

# MasterCard U.S. and Interregional Interchange Rate Programs



## Interchange Rate Tables

### U.S. Interchange Rates

#### MasterCard Consumer Credit Core Value Cards

The following consumer credit interchange rate programs apply to transactions acquired in the U.S. that are initiated with MasterCard consumer credit Core Value cards issued in the U.S., including: MasterCard® Standard Card, Gold MasterCard® Card, and Platinum MasterCard® Card.

Program Name	Interchange Rate	Qualified Categories (MCC)	Number of Days Between Authorization and Clearing	Permitted Variance Between the Authorization and Clearing Amounts	Authorization and Magnetic Stripe Data Requirements	Additional Qualifying Criteria and Notes
Consumer Credit Core Value Standard	2.95% + USD 0.10	All	N/A	N/A	Authorization not required Magnetic stripe data not required	N/A
Consumer Credit Core Value Convenience Purchases	1.90% + USD 0.00	Limousines and Taxis (4121), Fast Food (5814), Miscellaneous Food Stores (5499) and Motion Picture Theaters (7832)	2	N/A for Fast Food 10% for all other	Electronic authorization required Magnetic stripe data required unless a transponder was used	For transactions with MCC 4121, the transaction amount must be equal to or less than USD 25
Consumer Credit Core Value Full UCAF	1.68% + USD 0.10	All except Utilities (4900)	2	N/A	Electronic authorization required Magnetic stripe data not required and Electronic Commerce identifiers must be present	This is an Internet transaction UCAF enabled by the Merchant and the cardholder is authenticated by the Issuer T&E categories require enhanced data