

# April 2017 Discover Interchange Qualification Guide

## **Discover categorizes interchange qualification into the following levels:**

Prime Submission Level (PSL) for Consumer Credit, Rewards, Premium and Debit Cards.

Mid Submission Level (MSL) for Consumer Credit, Rewards, Premium and Debit Cards not qualifying for the PSL Category.

Electronic Submission Level (ESL) for Commercial Cards and International Cards.

Base Submission Level (BSL) for Consumer Credit, Rewards, Premium and Debit Cards not qualifying for the MSL Category, Commercial and International Cards not qualifying for the ESL Category.

## **Transaction Amount Validation Test:**

**Discover applies a transaction amount validation based on MCC. Amount Validation is required for qualification at any PSL interchange level. Edits are applied to ensure that the authorization amount is within tolerance of the clearing amount based on the following criteria:**

### **MCC Tolerance Range**

4121 – Taxicabs/Limousines : +/- 20%

7230 – Beauty/Barber Shops : +/- 20%

All Other MCCs: +/- 10%

MCCs not subject to Transaction Amount Validation: 3000–3299, 4112, 4511(Passenger Transport), 3351–3441, 7512, 7513, 7519(Car Rentals), 3501–3799, 7011, 7012(Hotels), 4411(Cruise Lines), 5541(Fuel-Inside Sales) 5542(AFD), 5812(Restaurants), 5813(Bars/Taverns), 5814(Fast Food), 5815, 5816 and 5817 (Digital Goods).

## **PSL RETAIL**

- Consumer Card must be used and full magnetic stripe must be read.
- Electronic authorization must be obtained.
- Transaction must be submitted for clearing within 2 days.
- The following MCC are not eligible: 5411, 5300 (Supermarkets/Warehouse Clubs); 5541, 5542 (Petroleum); 5812, 5814 (Restaurants); 3351–3441, 3501–3999, 7011, 7012, 7512, 7513, 7519 (Hotels/Car Rentals); 3000–3299, 4112, 4511 (Passenger Transport) 9211, 9222, 9223, 9311, 9399 (Public Services) 4900 (Utilities); 4899, 8211, 8220, 8299 (Emerging Markets); 4829, 6050, 6051, 7995 (Quasi Cash); 5962, 5966, 5967 (High Risk), 5960, 6300(Insurance), 6513(Real Estate).

## **KEY ENTRY**

- Face to face transaction hand-keyed due to magnetic-stripe failure.
- Must meet all PSL RETAIL requirements EXCEPT mag swipe.
- The following MCC are not eligible: 3351–3441, 3501–3999, 7011, 7012, 7512, 7513, 7519 (Hotels/Car Rentals); 3000–3299, 4112, 4511 (Passenger Transport) 9211, 9222, 9223, 9311, 9399 (Public Services) 4900 (Utilities); 4899, 8211, 8220, 8299 (Emerging Markets); 4829, 6050, 6051, 7995 (Quasi Cash); 5962, 5966, 5967 (High Risk), 5960, 6300(Insurance), 6513(Real Estate).

## **PSL CARD NOT PRESENT**

- POS entry mode of 01 (hand-keyed)
- Address Verification Service (AVS) must be performed.
- Transaction must be cleared within 2 days of transaction date, which is ship date.
- The following MCC are not eligible: 3351–3441, 3501–3999, 7011,

7012, 7512, 7513, 7519 (Hotels/Car Rentals); 3000–3299, 4112, 4511 (Passenger Transport) 9211, 9222, 9223, 9311, 9399 (Public Services) 4900 (Utilities); 4899, 8211, 8220, 8299 (Emerging Markets); 4829, 6050, 6051, 7995 (Quasi Cash); 5962, 5966, 5967 (High Risk), 5960, 6300(Insurance), 6513(Real Estate).

## **PSL E-COMMERCE**

- POS entry mode of 07 (e-Commerce) or 82 (mCommerce)
- Address Verification Service (AVS) must be performed.
- Transaction must be cleared within 7 days of transaction date, which is ship date.
- The following MCC are not eligible: 3351–3441, 3501–3999, 7011, 7012, 7512, 7513, 7519 (Hotels/Car Rentals); 3000–3299, 4112, 4511 (Passenger Transport) 9211, 9222, 9223, 9311, 9399 (Public Services) 4900 (Utilities); 4899, 8211, 8220, 8299 (Emerging Markets); 4829, 6050, 6051, 7995 (Quasi Cash); 5962, 5966, 5967 (High Risk), 5960, 6300(Insurance), 6513(Real Estate).

