



AN 7826 Introducing Intracountry Interchange Rates for the Mastercard Prepaid Benefits Product to operate in the new Mastercard Benefits Payment Scheme in Brazil

Type:

Bulletin announcement

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Interchange and Service Fees

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Brazil

Brand:

Mastercard® Prepaid

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Settlement

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6 June 2023

Effective:

14 June 2023

15 June 2023

Executive overview

Mastercard is introducing interchange rates to allow the Prepaid Benefits Product (MLB) to operate in the new Mastercard Benefits Payment Scheme in Brazil.

Effective date details

Date	Details
14 June 2023	Mastercard Parameter Extract (MPE) data delivered
15 June 2023	Processing date

What Mastercard is doing

Mastercard is introducing interchange rates for the Prepaid Benefits Product (MLB) which usage will be extended to the new Mastercard Benefits Payment Scheme. This product will also continue to be enabled to operate in the Regulated Intracountry Prepaid Scheme.

Mastercard Benefits Payment Scheme is set to support open loop schemes to operate Employee Benefits programs and promote competition and innovation in this segment. Mastercard Prepaid Benefits product (MLB) will be enabled to operate in the new Mastercard Benefits Payment Scheme on selected Merchant Category Codes (MCCs) on the same time it will continue to be used on the Regulated Intracountry Prepaid Scheme for the remaining MCCs.

Background

The new scheme per Brazil Central Bank (BCB) Resolution 150/2021 will not be subject to Central Bank direct supervision and will operate exclusively employee benefits programs.

Mastercard is using the existing product code MLB (Prepaid Benefits) that currently operates under the Regulated Intracountry Prepaid scheme and is enabling this product to also operate in the Mastercard Benefits Payment Scheme in Brazil.

Mastercard Benefits Payment Scheme rules and details are not object of this announcement, and are detailed in the *Mastercard Benefit Payment Arrangement Guide*.

Mastercard works with its customers and partners to foster development of the Mastercard-brand payment network to benefit all participants in the network, including consumers, issuers, merchants, and acquirers. Mastercard, therefore, sets default interchange rates, unilaterally and independently, to encourage the issuance and acceptance of its payment products with the purpose of providing an efficient and safe payment service to customers by increasing the number of issuers, acquirers, and payment facilitators participating in the Mastercard payment network.

Version history

Date	Description of change
6 June 2023	Updates made to the rates in the Brazil intracountry interchange rates for Mastercard Prepaid Product table
4 May 2023	Initial publication date

GCMS MPE data delivery date

The Global Clearing Management System (GCMS) Mastercard Parameter Extract (MPE) Data Daily Updates file (T067) containing these updates will be delivered on 14 June 2023, to be used for the processing date of 15 June 2023.

Brazil intracountry interchange rates for Mastercard Prepaid Product

Mastercard Prepaid Benefits (MLB) transactions meeting interchange program criteria qualify for these rates.

For MCCs not eligible for the Mastercard Benefits Payment Scheme, refer to the Regulated table. For MCCs eligible for the Mastercard Benefits Payment Scheme, refer to the Non-regulated table.

Regulated interchange - regulated intracountry prepaid scheme

SupMkt = Supermarkets	GenExp = General Expenses	GovSvc = Government Services	CommTr = Commuter Transport	Whole = Wholesalers	Lott = Lottery
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					Merchant Group Exception Base Rates								
					Base	SupMkt	GenExp	Other	GovSvc	CommTr	T&E	Whole	Lott
Basic rate	Card Present Non-Installments Non-Contactless	IRD IA	Prepaid Benefits	0.70%	N/A	0.70%	0.70%	0.70%	0.50%	0.70%	0.70%	0.70%	0.70%

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6 June 2023 • AN 7826 Introducing Intracountry Interchange Rates for the Mastercard Prepaid Benefits Product to operate in the new Mastercard Benefits Payment Scheme in Brazil

Merchant Group Exception Base Rates													
				Base	SupMkt	GenExp	Other	GovSvc	CommTr	T&E	Whole	Lott	
Adjustments to the Basic Rate	Transaction Type	IRD JA	Card Present Contactless	+0.00 %	N/A	+0.00 %	+0.00 %	+0.00 %	+0.00 %	+0.00 %	+0.00 %	+0.00 %	+0.00 %
		IRD HU	CNP, Others	+0.00 %	N/A	+0.00 %	+0.00 %	+0.00 %	+0.15 %	+0.00 %	+0.00 %	+0.00 %	+0.00 %
		IRD AU	CNP Authenticated Frictionless	+0.00 %	N/A	+0.00 %	+0.00 %	+0.00 %	+0.15 %	+0.00 %	+0.00 %	+0.00 %	+0.00 %
		Maximum per transaction (BRL)				BRL 0.30		BRL 0.30	BRL 0.30			BRL 0.30	

Non-regulated interchange - Mastercard benefits payment scheme

SupMkt = Supermarkets GenExp = General Expenses GovSvc = Government Services CommTr = Commuter Transport Whole = Wholesalers Lott = Lottery

