GCMS Product ID (MCF or MGF) with a fuel MCC (4468, 5541, 5499, or 5983).</p> <p>PDS 0622 is not required for MCC 5542 transactions when only non-fuel products are being purchased, but the transaction is expected to contain the Corporate Line Item Detail with the fields listed above.</p> <p>PDS 0782 (Fleet Fuel Information) (The field requirements for this PDS are dependent on values in other fields. For more information, refer to the IPM Clearing Formats manual.) This PDS is required if PDS 0622 is present and contains a value other than 3.</p> <p>One or more of the following fields in order must be present. If you provide PDS fields 0791, 0792, 0793 or 0794 then you must provide each preceding PDS field. For example, PDS 0791 cannot be present without providing PDS 0790.</p> <ul style="list-style-type: none"> • PDS 0790 (Fleet Prompted Data 1) • PDS 0791 (Fleet Prompted Data 2) • PDS 0792 (Fleet Prompted Data 3) • PDS 0793 (Fleet Prompted Data 4) • PDS 0794 (Fleet Prompted Data 5) 	
Notes	In the First Presentment/1240, PDS 0173 (Legal Corporate Name) is required.	

IRD F3: Commercial Fleet Data Rate III

Transactions must meet the following requirements to qualify for this U.S. region commercial interchange program.

IRD criteria details

Criteria	Requirement	Interchange Compliance Failure Adjustment
Card program ID	MCC	
GCMS product ID	Large Market Credit: MCF, MGF	
Message type ID	<ul style="list-style-type: none"> • First and Second Presentments/1240 • First and Arbitration Chargebacks/1442 	

Criteria	Requirement	Interchange Compliance Failure Adjustment																
Processing code	00: Purchase (Goods and Services)																	
Acceptor business (AB) program	FLTM: Fleet Maintenance Locations Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table.																	
Timeliness	GCMS: Three days Interchange compliance: Four days If the following criteria are met, transactions submitted for this program are exempt from the timeliness test: <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>One of the following:<ul style="list-style-type: none">A: PAN auto-entry through contactless magnetic stripeM: PAN auto-entry through Contactless M/Chip</td></tr><tr><td>DE 22, subfield 3 (Terminal Data: Card Capture Capability)</td><td>0: No capture capability</td></tr><tr><td>DE 22, subfield 4 (Terminal Operating Environment)</td><td>2: On acceptor premises; unattended terminal</td></tr><tr><td>DE 22, subfield 5 (Cardholder Present Data)</td><td>0: Cardholder present</td></tr><tr><td>DE 22, subfield 6 (Card Present Data)</td><td>1: Card present</td></tr><tr><td>DE 22, subfield 7 (Card Data: Input Mode)</td><td>One of the following:<ul style="list-style-type: none">A: PAN auto-entry through contactless magnetic stripeM: PAN auto-entry through Contactless M/Chip</td></tr><tr><td>DE 26 (Acceptor Business Code [MCC])</td><td>N/A</td></tr></table>	Element	Value	DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability)	One of the following: <ul style="list-style-type: none">A: PAN auto-entry through contactless magnetic stripeM: PAN auto-entry through Contactless M/Chip	DE 22, subfield 3 (Terminal Data: Card Capture Capability)	0: No capture capability	DE 22, subfield 4 (Terminal Operating Environment)	2: On acceptor premises; unattended terminal	DE 22, subfield 5 (Cardholder Present Data)	0: Cardholder present	DE 22, subfield 6 (Card Present Data)	1: Card present	DE 22, subfield 7 (Card Data: Input Mode)	One of the following: <ul style="list-style-type: none">A: PAN auto-entry through contactless magnetic stripeM: PAN auto-entry through Contactless M/Chip	DE 26 (Acceptor Business Code [MCC])	N/A	IRD 65: Commercial Standard
Element	Value																	
DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability)	One of the following: <ul style="list-style-type: none">A: PAN auto-entry through contactless magnetic stripeM: PAN auto-entry through Contactless M/Chip																	
DE 22, subfield 3 (Terminal Data: Card Capture Capability)	0: No capture capability																	
DE 22, subfield 4 (Terminal Operating Environment)	2: On acceptor premises; unattended terminal																	
DE 22, subfield 5 (Cardholder Present Data)	0: Cardholder present																	
DE 22, subfield 6 (Card Present Data)	1: Card present																	
DE 22, subfield 7 (Card Data: Input Mode)	One of the following: <ul style="list-style-type: none">A: PAN auto-entry through contactless magnetic stripeM: PAN auto-entry through Contactless M/Chip																	
DE 26 (Acceptor Business Code [MCC])	N/A																	

Criteria	Requirement	Interchange Compliance Failure Adjustment
Approval code	Required	IRD 65: Commercial Standard
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	IRD 65: Commercial Standard
Acceptor business code (MCC)	Required Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table	IRD 65: Commercial Standard
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 country subdivision 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	Not required	

Criteria	Requirement	Interchange Compliance Failure Adjustment
Financial Detail Addendum/1644	<p>The following Financial Detail Addendum/1644 criteria apply to the U.S. region commercial Fleet Data Rate interchange programs.</p> <p>For Mastercard Fleet Card (MCF) and Mastercard Government Commercial Card (MGF) account ranges at non-fuel maintenance locations:</p> <p>All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data:</p> <ul style="list-style-type: none"> • PDS 0508 (Customer Code) (Must be sent if provided by the customer. Do not send all spaces.) • PDS 0595 (Acceptor Type) • PDS 0596 (Acceptor Tax ID) • PDS 0597 (Total Tax Amount) <p>All MCCs require the following Financial Detail Addendum (Corporate Line Item Detail)/1644 data:</p> <ul style="list-style-type: none"> • PDS 0783 (Fleet Product Code) • PDS 0784 (Fleet Item Description) • PDS 0785 (Fleet Item Quantity) • PDS 0786 (Fleet Item Unit of Measure) • PDS 0787 (Fleet Extended Item Amount) 	
Notes	In the First Presentment/1240, PDS 0173 (Legal Corporate Name) is required.	

IRD FL: Commercial Fleet Large Ticket

Transactions must meet the following requirements to qualify for this U.S. region commercial interchange program.

IRD criteria details

Criteria	Requirement	Interchange Compliance Failure Adjustment
Card program ID	MCC	
GCMS product ID	Large Market Credit: MCF, MGF	
Message type ID	<ul style="list-style-type: none"> • First and Second Presentments/1240 • First and Arbitration Chargebacks/1442 	

Criteria	Requirement	Interchange Compliance Failure Adjustment												
Processing code	00: Purchase (Goods and Services)													
Acceptor business (AB) program	<ul style="list-style-type: none">• FLT2: Fleet Fuel Locations Excluding 5552 Electric Vehicle Charging• FLTM: Fleet Maintenance Locations <p>Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table.</p>													
Timeliness	<p>GCMS: Two days</p> <p>Interchange compliance: Three days</p> <p>The following transactions are exempt from the timeliness test:</p> <ul style="list-style-type: none">• Non-face-to-face transactions• E-commerce transactions, if the five e-commerce indicators are present <p>If the following criteria are met, transactions submitted for this program are exempt from the timeliness 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>One of the following:<ul style="list-style-type: none">• A: PAN auto-entry through contactless magnetic stripe• M: PAN auto-entry through Contactless M/Chip</td></tr><tr><td>DE 22, subfield 3 (Terminal Data: Card Capture Capability)</td><td>0: No capture capability</td></tr><tr><td>DE 22, subfield 4 (Terminal Operating Environment)</td><td>2: On acceptor premises; untended terminal</td></tr><tr><td>DE 22, subfield 5 (Cardholder Present Data)</td><td>0: Cardholder present</td></tr><tr><td>DE 22, subfield 6 (Card Present Data)</td><td>1: Card present</td></tr></table>	Element	Value	DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability)	One of the following: <ul style="list-style-type: none">• A: PAN auto-entry through contactless magnetic stripe• M: PAN auto-entry through Contactless M/Chip	DE 22, subfield 3 (Terminal Data: Card Capture Capability)	0: No capture capability	DE 22, subfield 4 (Terminal Operating Environment)	2: On acceptor premises; untended terminal	DE 22, subfield 5 (Cardholder Present Data)	0: Cardholder present	DE 22, subfield 6 (Card Present Data)	1: Card present	IRD F3: Commercial Fleet Data Rate III
Element	Value													
DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability)	One of the following: <ul style="list-style-type: none">• A: PAN auto-entry through contactless magnetic stripe• M: PAN auto-entry through Contactless M/Chip													
DE 22, subfield 3 (Terminal Data: Card Capture Capability)	0: No capture capability													
DE 22, subfield 4 (Terminal Operating Environment)	2: On acceptor premises; untended terminal													
DE 22, subfield 5 (Cardholder Present Data)	0: Cardholder present													
DE 22, subfield 6 (Card Present Data)	1: Card present													

Criteria	Requirement	Interchange Compliance Failure Adjustment
	DE 22, subfield 7 (Card Data: Input Mode)	One of the following: <ul style="list-style-type: none"> A: PAN auto-entry through contactless magnetic stripe M: PAN auto-entry through Contactless M/Chip
	DE 26 (Acceptor Business Code [MCC])	N/A
Approval code	Required	IRD 65: Commercial Standard
Magnetic stripe or prompt data from authorization message	Requirement for Mastercard Fleet Card (MCF, MGF) at fuel location transactions. Fleet Prompted Data Presence Test and Fleet Prompted Data Values Test are the only validations performed.	IRD 65: Commercial Standard (Resulting from the failure of the Fleet Prompted Data Presence test.) IRD F1: Commercial Fleet Data Rate I (Resulting from the failure of the Fleet Prompted Data Values test.)
Trace ID	Required Must contain a valid Banknet Reference Number and the Banknet Date must contain a valid date in the format MMDD.	IRD 65: Commercial Standard
Acceptor business code (MCC)	Required Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table.	IRD 65: Commercial Standard
Amount tolerance	Required 25% E-commerce transactions are exempt from the amount tolerance test if the five e-commerce indicators are present. If the criteria in the following table are met, transactions submitted for all programs in this category are exempt from the amount tolerance test.	IRD 65: Commercial StandardS

Criteria	Requirement	Interchange Compliance Failure Adjustment
	Element	
	DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability)	
	DE 22, subfield 3 (Terminal Data: Card Capture Capability)	
	DE 22, subfield 4 (Terminal Operating Environment)	
	DE 22, subfield 5 (Cardholder Present Data)	
	DE 22, subfield 6 (Card Present Data)	
	DE 22, subfield 7 (Card Data: Input Mode)	
	DE 26 (Acceptor Business Code [MCC])	
	Some MCCs are exempt from all amount tolerance tests. A list of those MCCs is in Amount Tolerance Test.	
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 country subdivision 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	Not required	

Criteria	Requirement	Interchange Compliance Failure Adjustment
Financial Detail Addendum/1644	<p>The following Financial Detail Addendum/1644 criteria apply to the U.S. region Commercial Fleet Data Rate interchange programs.</p> <p>For Mastercard Fleet Card (MCF) and Mastercard Government Commercial Card (MGF) account ranges at non-fuel maintenance locations:</p> <p>All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data:</p> <ul style="list-style-type: none"> • PDS 0508 (Customer Code) (Must be sent if provided by the customer. Do not send all spaces.) • PDS 0595 (Acceptor Type) • PDS 0596 (Acceptor Tax ID) • PDS 0597 (Total Tax Amount) <p>All MCCs require the following Financial Detail Addendum (Corporate Line Item Detail)/1644 data:</p> <ul style="list-style-type: none"> • PDS 0783 (Fleet Product Code) • PDS 0784 (Fleet Item Description) • PDS 0785 (Fleet Item Quantity) • PDS 0786 (Fleet Item Unit of Measure) • PDS 0787 (Fleet Extended Item Amount) <p>For Mastercard Fleet Card (MCF) and Mastercard Government Commercial Card (MGF) account ranges at fuel locations:</p> <p>All MCCs require the following Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 data:</p> <ul style="list-style-type: none"> • PDS 0595 (Acceptor Type) • PDS 0596 (Acceptor Tax ID) <p>The following Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 data is required:</p> <ul style="list-style-type: none"> • PDS 0620 (Oil Company Brand Name) • PDS 0621 (Purchase Time) • PDS 0622 (Motor Fuel Service Type) when the value is 3 (only non-fuel products being purchased), then the following are required in 	

Criteria	Requirement	Interchange Compliance Failure Adjustment
	<p>Financial Detail (Corporate Line Item Detail)/1644:</p> <ul style="list-style-type: none"> - PDS 0783 (Fleet Product Code) - PDS 0784 (Fleet Item Description) - PDS 0785 (Fleet Item Quantity) - PDS 0786 (Fleet Item Unit of Measure) - PDS 0787 (Fleet Extended Item Amount) <p>PDS 0622 must be present in the Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 when the transaction contains a fleet GCMS Product ID (MCF or MGF) with a fuel MCC (4468, 5541, 5499, or 5983).</p> <p>PDS 0622 is not required for MCC 5542 transactions when only non-fuel products are being purchased, but the transaction is expected to contain the Corporate Line Item Detail with the fields listed above.</p> <p>PDS 0782 (Fleet Fuel Information) (The field requirements for this PDS are dependent on values in other fields. For more information, refer to the IPM Clearing Formats manual.) This PDS is required if PDS 0622 is present and contains a value other than 3.</p> <p>One or more of the following fields in order must be present. If you provide PDS fields 0791, 0792, 0793 or 0794 then you must provide each preceding PDS field. For example, PDS 0791 cannot be present without providing PDS 0790.</p> <ul style="list-style-type: none"> • PDS 0790 (Fleet Prompted Data 1) • PDS 0791 (Fleet Prompted Data 2) • PDS 0792 (Fleet Prompted Data 3) • PDS 0793 (Fleet Prompted Data 4) • PDS 0794 (Fleet Prompted Data 5) 	
Notes	<p>In the First Presentment/1240, PDS 0173 (Legal Corporate Name) is required.</p> <p>The transaction amount must be greater than the interchange fee amount.</p> <p>The transaction amount must be a minimum of USD 10,000 and a maximum of USD 24,999.99 to submit with this interchange program.</p>	

Fleet acceptor business programs

Acceptor business (AB) programs are a criteria for transactions qualifying for interchange programs and rates.

Acceptor business programs

MCC	Description
4468	Marinas, Marine Service and Supplies
5499	Miscellaneous Food Stores: Convenience Stores, Markets, Specialty Stores
5541	Service Stations (with or without Ancillary Services)
5542	Fuel Dispenser, Automated
5552	Electric Vehicle Charging
5983	Fuel Dealers: Coal, Fuel Oil, Liquefied Petroleum, Wood

New AB program FLT2: Fleet Fuel Locations Excluding 5552 Electric Vehicle Charging

MCC	Description
4468	Marinas, Marine Service and Supplies
5499	Miscellaneous Food Stores: Convenience Stores, Markets, Specialty Stores
5541	Service Stations (with or without Ancillary Services)
5542	Fuel Dispenser, Automated
5983	Fuel Dealers: Coal, Fuel Oil, Liquefied Petroleum, Wood

New AB program FLTM: Fleet Maintenance Locations

MCC	Description
5013	Motor Vehicle Supplies and New Parts
5511	Automobile and Truck Dealers: Sales, Service, Repairs, Parts, and Leasing

MCC	Description
5531	Auto Store, Home Supply Stores
5532	Automotive Tire Stores
5533	Automotive Parts, Accessories Stores
5599	Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers: not elsewhere classified
7531	Automotive Body Repair Shops
7534	Tire Retreading and Repair Shops
7535	Automotive Paint Shops
7538	Automotive Service Shops
7542	Car Washes
7549	Towing Services
7692	Welding Repair
7699	Miscellaneous Repair Shops and Related Services

U.S. Region Refund Interchange Criteria

This section includes the transaction criteria for the consumer and commercial refund interchange programs that Mastercard supports in the U.S. region.

Transactions Applicable to U.S. Region Refund Interchange Programs.....	689
Consumer Credit Refund Group.....	689
Consumer Credit Refund Card Program ID and GCMS Product ID.....	689
Consumer Credit Refund MTI, Processing Code, and AB Program.....	690
Consumer Credit Refund Timeliness.....	694
Consumer Credit Refund Approval Code.....	694
Consumer Credit Refund Magnetic Stripe Data from Authorization Message.....	694
Consumer Credit Refund Trace ID.....	694
Consumer Credit Refund Acceptor business code (MCC).....	694
Consumer Credit Refund Amount Tolerance.....	696
Consumer Credit Refund Acceptor information.....	697
Consumer Credit Refund Mastercard Assigned ID.....	697
Consumer Credit Refund Financial Detail Addendum/1644.....	697
Consumer Credit Refund Notes.....	697
Consumer Debit Refund Group.....	698
Consumer Debit Refund Card Program ID and GCMS Product ID.....	698
Consumer Debit Refund MTI, Processing Code, and AB Program.....	698
Consumer Debit Refund Timeliness.....	699
Consumer Debit Refund Approval Code.....	699
Consumer Debit Refund Magnetic Stripe Data from Authorization Message.....	699
Consumer Debit Refund Trace ID.....	699
Consumer Debit Refund Acceptor business code (MCC).....	700
Consumer Debit Refund Amount Tolerance.....	701
Consumer Debit Refund Acceptor information.....	701
Consumer Debit Refund Mastercard Assigned ID.....	701
Consumer Debit Refund Financial Detail Addendum/1644.....	701
Consumer Debit Refund Notes.....	702
Commercial Refund Group.....	702
Commercial Refund Card Program ID and GCMS Product ID.....	702
Commercial Refund MTI, Processing Code, and AB Program.....	702
Commercial Refund Timeliness.....	704
Commercial Refund Approval Code.....	705
Commercial Refund Trace ID.....	705

Commercial Refund Magnetic Stripe Data from Authorization Message.....705

Commercial Refund Acceptor business code (MCC)..... 705

Commercial Refund Amount Tolerance.....707

Commercial Refund Acceptor information.....708

Commercial Refund Mastercard Assigned ID.....708

Commercial Refund Financial Detail Addendum/1644..... 708

Commercial Refund Notes.....708

Transactions Applicable to U.S. Region Refund Interchange Programs

Unless otherwise noted, the Mastercard U.S. region refund interchange programs apply to both credit and signature debit transactions acquired in the U.S. region that are initiated with a U.S.-issued Mastercard consumer or commercial card.

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).

Consumer Credit Refund Group

This section describes qualifying criteria for this interchange program.

Consumer Credit Refund Card Program ID and GCMS Product ID

The following card program IDs and GCMS product IDs apply to the U.S. region Consumer Credit Refund interchange programs.

IRD criteria details

IRD and Program Name	Card Program ID	GCMS Product ID
IRD 34: Consumer Credit Refund Group 1	MCC	MCW, MWE
IRD 35: Consumer Credit Refund Group 2	MCC	MCC, MCG, MCS, MCW, MIU, MPL, MWE
IRD 36: Consumer Credit Refund Group 3		
IRD 37: Consumer Credit Refund Group 4		
IRD 38: Consumer Credit Refund Group 5		

Consumer Credit Refund MTI, Processing Code, and AB Program

The following message type identifiers (MTIs), processing codes, and acceptor business (AB) programs apply to the U.S. region Consumer Credit Refund interchange programs.

Criteria

Criteria	IRD 34	IRD 35	IRD 36	IRD 37	IRD 38
Message Type ID					
First and Second Presentments/ 1240	x	x	x	x	x
First and Arbitration Chargebacks/ 1442	x	x	x	x	x
Processing Code					
20: Credit (Purchase Return)	x	x	x	x	x
Acceptor business (AB) program					
A001: Airline (excluding World Mastercard and World Elite Mastercard cards)			x		
CR02: Credit Refund Group 2 (excluding World Mastercard and World Elite Mastercard cards)		x			

Criteria	IRD 34	IRD 35	IRD 36	IRD 37	IRD 38
CR03: Credit Refund Group 3. Contains the following MCC groupings: <ul style="list-style-type: none"> • Professional Services • Drug Stores • Recreation • Education • Repair Shops • Other Services • Restaurants /Bars (excluding World Mastercard and World Elite Mastercard cards submitted with MCC 5812 [Eating Places, Restaurants]) 			x		

U.S. Region Refund Interchange Criteria
Consumer Credit Refund MTI, Processing Code, and AB Program

Criteria	IRD 34	IRD 35	IRD 36	IRD 37	IRD 38
CR04: Credit Refund Group 4. Contains the following MCC groupings: <ul style="list-style-type: none"> • Other Retail • Gas Stations • Hardware • Healthcare • Sporting: Toy Stores • Discount Stores • Clothing Stores • Other Transport (excluding World Mastercard and World Elite Mastercard cards submitted with MCC 4112 [Passenger Railways] and MCC 4411 [Cruise Lines]) 				x	

U.S. Region Refund Interchange Criteria
Consumer Credit Refund MTI, Processing Code, and AB Program

Criteria	IRD 34	IRD 35	IRD 36	IRD 37	IRD 38
CR05: Credit Refund Group 5. Contains the following MCC groupings: <ul style="list-style-type: none"> • Department Stores • Electric-Appliance • Interior Furnishing • Vehicles • Quasi Cash • Food Stores: Warehouse 					x
H001: Lodging (excluding World Mastercard and World Elite Mastercard cards)					x
M001: Mail Order/Telephone Order		x			
TE03: World Mastercard T&E Card	x				
V001: Automobile/Vehicle Rental (excluding World Mastercard and World Elite Mastercard cards)				x	

Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table.