## **PSL RECURRING PAYMENTS**

- Eligible MCCs: 5968(Direct Marketing-Subscriptions), 7997(Membership Clubs), 8351(Child Day Care), and 8398 (Charities). 4814 (Telecommunication Services) and 4899(Cable and Other Pay TV) are eligible for Debit and Prepaid cards only.
- Applies to both card present (swiped) and card not present recurring, installment or subscription payments and appropriate indentifying transaction code must be present.
- For swiped transactions, electronic authorization must be obtained and full, unaltered contents of magnetic stripe must be transmitted.
- Transaction must be submitted for clearing within 2 days.

## **PSL EMERGING MARKETS**

- Eligible MCCs: 4899(Cable and Other Pay TV); 5960, 5962, 5964, 5965, 5966, 5967, or 5968(Direct Marketing), 5983(Fuel Dealers), 6300(Insurance Premiums), 6533(Payment Service Provider), 8351 (Child Day Care), 8211, 8220, or 8299(Education).
- Applies to both card present (swiped) and card not present (CNP) transactions.
- For swiped transactions, electronic authorization must be obtained and full, unaltered contents of magnetic stripe must be transmitted.
- Transaction must be submitted for clearing within 3 days.

## **PSL PETROLEUM**

- Eligible MCCs: 5541 (Fuel-Inside Sales) or 5542 (AFD)
- Applies to card present (swiped) transactions only.
- Electronic authorization must be obtained and full, unaltered contents of magnetic stripe must be transmitted.
- Transaction must be submitted for clearing within 2 days.
- Although not an interchange qualification requirement at this time, Authorization Advice Message must be supported by AFD.

## **PSL SUPERMARKET/WAREHOUSE**

- Eligible MCCs: 5411, 5300 (Supermarkets/Warehouse Clubs)
- Applies to card present (swiped) transactions only.
- Electronic authorization must be obtained and full, unaltered contents of magnetic stripe must be transmitted.
- Transaction must be submitted for clearing within 2 days.

## **PSL UTILITIES**

- Eligible MCC: 4900(Utilities).
- Applies to both card present (swiped) and CNP transactions.
- For swiped transactions, electronic authorization must be obtained and full, unaltered contents of magnetic stripe must be transmitted.
- Transaction must be submitted for clearing within 2 days.

## **PSL REAL ESTATE**

- Eligible MCC: 6513(Real Estate).
- Applies to both card present (swiped) and CNP transactions.
- For swiped transactions, electronic authorization must be obtained

- and full, unaltered contents of magnetic stripe must be transmitted.
- Transaction must be submitted for clearing within 3 days.

allowed 8 days.

## **PSL INSURANCE**

- Eligible MCCs: 5960 and 6300 (Insurance).
- Applies to both card present (swiped) and CNP transactions.
- For swiped transactions, electronic authorization must be obtained and full, unaltered contents of magnetic stripe must be transmitted.
- Transaction must be submitted for clearing within 3 days.

## **PSL PUBLIC SERVICES**

- Eligible MCCs: 4784 (Tolls and Bridge Fees), 9211(Courts), 9222(Fines), 9223(Bail and Bond Payments), 9311(Tax Payments), 9399(Gov't Services not Elsewhere Classified) and 9405 (U.S Federal Gov't Agencies).
- Applies to both card present (swiped) and CNP transactions.
- For swiped transactions, electronic authorization must be obtained and full, unaltered contents of magnetic stripe must be transmitted.
- Transaction must be submitted for clearing within 3 days.

## **PSL EXPRESS SERVICES**

- Eligible MCCs: 4111(Local Commuter Transport), 4121(Taxicabs & Limousines), 4131 (Bus Lines), 4784(Tolls & Bridge Fees), 5499(Misc Food Store), 5812(Restaurants), 5814(Fast Food), 5994(Newsstands), 7211(Laundries), 7216(Dry Cleaners), 7338(Quick Copy), 7523(Parking Lots), 7542(Car Washes), 7832(Movie Theaters) or 7841(DVD/Video Rentals)
- Applies to card present (swiped) transactions \$15.00 and under.
- Electronic authorization must be obtained and full, unaltered contents of magnetic stripe must be transmitted.
- Transaction must be submitted for clearing within 2 days.

## **PSL RESTAURANTS**

- Eligible MCCs: 5812(Restaurant) or 5814(Fast Food).
- Applies to card present (swiped) transactions only.
- Electronic authorization must be obtained and full, unaltered contents of magnetic stripe must be transmitted.
- Transaction must be submitted for clearing within 2 days.

## **PSL HOTELS / CAR RENTALS**

- Eligible MCCs: 3000-3441 and 7512(Auto Rentals), 3501-3999 and 7011(Hotels), 7012(Timeshares), 7513(Truck and Utility Rentals) and 7519(Motor Home/RV Rentals).
- Applies to both card present (swiped) and CNP transactions.
- For swiped transactions, electronic authorization must be obtained and full, unaltered contents of magnetic stripe must be transmitted.
- Transaction must be submitted for clearing within 2 days.

