



November 28, 2007

MasterCard Supermarket Program Changes

Effective immediately MasterCard is eliminating the need to complete registration forms for merchants eligible for the Supermarket program. While this additional paperwork is being eliminated, MasterCard will continue to require that merchants designated as supermarkets meet the following criteria:

- MasterCard defines supermarkets as full-line, self-service grocery stores selling to the general public. It should carry the departments and varieties traditionally found in a supermarket (for example, produce, meats, frozen foods, deli, dairy, bakery, cereals, canned goods and soaps).
- The merchant must derive a minimum of 45 percent of sales from perishables.
- The merchant must accept MasterCard in all lanes and departments that accept checks, other payment brands, or both.
- The location must have a minimum of two checkout lanes.
- Merchant has an MCC code of 5411.

Please be aware that MasterCard has developed an audit process to monitor activity and identify merchants who do not meet the above requirements. MasterCard will impose noncompliance fees if it is determined that transactions are being submitted by ineligible merchants. Please be advised that MasterCard has indicated that fees of up to \$1,000.00 per transaction may be imposed for enrolling merchants in the Supermarket Program who are not eligible.

If you have any questions regarding this bulletin, please contact your Relationship Manager.