Consumer Credit Refund Timeliness

The following timeliness criteria apply to the U.S. region Consumer Credit Refund interchange programs.

Not required for all programs in this category.

Consumer Credit Refund Approval Code

The following approval code criteria apply to the U.S. region Consumer Credit Refund interchange programs.

Not required for all programs in this category.

Consumer Credit Refund Magnetic Stripe Data from Authorization Message

The following magnetic stripe criteria apply to the U.S. region Consumer Credit Refund interchange programs.

Not required for all programs in this category.

Consumer Credit Refund Trace ID

The following trace ID criteria apply to the U.S. region Consumer Credit Refund interchange programs.

Not required for all programs in this category.

If present, must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD.

Consumer Credit Refund Acceptor business code (MCC)

The following acceptor business code (MCC) criteria apply to the U.S. region Consumer Credit Refund interchange programs.

Criteria

IRD and Program Name
IRD 34: Consumer Credit Refund Group 1

Requirement

Required

Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table

Must contain one of the following MCCs (only when using a World Mastercard card and World Elite Mastercard card):

- MCC 3000–3350 or 4511 (Airline)
- MCC 3351–3500, 7512, 7513, or 7519 (Automobile/Vehicle Rental)
- MCC 3501–3999 or 7011 (Hotel/Motel)
- MCC 4112 (Passenger Railways)
- MCC 4411 (Cruise Line/Steamship)
- MCC 4722 (Travel Agent)
- MCC 5812 (Eating Places, Restaurants)

IRD and Program Name

IRD 35: Consumer Credit Refund Group 2

Requirement

Required

Must contain one of the following MCCs:

- MCC 5960, 5964–5969, (Mail Order/Telephone Order)
- MCC 4812, 4814, 4816, 4821, 4899, 4900, 5983 (Utilities)
- MCC 4722 (Travel Agencies [excluding World Mastercard and World Elite Mastercard cards])

IRD and Program Name

IRD 36: Consumer Credit Refund Group 3

Requirement

Required

Must contain one of the following MCCs:

- MCC 3000–3350 or 4511 (Airline [excluding World Mastercard and World Elite Mastercard cards])
- MCC 5045, 6211, 6300, 6513, 7276, 7372, 7375, 7392, 7399, 8111, 8911, 8931, 9222 (Professional Services)
- MCC 5122, 5912 (Drug Stores)
- MCC 7012, 7032, 7033, 7832, 7841, 7911, 7922, 7929, 7932, 7933, 7941, 7991–7994, 7996–7999 (Recreation)
- MCC 8211, 8220, 8241, 8244, 8249, 8299 (Education)
- MCC 7251, 7622, 7623, 7629, 7631, 7641, 7692, 7699 (Repair Shops)
- MCC 0742, 0780, 1520, 1711, 1731, 1740, 1750, 1761, 1771, 1799, 2741, 2791, 2842, 4119, 4214, 4215, 4225, 4582, 4789, 4813, 5039, 5044, 5046, 5051, 5074, 5697, 5962, 6535, 7210, 7211, 7216, 7217, 7221, 7230, 7261, 7273, 7277, 7278, 7296–7299, 7311, 7321, 7333, 7338, 7339, 7342, 7349, 7361, 7379, 7393, 7394, 7542, 7549, 7829, 8351, 8398, 8641, 8651, 8661, 8675, 8699, 8734, 8999, 9211, 9223, 9311, 9399, 9401, 9402, 9405, 9702, 9950 (Other Services)
- MCC 5811–5814 (Restaurants/Bars, excluding World Mastercard and World Elite Mastercard cards submitted with MCC 5812 [Eating Places, Restaurants])

IRD and Program Name
IRD 37: Consumer Credit Refund Group 4
Requirement
Required
Must contain one of the following MCCs:
<ul style="list-style-type: none"> • MCC 3351–3500, 7512, 7513, 7519 (Automobile/Vehicle Rental [excluding World Mastercard and World Elite Mastercard cards]) • MCC 0763, 5085, 5094, 5099, 5111, 5131, 5137, 5169, 5172, 5192, 5193, 5199, 5271, 5309, 5331, 5399, 5735, 5921, 5931, 5933, 5935, 5937, 5942–5944, 5946–5949, 5963, 5970–5973, 5977, 5978, 5992–5999, 7395 (Other Retail) • MCC 5541, 5542 (Gas Stations) • MCC 5065, 5072, 5198, 5211, 5231, 5251, 5261 (Hardware) • MCC 5047, 5975, 5976, 8011, 8021, 8031, 8041–8043, 8049, 8050, 8062, 8071, 8099 (Health Care) • MCC 5940, 5941, 5945 (Sporting: Toy Stores) • MCC 5310 (Discount Stores) • MCC 5139, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5698, 5699 (Clothing Stores) • MCC 4011, 4111, 4112, 4121, 4131, 4411, 4784, 7523 (Other Transport [excluding World Mastercard and World Elite Mastercard cards submitted with MCCs 4112 and 4411])
IRD and Program Name
IRD 38: Consumer Credit Refund Group 5
Requirement
Required
Must contain one of the following MCCs:
<ul style="list-style-type: none"> • MCC 3501–3999, 7011 (Hotel/Motel [excluding World Mastercard and World Elite Mastercard cards]) • MCC 5311 (Department Stores) • MCC 5722, 5732, 5733, 5734 (Electric-Appliance) • MCC 5021, 5200, 5712–5714, 5718, 5719, 5932, 5950 (Interior Furnishing) • MCC 4457, 4468, 5013, 5511, 5521, 5531–5533, 5551, 5561, 5571, 5592, 5598, 5599, 7531, 7534, 7535, 7538 (Vehicles) • MCC 4829, 6012, 6050, 6051, 7995 (Quasi Cash) • MCC 5300, 5411, 5422, 5441, 5451, 5462, 5499, 9751 (Food Stores: Warehouse)

Consumer Credit Refund Amount Tolerance

The following amount tolerance criteria apply to the U.S. region Consumer Credit Refund interchange programs.

N/A for all programs in this category.

Consumer Credit Refund Acceptor information

The following acceptor criteria apply to the U.S. region Consumer Credit Refund interchange programs.

Acceptor information

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

Consumer Credit Refund Mastercard Assigned ID

The following Mastercard assigned ID criteria apply to the U.S. region Consumer Credit Refund interchange programs.

Not required for all programs in this category.

Consumer Credit Refund Financial Detail Addendum/1644

The following Financial Detail Addendum/1644 criteria apply to the U.S. region Consumer Credit Refund interchange programs.

None for all programs in this category.

Consumer Credit Refund Notes

The following criteria notes apply to the U.S. region Consumer Credit Refund interchange programs.

None for all programs in this category.

Consumer Debit Refund Group

This section describes qualifying criteria for this interchange program.

Consumer Debit Refund Card Program ID and GCMS Product ID

The following card program IDs and GCMS product IDs apply to the U.S. region Consumer Debit Refund interchange programs.

IRD criteria details

IRD and Program Name	Card Program ID	GCMS Product ID
IRD 31: Consumer Debit Refund Group 1	DMC	ACS, MDG, MDH, MDJ, MDO, MDP, MDS, MHA, MHB, MHH, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRH
IRD 32: Consumer Debit Refund Group 2		
IRD 33: Consumer Debit Refund Group 3		

Consumer Debit Refund MTI, Processing Code, and AB Program

The following message type identifiers (MTIs), processing codes, and acceptor business (AB) programs apply to the U.S. region Consumer Debit Refund interchange programs.

Details

Criteria	IRD 31	IRD 32	IRD 33
Message Type ID			
First and Second Presentments/1240	x	x	x
First and Arbitration Chargebacks/1442	x	x	x
Processing Code			
20: Credit (Purchase Return)	x	x	x
Acceptor business (AB) program			
All MCCs, except A001: Airline and R001: Passenger Railways	x		

Criteria	IRD 31	IRD 32	IRD 33
All MCCs, except A001: Airline, M001: Mail Order/Telephone Order, and R001: Passenger Railways			x
A001: Airline		x	
OT36: U.S. Other	x		x
R001: Railways		x	

Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table.

Consumer Debit Refund Timeliness

The following timeliness criteria apply to the U.S. region Consumer Debit Refund interchange programs.

Not required for all programs in this category.

Consumer Debit Refund Approval Code

The following approval code criteria apply to the U.S. region Consumer Debit Refund interchange programs.

Not required for all programs in this category.

Consumer Debit Refund Magnetic Stripe Data from Authorization Message

The following magnetic stripe criteria apply to the U.S. region Consumer Debit Refund interchange programs.

Not required for all programs in this category.

Consumer Debit Refund Trace ID

The following trace ID criteria apply to the U.S. region Consumer Debit Refund interchange programs.

Not required for all programs in this category.

If present, must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD.

Consumer Debit Refund Acceptor business code (MCC)

The following acceptor business code (MCC) criteria apply to the U.S. region Consumer Debit Refund interchange programs.

Criteria

IRD and Program Name

IRD 31: Consumer Debit Refund Group 1

Requirement

Required

Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table

Must contain an MCC other than one of the following:

- MCC 3000–3350, 4511 (Airline)
- MCC 4112 (Passenger Railways)

This interchange program is to be used when the return occurs in a mail order/telephone order (MO/TO) or e-commerce situation; that is, the return occurs in a non-face-to-face environment.

IRD and Program Name

IRD 32: Consumer Debit Refund Group 2

Requirement

Required

Must contain one of the following MCCs:

- MCC 3000–3350, 4511 (Airline)
 - MCC 4112 (Passenger Railways)
-

IRD and Program Name

IRD 33: Consumer Debit Refund Group 3

Requirement

Required

Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table

Must contain an MCC other than one of the following:

- MCC 5960, 5962, 5964-5969, (Mail Order/Telephone Order)
- MCC 3000–3350, 4511 (Airline)
- MCC 4112 (Passenger Railways)

This interchange program is to be used when the return occurs in a face-to-face environment.

Consumer Debit Refund Amount Tolerance

The following amount tolerance criteria apply to the U.S. region Consumer Debit Refund interchange programs.

N/A for all programs in this category.

Consumer Debit Refund Acceptor information

The following acceptor criteria apply to the U.S. region Consumer Debit Refund interchange programs.

Acceptor information

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

Consumer Debit Refund Mastercard Assigned ID

The following Mastercard assigned ID criteria apply to the U.S. region Consumer Debit Refund interchange programs.

Not required for all programs in this category.

Consumer Debit Refund Financial Detail Addendum/1644

The following Financial Detail Addendum/1644 criteria apply to the U.S. region Consumer Debit Refund interchange programs.

None for all programs in this category.

Consumer Debit Refund Notes

The following criteria notes apply to the U.S. region Consumer Debit Refund interchange programs.

None for all programs in this category.

Commercial Refund Group

This section describes qualifying criteria for this interchange program.

Commercial Refund Card Program ID and GCMS Product ID

The following card program IDs and GCMS product IDs apply to the U.S. region Commercial Refund interchange programs.

IRD criteria details

IRD and Program Name	Card Program ID	GCMS Product ID
IRD 39: Commercial Refund Group 1	MCC	Commercial credit: BPL, MAB, MAC, MAP, MCB, MCF, MCO, MCP, MEB, MEO, MES, MGF, MNF, MPC, MWB, MWO
IRD 40: Commercial Refund Group 2		Commercial prepaid: MAQ, MPW
IRD 41: Commercial Refund Group 3		Commercial debit: MBD, MDB
IRD 42: Commercial Refund Group 4		Consumer prepaid: MGP

Commercial Refund MTI, Processing Code, and AB Program

The following message type identifiers (MTIs), processing codes, and acceptor business (AB) programs apply to the U.S. region Commercial Refund interchange programs.

Criteria

Criteria	IRD 39	IRD 40	IRD 41	IRD 42
Message Type ID				
First and Second Presentments/1240	x	x	x	x
First and Arbitration Chargebacks/1442	x	x	x	x

U.S. Region Refund Interchange Criteria
Commercial Refund MTI, Processing Code, and AB Program

Criteria	IRD 39	IRD 40	IRD 41	IRD 42
Processing Code				
20: Credit (Purchase Return)	x	x	x	x
Acceptor business (AB) program				
A001: Airline			x	
CCR1: Corporate Refund Group 1. Contains the following MCC groupings:	x			
<ul style="list-style-type: none"> • Quasi Cash • Other Transport • Food Stores: Warehouse • Discount Stores • Drug Stores • Recreation • Restaurants/ Bars • Utilities 				
CCR2: Corporate Refund Group 2. Contains the following MCC groupings:		x		
<ul style="list-style-type: none"> • Sporting: Toy Stores • Clothing Stores • Vehicles • Education • Repair Shops • Travel Agencies 				

Criteria	IRD 39	IRD 40	IRD 41	IRD 42
CCR3: Corporate Refund Group 3. Contains the following MCC groupings:			x	
<ul style="list-style-type: none"> • Other Retail • Mail Order/Telephone Order • Health Care • Professional Services • Other Services • Hardware 				
CCR4: Corporate Refund Group 4. Contains the following MCC groupings:				x
<ul style="list-style-type: none"> • Department Stores • Electric-Appliances • Gas Stations • Interior Furnishings 				
H001: Lodging		x		
V001: Automobile/Vehicle Rental		x		

Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table.

Commercial Refund Timeliness

The following timeliness criteria apply to the U.S. region Commercial Refund interchange programs.

Not required for all programs in this category.

Commercial Refund Approval Code

The following approval code criteria apply to the U.S. region Commercial Refund interchange programs.

Not required for all programs in this category.

Commercial Refund Trace ID

The following trace ID criteria apply to the U.S. region Commercial Refund interchange programs.

Not required for all programs in this category.

If present, must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD.

Commercial Refund Magnetic Stripe Data from Authorization Message

The following magnetic stripe criteria apply to the U.S. region Commercial Refund interchange programs.

Not required for all programs in this category.

Commercial Refund Acceptor business code (MCC)

The following acceptor business code (MCC) criteria apply to the U.S. region Commercial Refund interchange programs.

Criteria

IRD and Program Name
IRD 39: Commercial Refund Group 1

Requirement

Required

Must contain one of the following MCCs:

- MCC 5811 (Caterers)
- MCC 9754 (Gambling: Horse Racing, Dog Racing)
- MCC 4829, 6012, 6050, 6051, 7995 (Quasi Cash)
- MCC 4011, 4111, 4112, 4121, 4131, 4411, 4784, 7523 (Other Transport)
- MCC 5300, 5411, 5422, 5441, 5451, 5462, 5499, 9751 (Food Stores: Warehouse)
- MCC 5310 (Discount Stores)
- MCC 5122, 5912 (Drug Stores)
- MCC 5811 (Caterers)
- MCC 7012, 7032, 7033, 7832, 7841, 7911, 7922, 7929, 7932, 7933, 7941, 7991–7994, 7996–7999 (Recreation)
- MCC 5812–5814 (Restaurants)
- MCC 4812, 4814, 4816, 4821, 4899, 4900, 5983 (Utilities)
- MCC 9754 (Gambling: Horse Racing, Dog Racing)

IRD and Program Name

IRD 40: Commercial Refund Group 2

Requirement

Required

Must contain one of the following MCCs:

- MCC 3351–3500, 7512, 7513, 7519 (Automobile/Vehicle Rental)
- MCC 3501–3999, 7011 (Hotel/Motel)
- MCC 5940, 5941, 5945 (Sporting – Toy Stores)
- MCC 5139, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5698, 5699 (Clothing Stores)
- MCC 4457, 4468, 5013, 5511, 5521, 5531–5533, 5551, 5561, 5571, 5592, 5598, 5599, 7531, 7534, 7535, 7538 (Vehicles)
- MCC 8211, 8220, 8241, 8244, 8249, 8299 (Education)
- MCC 7251, 7622, 7623, 7629, 7631, 7641, 7692, 7699 (Repair Shops)
- MCC 4722 (Travel Agencies)

IRD and Program Name

IRD 41: Commercial Refund Group 3

Requirement

Required

Must contain one of the following MCCs:

- MCC 3000–3350, 4511 (Airline)
- MCC 0763, 5085, 5094, 5099, 5111, 5131, 5137, 5169, 5172, 5192, 5193, 5199, 5271, 5309, 5331, 5399, 5735, 5921, 5931, 5933, 5935, 5937, 5942–5944, 5946–5949, 5963, 5970–5973, 5977, 5978, 5992–5999, 7395 (Other Retail)
- MCC 5960, 5964–5969 (Mail Order/Telephone Order)
- MCC 5047, 5975, 5976, 8011, 8021, 8031, 8041–8043, 8049, 8050, 8062, 8071, 8099 (Health Care)
- MCC 5045, 6211, 6300, 6513, 7276, 7372, 7375, 7392, 7399, 8111, 8911, 8931, 9222 (Professional Services)
- MCC 0742, 0780, 1520, 1711, 1731, 1740, 1750, 1761, 1771, 1799, 2741, 2791, 2842, 4119, 4214, 4215, 4225, 4582, 4789, 4813, 5039, 5044, 5046, 5051, 5074, 5697, 5962, 6535, 7210, 7211, 7216, 7217, 7221, 7230, 7261, 7273, 7277, 7278, 7296–7299, 7311, 7321, 7333, 7338, 7339, 7342, 7349, 7361, 7379, 7393, 7394, 7542, 7549, 7829, 8351, 8398, 8641, 8651, 8661, 8675, 8699, 8734, 8999, 9211, 9223, 9311, 9399, 9401, 9402, 9405, 9702, 9950 (Other Services)
- MCC 5065, 5072, 5198, 5211, 5231, 5251, 5261 (Hardware)

IRD and Program Name

IRD 42: Commercial Refund Group 4

Requirement

Required

Must contain one of the following MCCs:

- MCC 5311 (Department Stores)
 - MCC 5722, 5732, 5733, 5734 (Electric-Appliances)
 - MCC 5541, 5542 (Gas Stations)
 - MCC 5021, 5200, 5712–5714, 5718, 5719, 5932, 5950 (Interior Furnishings)
-

Commercial Refund Amount Tolerance

The following amount tolerance criteria apply to the U.S. region Commercial Refund interchange programs.

N/A for all programs in this category.

Commercial Refund Acceptor information

The following acceptor criteria apply to the U.S. region Commercial Refund interchange programs.

Acceptor information

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

Commercial Refund Mastercard Assigned ID

The following Mastercard assigned ID criteria apply to the U.S. region Commercial Refund interchange programs.

Not required for all programs in this category.

Commercial Refund Financial Detail Addendum/1644

The following Financial Detail Addendum/1644 criteria apply to the U.S. region Commercial Refund interchange programs.

None for all programs in this category.

Commercial Refund Notes

The following criteria notes apply to the U.S. region Commercial Refund interchange programs.

None for all programs in this category.

U.S. Region PIN Debit Criteria

This section includes Mastercard PIN debit program qualifying criteria.

PIN Debit All Other.....	710
PIN Debit Convenience.....	710
PIN Debit Supermarket/Warehouse.....	711
Total Transaction Amount.....	712

PIN Debit All Other

The following qualifying criteria apply to PIN Debit interchange programs other than Convenience and Supermarket/Warehouse programs.

The following programs apply to PIN Debit All Other Base.

Magnetic Stripe Data from Authorization Message

Required for all programs in this category.

Acceptor business code (MCC)

Must contain an MCC other than one of the following:

- MCC 5300 (Wholesale Clubs)
- MCC 5411 (Grocery Stores, Supermarkets)
- MCC 5499 (Miscellaneous Food Stores: Convenience Stores, Markets, Specialty Stores, and Vending Machines)
- MCC 5541 (Service Stations [with or without ancillary services])
- MCC 5542 (Fuel Dispenser, Automated)
- MCC 5814 (Fast Food Restaurants)
- MCC 7832 (Motion Picture Theaters)

Mastercard Assigned ID

IRD and Program Name
PIN Debit All Other Base
Requirement
Not required

PIN Debit Convenience

The following qualifying criteria apply to PIN Debit Convenience interchange programs.

The following programs apply to PIN Debit Convenience Base.

Magnetic Stripe Data from Authorization Message

Required for all programs in this category.