## **PSL PASSENGER TRANSPORT**

- Eligible MCCs: 3000-3299 or 4511(Airlines) and 4112(Passenger Railways).
- Applies to both card present (swiped) and CNP transactions.
- For swiped transactions, electronic authorization must be obtained and full, unaltered contents of magnetic stripe must be transmitted.
- Transaction must be submitted for clearing within 8 days.

## **MSL CONSUMER**

- For Consumer card transactions not qualifying for the PSL category.
- Applies to both card present (swiped) and CNP transactions.
- For Credit/Rewards and Debit sales, all MCCs except: 5962, 5966, 5967(High Risk), which will qualify at the BSL Consumer rate.
- For Premium Card sales, all MCCs except: 3000-3299, 4112, 4511(Passenger Transport), 3351-3441, 3501-3799, 7512, 7513, 7519, 7011, 7012(Hotels/Car Rentals) and 5962, 5966, 5967(High Risk), which will qualify at the BSL Consumer rate.
- Transaction must be submitted for clearing within 3 days, except Passenger Transport MCC's (3000-3299, 4112, 4511), which are

## **BSL CONSUMER**

- For Consumer card transactions not qualifying for the PSL or MSL category.
- Applies to both card present (swiped) and CNP transactions.

## **NO SIGNATURE PROGRAM**

- Applies to all MCC except the following: 4829, 6010, 6011, 6050, 6051, 6531, 6532, 6533, 6534 and 7995.
- Only applicable to PSL qualified transactions under \$50.
- Signature is not required. Provide receipt only upon request.
- Transaction is protected from No Signature Obtained chargebacks.
- There is no interchange rate associated with this program.
- Transactions will qualify at appropriate level based on criteria met.

## COMMERCIAL RATES

### **ESL COMMERCIAL**

- For Commercial card transactions.
- Applies to both card present (swiped) and CNP transactions.
- For swiped transactions, electronic authorization must be obtained and full, unaltered contents of magnetic stripe must be transmitted.
- For card not present transactions, AVS request must be submitted except for the following MCCs, which are exempt: 4900(Utilities), 4899, 6300, 8211, 8220, 8299(Emerging Markets), 9211, 9222, 9223, 9311, 9399(Public Services), 3351-3441, 3501-3799, 7011, 7012, 7512, 7513, 7519(Hotels/Car Rentals), 3000-3299, 4112, 4511(Passenger Transport).
- MCCs not eligible: 5962, 5966, 5967(High Risk).
- Transaction must be submitted for clearing within 2 days of transaction date with the following exceptions:
  - Transactions must be submitted for clearing within 8 days of transaction date for MCCs 3000-3299, 4112, 4511(Passenger Transport).
  - Transaction must be submitted for clearing within 3 days of transaction date for MCCs 4900, 4899, 6300, 8211, 8220, 8299, 9211, 9222, 9223, 9311, 9399(Utilities, Emerging Markets and Public Services).

### **BSL COMMERCIAL**

- For Commercial card transactions not qualifying for the ESL category.
- Applies to both card present (swiped) and CNP transactions.

### **U.S. COMMERCIAL LARGE TICKET**

- For U.S.-issued Commercial card transactions.
- Sale amount must be greater than or equal to \$5,000.00.
- Applies to both card present (swiped) and CNP transactions.
- Only the following B2B MCCs are eligible: 2741, 2791, 2842, 5013, 5021, 5039, 5044, 5045, 5046, 5047, 5051, 5065, 5072, 5074, 5085, 5094, 5099, 5199, 5111, 5122, 5131, 5137, 5139, 5169, 5172, 5192, 5193, or 5198.
- Transaction must be submitted for clearing within 2 days.

## INTERNATIONAL RATES

*(Applies to transactions that occur at a U.S. Merchant when a card issued outside the U.S. is used.)*

### **ESL INTERNATIONAL**

- Card must be swiped and settled within 3 days of purchase date.

### **BSL INTERNATIONAL**

- For Int'l card transactions not qualifying for the ESL category.

**REGULATED RATES**

*(Applies to consumer and commercial debit and prepaid cards issued by banks with at least \$10 Billion in assets.)*

**REGULATED**

- Applies to regulated debit and prepaid cards where issuer has NOT met certain fraud-program criteria to qualify for additional Fraud Adjustment fee.
- Transactions may be swiped or keyed.

**REGULATED WITH FRAUD ADJUSTMENT**

- Applies to regulated debit and prepaid cards where issuer has met certain fraud-program criteria to qualify for additional Fraud Adjustment fee.
- Transactions may be swiped or keyed.