Merchant Group Exception Base Rates													
				Base	SupMkt	GenExp	Other	GovSvc	CommTr	T&E	Whole	Lott	
Basic rate	Card Present Non-Installments Non-Contactless	IRD IA	Prepaid Benefits	1.99%	1.99%	1.99%	1.99%	1.99%	N/A	1.99%	1.99%	N/A	
Adjustments to the Basic Rate	Transaction Type	IRD JA	Card Present Contactless	+0.05 %	+0.05 %	+0.05 %	+0.05 %	+0.05 %	N/A	+0.05 %	+0.05 %	N/A	

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AN 7826 Introducing Intracountry Interchange Rates for the Mastercard Prepaid Benefits Product to operate in the new Mastercard Benefits Payment Scheme in Brazil • 6 June 2023

			Merchant Group Exception Base Rates								
			Base	SupM kt	GenEx p	Other	GovSv c	Comm Tr	T&E	Whole	Lott
	IRD HU	CNP, Others	+0.20 %	+0.10 %	+0.20 %	+0.20 %	+0.20 %	N/A	+0.20 %	+0.10 %	N/A
	IRD AU	CNP Authe nticate d Frictio nless	+0.20 %	+0.10 %	+0.20 %	+0.20 %	+0.20 %	N/A	+0.20 %	+0.10 %	N/A

Brazil intracountry card acceptor business segments for the Mastercard Benefits Payment Scheme

The Merchant categories below are exclusively for the Mastercard Benefits Payment Scheme and have no relation with the categories already available on the Credit, Debit, and Prepaid payment schemes in Brazil.

Other MCCs not listed here must have the Regulated Prepaid Interchange applied.

Merchant category	MCC	Merchant description
General Expenses	7997	Clubs-Country Clubs, Membership (Athletic, Recreation, Sports), Private Golf Courses
	8299	Schools and Educational Services-not elsewhere classified
	8699	Organizations, Membership-not elsewhere classified
Government Services	9399	Government Services-not elsewhere classified
Other	4215	Courier Services-Air and Ground, Freight Forwarders
	5499	Miscellaneous Food Stores-Convenience Stores, Markets, Specialty Stores
	5814	Fast Food Restaurants
	5994	News Dealers and Newsstands
Supermarkets	5411	Grocery Stores, Supermarkets

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6 June 2023 • AN 7826 Introducing Intracountry Interchange Rates for the Mastercard Prepaid Benefits Product to operate in the new Mastercard Benefits Payment Scheme in Brazil

Merchant category	MCC	Merchant description
T & E	4722	Travel Agencies and Tour Operators
	7032	Recreational and Sporting Camps
	7033	Campgrounds and Trailer Parks
	7922	Theatrical Producers (except Motion Pictures), Ticket Agencies
	7991	Tourist Attractions and Exhibits
	7999	Recreation Services (not elsewhere classified)
Wholesalers	5300	Wholesale Clubs

Merchant category	MCC	Merchant description
Base	1520	General Contractors-Residential Buildings
	5311	Department Stores
	5422	Freezer Locker Meat Provisioners
	5441	Candy Nut Confectionery Stores
	5451	Dairy Products Stores
	5462	Bakeries
	5733	Music Stores-Instruments Pianos Sheet Music
	5735	Record Shops
	5811	Caterers
	5812	Eating Places Restaurants
	5813	Bar Lounge Disco Nightclub Tavern-Alcoholic Drinks
	5932	Antique Shops-Sales Repairs Restoration Services
	5942	Book Stores
	5943	Office School Supply and Stationery Stores
	7299	Other Services (not elsewhere classified)
	7832	Motion Picture Theaters
	7841	Video Entertainment Rental Stores
	7911	Dance Halls Schools and Studios
	7929	Bands Orchestras + Misc Entrtnrs-Not Elswhr Clas
	7932	Pool And Billiard Establishments
	7933	Bowling Alleys
	7941	Athltic Fields Commrc'l Sprrt Sprrt Clbs Sprrt Promotr
	7993	Video Amusement Game Supplies
	7994	Video Game Arcades-Establishments

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6 June 2023 • AN 7826 Introducing Intracountry Interchange Rates for the Mastercard Prepaid Benefits Product to operate in the new Mastercard Benefits Payment Scheme in Brazil

Merchant category	MCC	Merchant description
	7996	Amusement Parks Carnivals Circus Fortune Tellers
	7998	Aquariums Dolphinariums and Seaquariums
Regulated IC	All MCCs not listed above	

Related information

Information relevant to this bulletin announcement can be found in the following documents available on Mastercard Connect™. Manuals are updated with necessary changes after release implementation. Depending on timing, information provided in this release announcement may not be reflected in a manual until it is updated.

Reference manuals

Refer to this reference manual for information about interchange rate designators mentioned in this bulletin:

- *Interchange and Service Fees Manual: Latin America and the Caribbean Region*

NOTE: This current bulletin announcement does not cancel nor replace AN 7086 Introducing Intracountry Interchange Rates for Prepaid Mastercard Voucher Meal/Food Card for the new Mastercard Benefits Payment Scheme in Brazil.

Release Announcement

- *AN 7086 Introducing Intracountry Interchange Rates for Prepaid Mastercard Voucher Meal/Food Card for the new Mastercard Benefits Payment Scheme in Brazil*

Questions

Customers with questions about the information in this announcement should contact Global Customer Service using the contact information on the Technical Resource Center.