Acceptor business code (MCC)

Must contain one of the following MCCs:

- MCC 5499 (Miscellaneous Food Stores: Convenience Stores, Markets, Specialty Stores, and Vending Machines)
- MCC 5541 (Service Stations [with or without ancillary services])
- MCC 5542 (Fuel Dispenser, Automated)
- MCC 5814 (Fast Food Restaurants)
- MCC 7832 (Motion Picture Theaters)

Mastercard Assigned ID

Program Name
PIN Debit Convenience Base
Requirement
Not required

PIN Debit Supermarket/Warehouse

The following qualifying criteria apply to PIN Debit Supermarket/Warehouse interchange programs.

The following programs apply to PIN Debit Supermarket/Warehouse Base.

Magnetic Stripe Data from Authorization Message

Required for all programs in this category.

Acceptor business code (MCC)

Must contain one of the following MCCs:

- MCC 5300 (Wholesale Clubs)
- MCC 5411 (Grocery Stores, Supermarkets)

Mastercard Assigned ID

Program Name
PIN Debit Supermarket/Warehouse Base
Requirement
Not required

Total Transaction Amount

U.S. region Mastercard PIN debit POS interchange rates apply to the total transaction amount.

NOTE: Effective 1 April 2009, the U.S. region Mastercard PIN debit POS interchange rates apply to the total transaction amount, including any cashback amount on all face-to-face purchase transactions.

U.S. Region Interchange Compliance

This section describes the steps in interchange compliance, including validating tests required to qualify a transaction for interchange, calculating the adjustment to settlement, and producing files and reports.

Entering Data into Interchange Compliance.....	714
Step 1: Matching Clearing Data to Authorization Log.....	715
Step 2: Validating Interchange Requirements.....	716
Timeliness Test.....	716
Validation Process.....	717
Passing and Failing the Timeliness Test.....	719
Exemptions from the Timeliness Test.....	720
Five E-commerce Indicators.....	720
Approval Code Test.....	720
Magnetic Stripe Data from Authorization Message.....	721
Magnetic Stripe Test.....	721
Prompt test.....	722
Security Protocol and Cardholder Authentication Test.....	725
Acceptor business code (MCC) test.....	732
Amount Tolerance Test.....	733
Step 3: Determining Appropriate Interchange Program.....	735
Step 4: Calculating Settlement Fee Adjustments.....	735
Original Interchange Fee.....	736
New Interchange Fee.....	737
Adjustment Amount.....	737
Total Adjustment Amount.....	738
Step 5: Producing Customer Records and Reports.....	739
Transmission Sequence for Multiple Member IDs.....	740
Schedule for Generating Files.....	741
Issuer Detail Adjustment Record.....	741
Acquirer Detail Adjustment Record.....	746
Null File Record.....	757
Issuer Adjustment Summary Report (FC212010-AA).....	759
Acquirer Adjustment Summary Report (FC210010-AA).....	763

Entering Data into Interchange Compliance

Interchange compliance uses data from the authorization message and the clearing message.

Authorization logs contain information from Authorization Request/0100 messages and Authorization Request Response/0110 messages. Interchange compliance uses transaction data in authorization logs with one of the following response codes in DE 39 (Response Code):

- 00 (Approved or completed successfully)
- 01 (Refer to card issuer)
- 08 (Honor with ID)
- 10 (Partial approval)

The acquirer submits transactions for clearing through First Presentment/1240 messages. Interchange compliance uses data from these First Presentment/1240 messages.

Retaining the Authorization Log

Depending on the type of transaction, Mastercard retains the authorization log for the time frames shown in the following table. If a customer reverses a clearing transaction and resends it within these time frames, the authorization log containing the matching authorization data will still be available for processing.

However, if interchange compliance cannot match clearing transactions to the authorization data within the time frame indicated for each program, the transactions are adjusted to the appropriate standard interchange program.

For a complete list of transaction types, refer to the *Quick Reference Booklet*.

Transaction types

Transaction Type	Days Retained
Airline (MCC 3000–3350 or 4511)	15
Automobile/Vehicle Rental (MCC 3351–3500, 7512, 7513, or 7519)	40
Beauty Salon	10
Cruise Line/Steamship (MCC 4411)	40
Hotel/Motel (MCC 3501–3999 or 7011)	40
Mastercard MCC (all other)	10
MO/TO	10
Non-face-to-face	40
Passenger Railways (MCC 4112)	15

Transaction Type	Days Retained
Payment Transaction	10
Restaurant (MCC 5812)	14
Supermarket	10
Telephone	10
Transportation	3
Unique	10
Warehouse	7

Step 1: Matching Clearing Data to Authorization Log

The first step in interchange compliance is matching data from the authorization and clearing messages.

Interchange compliance compares the clearing transaction with the authorization log, attempting to match the following values:

- DE 63 (Transaction Life Cycle ID), subfield 2 (Trace ID) consisting of the Banknet Reference Number (nine positions) followed by the Banknet Date (four positions in the format MMDD). The Trace ID is a unique transaction identifier. The Banknet reference number and Banknet date are assigned to all authorization messages processed on the Mastercard Network.
- DE 2 (Primary Account Number [PAN])

Successful Match

If all three values match, interchange compliance proceeds with Step 2: Validating Interchange Requirements, using data elements from both the clearing message and the authorization log.

Unsuccessful Match

If any of the three values do not match, the transaction is adjusted immediately to the appropriate standard interchange program and the validation process does not occur. Most transactions submitted for interchange programs require issuer authorization through the Mastercard Network. Therefore, only the standard interchange programs are appropriate for unauthorized or improperly authorized transactions. Refer to standard interchange program criteria for more information.

Step 2: Validating Interchange Requirements

The second step in interchange compliance is validating transaction criteria.

Interchange compliance validates some or all of the following criteria, depending on the transaction (as identified by acceptor business code [MCC]) and the interchange program:

- Timeliness
- Approval Code
- Magnetic stripe data from authorization message
- Acceptor business code (MCC)
- Amount tolerance

Interchange compliance performs all the validation tests that apply to a particular interchange program. It does not terminate the validation process after encountering a validation failure.

Timeliness Test

Interchange compliance performs this test to validate transaction timeliness criteria.

The clearing process requires customers to submit clearing transactions within a specified number of days. Interchange compliance applies timeliness edits to each transaction based on these requirements and the interchange program for which it is submitted.

Refer to U.S. consumer and commercial interchange program criteria for clearing timeliness requirements. Clearing timeliness requirements apply to interregional transactions only if they are U.S. acquired. For each program:

- Excluded days are holidays defined by Mastercard, and transaction dates.
- Included days are acquirer-submitted processing dates from PDS 0105 (File ID), subfield 2 (File Reference Date).

Refer to interregional interchange program criteria for clearing timeliness requirements. For each program:

- Excluded days are holidays defined by Mastercard, and transaction dates. Holidays defined by Mastercard are not considered when calculating timeliness for interregional transactions.
- Included days are acquirer-submitted processing dates from PDS 0105, subfield 2.

Dates Used

Interchange compliance determines the timeliness of the clearing transaction by comparing the following dates:

- The authorization date is the date included in the authorization log. It is equal to the Banknet Date in DE 15 (Date, Settlement) of the Authorization Request Response/0110 message. This date always is expressed in St. Louis time.

- The clearing transaction date is the date recorded by the acquirer in Date and Time, DE 12 (Local Transaction) of the First Presentment/1240. The transaction occurred on that date.
- The last valid transaction date (LVTD) is the oldest calendar date on which a transaction can occur and still qualify for the timeliness requirements of a specific interchange program. For example, if timeliness requirements permit the transaction to be submitted on 15 June, 16 June, or 17 June, then 15 June is the LVTD.

Validation Process

To validate the timeliness of the clearing transaction, interchange compliance performs the following steps.

Step 1. Compare the Authorization and Clearing Transaction Dates

Interchange compliance compares the authorization and clearing transaction dates to determine which date will be compared to the last valid transaction date (LVTD). The following table summarizes the use of clearing transaction or authorization dates for comparison to the LVTD.

Comparisons

Situation	Date Used								
<p>Clearing transaction date is older than authorization date.</p> <div><table><tr><td>Tuesday</td><td>Wednesday</td></tr><tr><td>10</td><td>11</td></tr><tr><td>Clearing Transaction Date</td><td>Authorization Date</td></tr></table></div>	Tuesday	Wednesday	10	11	Clearing Transaction Date	Authorization Date	Clearing transaction date		
Tuesday	Wednesday								
10	11								
Clearing Transaction Date	Authorization Date								
<p>Clearing transaction date is the same as authorization date.</p> <div><table><tr><td>Tuesday</td><td>Wednesday</td></tr><tr><td>10</td><td>11</td></tr><tr><td>Clearing Transaction Date</td><td></td></tr><tr><td>Authorization Date</td><td></td></tr></table></div>	Tuesday	Wednesday	10	11	Clearing Transaction Date		Authorization Date		Clearing transaction date
Tuesday	Wednesday								
10	11								
Clearing Transaction Date									
Authorization Date									

Situation	Date Used									
<p>Authorization date is one day older than clearing transaction date; authorization time is between 21:00 and 23:59 St. Louis time.</p>	Clearing transaction date									
<table><tr><td>Tuesday</td><td>Wednesday</td></tr><tr><td>10</td><td>11</td></tr><tr><td>Authorization Date (Time: 22:00)</td><td>Clearing Transaction Date</td></tr></table>	Tuesday	Wednesday	10	11	Authorization Date (Time: 22:00)	Clearing Transaction Date				
Tuesday	Wednesday									
10	11									
Authorization Date (Time: 22:00)	Clearing Transaction Date									
<p>Authorization date is one day older than clearing transaction date; authorization time is between 00:00 and 20:59 St. Louis time.</p>	Authorization date									
<table><tr><td>Tuesday</td><td>Wednesday</td></tr><tr><td>10</td><td>11</td></tr><tr><td>Authorization Date (Time: 14:30)</td><td>Clearing Transaction Date</td></tr></table>	Tuesday	Wednesday	10	11	Authorization Date (Time: 14:30)	Clearing Transaction Date				
Tuesday	Wednesday									
10	11									
Authorization Date (Time: 14:30)	Clearing Transaction Date									
<p>Authorization date is more than one day older than the clearing transaction date.</p>	Authorization date									
<table><tr><td>Monday</td><td>Tuesday</td><td>Wednesday</td></tr><tr><td>9</td><td>10</td><td>11</td></tr><tr><td>Authorization Date</td><td></td><td>Clearing Transaction Date</td></tr></table>	Monday	Tuesday	Wednesday	9	10	11	Authorization Date		Clearing Transaction Date	
Monday	Tuesday	Wednesday								
9	10	11								
Authorization Date		Clearing Transaction Date								

Step 2. Calculate the LVTD

Interchange compliance uses the system processing date to calculate the LVTD for the interchange rate designator specified in PDS 0158 (Business Activity), subfield 4 (Interchange Rate Designator) of the clearing transaction. The LVTD is calculated by subtracting a specific number of days associated with a particular interchange program from the system processing date.

Because calculating the LVTD is based on the system processing date (that is, the date that GCMS processed the transaction) as opposed to the File Reference Date (PDS 0105, subfield 2) provided by the acquirer, it has the following implications:

- Transactions that pass GCMS edits may not pass interchange compliance timeliness edits if the file reference date submitted by the acquirer is not the true file submission date.
- The system processing date is usually one day after the date the acquirer submitted the transaction. For this reason, interchange compliance adds one day to the GCMS timeliness requirements to verify compliance.

Refer to the timeliness criteria for each interchange program. For each program, excluded days are clearing holidays defined by Mastercard, and transaction dates.

Interchange compliance calculations to determine LVTD are applied to interregional transactions only if they are U.S. acquired. Refer to the timeliness criteria for the applicable interchange programs. For each program, excluded days are clearing holidays defined by Mastercard, and transaction dates. Holidays recognized by Mastercard are not considered when calculating timeliness for transactions.

Step 3. Compare the Clearing Transaction Date or Authorization Date to the LVTD

After calculating the LVTD, interchange compliance compares it to either the authorization date or the clearing transaction date, which was determined as described in step 1.

Passing and Failing the Timeliness Test

Interchange compliance determines whether transactions pass or fail the timeliness test.

Interchange compliance

IF the clearing transaction date or the authorization date (whichever was used) falls...	THEN the transaction...
On or after the last valid transaction date (LVTD)	Passes the timeliness test.
Before the LVTD	Fails the timeliness test.

If the transaction fails the timeliness test, interchange compliance adjusts it to the appropriate interchange rate.

Exemptions from the Timeliness Test

Interchange compliance exempts certain transactions from the timeliness test.

Transactions submitted with one of the following MCCs are exempt regardless of the interchange program for which they are submitted:

- MCC 3351–3500, 7512, 7513, and 7519 (Automobile/Vehicle Rental)
- MCC 3501–3999 and 7011 (Hotel/Motel)
- MCC 4411 (Cruise Line)

Transactions rejected by GCMS because established risk reduction parameters and resubmitted with a valid value in PDS 0261 (Risk Management Approval Code) are exempt from the timeliness test.

Five E-commerce Indicators

Following are the five e-commerce indicators that interchange compliance considers during testing.

- In the First Presentment/1240, a value of CT6 (E-commerce) in PDS 0023 (Terminal Type)
- In the Authorization Request/0100, a value of 10 or 81 in DE 22 (POS Entry Mode), subfield 1 (POS Terminal PAN Entry Mode) or 82 (PAN auto entry via server) in DE 22 (POS Entry Mode), subfield 1 (POS Terminal PAN Entry Mode)
- In the Authorization Request/0100, a value of 21, 23, or 91 in DE 48 (Additional Data: Private Use) subelement 42 (Electronic Commerce), subfield 01 (Level of Security)
- In the Authorization Request/0100, a value of 5 in DE 61 (POS Data), subfield 4 (POS Cardholder Presence Indicator)
- In the Authorization Request/0100, a value of 6 in DE 61 (POS Data), subfield 10 (Cardholder-Activated Terminal Level Indicator)

Approval Code Test

Interchange compliance performs this test to validate transaction approval code criteria.

This test helps ensure that the approval code returned to the merchant during the authorization process is the same as the value submitted in DE 38 (Approval Code) in the clearing transaction. If required by a specific interchange program, the approval code must be obtained through the Mastercard Network. If the issuer does not provide a full six-position approval code during authorization processing, the issuer forgoes any monetary adjustments that could have occurred based on this test.

Passing the Approval Code Test

The transaction passes this test if the approval code in the clearing transaction is exactly the same as the approval code in the authorization log.

Failing the Approval Code Test

The transaction fails this test if the approval code in the clearing transaction is not the same as the approval code in the authorization log. If the transaction fails the authorization code test, interchange compliance always adjusts the transaction to a standard interchange rate.

Exemptions from the Approval Code Test

The transaction fails this test if the approval code in the clearing transaction is not the same as the approval code in the authorization log. If the transaction fails the authorization code test, interchange compliance always adjusts the transaction to a standard interchange rate.

The approval code in the clearing transaction must exactly match the approval code in the authorization log record, except in the following instances:

- If the issuer did not provide a full six-position approval code.
- If the authorization log indicates that a "refer to card issuer" response was returned in the Authorization Request Response/0110.

Offline Chip transactions, DE 22 (Point of Service Data Code), subfield 7 (Card Data Input Mode), value of F, are not required to contain an approval code.

Magnetic Stripe Data from Authorization Message

Interchange compliance performs these tests to validate transaction magnetic stripe and prompt criteria.

Magnetic Stripe Test

The magnetic stripe test helps ensure that the magnetic stripe track data recorded during the authorization process has not been altered or truncated. This helps ensure that the point-of-sale (POS) characteristics of the transaction comply with the submitted interchange program requirements.

The tests described in this section address the following transaction types:

- Face-to-face transactions for which the content of DE 48 (Additional Data: Private Use), subelement 89 (Magnetic Stripe Compliance Error Indicator) in the Authorization Request/0100 is used to evaluate the magnetic stripe quality.
- E-commerce transactions for which the content of DE 48, subelement 42 (Electronic Commerce Security Level Indicator) in the Authorization Request/0100 is used to evaluate the security level supported.

Unless exempt from the magnetic stripe test, all transactions require validation of the magnetic stripe presence (either Track 1 or Track 2) at the time of the authorization. The acquirer indicates that the magnetic stripe data has been read and recorded by including a value of 02, 05, 07, 80, 90, or 91 in DE 22 (Point-of-Service [POS] Entry Mode) in the Authorization Request/0100.

Exemptions from the Magnetic Stripe Test

Contactless transactions are exempt from the magnetic stripe test.

NOTE: Interchange compliance validates DE 48, subelement 89 using the authorization log. Mastercard does not require acquirers to include the same values in DE 48 in the clearing message.

NOTE: To pass magnetic stripe edits, the acquirer may not, in any way, alter or truncate magnetic stripe track data in the Authorization Request/0100.

Magnetic stripe edits occur at the acquirer Mastercard interface processor (MIP) during authorization processing. Condition codes are built into DE 48, subelement 89 based on the data submitted by the acquirer, before the transmission goes to the issuer.

When the acquirer submits an Authorization Request/0100 with a value of 05, 07, 80, 90, or 91 in DE 22, the Authorization Platform edits the request for magnetic stripe quality. During validation, interchange compliance determines whether a transaction passes or fails the magnetic stripe quality test based on the data in DE 22 and DE 48, subelement 89. For a list of condition codes contained in DE 48, subelement 89, refer to the *Customer Interface Specification*.

Passing the Magnetic Stripe Test

The transaction passes the magnetic stripe quality test if any of the following conditions exists:

- The transaction contains a value of 05, 07, 80, 90, or 91 in DE 22, but does not contain a condition code in DE 48, subelement 89.
- The transaction contains a value of 05, 07, 80, 90, or 91 in DE 22 and a condition code of E, F, or G in DE 48, subelement 89.
- The transaction contains a value of 05, 07, 80, 90, or 91 in DE 22 and a condition code of H in DE 48, subelement 89, which indicates that the transaction contains magnetic stripe data although it occurred at a mail order/telephone order (MO/TO) establishment.
- DE 22 contains a value other than 02, 05, 07, 79, 80, 90, or 91; however, the Authorization Request Response/0110 identifies the transaction as recurring. Recurring transactions are indicated by DE 61 (Point-of-Service [POS] Data), subfield 4 (POS Cardholder Presence), value of 4 (Standing order/recurring transactions). The transaction must be submitted for the following programs:
 - IRD 90: Service Industries
 - IRD RM: Enhanced Service Industries
 - IRD 55: World Service Industries
 - IRD HO: World High Value Service Industries
 - IRD WO: World Elite Service Industries

Failing the Magnetic Stripe Test

If a transaction fails the magnetic stripe quality test, interchange compliance adjusts the corresponding interchange program for which it was submitted to the appropriate interchange program. For transactions that fail the magnetic stripe test, refer to the following for failure conditions:

- Acquirer Detail Adjustment Record, position 307, Magnetic Stripe Code, which provides the result and description of the magnetic stripe test.
- Conditions specific to each interchange program as documented in the criteria tables for those programs.

Prompt test

The prompt test helps ensure that the authorization message contains prompt codes obtained from the Fleet Card and the driver-related data entered into the point of sale has not been

altered or truncated. This helps ensure that the point-of-sale (POS) characteristics of the transaction comply with the submitted interchange program requirements.

Passing the Fleet prompted data presence test

The transaction passes the fleet prompted data presence test if the following conditions exist:

- The Authorization Request/0100 message with an AB code of 4468, 5499, 5541, 5542 contains DE 106 (Fleet Service Data), subelement 1 (Fleet Prompted Data).
- The transaction must be submitted for one of the following programs:
 - IRD F2: Commercial Fleet Data Rate II
 - IRD FL: Commercial Fleet Large Ticket

Failing the Fleet prompted data presence test

If a transaction fails the fleet prompted data presence test, interchange compliance adjusts the corresponding interchange program, for which it was submitted, to the appropriate interchange program. For transactions that fail the fleet prompted data presence test, refer to the following for failure conditions:

- Acquirer Detail Adjustment Record, position 307, Magnetic Stripe Code, which provides the result and description of the magnetic stripe test will also contain the results of the prompt test.
- Conditions specific to each interchange program as documented in the criteria tables for those programs.