# April 2017 MasterCard Interchange Qualification Guide

## **MERIT III**

- Consumer Card must be used and magnetic stripe must be read.
- Restaurant, Fast Food, Drinking Places are exempt from amount tolerance testing. Beauty shop transactions must be within 25% of authorized amount. All other transactions must be within 10%.
- Transaction must be settled within 24 hours of authorization.
- Swiped Hotel and Car Rental transactions that include T&E Data will qualify if settled within 24 hours of check out date.
- MCC 3351-3999, 4411, 4900, 7512, 7513, 7519 not eligible for this rate.
- MCCs 5960, 6300 and 6513 not eligible for Merit III Debit.

## **KEY-ENTERED**

- Face to face transaction hand-keyed due to magnetic-stripe failure.
- Only retail and restaurant MCC are eligible. Other T&E, Service related, Quasi-Cash, Direct Marketing, and AFD MCC not eligible.
- Must meet ALL Merit III requirements EXCEPT mag swipe.

## **MERIT I**

- For transactions that are not card present or are more than 2 days old.
- Transaction must be settled within 2 days of purchase date.
- MCC 4900 not eligible for this rate.
- MCCs 5960 and 6300 not eligible for Merit I Debit.

## **MERCHANT UCAF (Universal Cardholder Authentication Field)**

- Transactions that are purchased via the Internet
- Applies to merchants participating in Secure E-Commerce transaction utilizing 3-D secure processing MasterCard SecureCode.
- All requirements of Merit I.
- MCC 3351-3999, 4411, 4900, 7512, 7513, 7519 not eligible for this rate.
- MCCs 5960, 6300 and 6513 not eligible for Merchant UCAF Debit.

## **FULL UCAF (Universal Cardholder Authentication Field)**

- Transactions that are purchased via the Internet
- Applies when both merchant and issuer participate in Secure E-Commerce transaction utilizing 3-D secure processing MasterCard SecureCode.
- All requirements of Merit I.
- MCC 3351-3999, 4411, 4900, 7512, 7513, 7519 not eligible for this rate.
- MCCs 5960 and 6300 not eligible for Full UCAF Debit.

## **SUPERMARKET**

- Merchant qualification for Supermarket program required. MCC must be 5411.
- Must meet all Merit III requirements.

## **CONVENIENCE PURCHASES**

- Only the following MCC codes: 5814, 5331, 5499, and 7832.
- Must meet all Merit III requirements.
- Applies to Core Value transactions equal to or below \$31.25. Transactions above \$31.25 will qualify for Core Value Merit III.
- Applies to Enhanced Value transactions equal to or below \$58.82. Transactions above \$58.82 will qualify for Enhanced Merit III.

## **PETROLEUM**

- Only the following MCC codes: 5541 (fuel) and 5542 (AFD).
- Must meet all Merit III requirements.
- For AFD (MCC 5542) transactions, CAT Level 2 terminal indicator required in auth message.
- Although not an interchange qualification requirement at this time, Authorization Completion Advice must be supported.

## **UTILITY**

- Restricted to MCC 4900 and U.S. Consumer cards only.
- Electronic auth required and transactions must be settled within 2 days.

## **PUBLIC SECTOR**

- Restricted to the following MCC Codes: 4111, 4781, 9211, 9222, 9223, 9311, 9399 and 9402 (transportation, tolls, courts, fines, bail bonds, taxes, and other gov't services)
- Applies to consumer cards only.
- Electronic authorization required and must be settled within 2 days.

## **MERIT I – INSURANCE**

- DM-Insurance (5960) and Insurance Sales (6300) only.
- Must meet Merit III or Merit I requirements.

## **MERIT I – REAL ESTATE (& DEBIT)**

- Real Estate Agents and Managers – Rentals (6513) only.
- Must meet Merit III or Merit I requirements.

## **MERIT I – CONSUMER LOAN**

- Restricted to MCC 6012 or 6051.
- Registration required.
- Limited to Debit and Prepaid cards.
- Must meet Merit I requirements.
- Maximum convenience fee of \$4.95 per transaction to cardholder.

## **SERVICE INDUSTRIES INCENTIVE PROGRAM (SIIP)**

- Restricted to recurring payment trans at MCC: 4814 and 4899.
- Electronic auth required. Must be settled within 1 day of auth.
- Transaction must include Recurring Payment indicator in auth & settle records.

## **LODGING & AUTO RENTAL**

- The following MCC are eligible: 3351-3999, 4411, 7512, 7513, 7519
- Magnetic swipe not required, but cardholder signature must be on file with preferred status indicated.
- Transaction must be settled within 1 day of purchase date.
- Industry-specific additional data must be included in transaction.
- Merchant forfeits representation rights on “fraudulent transaction – no imprint” chargebacks.

