



AN 7853 Revising Intra-country Interchange Rates in Jordan

Type:

Bulletin announcement

Category:

Interchange and Service Fees

Audience:

Acquirer

Issuer

Processor

Country or Territory:

Jordan

Brand:

Mastercard®

Debit Mastercard®

Maestro®

Cirrus®

Action indicator:

Attention warranted (brand-related)

Attention warranted (network-related)

Published:

6 June 2023

Effective:

29 May 2023

30 May 2023

Executive overview

Mastercard is revising intra-country interchange rates to comply with Central Bank of Jordan mandates in Jordan.

Effective date details

Date	Details
29 May 2023	Mastercard Parameter Extract (MPE) data delivered
30 May 2023	Processing date

What Mastercard is doing

Mastercard is revising intra-country interchange rates to comply with the Central Bank of Jordan mandates, issued on 29 March 2023.

NOTE: This mandate supersedes all prior announcements affecting domestic interchange rates in Jordan.

Version history

Date	Description of change
6 June 2023	Updates made to: <ul style="list-style-type: none">• What Mastercard is doing• Jordan intracountry Mastercard credit and debit interchange rates table• Jordan intracountry Mastercard ATM rates table
30 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 29 May 2023, to be used for the processing date of 30 May 2023.

Jordan intracountry Mastercard credit and debit interchange rates

Transactions meeting interchange program criteria qualify for associated rates.

	GvtSvc	Fuel	AllOth
Consumer Standard/Gold (USD)			
Electronic (73, 83)			
	0.25%	0.08 JOD/txn	0.50%
Standard (75, 85, 95)			
	0.25%	0.08 JOD/txn	0.50%
Issuer Chip Incentive (33)			
	0.25%	0.08 JOD/txn	0.50%
Acquirer Chip Incentive (34)			
	0.25%	0.08 JOD/txn	0.50%
Merchant UCAF (24)			
	0.25%	0.08 JOD/txn	0.50%
Full UCAF (79)			
	0.25%	0.08 JOD/txn	0.50%
Consumer Titanium (USD)			
Electronic (TE)			
	0.25%	0.08 JOD/txn	0.50%
Standard (TS)			
	0.25%	0.08 JOD/txn	0.50%
Issuer Chip Incentive (TI)			
	0.25%	0.08 JOD/txn	0.50%
Acquirer Chip Incentive (TA)			
	0.25%	0.08 JOD/txn	0.50%
Merchant UCAF (TM)			
	0.25%	0.08 JOD/txn	0.50%
Full UCAF (TF)			
	0.25%	0.08 JOD/txn	0.50%
Consumer Platinum (USD)			
Electronic (PE)			

	GvtSvc	Fuel	AllOth
	0.25%	0.08 JOD/txn	0.50%
Standard (PS)			
	0.25%	0.08 JOD/txn	0.50%
Issuer Chip Incentive (PI)			
	0.25%	0.08 JOD/txn	0.50%
Acquirer Chip Incentive (PA)			
	0.25%	0.08 JOD/txn	0.50%
Merchant UCAF (PM)			
	0.25%	0.08 JOD/txn	0.50%
Full UCAF (PF)			
	0.25%	0.08 JOD/txn	0.50%
Consumer World (USD)			
Electronic (WE)			
	0.25%	0.08 JOD/txn	0.50%
Standard (WS)			
	0.25%	0.08 JOD/txn	0.50%
Issuer Chip Incentive (WI)			
	0.25%	0.08 JOD/txn	0.50%
Acquirer Chip Incentive (WA)			
	0.25%	0.08 JOD/txn	0.50%
Merchant UCAF (WM)			
	0.25%	0.08 JOD/txn	0.50%
Full UCAF (WF)			
	0.25%	0.08 JOD/txn	0.50%
Consumer Elite (USD)			
Electronic (EE)			
	0.25%	0.08 JOD/txn	0.50%
Standard (ES)			
	0.25%	0.08 JOD/txn	0.50%
Issuer Chip Incentive (EI)			
	0.25%	0.08 JOD/txn	0.50%
Acquirer Chip Incentive (EA)			

	GvtSvc	Fuel	AllOth
	0.25%	0.08 JOD/txn	0.50%
Merchant UCAF (EM)			
	0.25%	0.08 JOD/txn	0.50%
Full UCAF (EF)			
	0.25%	0.08 JOD/txn	0.50%
Commercial (USD)			
Standard (61)			
	0.25%	0.08 JOD/txn	0.50%
Payment Transactions (USD)			
Consumer Payment (20)			
NOTE: Only applicable for MCCs 6532, 6533, 6536, 6537, 6538, and 6555.			
	N/A	N/A	0.50%
Commercial Payment (21)			
NOTE: Only applicable for MCCs 6532, 6533, 6536, 6537, 6538, and 6555.			
	N/A	N/A	0.50%
Mastercard MoneySend (USD)			
Mastercard MoneySend (MS)			
NOTE: Only applicable for MCCs 6532, 6533, 6536, 6537, 6538, and 6555.			
	N/A	N/A	0.50%

List of acceptor business codes (MCCs) affected

Category	MCC	Description
Government	9211	Court Costs, including Alimony and Child Support
	9222	Fines
	9223	Bail and Bond Payments
	9311	Tax Payments
	9399	Government Services: not elsewhere classified
	9402	Postal Services: Government Only
	9405	Intra-Government Purchases: Government Only
Fuel	5541	Service Stations [with or without ancillary services]
	5442	Fuel Dispenser, Automated

A special MAID (427282) is created only for MCCs 5411 and 5499 to cater to the military and civil consumer establishments that are supermarkets owned by the military and government authorities providing consumer retail products at subsidized rates to the public that are specific in nature. Acquirers are expected to submit transactions at these merchants with the MAID (427282) for correct interchange applicability (0.25%)

Jordan intracountry Mastercard ATM rates

Transactions meeting interchange program criteria qualify for associated rates.

The rates in the following table apply when the issuer and ATM are located within the same country

With Access Fee	0
Without Access Fee - Financial	0.50%
Without Access Fee - Non-Financial	0.10 JOD/txn

Jordan intracountry funding and MoneySend payment transaction interchange rate

Transactions meeting interchange program criteria qualify for associated rates.

Interchange program type	IRD	Credit (funding) rate	Debit (funding) rate	MoneySend (payment) rate
Transfer to Own Debit or Prepaid Card Account	Q1	0.50%	0.50%	N/A

Interchange program type	IRD	Credit (funding) rate	Debit (funding) rate	MoneySend (payment) rate
General Person-to-Person Transfer	Q2	0.50%	0.50%	0.00%
General Transfer to Own Account	Q3	0.50%	0.50%	0.00%
Payment of Own Credit Card Bill	Q4	0.50%	0.50%	0.00%
Business Disbursement	Q5	0.50%	0.50%	0.00%
Transfer to Own Staged Digital Wallet Account	Q6	0.50%	0.50%	N/A
General Business-to-Business Transfer	Q7	0.50%	0.50%	0.00%
Government/Non-profit Disbursement	Q8	0.50%	0.50%	0.00%
Rapid Merchant Settlement	Q9	0.50%	0.50%	0.00%
Agent Cash Out	QL	0.50%	0.50%	0.00%
Person-to-Person Transfer to Card Account	QM	0.50%	0.50%	N/A
Cash in at ATM	QN	N/A	N/A	0.00%
Cash in at Point-of-Sale	QO	N/A	N/A	0.00%
Mastercard MoneySend	MS	0.50%	0.50%	N/A

Questions

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