Passing the Fleet Prompted Data Values Test

The transaction passes the fleet prompted data values test if the following conditions exist:

- The Authorization Request/0100 message with an AB code of 4468, 5499, 5541, 5542, or 5983 contains DE 106 (Fleet Service Data), subelement 1 (Fleet Prompted Data).
- One or more of the following 10 matching conditions exist:

Conditions

Authorization field	Authorization field name	Clearing field	Clearing field name
DE 106, SE 1, SF 1 Positions 1-3	Prompt code 1	PDS 0790 SF1	Prompt code 1
DE 106, SE 1, SF 1 Positions 4-38	Driver-Related Data 1	PDS 0790 SF2	Driver-Related Data 1
DE 106, SE 1, SF 2 Positions 1-3	Prompt code 2	PDS 0791 SF1	Prompt code 2

Authorization field	Authorization field name	Clearing field	Clearing field name
DE 106, SE 1, SF 2 Positions 4-38	Driver-Related Data 2	PDS 0791 SF2	Driver-Related Data 2
DE 106, SE 1, SF 3 Positions 1-3	Prompt code 3	PDS 0792 SF1	Prompt code 3
DE 106, SE 1, SF 3 Positions 4-38	Driver-Related Data 3	PDS 0792 SF2	Driver-Related Data 3
DE 106, SE 1, SF 4 Positions 1-3	Prompt code 4	PDS 0793 SF1	Prompt code 4
DE 106, SE 1, SF 4 Positions 4-38	Driver-Related Data 4	PDS 0793 SF2	Driver-Related Data 4
DE 106, SE 1, SF 5 Positions 1-3	Prompt code 5	PDS 0794 SF1	Prompt code 5
DE 106, SE 1, SF 5 Positions 4-38	Driver-Related Data 5	PDS 0794 SF2	Driver-Related Data 5

- The transaction must be submitted for one of the following programs:
 - IRD F2: Commercial Fleet Data Rate II
 - IRD FL: Commercial Fleet Large Ticket

Failing the Fleet prompted data values test

If a transaction fails the fleet prompted data values test, interchange compliance adjusts the corresponding interchange program, for which it was submitted, to the appropriate interchange program. For transactions that fail the fleet prompted data values test, refer to the following for failure conditions:

- Acquirer Detail Adjustment Record, position 307, Magnetic Stripe Code, which provides the result and description of the magnetic stripe test will also contain the results of the prompt test.
- Conditions specific to each interchange program as documented in the criteria tables for those programs.

Security Protocol and Cardholder Authentication Test

Interchange compliance evaluates e-commerce and mobile commerce transactions submitted for the following interchange programs to determine the level of security supporting Internet transactions.

The Universal Cardholder Authentication Field™ (UCAF) security protocol provides a secure environment for Internet transactions. The Authorization Platform carries specific UCAF information in DE 48 (Additional Data: Private Use), subelement 42 (Electronic Commerce Indicators), subfield 1 (Electronic Commerce Security Level Indicator and UCAF Collection Indicator), position 3 (UCAF Collection Indicator) in the Authorization Request/0100. This information indicates the level of UCAF data collection supported by the acquirer. For DE 48, subelement 42 values, refer to the *Customer Interface Specification*.

The following interchange programs apply:

- IRD 24: Merchant UCAF
- IRD RN: Enhanced Merchant UCAF
- IRD 24: Interregional Consumer Merchant UCAF
- IRD 52: World Merchant UCAF
- IRD HS: World High Value Merchant UCAF
- IRD WS: World Elite Merchant UCAF
- IRD 79: Full UCAF
- IRD RO: Enhanced Full UCAF
- IRD 79: Interregional Consumer Full UCAF
- IRD 53: World Full UCAF
- IRD HT: World High Value Full UCAF
- IRD WT: World Elite Full UCAF

DE 48, subelement 43 (Universal Cardholder Authentication Field [UCAF]) in the Authorization Request/0100 contains the UCAF data provided to the acquirer by the acceptor. The acceptor received the UCAF data from the cardholder as provided by the issuer.

The acceptor is, at a minimum, required to support channel encryption (Secure Socket Layer [SSL]) with the cardholder to qualify for the interchange programs previously listed. The acquirer conveys this ability by submitting any valid value other than 91 (No security protocol; cardholder certificate not used) in the Authorization Request/0100 in DE 48, subelement 42, subfield 1, positions 1 (Security Protocol) and 2 (Cardholder Authentication).

As with other e-commerce transactions, transactions submitted for the applicable secure e-commerce quality interchange programs previously listed must include the presence of all five e-commerce indicators (one in the clearing message and four in the authorization message).

Additionally, interchange compliance examines the following data elements in the authorization log to determine the level of UCAF supported in the transaction:

- DE 22, subfield 1 (POS Terminal PAN Entry Mode) must be 10 or 81
- DE 48, subelement 42, subfield 1, positions 1 and 2 must be 21, 22, 23, or 91
- DE 48, subelement 42, subfield 1, position 3 must be 0, 1, or 2

Based on the results of the tests, interchange compliance accepts the transaction as presented or adjusts the transaction to the appropriate interchange program.

The following table lists the condition codes that interchange compliance may generate as a result from evaluating data in DE 48, subfield 1, subelement 42, positions 1, 2, 3, 5, and 6.

Condition codes

Condition	Condition Code
Transaction failed the magnetic stripe edits	0
Transaction passed the magnetic stripe edits	1
Discrepancy between the interchange program submitted and DE 42 subfield 1, position 3	K
Merchant does not support channel encryption	L

Interchange compliance does not validate the presence of DE 48, subelement 42, positions 1–3 in the Authorization Request/0100 for interchange programs other than the applicable secure e-commerce quality interchange programs previously listed.

The following table summarizes the disposition of transactions based on the security protocol and cardholder authentication test results.

Disposition of transactions

IRD and Program Name	Authorization Message			Qualified Rate	Condition Code
	DE 22, Subfield 1	DE 48, Subelement 42, Subfield 1, Positions 1 and 2	DE 48, Subelement 42, Subfield 1, Position 3		
IRD 79: Full UCAF	10, 81	21, 22, or 23	2, 3, or 5	Pass: IRD 79: Full UCAF	N/A
	10, 81	91	2, 3, or 5	Adjust: IRD 78, 88, 98: Merit I	L
	10, 81	21, 22, or 23	0 or 6	Adjust: IRD 78, 88, 98: Merit I	K
	10, 81	91	0	Adjust: IRD 78, 88, 98: Merit I	L
	10, 81	91	1	Adjust: IRD 78, 88, 98: Merit I	L

Authorization Message					
IRD and Program Name	DE 22, Subfield 1	DE 48, Subelement 42, Subfield 1, Positions 1 and 2	DE 48, Subelement 42, Subfield 1, Position 3	Qualified Rate	Condition Code
	Not 10, 81	N/A	N/A	Adjust: IRD 78, 88, 98: Merit I	0
	N/A	Not 21, 22, 23, or 91	N/A	Adjust: IRD RP: Enhanced Merit I	0
IRD RO: Enhanced Full UCAF	10, 81	21, 22, or 23	2, 3, or 5	Pass: IRD RO: Enhanced Full UCAF	N/A
	10, 81	91	2, 3, or 5	Adjust: IRD RP: Enhanced Merit I	L
	10, 81	21, 22, or 23	0 or 6	Adjust: IRD RP: Enhanced Merit I	K
	10, 81	91	0 or 6	Adjust: IRD RP: Enhanced Merit I	L
	10, 81	91	1	Adjust: IRD RP: Enhanced Merit I	L
	Not 10, 81	N/A	N/A	Adjust: IRD RP: Enhanced Merit I	0
	N/A	Not 21, 22, 23, or 91	N/A	Adjust: IRD RP: Enhanced Merit I	0
IRD 53: World Full UCAF	10, 81	21, 22, or 23	2, 3, or 5	Pass: IRD 53: World Full UCAF	N/A
	10, 81	91	2, 3, or 5	Adjust: IRD 02: World Merit I	L
	10, 81	21, 22, or 23	0 or 6	Adjust: IRD 02: World Merit I	K
	10, 81	91	0 or 6	Adjust: IRD 02: World Merit I	L

Authorization Message					
IRD and Program Name	DE 22, Subfield 1	DE 48, Subelement 42, Subfield 1, Positions 1 and 2	DE 48, Subelement 42, Subfield 1, Position 3	Qualified Rate	Condition Code
	10, 81	91	1	Adjust: IRD 02: World Merit I	L
	Not 10, 81	N/A	N/A	Adjust: IRD 02: World Merit I	0
	N/A	Not 21, 22, 23, or 91	N/A	Adjust: IRD 02: World Merit I	0
IRD HT: World High Value Full UCAF	10, 81	21, 22, or 23	2, 3, or 5	Pass: IRD HT: World High Value Full UCAF	N/A
	10, 81	91	2, 3, or 5	Adjust: IRD HB: World High Value Merit I	L
	10, 81	21, 22, or 23	0 or 6	Adjust: IRD HB: World High Value Merit I	K
	10, 81	91	0 or 6	Adjust: IRD HB: World High Value Merit I	L
	10, 81	91	1	Adjust: IRD HB: World High Value Merit I	L
	Not 10, 81	N/A	N/A	Adjust: IRD HB: World High Value Merit I	0
	N/A	Not 21, 22, 23, or 91	N/A	Adjust: IRD HB: World High Value Merit I	0
IRD WT: World Elite Full UCAF	10, 81	21, 22, or 23	2 or 5	Pass: IRD WT: World Elite Full UCAF	N/A
	10, 81	91	2, 3, or 5	Adjust: IRD WB: World Elite Merit I	L
	10, 81	21, 22, or 23	0 or 6	Adjust: IRD WB: World Elite Merit I	K

Authorization Message					
IRD and Program Name	DE 22, Subfield 1	DE 48, Subelement 42, Subfield 1, Positions 1 and 2	DE 48, Subelement 42, Subfield 1, Position 3	Qualified Rate	Condition Code
	10, 81	91	0 or 6	Adjust: IRD WB: L World Elite Merit I	
	10, 81	91	1	Adjust: IRD WB: L World Elite Merit I	
	Not 10, 81	N/A	N/A	Adjust: IRD WB: 0 World Elite Merit I	
	N/A	Not 21, 22, 23, or 91	N/A	Adjust: IRD WB: 0 World Elite Merit I	
IRD 24: Merchant UCAF	10, 81	21 or 23	1	Pass: IRD 24: Merchant UCAF	1
	10, 81	91	1	Adjust: IRD 78, 88, 98: Merit I	L
	10, 81	21 or 23	0	Adjust: IRD 78, 88, 98: Merit I	K
	10, 81	91	0	Adjust: IRD 78, 88, 98: Merit I	L
	10, 81	21 or 23	2	Adjust: IRD 79: Full UCAF	K
	10, 81	91	2	Adjust: IRD 78, 88, 98: Merit I	L
	Not 10, 81	N/A	N/A	Adjust: IRD 78, 88, 98: Merit I	0
	N/A	Not 21, 23, or 91	N/A	Adjust: IRD 78, 88, 98: Merit I	0
IRD RN: Enhanced Merchant UCAF	10, 81	21 or 23	1	Pass: IRD RN: Enhanced Merchant UCAF	N/A

IRD and Program Name	Authorization Message			Qualified Rate	Condition Code
	DE 22, Subfield 1	DE 48, Subelement 42, Subfield 1, Positions 1 and 2	DE 48, Subelement 42, Subfield 1, Position 3		
	10, 81	91	1	Adjust: IRD 75, 85, 95: Interregional Consumer Standard	L
	10, 81	21 or 23	0	Adjust: IRD 75, 85, 95: Interregional Consumer Standard	K
	10, 81	91	0	Adjust: IRD 75, 85, 95: Interregional Consumer Standard	L
	10, 81	21 or 23	2	Adjust: IRD 79: Interregional Full UCAF	K
	10, 81	91	2	Adjust: IRD 75, 85, 95: Interregional Consumer Standard	L
	Not 10, 81	N/A	N/A	Adjust: IRD 75, 85, 95: Interregional Consumer Standard	0
	N/A	Not 21, 23, or 91	N/A	Adjust: IRD 75, 85, 95: Interregional Consumer Standard	0
IRD 52: World Merchant UCAF	10, 81	21 or 23	1	Pass: IRD 52: World Merchant UCAF	N/A
	10, 81	91	1	Adjust: IRD 02: World Merit I	L

Authorization Message					
IRD and Program Name	DE 22, Subfield 1	DE 48, Subelement 42, Subfield 1, Positions 1 and 2	DE 48, Subelement 42, Subfield 1, Position 3	Qualified Rate	Condition Code
IRD HS: World High Value Merchant UCAF	10, 81	21 or 23	0	Adjust: IRD 02: World Merit I	K
	10, 81	91	0	Adjust: IRD 02: World Merit I	L
	10, 81	21 or 23	2	Adjust: IRD 53: World Full UCAF	K
	10, 81	91	2	Adjust: IRD 02: World Merit I	L
	Not 10, 81	N/A	N/A	Adjust: IRD 02: World Merit I	0
	N/A	Not 21, 23, or 91	N/A	Adjust: IRD 02: World Merit I	0
	10, 81	21, 23	1	Pass: IRD HS: World High Value Merchant UCAF	N/A
	10, 81	91	1	Adjust: IRD HB: World High Value Merit I	L
	10, 81	21 or 23	0	Adjust: IRD HB: World High Value Merit I	K
	10, 81	91	0	Adjust: IRD HB: World High Value Merit I	L
	10, 81	21 or 23	2	Adjust: IRD HT: World High Value Full UCAF	K
	10, 81	91	2	Adjust: IRD HB: World High Value Merit I	L
	Not 10, 81	N/A	N/A	Adjust: IRD HB: World High Value Merit I	0

Authorization Message					
IRD and Program Name	DE 22, Subfield 1	DE 48, Subelement 42, Subfield 1, Positions 1 and 2	DE 48, Subelement 42, Subfield 1, Position 3	Qualified Rate	Condition Code
	N/A	Not 21, 23, or 91	N/A	Adjust: IRD HB: World High Value Merit I	0
IRD WS: World Elite Merchant UCAF	10, 81	21 or 23	1	Pass: IRD WS: World Elite Merchant UCAF	N/A
	10, 81	91	1	Adjust: IRD WB: World Elite Merit I	L
	10, 81	21 or 23	0	Adjust: IRD WB: World Elite Merit I	K
	10, 81	91	0	Adjust: IRD WB: World Elite Merit I	L
	10, 81	21 or 23	2	Adjust: IRD WT: World Elite Full UCAF	K
	10, 81	91	2	Adjust: IRD WB: World Elite Merit I	L
	Not 10, 81	N/A	N/A	Adjust: IRD WB: World Elite Merit I	0
	N/A	Not 21, 23, or 91	N/A	Adjust: IRD WB: World Elite Merit I	0

Acceptor business code (MCC) test

Interchange compliance performs this test to validate transaction acceptor business code (MCC) criteria.

The MCC test compares the MCC in DE 26 (Acceptor business code) in the clearing transaction to the same MCC submitted during the authorization process.

Passing the MCC Test

The transaction passes the MCC test if the MCC in the clearing transaction is the same as the MCC in the authorization log record or if the transaction meets one of the exceptions.

Failing the MCC Test

The transaction fails the MCC test if the MCC in the clearing transaction is not the same as the MCC in the authorization log record. If the transaction fails the MCC test, interchange compliance adjusts the transaction to a standard interchange rate.

Exceptions to the MCC Test

Interchange compliance accepts exceptions if the MCC in the clearing transaction is not the same as the MCC in the authorization log record as outlined in each applicable interchange program criteria table.

Examples of the MCC Test

Example 1: Departments within variety stores may use an MCC unique to their merchandise at the time of authorization, but might clear the transaction with a more general MCC value. Interchange compliance adjusts such transactions to a standard interchange rate because the MCC in the clearing transaction and the authorization message must be identical.

Example 2: The automobile/vehicle rental and hotel/motel industries have generic MCCs. A transaction is submitted with MCC 4722 (Travel Agencies and Tour Operations) for IRD 78, 88, 98: Merit I, but the clearing transaction contains MCC 4112 (Passenger Railways). Interchange compliance would normally adjust this transaction to IRD 75, 85, 95: Standard, but makes an exception and does not adjust it.

Amount Tolerance Test

Interchange compliance performs this test to validate transaction amount tolerance criteria.

The amount tolerance test verifies that the amount submitted during the authorization process is equal to the amount in the clearing transaction.

Passing the Amount Tolerance Test

The transaction passes the transaction amount test if the amount in the clearing transaction is the same as the amount in the authorization log or is within the tolerances specified.

Failing the Amount Tolerance Test

The transaction fails the transaction amount test if the amount in the clearing transaction is not the same as the amount in the authorization log and is outside the tolerances specified. If the transaction fails the transaction amount test, interchange compliance adjusts the transaction to a standard interchange rate.

Exemptions from the Amount Tolerance Test

The transaction fails the transaction amount test if the amount in the clearing transaction is not the same as the amount in the authorization log and is outside the tolerances specified. If the transaction fails the transaction amount test, interchange compliance adjusts the transaction to a standard interchange rate.

Specific acceptor business codes (MCCs) are exempt from this test based on qualifying criteria as defined as follows.

Exemptions

MCC	Criteria/Explanation
<ul style="list-style-type: none"> MCC 3000–3350 or 4511 (Airline) MCC 3351–3500, 7512, 7513, or 7519 (Automobile/Vehicle Rental) MCC 3501–3999 or 7011 (Hotel/Motel) MCC 4112 (Passenger Railways) MCC 4411 (Cruise Line/Steamships) MCC 5542 (Fuel Dispenser, Automated) MCC 5812, 5813, or 5814 (Restaurants) 	Transactions with these MCCs are exempt from all programs.
MCC 7230 (Barber and Beauty Shops)	<ul style="list-style-type: none"> Transaction amount less than or equal to USD 25. Transaction amount greater than USD 25 and amount in clearing record exceeds amount in authorization record by 25 percent or less. Transaction amount greater than USD 25 and amount in authorization record exceeds amount in clearing record by 25 percent or less.
MCC 9402 (Postal Services: Government Only)	PDS 0023 (Terminal Type) must contain the value CT2 CAT level 2 (self-service terminal).
All other MCCs	<ul style="list-style-type: none"> Transaction amount less than or equal to USD 10. Transaction amount greater than USD 10 and amount in clearing record exceeds amount in authorization record by 10 percent or less. Transaction amount greater than USD 10 and amount in authorization record exceeds amount in clearing record by 10 percent or less.

Examples of the Amount Tolerance Test

Example 1: A customer submits a transaction for clearing for IRD 23: Convenience Purchases with a clearing transaction amount of USD 20 and MCC 5542 (Fuel Dispenser, Automated).

Although this transaction is for more than USD 10, it is exempt from the amount tolerance test because of MCC 5542.

Example 2: A customer submits a clearing transaction for IRD 70, 80: Merit III Base with a transaction amount of USD 120 and MCC 5812 (Eating Places, Restaurants). This restaurant has a POS terminal that automatically adds 15 percent to the bill when creating the authorization message; however, this customer tipped more than 15 percent. The transaction amount in the authorization log is only USD 100, which exceeds the one percent tolerance allowed for IRD 70, 80: Merit III Base. However, restaurant transactions are exempt from the amount tolerance test, so the transaction is not adjusted.

Step 3: Determining Appropriate Interchange Program

The third step in interchange compliance is determining the appropriate interchange program for the transaction after validation occurs.

After matching and validation are complete, interchange compliance determines which interchange program the transaction qualifies for according to the following criteria:

- If the transaction successfully passed the matching and validation process, no interchange program adjustments occur.
- If the transaction failed one of the tests in the matching or validation processes, interchange compliance adjusts the transaction to the appropriate interchange program.
- If the transaction failed more than one of the tests in the matching or validation processes, interchange compliance adjusts the transaction to the appropriate standard interchange program.

Example

Interchange compliance determines that a transaction submitted for IRD 70, 80: Merit III Base fails the timeliness test and also fails the amount tolerance test. The following occurs:

- Failure to pass the timeliness test results in an adjustment to IRD 78, 88, 98: Merit I.
- Failure to pass the amount tolerance test results in an adjustment to IRD 75, 85, 95: Standard.

The result in the example is an adjustment to IRD 75, 85, 95: Standard.

Step 4: Calculating Settlement Fee Adjustments

The fourth step in interchange compliance is calculating fee adjustments after interchange compliance determines the appropriate interchange program for the transaction.

Interchange compliance compares the IRD in PDS 0158 (Business Activity), subfield 4 (Interchange Rate Designator) of the First Presentment/1240 with the IRD associated with the interchange program determined in Step 3: Determining Appropriate Interchange Program.

Interchange compliance determines whether a rate adjustment is necessary, according to the following criteria:

- If the IRD in the PDS 0158, subfield 4 of the First Presentment/1240 is the same as the IRD determined in step 3, interchange compliance does not calculate an adjustment for the transaction.
- If the IRD in PDS 0158, subfield 4 of the First Presentment/1240 is more favorable for the acquirer than the IRD determined in step 3, interchange compliance calculates an adjustment.
- If interchange compliance determines that the IRD in PDS 0158, subfield 4 of the First Presentment/1240 differs from the IRD determined in step 3, it does not change the value PDS 0158, subfield 4 of the clearing message. Instead, it reports the adjusted interchange rate designator in the Issuer Detail Adjustment and Acquirer Detail Adjustment records.

Interchange compliance performs the steps listed below to calculate the adjustment.

1. Determines the original interchange fee based on the IRD in PDS 0158, subfield 4 of the First Presentment/1240.
2. Determines a new interchange fee based on the IRD determined in step 3 of interchange compliance.
3. Determines an adjustment value that is the difference between the original and new interchange fees.
4. Determines a total accumulated adjustment value for the acquirer and issuer.