## **PASSENGER TRANSPORT**

- For Airline and Passenger Railway transactions.
- Applies to consumer cards only.
- Passenger name, Departure date, Airport Code, and Trip Leg 1 information must be included in transaction.

## **WORLD, WORLD ELITE & WORLD HIGH VALUE RESTAURANT**

- Applies to World, World Elite & World High Value MasterCard cards accepted at MCC 5812 (Restaurants) for transactions below \$60.00. Transactions greater than \$60.00 will qualify at World, World Elite & World High Value T&E.
- Must meet Merit III requirements.

## **WORLD, WORLD ELITE & WORLD HIGH VALUE T&E**

- Applies to World, World Elite & World High Value MasterCard cards accepted at T&E merchants (does not apply to Airline MCC).
- Special chargeback rules apply.

## **WORLD ELITE & WORLD HIGH VALUE T&E LARGE TICKET**

- Applies to World Elite & World High Value MasterCards accepted at T&E merchants.

- Applies to transactions over \$2500.00.

### **RESTAURANT DEBIT**

- Restaurants (5812) and Fast Food (5814) only.
- Must meet Merit III requirements including magnetic swipe.

### **SMALL TICKET DEBIT**

- Restricted to the following SIC Codes: 4111, 4121, 4131, 4784, 5331, 5499, 5812, 5814, 5994, 7211, 7216, 7338, 7523, 7542, 7832, and 7841 (commuter transport, taxis/limos, bus lines, tolls/bridge & road fees, variety stores, misc. food stores, restaurants, fast food, news stands, laundry services, dry cleaners, quick copy, parking, car washes, movie theaters, videos).
- Transactions \$15 and under that meet Merit III requirements.

### **EMERGING MARKET DEBIT**

- Restricted to the following MCC Codes: 4899, 4900, 5900, and 6300
- Electronic auth required and must be settled within 2 days of auth.
- For MCC 4899 merchants registered in SIIP, this rate will apply to transactions above break-even of \$57.14.

### **EMERGING MARKET – GOV'T AND ED - DEBIT**

- Restricted to the following MCC Codes: 8211, 8220, 8299, 9211, 9222, 9223, 9311, 9399, and 9402.
- Electronic auth required and must be settled within 2 days of auth.
- Maximum allowable convenience fee charged to cardholder must be no more than \$4.95 per transaction or no more than 1.00% of the transaction amount.

### **CHARITIES**

- Restricted to the following MCC Code: 8398.
- Electronic auth required and must be settled within 2 days of auth.
- Applies to both Consumer and Commercial cards.

### **CONSUMER STANDARD**

- For Consumer Card transactions that have not qualified for any other interchange level.
- Transactions not electronically authorized (voice auths, code 10, etc)
- Transaction settled more than 3 days after purchase date.

### **QUICK PAY**

- Applies to all MCCs except 4813 (Key-Entry Telecom), 4829 (Wire Transfer Money Order), 5542 (Automated Fuel Dispensers), 5960-5962, 5964-5969 (Direct Marketing), 6010 and 6011 (Cash Disbursement), 6050 and 6051 (Quasi-Cash), and 7995 (Betting).
- No registration required.
- Transaction must be swiped and amount must be \$50 or under.
- Signature is not required. Provide receipt only upon request.
- Transaction must be settled within 3 days.
- Chargeback protection from Reason Codes 02 and 37.
- There is no interchange rate associated with this program.
- Transactions will qualify at appropriate level based on criteria met.

### COMMERCIAL PRODUCTS

#### **COMMERCIAL DATA RATE III**

- T&E Merchants are ineligible to receive this rate.
- Transaction must be settled within 2 days of purchase date.
- Transaction may be swiped or keyed. Electronic auth required.
- Level II Data required.
- Level III Data (line item detail) required.

#### **COMMERCIAL DATA RATE II PETROLEUM**

- Applies to Commercial cards at the following fuel MCC: 4468 (Marinas), 5541 (Service Stations), 5542 (AFD), 5499 (Misc. Food Store), 5983 (Fuel Dealers) and 7511 (Truck Stops).
- Must meet requirements of Commercial Data Rate II.
- For Fleet non-fuel purchases, Level III line item detail required.

- Fleet Card data submitted with authorization record must match data submitted with settlement record.

#### **COMMERCIAL DATA RATE II**

- T&E Merchants are ineligible to receive this rate.
- Transaction must be settled within 2 days of purchase date.
- Transaction may be swiped or keyed. Electronic auth required.
- Level II Data required (Customer Code only required for Purchasing and Fleet cards)
- Tax amount must be >0.1% and <30% of transaction amount, except for the following MCCs, which are exempt from the tax amount threshold: 4111, 4131, 4784, 4215, 8211, 8220, 8398, 8661, 9211, 9222, 9311, 9399 and 9402.
- Additional fuel data required for Fleet card transactions.

#### **COMMERCIAL DATA RATE I**

- T&E Merchants are ineligible to receive this rate.
- Transaction must be settled within 2 days of purchase date.
- Transaction may be swiped or keyed. Electronic auth required.
- For Fleet non-fuel purchases, Level III line item detail required.

#### **COMMERCIAL LARGE TICKET**

- Restaurants and Car Rentals are ineligible to receive this rate.
- Transaction must be settled within 1 day of purchase date.
- Level II and Level III Data Required.
- *FOR LARGE TICKET I:* Transaction must be less than \$25,000, but greater than \$7,255.00
- *FOR LARGE TICKET II:* Transaction must be \$25,000 - \$100,000
- *FOR LARGE TICKET III:* Transaction must be above \$100,000

#### **COMMERCIAL PAYMENTS ACCOUNT**

- T&E merchants are ineligible to receive this rate.
- Virtual card product. No physical card.
- Card Not Present / E-Commerce. Electronic auth required.
- Transaction must be settled within 2 days of purchase date.
- TIER 1 – Transaction must be \$7,255.00 - \$25,000.00
- TIER 2: Transaction must be \$25,000.01 - \$100,000.00
- TIER 3: Transaction must be \$100,000.01 - \$500,000.00
- TIER 4: Transaction must be \$500,000.01 - \$1,000,000.00
- TIER 5: Transaction must be \$1,000,000.01 or greater

#### **COMMERCIAL T&E III**

- Applies to Commercial cards used at T&E Merchants only (restaurants are excluded).
- Transaction may be swiped or keyed. Electronic auth required.
- Transaction must be settled within 2 days of purchase date.
- Appropriate T&E addendum data required (folio, check-in, etc)
- Additional T&E data elements required (room rate, room tax, etc.)

#### **COMMERCIAL T&E II**

- Applies to Commercial cards used at T&E Merchants only (restaurants are excluded).
- Transaction may be swiped or keyed. Electronic auth required.
- Transaction must be settled within 2 days of purchase date.
- Appropriate T&E addendum data required (folio, check-in, etc)

#### **COMMERCIAL T&E I**

- Applies to Commercial cards used at Restaurants.
- Also applies to other T&E merchants when addendum data is not provided.
- Transaction may be swiped or keyed. Electronic auth required.
- Transaction must be settled within 2 days of purchase date.

#### **COMMERCIAL STANDARD**

- Transaction settled more than 3 days after purchase date.
- Transaction could not qualify for any other Commercial Program.

### INTERREGIONAL RATES

*(Applies to all merchants for transactions on Cards issued outside the U.S.)*

#### **INTERREGIONAL ELECTRONIC**

- Card must be swiped and settled within 5 days of purchase date.

#### **INTERREGIONAL STANDARD**

- Applies to Keyed transactions and transactions settled after 5 days.

#### **INT'L COMMERCIAL PURCHASING DATA RATE II**

- Applies to Purchasing/Fleet cards only.
- Electronic authorization required.
- Transaction must be settled within 4 days of purchase date.
- Level II Data (sales tax amount and customer code) required.

#### **INTERREGIONAL COMMERCIAL PURCHASING**

- Applies to Purchasing/Fleet cards only.
- Electronic authorization required.
- Transaction must be settled within 30 days of purchase date.

#### **INTERREGIONAL COMMERCIAL PURCHASING LARGE TICKET**

- Must meet criteria for International Commercial Purchasing.
- Transaction amount must be greater than \$2,727.00.

#### **INTERREGIONAL COMMERCIAL**

- Applies to Business/Corporate cards only.
- Transaction must be settled within 30 days of purchase date.

#### **INTERREGIONAL MERCHANT UCAF**

- Transactions that are purchased via the Internet
- Applies to merchants participating in Secure E-Commerce transaction utilizing 3-D secure processing MasterCard SecureCode.
- All requirements of Merit I.

#### **INTERREGIONAL FULL UCAF**

- Transactions that are purchased via the Internet
- Applies when both merchant and issuer participate in Secure E-Commerce transaction utilizing 3-D secure processing MasterCard SecureCode.
- All requirements of Merit I.

#### **INTERREGIONAL HUMANITARIAN STANDARD**

- Applies to MC Humanitarian Prepaid cards only.

### REGULATED RATES (BOTH U.S. AND INTERREGIONAL)

*(Applies to consumer and commercial debit and prepaid cards issued by banks with at least \$10 Billion in assets.)*

#### **REGULATED**

- Applies to regulated debit and prepaid cards where issuer has NOT met certain fraud-program criteria to qualify for additional Fraud Adjustment fee.
- Transactions may be swiped or keyed.