Original Interchange Fee

Interchange compliance calculates the original interchange fee.

Interchange compliance uses the following values to calculate the original interchange fee:

- Original interchange percentage rate and fixed transaction fee indicated by the IRD in PDS 0158 (Business Activity), subfield 4 (Interchange Rate Designator) of the First Presentment/1240
- Transaction dollar value from the clearing transaction

The calculation of the original interchange fee is as follows.

Original interchange fee calculation

New
Interchange
Fee

=

Transaction
Dollar Value

x

New
Interchange
Percentage
Rate

+

New Fixed
Transaction
Fee

Original interchange fee calculation

Original
Interchange
Fee

=

Transaction
Dollar
Value

x

Original
Interchange
Percentage
Rate

+

Fixed
Transaction
Fee

Example

The IRD from the clearing transaction is IRD 70, 80—Merit III Base. Interchange compliance uses the IRD 70, 80—Merit III Base interchange percentage rate plus a fixed transaction fee of 1.36 percent + USD 0.10. The transaction dollar value from the clearing transaction is USD 100.00. The original interchange fee is determined as follows.

Example

$$\begin{array}{ccccccc} \text{Original} & & & & & & \\ \text{Interchange} & = & \text{USD 100.00} & \times & .0136 & + & \text{USD 0.10} \\ \text{Fee} & & & & & & = & \text{USD 1.46} \end{array}$$

New Interchange Fee

Interchange compliance calculates the new interchange fee.

Interchange compliance uses the following values to calculate the new interchange fee:

- IRD determined in Step 3: Determining Appropriate Interchange Program
- Transaction dollar value from the clearing transaction

The calculation of the new interchange fee is as follows.

Interchange fee calculation

$$\begin{array}{ccccccc} \text{New} & & & & & & \\ \text{Interchange} & = & \text{Transaction} & \times & \text{New} & + & \text{New Fixed} \\ \text{Fee} & & \text{Dollar Value} & & \text{Interchange} & & \text{Transaction} \\ & & & & \text{Percentage} & & \text{Fee} \\ & & & & \text{Rate} & & \end{array}$$

Example

The IRD associated with the program determined in step 3 is IRD 75, 85, 95—Standard. Interchange compliance uses the IRD 75, 85, 95—Standard interchange percentage rate and a fixed transaction fee of 2.65 percent + USD 0.10. The transaction dollar value from the clearing transaction is USD 100.00. The new interchange fee is determined as follows.

Example

$$\begin{array}{ccccccc} \text{New} & & & & & & \\ \text{Interchange} & = & \text{USD 100.00} & \times & .0265 & + & \text{USD 0.10} \\ \text{Fee} & & & & & & = & \text{USD 2.75} \end{array}$$

Adjustment Amount

Interchange compliance calculates the adjustment amount.

Interchange compliance uses the following values to calculate the adjustment amount:

- Original interchange fee
- New interchange fee

The calculation of the adjustment amount is as follows.

Adjustment amount calculation

$$\begin{array}{ccccc} \text{Acquirer} & & & & \\ \text{Adjustment} & = & \text{New} & - & \text{Original} \\ \text{Amount} & & \text{Interchange} & & \text{Interchange} \\ & & \text{Fee} & & \text{Fee} \end{array}$$

Example

Using the example original and new interchange fee values, the adjustment amount is determined as follows.

Example

$$\begin{array}{ccccccc} \text{Acquirer} & & & & & & \\ \text{Adjustment} & = & \text{USD 2.75} & - & \text{USD 1.46} & = & \text{USD 1.29} \\ \text{Amount} & & & & & & \end{array}$$

Total Adjustment Amount

Interchange compliance accumulates all adjusted interchange amounts for the issuer and acquirer into daily total adjustment amounts.

Acquirer adjustment totals are kept separate from issuer adjustment totals.

NOTE: If the customer is both an acquirer and an issuer, Mastercard does not combine the acquirer and issuer amounts into one amount.

Interchange compliance sends the total adjustment amount to GCMS. GCMS notifies the customer of the amount in a Fee Collection/1740. GCMS applies the adjustment amount to settlement processing on the next settlement day.

Fee Collection/1740

A customer that is both an acquirer and an issuer receives two Fee Collection/1740 messages: one that includes total acquiring adjustment activity and another that includes total issuing adjustment activity.

Each Fee Collection/1740 is identified in DE 25 (Message Reason Code) as a product of interchange compliance.

Message reason code 7802 (Interchange Compliance Adjustment) is designated for use only by Mastercard and is sent from member ID 3285 (a member ID that is used only by Mastercard). DE 25, value of 7802, is used with DE 3 (Processing Code), to indicate the following:

- A DE 25 value of 7802 and a DE 3 value of 19 = credit to message originator
- A DE 25 value of 7802 and a DE 3 value of 29 = debit to message originator

Fee Collection/1740 messages are delivered to customers in one of the GCMS clearings the day following interchange compliance (the day following the PDS 0105, subfield 2 date). Customers cannot return Fee Collection/1740 messages to Mastercard to attempt to modify the settlement total. GCMS rejects any returned Fee Collection/1740 messages with reason code 7802 or 7803.

Reversal of Adjustments

Acquirers and issuers should be prepared to process Fee Collection/1740 messages with message reason code 7803. Message Reason Code 7803 indicates a complete or partial reversal of settlement adjustment transactions created by interchange compliance. These records are sent from member ID 3285 and are delivered to customers in a GCMS clearing on the day following a decision by Mastercard to reverse interchange compliance settlement adjustments. DE 25, value of 7803, is used with DE 3, to indicate the following:

- A DE 25 value of 7803 and a DE 3 value of 19 = credit to message originator
- A DE 25 value of 7803 and a DE 3 value of 29 = debit to message originator

Settlement of Adjustments

Settlement of the adjustments determined in this step occurs the day following the original clearing transaction processing date (the GCMS processing date in PDS 0105 [File ID], subfield 2 [File Reference Date] of the File Header/1644 that Mastercard generates).

Step 5: Producing Customer Records and Reports

The fifth step in interchange compliance is producing records and reports after interchange compliance calculating fee adjustments for the transaction.

Interchange compliance produces optional records and reports daily to provide issuers and acquirers the results of its processing. All records and reports are available through bulk files and Mastercard File Express. Mastercard does not generate interchange compliance reports at the processor level. Customers may request any of these records or reports by contacting Customer Operations Services at the following address or telephone number:

Mastercard

Attn: Customer Operations Services

2200 Mastercard Boulevard

O'Fallon, MO 63368-7263

USA

1-636-722-61001-636-722-7192434800

answerback: 434800 ITAC UI

For more information regarding bulk files and Mastercard File Express, refer to the *File Transfer Manual*, *Mastercard File Express Client User Guide*, or *Mastercard File Express Scheduler User Guide*.

Transmission Sequence for Multiple Member IDs

Customers or processors for multiple member IDs receive their data for all their member IDs in a single, stacked transmission.

The sequence of records and reports is as follows:

1. Records or reports for member IDs with activity are included first in the bulk file in ascending order.
2. Null records or reports for member IDs with no activity for that day follow in the same bulk file in ascending order.

The sequence of member IDs in a transmission could change from day to day depending on the availability of data for each member ID. For example, on two consecutive days a customer could receive the results shown in the following table.

Transmission sequence

Day 1: Bulk File T8860000123400	Day 2: Bulk File T8860000123500
001001 data	001003 data
001002 data	001004 data
001003 data	001005 data
001004 data	001006 data
001010 data	001010 data
001012 data	001012 data
001005 no activity	001001 no activity
001006 no activity	001002 no activity
001007 no activity	001007 no activity
001008 no activity	001008 no activity
001009 no activity	001009 no activity

Schedule for Generating Files

Interchange compliance generates files daily containing records and reports according to the following schedule.

Schedule for generating files

Delivery Time (St. Louis Time)	File Name	File Contents
08:00–12:00	Acquirer Adjustment Detail Data File	Acquirer Detail Adjustment Records for activity in the first–sixth GCMS clearing cycles.
	Issuer Adjustment Detail Data File	Issuer Detail Adjustment Records for activity in the first–sixth GCMS clearing cycles.
	Acquirer Adjustment Summary Report File	Acquirer Adjustment Summary Report for activity in the first–sixth GCMS clearing cycles. This file is distributed after the Issuer and Acquirer Adjustment Detail Data Files are distributed.
	Issuer Adjustment Summary Report File	Issuer Adjustment Summary Report for activity in the first–sixth GCMS clearing cycles. This file is distributed after the Issuer and Acquirer Adjustment Detail Data Files are distributed.

Customers that choose to receive both Acquirer Detail Adjustment Records and Issuer Detail Adjustment Records receive one Acquirer Adjustment Detail Data File and one Issuer Adjustment Detail Data File per day.

For all GCMS clearing cycle time frames, refer to the *GCMS Reference Manual*.

Issuer Detail Adjustment Record

This record provides the issuer with the net settlement effect that interchange compliance had on a given adjusted transaction.

This record also contains the following information for each adjusted transaction:

- The clearing transaction amount and IRD category for which the acquirer submitted the transaction
- The clearing transaction amount and IRD category to which interchange compliance adjusted the transaction

Record Layout

Record layout

Generated:	Once a day (after sixth GCMS clearing)
Media:	Bulk File (bulk type T885) or Mastercard File Express (ID FC002)
LRECL:	100
Format:	Fixed block
Block Size:	1000

Field description

Issuer Detail Adjustment Record				
Field Description	Position	Length	Format	Comments and Values
Acceptance Brand ID Code	1–3	3	ANS	A three-character code that identifies the acceptance brand or financial network to which a transaction belongs
Business Service Arrangement Type Code	4	1	ANS	The Business Service Arrangement Type Code assigned to the transaction in GCMS
Business Service ID Code	5–10	6	ANS	The Business Service ID Code assigned to the transaction in GCMS
Interchange Rate Designator	11–12	2	AN	The IRD that was originally submitted and processed through GCMS

Issuer Detail Adjustment Record				
Field Description	Position	Length	Format	Comments and Values
Business Date	13–18	6	N	The GCMS processing date expressed in the local time zone of the GCMS processing center.Format: YYMMDD.
Business Cycle	19–20	2	N	A two-digit numeric subfield. In this situation, it represents the clearing cycle.
Member ID	21–31	11	N	The issuer's Mastercard member identification number.
Primary Account Number	32–50	19	AN	The number that is embossed, encoded, or both on the card used for this transaction; left-justified with trailing spaces only when the PAN is less than 19 digits.
Amount, Transaction (Clearing)	51–62	12	N	The transaction amount submitted by the acquirer in the First Presentment message.
Revised Interchange Fee Amount	63–70	8	N	Amount of the interchange fee after adjustment by interchange compliance.

Issuer Detail Adjustment Record				
Field Description	Position	Length	Format	Comments and Values
Revised Interchange Rate Designator	71–72	2	AN	Interchange rate designator to which the transaction was adjusted by interchange compliance.
Banknet Reference Number	73–81	9	AN	Assigned by the Authorization Platform at the acquirer MIP.
Banknet Date	82–85	4	N	Date of the transmission from the authorization log.Format: MMDDMM = monthDD = day

Issuer Detail Adjustment Record				
Field Description	Position	Length	Format	Comments and Values
Product Class Override	86–88	3	ANS	<p>A three-character subfield that determines whether or not to override the product class.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> • Space = Product Class override was not applied. • DMC= Debit Mastercard • MDH = World Debit Embossed • MCC = Consumer • PMD = Proprietary Debit • MDJ = Debit World Elite • MCF = Fleet • MCO = Global Certified Corporate • MSI = Maestro • PSC = Common Proprietary Credit • MNW = new World • PMC = Proprietary Credit • MCP = Mastercard Purchase • MCB = Corporate • PSD = Common Proprietary Debit • MWB = Business World

Issuer Detail Adjustment Record

Field Description	Position	Length	Format	Comments and Values
				<ul style="list-style-type: none"> • MAB = Business World Elite • MCW = World • MWO = Corporate World • MAC = Corporate World Elite • MSO = Maestro Prepaid Consumer • MRW = Mastercard Prepaid Commercial • MSW = Maestro Prepaid Commercial
Acceptor business code/Acceptor Business Type Code Override	89	1	ANS	Acceptor Business Override
Corporate Incentive Rate Override	90	1	ANS	Corporate Incentive Base Override
Special Conditions Indicator	91	1	ANS	Special Conditions Indicator
Mastercard Assigned ID Override	92	1	ANS	Mastercard Assigned ID Override
Future Use	93	1	ANS	Future Use
Future Use	94	1	ANS	Future Use
Mastercard Assigned ID	95–100	6	ANS	Mastercard Assigned ID

Acquirer Detail Adjustment Record

This record provides the acquirer with the net settlement effect that interchange compliance had on a given adjusted transaction.

This record also contains the following information for each adjusted transaction:

- The reason for the adjustment

- The clearing transaction amount and IRD for which the acquirer submitted the transaction
- The clearing transaction amount and IRD to which interchange compliance adjusted the transaction

Interchange compliance generates an adjustment reason code whenever a transaction fails the matching process or a particular interchange compliance validation test. The adjustment reason code helps the acquirer determine why interchange compliance adjusted individual transactions using new interchange rates. The Acquirer Detail Adjustment Record contains the five-byte Adjustment Reason Code field.

Interchange compliance reports one problem found per validation test.

Record Layout

Record layout information

Generated:	Once a day (after sixth GCMS clearing)
Media:	Bulk File (bulk type T884) or Mastercard File Express (ID FC002)
LRECL:	330
Format:	Fixed block
Block Size:	990

Record layout

Acquirer Detail Adjustment Record				
Field Description	Position	Length	Format	Comments and Values
Acceptance Brand ID Code	1–3	3	ANS	
Business Service Arrangement Type Code	4	1	ANS	
Business Service ID Code	5–10	6	ANS	
Interchange Rate Designator (IRD)	11–12	2	AN	
Business Date	13–18	6	N	
Business Cycle	19–20	2	N	
Member ID	21–31	11	N	

Acquirer Detail Adjustment Record				
Field Description	Position	Length	Format	Comments and Values
Primary Account Number	32–50	19	AN	The number that is embossed, encoded, or both on the card used for this transaction; left-justified with trailing spaces only when the PAN is less than 19 digits.
Acceptor business code (MCC) (Clearing)	51–54	4	N	
Approval Code (Clearing)	55–60	6	AN	
Authorization Transaction Date	61–65	5	N	
Authorization Transaction Time	66–71	6	N	
Amount, Transaction (Clearing)	72–83	9(10)v99	N	
Authorization Transaction Amount	84–95	9(10)v99	N	
Date and Time, Local Transaction (Clearing)	96–101	6	N	
Advice Date	102–106	5	N	
Advice Time	107–112	6	N	
Filler	113–177	65	AN	
Acquirer Reference Data	178–200	23	AN	
GCMS Interchange Fee Amount	201–208	9(6) v99	N	
New Interchange Fee Amount	209–216	9(6) v99	N	

Acquirer Detail Adjustment Record				
Field Description	Position	Length	Format	Comments and Values
Interchange Compliance Interchange Rate Designator	217–218	2	AN	
Adjusted Interchange Fee Amount	219–226	9(6) v99	N	
Acceptor name (Clearing)	227–248	22	ANS	
Acceptor city name (Clearing)	249–261	13	ANS	
Acceptor state, province, or region (Clearing)	262–264	3	ANS	
Acceptor country code (Clearing)	265–267	3	ANS	
Acceptor ID	268–282	15	AN	
Acceptor Terminal ID	283–290	8	ANS	
Interchange Compliance Timeliness Interchange Rate Designator (IRD)	291–292	2	AN	
Banknet Reference Number	293–301	9	AN	
Banknet Date	302–305	4	N	

Acquirer Detail Adjustment Record				
Field Description	Position	Length	Format	Comments and Values
Adjustment Reason Code	306–310	5	AN	Generated whenever a transaction fails the matching process or a validation test UMTCH = Transaction failed the matching process. The fields in this record that extract data from the authorization log are space-filled.
Timeliness Code	306	1	AN	Result of the timeliness test 0 = Failed. Interchange Compliance Timeliness Interchange Rate Designator (IRD) field identifies the adjusted interchange program 1 = Passed
Magnetic Stripe Code	307	1	AN	Result of magnetic stripe test

Acquirer Detail Adjustment Record				
Field Description	Position	Length	Format	Comments and Values
				<p>0 = Failed. DE 22 (Point-of-Service [POS] Entry Mode) is not 81 or DE 48 (Additional Data: Private Use), subelement 42 (Electronic Commerce Indicators), subfield 1 (Electronic Commerce Security Level Indicator and UCAF Collection Indicator), positions 1 (Security Protocol) and 2 (Cardholder Authentication) is not 21, 23 or 91.</p> <p>1 = Passed. DE 22 is 05, 07, 80, 90, or 91 and condition code (DE 48, subelement 89) is not present or is E, F, G, or H. For Service Industries programs, DE 22 is not 02, 05, 07, 79, 80, 90, or 91 and DE 61 (Point-of-Service [POS] Data), subfield 4 (POS Cardholder Presence) is 4.</p> <p>A–D = Failed. Invalid magnetic stripe. DE 22 is 05, 07, 80, 90, or 91, and condition code DE 48, subelement 89 (Magnetic Stripe Compliance Error Indicator) is A, B, C, or D.</p> <p>I–J = Failed. DE 22 is 05, 07, 80, 90, or 91 and DE 48, subelement 89 is I or J.</p> <p>K–L = Failed. Invalid magnetic stripe. This condition code applies to e-commerce transactions that require the Security Protocol and Cardholder Authentication Test.</p> <p>R = Failed. Conditions required for the fleet prompted data presence test were not met. The Authorization Request/0100 message did not contain DE 106 (Fleet Service Data), subelement 1 (Fleet Prompted Data).</p> <p>S = Failed. Conditions required for the fleet prompted data values test were not met. The prompt code(s) and driver-related data did not match between clearing and authorization.</p> <p>T = Failed. Conditions are met if at least one of the following does not occur:</p>

Acquirer Detail Adjustment Record				
Field Description	Position	Length	Format	Comments and Values
				<ul style="list-style-type: none"> Mastercard Corporate Fleet Card® transaction at a fuel location (MCC 4468, 5541, 5542, 5499, 5983) and is submitted for one of the following interchange programs: <ul style="list-style-type: none"> IRD 62 (Commercial Large Ticket I) IRD 94 (Commercial Large Ticket II) IRD 99 (Commercial Large Ticket III) IRD 67 (Commercial Data Rate II) PDS 0632 (Product Type Code) is present and contains one of the following values: <ul style="list-style-type: none"> 1: Prompts for ID number and odometer reading 2: Prompts for vehicle number and odometer reading 3: Prompts for driver number and odometer reading The data in the Authorization Request/0100 matches the data in the Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 as follows: <ul style="list-style-type: none"> Driver ID: DE 48 (Additional Data: Private Use), subelement 98 (Mastercard Corporate Fleet Card ID/Driver Number) and PDS 0631 (Driver Number/ID Number) Driver Number: DE 48, subelement 98 and PDS 0631 Vehicle Number: DE 48, subelement 99 (Mastercard Corporate Fleet Card Vehicle Number) and PDS 0630 (Vehicle Number)

Acquirer Detail Adjustment Record				
Field Description	Position	Length	Format	Comments and Values
				<p>U = Failed. PDS 0632 (Product Type Code) is not equal to the authorization product type code, which is built from DE 45 (Track 1 Data), position 76 or DE 35 (Track 2 Data), position 37.</p> <p>V = Failed. Conditions are met if MCC is 5499, 5541, 5814, or 7832 and one of the following occurs:</p> <ul style="list-style-type: none"> DE 61, position 10 (Cardholder-Activated Terminal Level) in the Authorization Request/0100 is blank, 1, or 2 and is equal to PDS 0023 (Terminal Type) in the First Presentment/1240, and DE 22 is not 02, 05, 07, 79, 80, 90, or 91 DE 61, position 10 is 7 and is equal to PDS 0023, and DE 22 is 02, 05, 07, 79, 80, 90, or 91 DE 61, position 10 is not 7 <p>W = Failed. DE 61, position 10 is not a 1 or 2 in the Authorization Request/0100. (When a magnetic stripe failure occurs with CAT Level Indicator failure, the value W is reported.)</p> <p>X = Failed. Service Industries programs and DE 22 is not 02, 05, 07, 79, 80, 90, or 91 and DE 61, position 4 is not 4.</p> <p>Y = Failed. Service Industries programs and DE 22 is 05, 07, 80, 90, or 91.</p> <p>Z = Failed. One of the following occurs:</p> <ul style="list-style-type: none"> Service Industries programs and DE 22 is 02 or 79 Non-Service Industries programs and DE 22 is not 05, 07, 80, 90, or 91
Acceptor business code (MCC)	308	1	AN	Result MCC test
	0 = Failed			
	1 = Passed			
Authorization Code	309	1	AN	Result of authorization code test