#### **REGULATED WITH FRAUD ADJUSTMENT**

- Applies to regulated debit and prepaid cards where issuer has met certain fraud-program criteria to qualify for additional Fraud Adjustment fee.
- Transactions may be swiped or keyed.

# April 2017 - Visa Interchange Qualification Guide

## **CPS RETAIL**

- Consumer Card must be used and magnetic stripe must be read.
- Only one authorization may be obtained, with the exception of the following MCCs, which may submit incremental authorization requests: 5813, 7996, 4457, 7033, 7394, 7519, and 7999.
- Purchase date must be within 1 day of authorization date.
- Transaction must be settled within 1 day of purchase date.
- Excludes Debit and Prepaid card types at T&E Merchants, with the exception of MCC 4111 and 4131.

## **CPS KEY-ENTERED**

- Face to face transaction hand-keyed due to magnetic-stripe failure.
- Not to be used for mail / telephone order or e-commerce transactions
- Must meet all CPS Retail requirements except for magnetic stripe read / swipe.
- The following merchants are ineligible: 5542, 5960, 5962, 5964-5969, Quasi-cash and CAT terminals.
- AVS must be performed with full match response on zip code.

## **CPS CARD NOT PRESENT**

- For mail order or telephone order card not present transactions.
- One authorization per transaction. One reversal is permitted.
- Transaction amount must equal total authorized amount.
- Purchase date (shipping date) must be within 7 days of auth date.
- Transaction must be settled within 2 days of purchase date.
- Purchase ID (invoice number) must be included.
- AVS required. A match is not required.

## **CPS E-COMMERCE BASIC**

- For E-Commerce transactions processed with non 3-D secure technology.
- Must meet all requirements for CPS Card Not Present listed above.

## **CPS E-COMMERCE PREFERRED**

- For E-Commerce transactions processed with 3-D secure Technology (Verified by Visa).
- Must meet all requirements for CPS Card Not Present listed above.

## **CPS RESTAURANT**

- Consumer Card must be used and magnetic stripe must be read.
- Only one authorization may be obtained.
- Transaction must be settled within 1 day of purchase date.
- Only the following MCC are eligible: 5812 & 5814

## **CPS RETAIL SERVICE STATION**

- Consumer Card must be used and magnetic stripe must be read.
- Only one authorization may be obtained.
- Transaction must be settled within 1 day of purchase date.
- Only MCC 5541 is eligible.

## **CPS SUPERMARKET**

- Merchant qualification for Visa Supermarket program required.
- Signed Supermarket addendum required. MCC must be 5411.
- Must meet all requirements for CPS Retail listed above.

## **CPS HOTEL & CPS CAR RENTAL CARD PRESENT**

- Hotel and Car rental transactions where Consumer card is swiped and entire contents of magnetic stripe read.
- One authorization reversal is permitted.
- Hotel transaction amounts must be within 15% of the total authorized amount.
- Car Rental transaction amounts must be within 15% or \$75 of the total authorized amount, whichever is greater.

- Transaction must be settled within 2 days of purchase date.
- Hotel transactions must include Folio # and Check-in date.
- Car Rental trans. must include Rental agreement # and Car pick-up date.
- If applicable, No Show and Extra Charges Indicators must also be included.

## **CPS HOTEL & CPS CAR RENTAL CARD NOT PRESENT**

- Must meet all requirements for CPS Hotel Card Present and CPS Car Rental Card Present except:
  - \* Signature and mag stripe not required.
  - \* Indicator for Preferred Customer required in auth and settlement.
  - \* Merchant forfeits representation rights on "invalid T&E transactions"

## **CPS RETAIL 2**

- Only merchants with one of the following emerging market MCC are eligible: 5960, 5968, 5983, 6300, 8211, 8220, 8299, or 8351 (cable/pay TV, insurance, schools, child care, fuel dealers, and subscriptions). MCC 4899 (cable/pay television), 6513 (real estate rentals), 4814 (telecommunication services) and 8398 (charities) are eligible for CPS Retail 2 Debit only.
- Excludes Card Present identified sales meeting CPS Retail and CPS Retail Key Entry program qualification for Debit/Prepaid Cards.
- Transaction must be settled within 1 day of purchase date.
- Must be CPS Qualified (including AVS if key entered).

## **CPS RECURRING BILL PAYMENT**

- Only merchants with one of the following emerging market MCC are eligible: 4814 (telecommunication services) and 4899 (cable / pay television).
- Applies to Consumer Credit products only.
- Must be Card Not Present.
- Recurring Payment and Bill Payment indicators must be present in authorization and settlement.
- Transaction must be settled within 1 day of purchase date.
- AVS may be present, but is not required.