Acquirer Detail Adjustment Record				
Field Description	Position	Length	Format	Comments and Values
				<p>F = Failed. This is a fatal error failure. No other edits (for example, timeliness or magnetic stripe quality) are performed if this failure occurs. Conditions are met if all of the following occur:</p> <ul style="list-style-type: none"> The full DE 38 (Authorization ID Response) in the Authorization Request/0100 is not equal to the full DE 38 (Approval Code) in the First Presentment/1240. The value in the Interchange Compliance Switch field of IPM Mastercard Parameter Extract (MPE) table IP0052T1: Interchange Fee Group is 2 (valid for interchange compliance, U.S. acquired, non U.S. issued). DE 38, position 6 in the Authorization Request/0100 is not equal to DE 38, position 6 in the First Presentment/1240. DE 63 (Network Data), subfield 1 (Financial Network Code) in the Authorization Request/0100 is equal to PDS 0158 (Business Activity), subfield 1 (Card Program Identifier) in the First Presentment/1240. The value in Account Level Participation Indicator field in IPM MPE table IP0040T1: Issuer Account Range is Y. <p>0 = Failed. Conditions are met if one of the following occurs:</p> <ul style="list-style-type: none"> The IRD is not a U.S. IRD. The full DE 38 (Authorization ID Response) in the Authorization Request/0100 is equal to the full DE 38 (Approval Code) in the First Presentment/1240. No standard IRD is found for an adjustment. The value in the "Account Level Participation Indicator" field in IPM MPE table IP0040T1 is not Y. The account number is not found in IPM MPE table IP0040T1. <p>1 = Passed</p>
Transaction Amount Code	310	1	AN	Result of amount tolerance test
				0 = Failed
				1 = Passed

Acquirer Detail Adjustment Record				
Field Description	Position	Length	Format	Comments and Values
Product Class Override	311–313	3	ANS	<p>A three-character subfield that determines whether to override the product class.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> • Space = Product Class override was not applied. • DMC = Debit Mastercard • MDH = World Debit Embossed • MCC = Consumer • PMD = Proprietary Debit • MDJ = Debit World Elite • MCF = Fleet • MCO = Global Certified Corporate • MSI = Maestro • PSC = Common Proprietary Credit • MNW = new World • PMC = Proprietary Credit • MCP = Mastercard Purchase • MCB = Corporate

Acquirer Detail Adjustment Record				
Field Description	Position	Length	Format	Comments and Values
				<ul style="list-style-type: none"> • PSD = Common Proprietary Debit • MWB = Business World • MAB = Business World Elite • MCW = World • MWO = Corporate World • MAC = Corporate World Elite • MSO = Maestro Prepaid Consumer • MRW = Mastercard Prepaid Commercial • MSW = Maestro Prepaid Commercial
Clearing Product Validation Code	314	1	AN	Single character code that validates the clearing product
Acceptor business code/Acceptor Business Type Code Override	315	1	ANS	Acceptor Business Override
Corporate Incentive Rate Override	316	1	ANS	Corporate Incentive Rate Override
Special Conditions Indicator	317	1	ANS	Special Conditions Indicator
Mastercard Assigned ID Override	318	1	ANS	Mastercard Assigned ID Override

Acquirer Detail Adjustment Record				
Field Description	Position	Length	Format	Comments and Values
Future Use	319	1	ANS	Future Use
Future Use	320	1	ANS	Future Use
Mastercard Assigned ID	321–326	6	ANS	Mastercard Assigned ID
Filler	327–330	18	AN	Valid values: Spaces

Null File Record

Interchange compliance creates a Null File record when no records are generated for the Issuer Detail Adjustment File or Acquirer Detail Adjustment File.

The Null File contains a single record with the following fields:

- PDS 0105 (File ID), subfield 2 (File Reference Date) of the File Header/1644 that Mastercard generates
- Member ID
- Literal "NO ACTIVITY"

The remainder of the record is spaces. (The record length is the same as for the original Issuer Detail Adjustment Record or Acquirer Detail Adjustment Record.)

Issuer Record Layout

Generated:	When there is no data for the Issuer Detail Adjustment Record
Media:	Bulk File (bulk type T885) or Mastercard File Express (ID FC002)
LRECL:	100
Format:	Fixed block
Block Size:	1000

Field descriptions

Null File Record for the Issuer Detail Adjustment Record				
Field Description	Position	Length	Format	Comments and Values
Business Date	1–6	6	N	The GCMS processing date expressed in the local time zone of the GCMS processing center. Format: YYMMDD
Member ID	7–17	11	N	The issuer's Mastercard member identification number
Literal	18–28	11	AN	Indication of null file Valid value: The words "NO ACTIVITY"
Filler	29–100	72	AN	Valid values: Spaces

Acquirer Record Layout

Generated:	When there is no data for the Acquirer Detail Adjustment Record
Media:	Bulk File (bulk type T884) or Mastercard File Express (ID FC002)
LRECL:	330
Format:	Fixed block
Block Size:	990

Field descriptions

Null File Record for the Acquirer Detail Adjustment Record				
Field Description	Position	Length	Format	Comments and Values
Business Date	1–6	6	N	The GCMS processing date expressed in the local time zone of the GCMS processing center. Format: YYMMDD
Member ID	7–17	11	N	The acquirer's Mastercard member identification number
Literal	18–28	11	AN	Indication of null file Valid value: The words "NO ACTIVITY"
Filler	29–330	302	AN	Valid values: Spaces

Issuer Adjustment Summary Report (FC212010-AA)

This report helps issuers determine the net effect of interchange compliance on their settlement with Mastercard.

This report is generated at the issuing account range level and provides the issuer with the following information:

- The number of adjusted transactions of a particular interchange program and the interchange values to which transactions were adjusted.
- The net effect of interchange compliance adjustments for each day.

If issuers receive this report with the literal "NO ACTIVITY", no data is available for reporting.

Transactions identified on the report have failed one or more of the interchange compliance edits. The result of an edit failure is the return of interchange to the issuer. Issuers may refer to the report to determine the net effect of interchange compliance on their settlement value with Mastercard the following day.

Report Samples

Title:	Issuer Adjustment Summary Report
Generated by:	Interchange compliance
Purpose:	To provide issuers with a tool to determine the net effect of interchange compliance on their settlement with Mastercard the following day
Description:	<p>This report details the number and global currency amount of submitted transactions and the number and global currency amount of adjusted transactions by interchange program.</p> <p>The report also figures totals of submitted and adjusted transactions by interchange program and the net adjustment made for the issuer.</p> <p>This report provides subtotals by Card Program Identifier (CPI) within each interchange program.</p>
Frequency:	<p>Once a day (after GCMS sixth clearing)</p> <p>The date and time in the upper right corner of the report refers to when the report was generated. This is a St. Louis date and time.</p>
Distribution Method:	Bulk File (bulk type T888) or Mastercard File Express (ID FC001)

Interchange compliance issuer adjustment summary report

FC212010-AA				MASTERCARD WORLDWIDE				RUN DATE: 04/10/18	
ISS MEMBER ID: 00000nnnnn				INTERCHANGE COMPLIANCE				RUN TIME: 18.53.20	
ISS ACCT RNGE: 51567600000000000000 -				ISSUER ADJUSTMENT SUMMARY REPORT				PAGE NO.: 1	
51567699999999999999				MEMBER NAME					
				GCMS DATA OF : 18/04/10					
BUSINESS SERVICE ID: 2 010001									
-----ADJUSTED TRANSACTIONS-----REVISED CATEGORIES-----									
IRD	CPI	TRANS. COUNT	TRANS. AMOUNT	INTCHG. FEE AMT.	IRD	TRANS. COUNT	TRANS. AMOUNT	INTCHG. FEE AMT.	NET ADJUSTMENT
WB	MCC	9	\$ 775.89	\$ 20.30	WA	9	\$ 775.89	\$ 26.09	
						9	\$ 775.89	\$ 26.09	\$ 5.79
WC	MCC	26	\$ 6,594.45	\$ 167.47	WA	26	\$ 6,594.45	\$ 216.00	
						26	\$ 6,594.45	\$ 216.00	\$ 49.33
WD	MCC	54	\$ 6,663.35	\$ 152.04	WA	41	\$ 3,225.48	\$ 108.75	
					WB	13	\$ 3,437.87	\$ 87.20	
						54	\$ 6,663.35	\$ 195.95	\$ 43.91
WH	MCC	14	\$ 250.25	\$ 5.01	WA	12	\$ 212.25	\$ 8.64	
					WB	2	\$ 30.00	\$ 1.14	

The following displays MCC and BSA totals for this report.

MCC and BSA totals

HW	MCC	1	\$	64.52	\$	.75	WA	4	\$	1,615.46	\$	52.88	\$	15.32
								1	\$	64.52	\$	2.19	\$	
WX	MCC	4	\$	36.86	\$	.74	WA	1	\$	64.52	\$	2.19	\$	1.44
								4	\$	36.86	\$	1.59	\$	
								4	\$	36.86	\$	1.59	\$	.85
MCC TOTALS		131	\$	25,266.36	\$	532.70		131	\$	25,266.36	\$	805.59	\$	272.89
B/S TOTALS		131	\$	25,266.36	\$	532.70		131	\$	25,266.36	\$	805.59	\$	272.89
RANGE TOTAL		131	\$	25,266.36	\$	532.70		131	\$	25,266.36	\$	805.59	\$	272.89

The following displays Member ID totals for this report.

Member ID totals

86	MCC	1	\$	126.29	\$	3.16	65	1	\$	126.29	\$	3.82		
								1	\$	126.29	\$	3.82	\$	.66
MCC TOTALS		35	\$	7,751.96	\$	220.91		35	\$	7,751.96	\$	251.85	\$	30.94
B/S TOTALS		35	\$	7,751.96	\$	220.91		35	\$	7,751.96	\$	251.85	\$	30.94
RANGE TOTAL		35	\$	7,751.96	\$	220.91		35	\$	7,751.96	\$	251.85	\$	30.94
MBR-ID TOTAL		2,005	\$	224,205.57	\$	4,295.34		2,005	\$	224,205.57	\$	6,151.99	\$	1,856.65

Field Descriptions

Field Name	Description
Iss Member ID	Unique, Mastercard-assigned member ID that identifies the issuer
Iss Acct Rnge	Issuer's bank identification number. The Account Range supports up to 19 digits. This field is left-justified with trailing spaces only when the PAN is less than 19 digits.
(Member Name)	Issuer bank name
GCMS Data Of	Date GCMS processed the data included on the report (File Reference Date in PDS 0105, subfield 2), reported in MMDDYY (month/day/year) format
Business Service ID	Business Service Arrangement Type Code and Business Service ID Code assigned by GCMS
Adjusted Transactions	

Field Name	Description
IRD	Interchange rate designator (IRD) of the interchange program for which the acquirer initially submitted the transactions. The program is determined by the first two positions of the Acquirer Reference Data (ARD) (DE 31) in the First Presentment/1240 submitted with each transaction.
CPI	The Card Program Identifier (CPI): <ul style="list-style-type: none"> • MCC = Consumer Credit, World Mastercard, or Corporate • DMC = Consumer Debit
Trans. Count (Transaction Count)	Number of transactions submitted by the acquirer for the particular interchange program that interchange compliance adjusted to some other interchange program
Trans. Amount (Transaction Amount)	Total global currency amount of all transactions for the particular interchange program that were adjusted to some other interchange rate
Intchg. Fee Amount (Interchange Fee Amount)	Original interchange fee that applied for the program under which the acquirer submitted the transactions
Revised Categories	
IRD	IRD of the interchange program applied to adjusted transactions
Trans. Count (Transaction Count)	Number of adjusted transactions, listed by the interchange program to which they were adjusted
Trans. Amount (Transaction Amount)	Global currency amount of all transactions adjusted to another interchange rate, listed by the interchange program to which they were adjusted

Field Name	Description
	Intchg. Fee Amount (Interchange Fee Amount) New interchange fee that applies to the adjusted transactions
	Net Adjustment Difference between the new interchange fee amount and the original interchange fee amount
CPI Totals (DMC Totals/MCC Totals)	If adjusted, total of all DMC amounts or MCC amounts
B/S Totals(Business Service Totals)	Total of all counts or global currency amounts in each column on the report for the Business Service
Range Total	Total of all counts or global currency amounts in each column of the report for the Issuing Account Range
Mbr ID Total	Total of all counts or global currency amounts in each column of the report for the Customer (Member) ID
(Net Adjustment B/S Totals)	Total adjustment in global currency for this transmission that will be applied to settlement for this Customer (Member) ID (ICA number)

Acquirer Adjustment Summary Report (FC210010-AA)

This report helps acquirers determine the net effect of interchange compliance on their settlement with Mastercard.

This report provides the acquirer with the following information:

- The net effect of interchange compliance adjustments for each day.
- A comparison of the number of transactions that the acquirer sent to GCMS versus the number of transactions adjusted by interchange compliance.

If acquirers receive this report with the literal "NO ACTIVITY", no data is available for reporting.

Acquirers may use this report to determine quickly the total dollar value that will be deducted from their settlement total the following day.

Report Samples

Title:	Acquirer Adjustment Summary Report
Generated by:	Interchange compliance
Purpose:	To provide acquirers with a tool to determine the net effect of interchange compliance on their settlement with Mastercard the following day

U.S. Region Interchange Compliance
Acquirer Adjustment Summary Report (FC210010-AA)

Description:	<p>This report details the number and global currency amount of submitted transactions and the number and global currency amount of adjusted transactions by interchange program.</p> <p>The report also figures totals of submitted and adjusted transactions by interchange program and the net adjustment made for the acquirer.</p> <p>This report provides subtotals by Card Program Identifier (CPI) within each interchange program.</p>
Frequency:	<p>Once a day (after the sixth clearing)</p> <p>The date and time in the upper right corner of the report refers to when the report was generated. This is a St. Louis date and time.</p>
Distribution Method:	Bulk File (bulk type T886) or Mastercard File Express (ID FC001)

Interchange compliance acquirer adjustment summary report

FC210010-AA			MASTERCARD WORLDWIDE				RUN DATE: 04/12/17				
ACQ MEMBER-ID: 00000 nnnnnn			INTERCHANGE COMPLIANCE				RUN TIME: 10.53.14				
ACQ BIN: nnnnnn			ACQUIRER ADJUSTMENT SUMMARY REPORT				PAGE NO.: 5				
			MEMBER NAME								
			GCMS DATA DF: 17/04/12								
BUSINESS SERVICE ID: 2 010001											
SUBMITTED			ADJUSTED TRANSACTIONS			REVISED CATEGORIES					
IRD	CPI	TRANS. COUNT	TRANS. AMOUNT	TRANS. COUNT	TRANS. AMOUNT	INTCHG. FEE AMT.	IRD	TRANS. COUNT	TRANS. AMOUNT	INTCHG. FEE AMT.	NET ADJUST- MENT
25	DMC	314,591	2,304,597.26	4	19.21	0.46	75	4	19.21	1.35	
								4	19.21	1.35	0.89
27	DMC	85,025	2,367,583.99	8	189.94	2.68	75	8	189.94	5.57	
								8	189.94	5.57	2.89
28	DMC	124,742	1,649,810.95	2	260.85	1.32	75	2	260.85	5.45	
								2	260.85	5.45	4.13
70	DMC	40,099	1,956,359.25	3	118.89	1.69	70	3	118.89	2.33	
								3	118.89	2.33	0.64
70	DMC	10,623	296,555.53	4	13.73	0.87	75	4	13.73	1.25	

The following displays MCC, BSA, and Acquirer BIN totals for this report.

MCC, BSA, and Acquirer BIN totals

70 MCC	35,986	1,534,197.52	1	40.00	0.73	75	2,677 1	207,790.39 40.00	6,327.26 1.28	1,858.35
70 MCC	2,786	128,515.05	1	6.03	0.21	75	1 1	40.00 6.03	1.28 0.27	0.55
							1	6.03	0.27	0.06
MCC TOTALS	539,157	22,713,290.13	2,121	208,913.59	4,488.98		2,121	208,913.59	6,360.88	1,871.90
B/S TOTALS	1,130,237	31,288,197.11	2,142	209,516.21	4,496.00		2,142	209,516.21	6,376.83	1,880.83
ACQ BIN TOTL	1,149,858	32,267,031.74	2,157	214,040.46	4,545.76		2,157	214,040.46	6,449.16	1,903.40

Field Descriptions

Field Name	Description
Acq Member ID	Unique, Mastercard-assigned member ID that identifies the acquirer
Acq BIN	Acquirer's bank identification number
(Member Name)	Acquirer bank name
GCMS Data Of	Date GCMS processed the data included on the report (File Reference Date in PDS 0105, subfield 2), reported in MMDDYY (month/day/year) format
Business Service ID	Business Service Arrangement Type Code and Business Service ID Code assigned by GCMS
Submitted	
	IRD
	Interchange program for which the acquirer initially submitted the transactions. The program is determined by the first two positions of the Acquirer Reference Data (ARD) (DE 31) in the First Presentment/1240.
	CPI
	The Card Program Identifier (CPI):
	<ul style="list-style-type: none"> MCC = Consumer Credit, World Mastercard, or Corporate DMC = Consumer Debit
	Trans. Count (Transaction Count)
	Number of transactions submitted by the acquirer for the particular interchange program

Field Name	Description
	Trans. Amount (Transaction Amount) Global currency amount of all transactions originally submitted by the acquirer for the particular interchange program
Adjusted Transactions	
	Trans. Count (Transaction Count) Number of transactions originally submitted by the acquirer for the particular interchange program that interchange compliance adjusted to some other interchange program
	Trans. Amount (Transaction Amount) Total global currency amount of all transactions for the particular interchange program that were adjusted to some other interchange rate
	Intchg. Fee Amt. (Interchange Fee Amount) Original interchange fee that applied for the program under which the transactions were submitted
Revised Categories	
	IRD Name of the interchange program applied to adjusted transactions
	Trans. Count (Transaction Count) Number of adjusted transactions, listed by the interchange program to which they were adjusted
	Trans. Amount (Transaction Amount) Global currency amount of all transactions adjusted to another interchange rate, listed by the interchange program to which they were adjusted
	Intchg. Fee Amt. (Interchange Fee Amount) New interchange fee that applies to the adjusted transactions
	Net Adjustment Difference between the new interchange fee amount and the original interchange fee amount
CPI Totals (DMC Totals/MCC Totals)	If adjusted, total of all DMC amounts or MCC amounts
B/S Totals	Total of all counts or global currency amounts in each column of the report for the Customer (Member) ID (ICA)

Field Name	Description
(Net Adjustment B/S Total)	Total adjustment in global currency for this transmission that will be applied to settlement for this Customer (Member) ID

Account Level Management

This section details the interchange programs and related brand products that support Account Level Management.

Account Level Management.....	769
Interchange Rate Structures.....	769
Enhanced Value.....	769
High Value.....	771
Small Business Spend Processing.....	772

Account Level Management

Mastercard Account Level Management is a platform that enables specialized processing so that Mastercard can manage capabilities at the individual card account level.

Mastercard Account Level Management provides issuers the flexibility of qualifying cardholder accounts for competitive interchange as well as upgrading cardholder accounts to a different card product. The following are the key capabilities of Account Level Management functionality. Availability of, and distinctions of, are based on location:

- Enhanced Value (United States, Canada, and select countries in the Europe region)
- Product Graduation Plus (United States, Australia, and select countries in the Europe region)
- Product Graduation Select (select countries in the Latin America and Caribbean and Europe regions)
- High Value (United States)
- Spend Shortfall (World Mastercard and World Elite Mastercard) (United States)
- Small Business Spend Processing (United States)

Refer to the *Account Level Management User Manual* for detailed information.

Interchange Rate Structures

Account Level Management processing supports unique interchange rate structures.

Enhanced Value

The Account Level Management Enhanced Value programs are modeled after the Core Value interchange structure.

All interchange qualifying criteria validation, addendum requirements, data requirements, and edits that apply to the Core Value IRDs also apply to the Enhanced Value IRDs, except where noted.

Following are the Core Value and Enhanced Value interchange program structures.

Core Value and Enhanced Value interchange program structure

Core Value	Enhanced Value
IRD 23: Convenience Purchases	IRD RL: Enhanced Convenience Purchases
IRD 79: Full UCAF	IRD RO: Enhanced Full UCAF
IRD 92: Key-entered	IRD RQ: Enhanced Key-entered
IRD 97: Lodging and Auto Rental	IRD RS: Enhanced Lodging and Auto Rental
IRD 24: Merchant UCAF	IRD RN: Enhanced Merchant UCAF

Core Value	Enhanced Value
IRD 78, 88, 98: Merit I	IRD RP: Enhanced Merit I
IRD 70, 80: Merit III Base	IRD RA: Enhanced Merit III Base
IRD 10: Merit III Tier 1	IRD RB: Enhanced Merit III Tier 1
IRD 11: Merit III Tier 2	IRD RC: Enhanced Merit III Tier 2
IRD 12: Merit III Tier 3	IRD RD: Enhanced Merit III Tier 3
IRD 93: Passenger Transport	IRD RR: Enhanced Passenger Transport
IRD 61: Petroleum Base	IRD RW: Enhanced Petroleum Base
IRD 22: Public Sector	IRD RK: Enhanced Public Sector
IRD 26: Restaurant	N/A
IRD 90: Service Industries	IRD RM: Enhanced Service Industries
IRD 75, 85, 95: Standard	IRD RU: Enhanced Standard
IRD 71, 81: Supermarket Base	IRD RE: Enhanced Supermarket Base
IRD 13: Supermarket Tier 1	IRD RF: Enhanced Supermarket Tier 1
IRD 14: Supermarket Tier 2	IRD RG: Enhanced Supermarket Tier 2
IRD 15: Supermarket Tier 3	IRD RH: Enhanced Supermarket Tier 3
IRD CU: Commercial Utilities	IRD RT: Enhanced Utilities

Supported Brand Products

The following GCMS brand products are supported for Enhanced Value.

Supported brand products

Product	Description
MCC	Mastercard Card
MCG	Gold Mastercard Card
MCS	Mastercard Standard Card
MPL	Platinum Mastercard Card

High Value

The Account Level Management High Value programs are modeled after the World Elite interchange rate structure.

All interchange qualifying criteria validation, addendum requirements, data requirements, and edits that apply to the World Elite interchange rate structure also apply to the High Value interchange rate structure, except where noted.

Following are the World and High Value interchange program structures supporting the World (MCW) product.

World and High Value interchange program structures

World	World High Value
N/A	IRD HU: World High Value Airline
IRD 06: World Convenience Purchases	IRD HH: World High Value Convenience Purchases
IRD 53: World Full UCAF	IRD HT: World High Value Full UCAF
IRD 03: World Key-entered	IRD HC: World High Value Key-entered
IRD 52: World Merchant UCAF	IRD HS: World High Value Merchant UCAF
IRD 02: World Merit I	IRD HB: World High Value Merit I
IRD 04: World Merit III Base	IRD HD: World High Value Merit III Base
IRD 05: World Merit III Tier 1	IRD HE: World High Value Merit III Tier 1
IRD 19: World Merit III Tier 2	IRD HF: World High Value Merit III Tier 2
IRD 30: World Merit III Tier 3	IRD HG: World High Value Merit III Tier 3
IRD 45: World Petroleum Base	IRD HX: World High Value Petroleum Base
IRD 56: World Public Sector	IRD HP: World High Value Public Sector
IRD 58: World Restaurant	IRD HQ: World High Value Restaurant
IRD 55: World Service Industries	IRD HO: World High Value Service Industries
IRD 01: World Standard	IRD HA: World High Value Standard
IRD 07: World Supermarket Base	IRD HI: World High Value Supermarket Base
IRD 08: World Supermarket Tier 1	IRD HJ: World High Value Supermarket Tier 1
IRD 77: World Supermarket Tier 2	IRD HK: World High Value Supermarket Tier 2
IRD 64: World Supermarket Tier 3	IRD HL: World High Value Supermarket Tier 3
IRD 96: World T&E	IRD HR: World High Value T&E
N/A	IRD HZ: World High Value T&E Large Ticket

World	World High Value
IRD CW: World Utilities	IRD HV: World High Value Utilities

Supported Brand Product

The following GCMS brand product is supported for High Value.

Supported Brand Products

Product	Description
MCW	World

Small Business Spend Processing

The Account Level Management Small Business Spend Processing programs are modeled after the Commercial credit interchange rate structure.

All interchange qualifying criteria validation, addendum requirements, data requirements, and edits that apply to the Commercial interchange rate structure also apply to the Small Business Spend Processing interchange rate structure, except where noted.

Small Business Spend Processing interchange structure

Core Value	Small Business Spend Processing			
IRD 68: Commercial Data Rate I	IRD SA: Commercial Data Rate I	IRD 3A: Commercial Data Rate I	IRD 4A: Commercial Data Rate I	IRD 5A: Business Level 5 Data Rate I
IRD 67: Commercial Data Rate II	IRD SB: Commercial Data Rate II	IRD 3B: Commercial Data Rate II	IRD 4B: Commercial Data Rate II	IRD 5B: Business Level 5 Data Rate II
IRD 66: Commercial Data Rate III	IRD SC: Business Level 2 Data Rate III Eliminated	IRD 3C: Business Level 3 Data Rate III Eliminated	IRD 4C: Business Level 4 Data Rate III Eliminated	N/A
IRD 62: Commercial Large Ticket	IRD SE: Business Level 2 Large Ticket I Eliminated	IRD 3E: Business Level 3 Large Ticket I Eliminated	IRD 4E: Business Level 4 Large Ticket I Eliminated	N/A
IRD 94: Commercial Large Ticket II	IRD SF: Business Level 2 Large Ticket II Eliminated	IRD 3F: Business Level 3 Large Ticket II Eliminated	IRD 4F: Business Level 4 Large Ticket II Eliminated	N/A

Core Value	Small Business Spend Processing			
IRD 99: Commercial Large Ticket III	IRD SG: Business Level 2 Large Ticket III Eliminated	IRD 3G: Business Level 3 Large Ticket III Eliminated	IRD 4G: Business Level 4 Large Ticket III Eliminated	N/A
IRD E1: Commercial Large Ticket I MPG	N/A			
IRD 65: Commercial Standard	IRD SK: Commercial Standard	IRD 3K: Commercial Standard	IRD 4K: Commercial Standard	IRD 5K: Business Level 5 Standard
IRD 69: Commercial T&E Rate	IRD SN: Commercial T&E Rate	IRD 3N: Commercial T&E Rate	IRD 4N: Commercial T&E Rate	IRD 5N: Business Level 5 T&E Rate
IRD CU: Commercial Utilities	IRD SR: Commercial Utilities	IRD 3R: Commercial Utilities	IRD 4R: Commercial Utilities	IRD 5R: Business Level 5 Utilities

Supported Brand Products

The following GCMS brand products are supported for Small Business Spend Processing.

Supported Spend Products

Product	Description
MAB	World Elite for Business
MCB	Business Card
MEB	Executive Card
MWB	World for Business

Addendum Message Requirements

This section details the addendum message data that is required for transactions submitted for the applicable interchange programs.

About Addendum Messages and Interchange.....	775
Addendum Messages Currently Available.....	775
Addendum Messages for Travel-Related Transactions.....	776
Travel-Related MCCs.....	776
Passenger Transport Data.....	777
Passenger Transport Data Acquirer Submission Requirements.....	777
Passenger Transport Data Issuer Acceptance Requirements.....	780
Rail Data.....	780
Rail Data Acquirer Submission Requirements.....	781
Rail Data Issuer Acceptance Requirements.....	783
Vehicle Rental Detail and Lodging Summary Data.....	783
Vehicle Rental Detail and Lodging Summary Data Acquirer Submission Requirements.....	783
Vehicle Rental Detail and Lodging Summary Issuer Acceptance Requirements.....	785
Optional Addendum Messages for Travel-Related Transactions.....	785
Addendum Messages for Corporate Card-Related Transactions.....	786
Corporate Card Common Data and Corporate Line Item Detail Data.....	786
Corporate Card Programs and Issuing Account Ranges.....	787
Corporate Temporary Services Data.....	788
Corporate Shipping/Courier Services Data.....	789
Corporate Fleet Transaction Information Data.....	790
Vehicle-Assigned Mastercard Corporate Fleet Card Issuers.....	793
Optional Financial Detail Addendum Messages.....	794
Rejecting Addendum and Presentment Messages.....	795
Fees Associated With Other Services.....	795
ATM Interchange Fees.....	795
Cash Disbursement Accommodation Fees.....	796

About Addendum Messages and Interchange

Financial detail addendum messages provide information that is critical for transactions to qualify for certain interchange programs.

The addendum message formats support the unique requirements of specific acceptor categories and Mastercard card programs. Unless otherwise noted, the addendum message interchange requirements apply to both credit and point-of-sale (POS) debit interchange programs.

NOTE: For applicable message formats, refer to Section 2 of the *IPM Clearing Formats*.

Addendum Messages Currently Available

There are many addendum messages that GCMS supports. Some of these messages are required for transactions to qualify for certain interchange programs.

The following table lists all currently available addendum messages and their respective PDS 0501 (Transaction Description), subfield 1 (Usage Code) and PDS 0501, subfield 2 (Industry Record Number) values.

Addendum messages currently available

Program, Service, or Industry	Consumer/Commercial/Both	UsageCode PDS 0501, subfield 1	Industry Record Number PDS 0501, subfield 2
Passenger Transport Detail: General Ticket Information	Both	01	000
Passenger Transport Detail: Trip Leg Data	Both	01	001
Passenger Transport Detail: Rail Data	Both	01	002
Vehicle Rental Detail	Both	05	000
Lodging Detail	Both	06	000
Temporary Services	Both	07	000
Shipping/Courier Services	Both	08	000
Electronic Invoice: Transaction Data	Commercial	09	000

Program, Service, or Industry	Consumer/Commercial/Both	UsageCode PDS 0501, subfield 1	Industry Record Number PDS 0501, subfield 2
Electronic Invoice: Party Information	Commercial	09	001
Payment Transaction Addendum	Both	10	000
Telephony Billing: Summary	Both	11	000
Telephony Billing: Detail	Both	11	001
Travel Agency Detail	Both	12	000
Lodged Account Detail	Both	13	000
Private Label Common Data	Consumer	14	000
Private Label Line Item	Consumer	14	001
Healthcare: IIAS Detail	Consumer	15	000
Corporate Card Common Data Requirements	Commercial	98	000
Corporate Card Fleet Transaction Information	Commercial	98	002
Corporate Line Item Detail	Commercial	98	950
Generic Detail	Both	99	000

Addendum Messages for Travel-Related Transactions

Addendum messages are required for travel-related transactions to qualify for certain interchange programs.

Travel-Related MCCs

To qualify for certain interchange programs, travel-related acceptor business codes (MCCs) must be present in the transaction.

Travel-related transactions are transactions submitted with a T&E MCC. The following MCCs are considered T&E-related.

Travel-related MCCs

MCC	MCC Description
3000–3350, 4511	Airlines
4112	Passenger Railway
3351–3500, 7512, 7513, 7519	Automobile and Vehicle Rentals
4411	Cruise Lines and Steamships
5812	Eating Places, Restaurants
3501–3999, 7011	Hotels and Motels

NOTE: For the MCC requirements specific to a given travel-related program, refer to the specific interchange program.

Passenger Transport Data

The Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 and Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644 messages provide itinerary data.

This data is necessary for airline transactions (merchant category codes [MCCs] 3000–3350 and 4511), travel agency transactions (MCC 4722), and railway transactions (MCC 4112) to qualify for certain interchange programs.

Passenger Transport Data Acquirer Submission Requirements

Acquirers must provide itinerary data to issuers in the Financial Detail Addendum (Passenger Transport Detail: General Ticket Information)/1644 and Financial Detail Addendum (Passenger Transport Detail: Trip Leg Data)/1644 messages for selected interchange programs.

For rail transactions, acquirers may provide the Financial Detail Addendum (Passenger Transport Detail: Rail Data)/1644 message instead of or in addition to the Financial Detail Addendum (Passenger Transport Detail: Trip Leg Data)/1644 message.

The following table indicates passenger transport detail addendum requirements for the applicable interchange programs.

Passenger transport detail addendum requirements

Addendum Requirements (for Passenger Railway and Airline Acquirers)			
IRD and Program Name	Corporate Card Common Data	Passenger Transport Detail: General Ticket Information	At least one Passenger Transport Detail: Trip Leg Data addendum message or Passenger Transport Detail: Rail Data Addendum Message for Rail Data
IRD 10: Merit III Tier 1	N/A	Required	Required
IRD 11: Merit III Tier 2	N/A	Required	Required
IRD 12: Merit III Tier 3	N/A	Required	Required
IRD 24: Merchant UCAF	N/A	Required	Required
I IRD 69: Commercial T&E Rate	Required	Required	Required
IRD 70, 80: Merit III Base	N/A	Required	Required
IRD 78, 88, 98: Merit I	N/A	Required	Optional
IRD 79: Full UCAF	N/A	Required	Required
IRD 93: Passenger Transport	N/A	Required	Required
IRD 96: World T&E	N/A	Required	Required
IRD HR: World High Value T&E	N/A	Required	Required
IRD HU: World High Value Airline	N/A	Required	Required
IRD HZ: World High Value T&E Large Ticket	N/A	Required	Required
IRD RA: Enhanced Merit III Base	N/A	Required	Required
IRD RB: Enhanced Merit III Tier 1	N/A	Required	Required
IRD RC: Enhanced Merit III Tier 2	N/A	Required	Required
IRD RD: Enhanced Merit III Tier 3	N/A	Required	Required

Addendum Requirements (for Passenger Railway and Airline Acquirers)			
IRD and Program Name	Corporate Card Common Data	Passenger Transport Detail: General Ticket Information	At least one Passenger Transport Detail: Trip Leg Data addendum message or Passenger Transport Detail: Rail Data Addendum Message for Rail Data
IRD RN: Enhanced Merchant UCAF	N/A	Required	Required
IRD RO: Enhanced Full UCAF	N/A	Required	Required
IRD RR: Enhanced Passenger Transport	N/A	Required	Required
IRD WR: World Elite T&E	N/A	Required	Required
IRD WU: World Elite Airline	N/A	Required	Required
IRD WZ: World Elite T&E Large Ticket	N/A	Required	Required
All other consumer interchange programs	N/A	Optional	Optional
All other commercial interchange programs	Required	Optional	Optional

Number of Passenger Transport Detail Addendum to Submit

Only one Financial Detail Addendum (Passenger Transport Detail: General Ticket Information)/1644 message can accompany a financial detail message submitted with an airline, travel agency, or railway acceptor business code (MCC). However, the acquirer should submit one Financial Detail Addendum (Passenger Transport Detail: Trip Leg Data)/1644 message (for non-rail or rail transactions) or one Financial Detail Addendum (Passenger Transport Detail: Rail Data)/1644 (for rail transactions) for each trip leg (up to a maximum of 998).

Passenger Transport Detail Addendum for Credit Transactions

Passenger transport detail addendum are optional for transactions submitted with processing code 20 (Credit: Purchase Return) for any interchange programs, except for the following instances:

- If the customer submits a credit airline, travel agency, or railway transaction and provides the Passenger Transport Detail addendum, the customer must submit a valid ticket number in

the Financial Detail Addendum (Passenger Transport Detail: General Ticket Information)/1644 message.

- If the airline or its processing agent supplies the Financial Detail Addendum (Passenger Transport Detail: General Ticket Information)/1644 and Financial Detail Addendum (Passenger Transport Detail: Trip Leg Data)/1644 messages, acquirers in the U.S. region must provide the passenger transport detail addendum.

Passenger Transport Data Issuer Acceptance Requirements

To participate in interchange processing, issuers must meet requirements that allow them to accept transactions with passenger transport detail addendum data.

Passenger transport data issuer acceptance requirements

Entity	Requirement
All issuers	<p>Must be able to accept the following addendum messages:</p> <ul style="list-style-type: none"> • Financial Detail Addendum (Passenger Transport Detail: General Ticket Information)/1644 • Financial Detail Addendum (Passenger Transport Detail: Trip Leg Data)/1644 • Financial Detail Addendum (Passenger Transport Detail: Rail Data)/1644
U.S. region issuers	<p>Must do the following:</p> <ul style="list-style-type: none"> • Print the itinerary data from the Passenger Transport Detail addendum message on the cardholder statement • Store the data for a minimum of 200 days after the transaction date <p>For corporate card airline transactions, must print, at a minimum, airline ticket numbers, passenger name, travel date, city of origin, and city of destination on cardholder statements.</p>
World Mastercard® card issuers	<p>Must print additional airline data as required by the World Mastercard issuer agreements.</p>

Rail Data

The Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 and Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644 messages

provide itinerary data. This data is necessary for travel agency (merchant category code [MCC] 4722) and railway (MCC 4112) transactions to qualify for certain interchange programs.

Rail Data Acquirer Submission Requirements

Acquirers provide itinerary data to issuers in the Financial Detail Addendum (Passenger Transport Detail: General Ticket Information)/1644 and Financial Detail Addendum (Passenger Transport Detail: Rail Data)/1644 messages for selected interchange programs.

For rail transactions, acquirers may provide the Financial Detail Addendum (Passenger Transport Detail: Rail Data)/1644 message instead of or in addition to the Financial Detail Addendum (Passenger Transport Detail: Trip Leg Data)/1644 message.

The following table indicates passenger transport detail addendum message requirements for the applicable interchange programs.

Submission requirements

Addendum Requirements (for Passenger Railway and Travel Agency Acquirers)			
IRD and Program Name	Corporate Card Common Data	Passenger Transport Detail: General Ticket Information	At least one Passenger Transport Detail: Rail Data or Trip Leg Data Addendum Message
IRD 10: Merit III Tier 1	N/A	Required	Required
IRD 11: Merit III Tier 2	N/A	Required	Required
IRD 12: Merit III Tier 3	N/A	Required	Required
IRD 24: Merchant UCAF	N/A	Required	Required
IRD 69: Commercial T&E Rate	Required	Required	Required
IRD 70, 80: Merit III Base	N/A	Required	Required
IRD 79: Full UCAF	N/A	Required	Required
IRD 93: Passenger Transport	N/A	Required	Required
IRD 96: World T&E	N/A	Required	Required
IRD HR: World High Value T&E	N/A	Required	Required
IRD HZ: World High Value T&E Large Ticket	N/A	Required	Required
IRD RA: Enhanced Merit III Base	N/A	Required	Required

Addendum Requirements (for Passenger Railway and Travel Agency Acquirers)			
IRD and Program Name	Corporate Card Common Data	Passenger Transport Detail: General Ticket Information	At least one Passenger Transport Detail: Rail Data or Trip Leg Data Addendum Message
IRD RB: Enhanced Merit III Tier 1	N/A	Required	Required
IRD RC: Enhanced Merit III Tier 2	N/A	Required	Required
IRD RD: Enhanced Merit III Tier 3	N/A	Required	Required
IRD RN: Enhanced Merchant UCAF	N/A	Required	Required
IRD RO: Enhanced Full UCAF	N/A	Required	Required
IRD RR: Enhanced Passenger Transport	N/A	Required	Required
IRD WR: World Elite T&E	N/A	Required	Required
IRD WZ: World Elite T&E Large Ticket	N/A	Required	Required
All other consumer interchange programs	N/A	Optional	Optional
All other commercial interchange programs	Required	Optional	Optional

Number of Passenger Transport Detail Addendum to Submit

Only one Financial Detail Addendum (Passenger Transport Detail: General Ticket Information)/1644 message can accompany a financial detail message submitted with an airline, travel agency, or railway acceptor business code (MCC). However, the acquirer should submit one Financial Detail Addendum (Passenger Transport Detail: Trip Leg Data)/1644 message (for non-rail or rail transactions) or one Financial Detail Addendum (Passenger Transport Detail: Rail Data)/1644 message (for rail transactions) for each trip leg (up to a maximum of 998).

Passenger Transport Detail Addendum for Credit Transactions

Passenger transport detail addendum are optional for credit transactions for any interchange programs, except for the following condition. If the customer submits a credit travel agency or railway transaction for any interchange program other than standard and provides the passenger transport detail addendum, the customer must submit a valid ticket number in the Financial Detail Addendum (Passenger Transport Detail: General Ticket Information)/1644

message. (For credit transactions submitted for a standard interchange program, the Ticket Number field is not required.)

Rail Data Issuer Acceptance Requirements

To participate in interchange processing, issuers must meet requirements that allow them to accept transactions with rail addendum data.

Acceptance requirements

Entity	Requirement
All issuers	<p>Must be able to accept the following messages:</p> <ul style="list-style-type: none"> Financial Detail Addendum (Passenger Transport Detail: General Ticket Information)/1644 Financial Detail Addendum (Passenger Transport Detail: Rail Data)/1644 Financial Detail Addendum (Passenger Transport Detail: Trip Leg Data)/1644
U.S. region issuers	<ul style="list-style-type: none"> Must print the itinerary data from the Passenger Transport Detail addendum message on the cardholder statement, and Must store the data for a minimum of 200 days after the transaction date

Vehicle Rental Detail and Lodging Summary Data

The Financial Detail Addendum (Vehicle Rental Detail)/1644 and Financial Detail Addendum (Lodging Summary)/1644 messages provide itinerary data. This data is necessary for vehicle rental acceptor business codes ([MCCs] 3351–3500, 7512, 7513, and 7519), and lodging (MCCs 3501–3999 and 7011) transactions to qualify for certain interchange programs.

Vehicle Rental Detail and Lodging Summary Data Acquirer Submission Requirements

Acquirers provide itinerary data to issuers in the Financial Detail Addendum (Vehicle Rental Detail)/1644 and Financial Detail Addendum (Lodging Summary)/1644 messages for selected interchange programs.

All acquirers are required to pass vehicle rental and lodging descriptive data to issuers in the applicable detail addendum messages.

The following table lists addendum requirements for vehicle rental and lodging transactions.

Summary data acquirer submission requirements

Addendum Requirements (for Vehicle Rental and Lodging Acquirers)			
IRD and Program Name	Corporate Card Common Data	Vehicle Rental Detail	Lodging Summary
IRD 96: World T&E	N/A	Required	Required
IRD 97: Lodging and Auto Rental	N/A	Required	Required
IRD 69: Commercial T&E Rate	Required	Required	Required
IRD HR: World High Value T&E	N/A	Required	Required
IRD HZ: World High Value T&E Large Ticket	N/A	Required	Required
IRD RN: Enhanced Merchant UCAF	N/A	Required	Required
IRD RO: Enhanced Full UCAF	N/A	Required	Required
IRD RR: Enhanced Passenger Transport	N/A	Required	Required
IRD RS: Enhanced Lodging and Auto Rental	N/A	Required	Required
IRD WR: World Elite T&E	N/A	Required	Required
IRD WZ: World Elite T&E Large Ticket	N/A	Required	Required
All other consumer interchange programs	N/A	Optional	Optional
All other commercial interchange programs	Required	Optional	Optional

Vehicle Rental Detail and Lodging Summary Issuer Acceptance Requirements

To participate in interchange processing, issuers must meet requirements that allow them to accept transactions with vehicle rental detail and lodging summary addendum data.

Summary issuer acceptance requirements

Entity	Requirement
All issuers	Must be able to accept the following messages: <ul style="list-style-type: none">Financial Detail Addendum (Vehicle Rental Detail)/1644Financial Detail Addendum (Lodging Summary)/1644
U.S. region issuers	<ul style="list-style-type: none">Must print the itinerary data from the Financial Detail Addendum (Vehicle Rental Detail)/1644 and Financial Detail Addendum (Lodging Summary)/1644 messages on the cardholder statement, andMust store the data for a minimum of 200 days after the transaction date <p>For corporate card transactions, must print additional T&E addendum data fields on cardholder statements.</p>
World Mastercard® card issuers	Must print additional vehicle rental (rental agreement number and rental return city) and lodging (arrival date and folio number) data in accordance with World Mastercard card issuer agreements.

Optional Addendum Messages for Travel-Related Transactions

Acquirers may provide optional addendum messages for travel-related transactions. The messages provide transaction detail to issuers that may be helpful when qualifying transactions for certain interchange programs.

Travel Agency Detail

The Financial Detail Addendum (Travel Agency Detail)/1644 message provides the issuer and cardholder with enhanced data on specific travel-related transactions. This addendum is valid for use with travel agency (acceptor business code [MCC] 4722), airline (MCC 3000–3350 and 4511), and railway (MCC 4112) transactions.

Lodged Account Detail

The Financial Detail Addendum (Lodged Account Detail)/1644 message provides pertinent information about unique lodged account corporate transactions. This addendum is valid for use

with travel agency (MCC 4722), airline (MCC 3000–3350 and 4511), and railway (MCC 4112) transactions.

Addendum Messages for Corporate Card-Related Transactions

Addendum messages are required for corporate card-related transactions to qualify for certain interchange programs.

Corporate Card Common Data and Corporate Line Item Detail Data

The Financial Detail Addendum (Corporate Card Common Data)/1644 and Financial Detail Addendum (Corporate Line Item Detail)/1644 messages provide itinerary data. This data is necessary for transactions to qualify for certain interchange programs.

Corporate addendum messages formats support the requirements of corporations and other business entities involved with the analysis and control of transactions conducted using any Mastercard corporate card program. The capture and reporting of some of this data also may be required by state or country laws.

MCC Information

A Financial Detail Addendum (Corporate Card Common Data)/1644 message is required for all corporate transactions acquired in the United States.

Unless otherwise specified, a Financial Detail Addendum (Corporate Line Item Detail)/1644 message must be submitted for corporate transactions with an acceptor business code (MCC) other than one of the following.

MCC information

MCC	MCC Description
3000–3350, 4511	Airlines
3351–3500, 7512, 7513, 7519	Automobile and Vehicle Rentals
4411	Cruise Lines and Steamships
4112	Passenger Railway
5812	Eating Places, Restaurants

Corporate Lodging Transactions

For corporate transactions submitted with a lodging MCC, acquirers may itemize each charge on a hotel bill by optionally submitting corporate line item information in addition to the Financial Detail Addendum (Lodging Summary)/1644 messages for IRD 69: Commercial T&E Rate

Corporate Card Programs and Issuing Account Ranges

Some addendum requirements for commercial interchange programs apply to certain corporate card programs.

Addendum requirements for commercial interchange programs apply to the following transactions containing the specified GCMS Product Identifier:

- Mastercard Corporate Card® transaction (as identified by account ranges in IPM Mastercard Parameter Extract (MPE) table IP0040T1 associated with GCMS Product Identifier MCO)
- Mastercard Corporate Purchasing Card® transaction (as identified by account ranges in table IP0040T1 associated with GCMS Product Identifier MCP)
- Mastercard Corporate Fleet Card® transaction at a non-fuel location (as identified by account ranges in table IP0040T1 associated with GCMS Product Identifier MCF)
- Mastercard BusinessCard® card/Mastercard Corporate Card® transaction (as identified by account ranges in table IP0040T1 associated with GCMS Product Identifier MCB)

Acquirer Submission Requirements

The following table lists addendum requirements that apply to commercial card interchange programs submitted with Mastercard BusinessCard (MCB), Mastercard Corporate Purchasing Card (MCP), or Mastercard Fleet Card (MCF) at non-fuel locations.

Acquirer submission requirements

IRD and Program Name	Corporate Card Common Data	Corporate Line Item Detail (up to 998)
IRD 62: Large Ticket I	Required	Required
IRD 66: Data Rate III	Required	Required
All other commercial card interchange programs (interregional and U.S. region) for transactions occurring in the United States	Required	Optional
All other commercial card interchange programs (interregional and U.S. region) for transactions occurring outside the United States	Optional	Optional

Corporate Temporary Services Data

The Financial Detail Addendum (Temporary Services)/1644 message provides itinerary data. This data is necessary for transactions to qualify for certain interchange programs.

The Financial Detail Addendum (Temporary Services)/1644 message is required for First Presentment/1240 messages containing a DE 26 (Acceptor business code) value of 7361 (Employment Agencies, Temporary Help Services) when submitted for the following IRDs:

- IRD 62: Large Ticket I
- IRD 66: Data Rate III
- IRD 94: Large Ticket II
- IRD 99: Large Ticket III

Acquirer Submission Requirements

The following table lists addendum requirements that apply to corporate card interchange programs submitted with Temporary Services transactions.

Acquirer submission requirements

IRD and Program Name	Corporate Card Common Data	Corporate Line Item Detail (Up to 998)	Temporary Services
IRD 62: Large Ticket I	Required	N/A	Required
IRD 66: Data Rate III	Required	N/A	Required
IRD 94: Large Ticket II	Required	N/A	Required
IRD 99: Large Ticket III	Required	N/A	Required
All other commercial card interchange programs (interregional and U.S. region) for transactions occurring in the United States	Required	Optional	Optional
All other commercial card interchange programs (interregional and U.S. region) for transactions occurring outside the United States	Optional	Optional	Optional

Acquirers must continue to submit a Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 message with all transactions submitted for IRD 66: Data Rate III and IRD 62: Large Ticket I, regardless of MCC.

Corporate Shipping/Courier Services Data

The Financial Detail Addendum (Shipping/Courier Services)/1644 message provides itinerary data. This data is necessary for transactions to qualify for certain interchange programs.

The Financial Detail Addendum (Shipping/Courier Services)/1644 message may be submitted instead of the Financial Detail Addendum (Corporate Line Item Detail)/1644 message for First Presentment/1240 messages containing a Shipping/Courier MCC when submitted for the following IRDs:

- IRD 62: Large Ticket I
- IRD 66: Data Rate III
- IRD 94: Large Ticket II
- IRD 99: Large Ticket III

Shipping/Courier acceptor business codes (MCCs) include the following:

- MCC 4214 (Motor Freight Carriers, Trucking: Local/Long Distance, Moving and Storage Companies, Local Delivery)
- MCC 4215 (Courier Services: Air and Ground, Freight Forwards)

Customers may choose to submit either the Financial Detail Addendum (Shipping/Courier Services)/1644 message or the Financial Detail Addendum (Corporate Line Item Detail) 1644 message based on the following:

- Customers submitting transactions containing actual shipping information such as tracking number, package weight, or delivery party may choose to submit the Financial Detail Addendum (Shipping/Courier Services)/1644 message.
- Customers submitting transactions containing non-shipping information, such as supplies, packaging, or materials, may choose to submit the Financial Detail Addendum (Corporate Line Item Detail) 1644 message.

Customers must submit either the Financial Detail Addendum (Corporate Line Item Detail) 1644 message or the Financial Detail Addendum (Shipping/Courier Services)/1644 message when the First Presentment/1240 transaction contains a Shipping/Courier MCC.

Acquirer Submission Requirements

The following table lists addendum requirements that apply to corporate card interchange programs submitted with Shipping/Courier transactions.

Acquirer submission requirements

IRD and Program Name	Corporate Card Common Data	Corporate Line Item Detail (Up to 998)	Shipping/ Courier
IRD 62: Large Ticket I	Required	Conditional	Conditional
IRD 66: Data Rate III	Required	Conditional	Conditional
IRD 94: Large Ticket II	Required	Conditional	Conditional

IRD and Program Name	Corporate Card Common Data	Corporate Line Item Detail (Up to 998)	Shipping/ Courier
IRD 99: Large Ticket III	Required	Conditional	Conditional
All other commercial card interchange programs (interregional and U.S. region) for transactions occurring in the United States	Required	Optional	Optional
All other commercial card interchange programs (interregional and U.S. region) for transactions occurring outside the United States	Optional	Optional	Optional

Acquirers must submit a Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 message with all corporate transactions acquired in the United States. However, acquirers are not required to submit a Financial Detail Addendum (Corporate Line Item Detail)/1644 message for IRD 62: Large Ticket I or IRD 66: Data Rate III when the Financial Detail Addendum (Shipping/Courier Services)/1644 message is provided. Either the Financial Detail Addendum (Corporate Line Item Detail)/1644 or the Financial Detail Addendum (Shipping/Courier Services)/1644 message must be provided for shipping courier transactions submitted for these IRDs.

Corporate Fleet Transaction Information Data

The Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 message provides line item level data about the fuel product(s) or Electric Vehicle Charging being purchased. This data is necessary for transactions to qualify for certain interchange programs.

Corporate addendum message formats are available to support the requirements of corporations and other business entities involved with the analysis and control of transactions conducted using any Mastercard corporate card program. The capture and reporting of some of this data also may be required by state or country laws.

MCC Information

The Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 message provides issuers with specific information relating to the Mastercard Fleet Program family of products consisting of the Mastercard Corporate Fleet Card®, Mastercard Corporate Multi Card®, and Mastercard® Government Commercial Card transactions used at fuel locations that are identified with the following acceptor business codes (MCCs).

Acceptor business codes

MCC	MCC Description
4468	Marinas, Marine Service/Supplies
5499	Miscellaneous Food Stores: Convenience Stores, Market, Specialty Stores, and Vending Machines
5541	Service Stations (with or without Ancillary Services)
5542	Fuel Dispenser, Automated
5552	Electronic Vehicle Charging
5983	Fuel; Dealers: Coal, Fuel Oil, Liquefied Petroleum, Wood

Mastercard Corporate Fleet Card® and Mastercard Corporate Multi Card® transactions are identified by GCMS Product Identifier MCF. Mastercard Government Commercial Card transactions are identified by GCMS Product Identifier MGF. A Mastercard Corporate Fleet Program card when used at a non-fuel location (any location other than MCCs 4468, 5499, 5541, 5542, 5552, or 5983) functions as a Mastercard Corporate Purchasing Card. All requirements and interchange programs identified for Mastercard Corporate Purchasing Card® transactions apply to Mastercard Corporate Fleet Cards used at non-fuel locations. The Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 message provides general information about the acceptor, the transaction, and specific details about the fuel or EVC purchase (if fuel or EVC was purchased).

Acquirer Submission Requirements

Acquirers may provide up to three Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 message with the First Presentment/1240 message, for each qualifying Mastercard Corporate Fleet Program card transaction.

Acquirer submission requirements

Entity	Requirement	For transactions...
Acquirers in the U.S. and Canada regions	Must provide the Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 message when required by the interchange program being submitted	Originating at locations identified with MCC 4468, 5499, 5541, 5542, 5552, or 5983 initiated with Mastercard Corporate Fleet Cards, Mastercard Corporate Multi Cards, and Mastercard Government Commercial Cards issued in the U.S. region
	Have the option, but are not required, to submit the Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 message	Initiated with Mastercard Corporate Fleet Cards and Mastercard Corporate Multi Cards issued outside the U.S. region
Acquirers outside of the U.S. and Canada regions	Have the option, but are not required, to submit the Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 message	Initiated with Mastercard Corporate Fleet Cards, Mastercard Corporate Multi Cards, and Mastercard Government Commercial Cards issued in the U.S. region

The following table lists addendum requirements for commercial interchange programs that apply to the Mastercard Corporate Fleet Program card transactions at fuel locations.

Addendum requirements for commercial interchange programs

IRD and Program Name	Corporate card common data requirements	Corporate line item detail	Corporate Fleet transaction information
IRD 62: Large Ticket I	Required	Conditional	Required
IRD 67: Data Rate II	Required	Conditional	Required
IRD 68: Data Rate I	Required	Conditional	Required
All other commercial interchange programs (interregional and U.S. region) for transactions occurring in the United States	Required	Conditional	N/A

IRD and Program Name	Corporate card common data requirements	Corporate line item detail	Corporate Fleet transaction information
All other commercial interchange programs for transactions occurring outside the United States	Conditional	Conditional	Conditional

Vehicle-Assigned Mastercard Corporate Fleet Card Issuers

Issuers are responsible for blocking vehicle assigned Mastercard Corporate Fleet Card® transactions for specific acceptor business codes (MCCs).

Vehicle-assigned Mastercard Corporate Fleet Cards are cards that are assigned to a vehicle instead of to a specific driver. These cards may be left with a vehicle and can be used by multiple drivers. No signature is required on the signature panel on the back of the card.

Vehicle-assigned Mastercard Corporate Fleet Cards are restricted to fuel and maintenance locations. Issuers must limit acceptance and use of vehicle-assigned cards to the MCCs listed in the following table. These issuers are responsible for blocking vehicle-assigned Mastercard Corporate Fleet Card transactions for all other MCCs. Mastercard does not edit for use of these cards by MCC.

NOTE: To maintain the MCCs listed in this table, these transactions require the presence of a Financial Detail Addendum (Corporate Card Common Data)/1644 message.

MCCs

MCC	MCC Description
4468	Marinas, Marine Service/Supplies
5013	Motor Vehicle Supplies and New Parts
5499	Miscellaneous Food Stores: Convenience Stores, Market, Specialty Stores, and Vending Machines
5511	Automobile and Truck Dealers: Sales, Service, Repairs, Parts, and Leasing
5531	Auto Store, Home Supply Stores
5532	Automotive Tire Stores
5533	Automotive Parts, Accessories Stores
5541	Service Stations (with or without Ancillary Services)
5542	Fuel Dispenser, Automated
5552	Electric Vehicle Charging

MCC	MCC Description
5599	Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers: not elsewhere classified
5983	Fuel; Dealers: Coal, Fuel Oil, Liquefied Petroleum, Wood
7531	Automotive Body Repair Shops
7534	Tire Retreading and Repair Shops
7535	Automotive Paint Shops
7538	Automotive Service Shops
7542	Car Washes
7549	Towing Services
7692	Welding Repair
7699	Miscellaneous Repair Shops and Related Services

Optional Financial Detail Addendum Messages

Acquirers may optionally submit financial detail addendum messages for interchange programs.

GCMS rejects a financial detail addendum message optionally submitted with a First Presentment/1240 message for an interchange program if the addendum contains invalid data.

Payment Transaction Detail

The Financial Detail Addendum (Payment Transaction Detail)/1644 message provides the issuer and cardholder with enhanced data about the acceptor, recipient of funds, and other details for Payment Transactions (acceptor business codes [MCCs] 6532 and 6533).

Electronic Invoice Data

The Financial Detail Addendum (Electronic Invoice Data)/1644 message provides additional electronic invoice data not present in other financial detail addendum messages, such as the information passed between buyer and seller in business-to-business (B2B) and electronic B2B transactions. A Financial Detail Addendum (Corporate Card Common Data)/1644 message must be submitted with Electronic Invoice addendum to provide necessary tax information needed to comply with the various tax reporting laws that exist in the global marketplace.

Telephony Billing Services

The Financial Detail Addendum (Telephony Billing Services)/1644 message provides information normally received on monthly statements generated by the telephone service provider. The receipt of this enhanced data encourages companies to pay for telephony services using a Mastercard Corporate Purchasing Card®.

Rejecting Addendum and Presentment Messages

GCMS may reject Financial Detail Addendum/1644 messages for various reasons.

GCMS always rejects this Financial Detail Addendum/1644 message if it contains invalid data.

The associated First Presentment/1240 message also will be rejected if it is submitted for a U.S. region or interregional interchange program, unless it was submitted with one of the following:

- DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type), value of 20 (Credit [Purchase Return])
- PDS 0025 (Message Reversal Indicator), subfield 1 (Message Reversal Indicator), value of R (Reversal)
- PDS 0165 (Settlement Indicator), subfield 1 (Settlement Indicator), value of C (Collection Only)
- A transaction that occurred outside the United States and was submitted for one of the following Mastercard-defined standard interchange programs:
 - IRD 01: World Standard
 - IRD 61: Interregional Commercial Standard
 - IRD 63: Interregional Commercial Purchasing Standard
 - IRD 65: Standard
 - IRD 75, 85, 95: Interregional Consumer Standard
 - IRD 75, 85, 95: Standard
 - IRD HA: World High Value Standard
 - IRD RU: Enhanced Standard
 - IRD WA: World Elite Standard

Fees Associated With Other Services

Mastercard supports ATM interchange fees and cash disbursement accommodation fees.

ATM Interchange Fees

Issuers pay interchange fees to acquirers for services involving cardholder use of ATMs.

A cardholder may use ATMs to obtain cash, make deposits and loan payments, order transfers among accounts, and make account inquiries. The cardholder may use ATMs other than those associated with the issuing bank to accomplish these tasks. The Single Message System routes these transactions to the issuer. The issuer pays to the ATM acquirer the interchange fees involved with these types of transactions.

Mastercard provides a method of determining the ATM interchange fee associated with ATM Financial Detail transactions. GCMS does not calculate the ATM Cash Disbursement Accommodation Fee or ATM switch fees applied to ATM cash disbursement transactions passed through the Single Message System.

NOTE: ATM cash disbursement transactions are identified by a value of 01 in DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type).

The Single Message System passes the ATM Cash Disbursement Accommodation Fee applied to ATM cash disbursement to GCMS in PDS 0146 (Amounts, Transaction Fee) of the First Presentment/1240. GCMS then passes, without recalculating to the receiver, the fee in PDS 0146 in the First Presentment/1240.

GCMS collects the ATM switch fees that the Single Message System applies to ATM cash disbursement transactions using the Fee Collection/1740 message.

When creating ATM chargebacks, issuers can use the original ATM transactions to determine the amount of the original processing fee that they can recoup. The partial processing fee should be included as part of the total chargeback amount when creating ATM transactions.

Cash Disbursement Accommodation Fees

Fees resulting from cash disbursements are subject to interchange processing.

A cardholder may obtain a manual advance of cash from customer institutions. The acquirer that disburses the cash must require that the cardholder provide information about their issuer.

NOTE: For requirements related to cash disbursements, refer to Section 2 in the *Chargeback Guide*.

The acquirer then enters the cash disbursement transaction into interchange for posting to the cardholder's account.

Manual Cash Disbursement Accommodation Fee

Customers that participate in an intracountry business service arrangement may establish an accommodation fee for manual (non-ATM) cash disbursements. The issuer pays an accommodation fee to the acquirer for transactions involving a manual (non-ATM) cash disbursement.

Customers may do any of the following:

- Determine their own manual cash disbursement accommodation fee
- Use the Mastercard established manual cash disbursement accommodation fee

Customers may calculate the accommodation fee as a percentage of the transaction amount, a unit fee in local currency or U.S. dollars, a minimum cash disbursement accommodation fee, or any combination thereof.

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