## **CPS UTILITY**

- Merchant registration in Visa Utility Program required, MCC= 4900.
- No convenience fees can be charged.
- Must include bill payment indicator on all bill payment transactions.
- Must include recurring payment indicator if applicable.
- Applies to Consumer Credit, Rewards, Signature and Infinite cards.
- Excludes Card Present identified sales meeting CPS Retail and CPS Retail Key Entry program qualification for Debit/Prepaid Cards.
- Transactions not meeting CPS requirements will not qualify.

## **CPS AUTOMATED FUEL DISPENSER (AFD)**

- Gas Stations that use Automated Fuel Dispense Pumps and customer swipes card through mag-stripe reader at the pump.
- MCC must be 5542 (Automated Fuel Dispenser).
- Only one authorization may be obtained and amount must = \$1.
- Transaction must be settled within 1 day of purchase date.
- Chargeback rules support transactions less than or equal to \$100 for all products except Fleet, which is \$150.
- Partial authorization support is required.
- Although not an interchange qualification requirement at this time, Acquirer Confirmation Advice must be supported.
- Must contain CAT level indicator of "3" for Fuel Dispenser.

## **CPS SMALL TICKET**

- Applies to all MCCs except 4829 (Wire Transfer Money Order), 5542 (Automated Fuel Dispenser), 5960-5962, 5964-5969 (Direct Marketing), 6010 and 6011 (Cash Disbursements), and 7995 (Betting).
- Consumer, Rewards, Signature & Infinite cards that meet CPS Retail requirements and transaction amount is \$15 and under.
- Signature not required.

## **CPS GOVERNMENT**

- Applies to Consumer Credit, Debit and Prepaid cards at the following MCCs: 7800, 9211, 9222, 9311, and 9399.
- Registration is not required.
- Must be CPS-qualified and Card Not Present.

## **CPS PASSENGER TRANSPORT 1**

- For Airline or Railway transactions.
- A Visa Consumer card must be used to conduct the transaction.
- Must have one of the following: 1) Cardholder signature, 2) address verification request, or 3) contract on file and provide ancillary data.
- Transaction must be settled within 8 days of purchase date.
- Merchant forfeits representation rights for “invalid T&E transaction” chargebacks on CNP transactions.

## **CPS DEBT REPAYMENT PROGRAM**

- Merchant qualification and registration required.
- Applies to MCCs 6012 and 6051 – debt repayment transactions including auto loans, credit card and residential mortgage.
- Applies to Consumer Debit and Prepaid Cards ONLY.
- Must be CPS-qualified and Card Not Present.
- No Convenience Fees may be charged.

## **CPS CHARITY**

- Applies to Consumer Credit, Rewards, Signature and Signature Preferred cards.
- Only one authorization may be obtained.
- Transaction must be settled within 1 day of purchase date.
- Only the following MCC is eligible: 8398
- AVS not required, but, if performed, must meet CPS program criteria.

## **CPS REWARDS 1**

- Applies to Traditional Rewards, Signature and Infinite cards.
- Applies to transactions that meet criteria for the following interchange categories: CPS Retail, CPS Automated Fuel Dispenser, CPS Retail Service Station, and CPS Supermarket.

## **CPS REWARDS 2**

- Applies to Traditional Rewards, Signature and Infinite cards that meet criteria for the following interchange categories: CPS Retail Key-Entry, CPS Card Not Present, and CPS E-Commerce Basic.
- Applies to Traditional Rewards ONLY for transactions that meet criteria for the following interchange categories: CPS Restaurant, CPS E-Commerce Preferred Hotel and Car Rental, CPS E-Commerce Preferred Passenger Transport, CPS Hotel & Car Rental Card Present and Card Not Present, and CPS Passenger Transport.

## **SIGNATURE PREFERRED RETAIL**

- Applies to Signature Preferred cards for all non T&E MCC other than Visa designated B2B MCC.
- Applies to transactions that meet criteria for the following interchange categories: CPS Card Not Present, CPS E-Commerce Preferred, CPS E-Commerce Basic, and CPS Retail 2.

## **SIGNATURE PREFERRED CARD NOT PRESENT**

- Applies to Signature Preferred cards for all non T&E MCC other than Visa designated B2B MCC.
- Applies to transactions that meet criteria for the following interchange categories: CPS Retail, CPS Automated Fuel Dispenser, CPS Retail Service Station, CPS Supermarket, CPS Retail Key Entry, and CPS Small Ticket.

## **SIGNATURE PREFERRED BUSINESS TO BUSINESS**

- Applies to Signature Preferred cards for Visa designated B2B MCC for transactions that meet CPS interchange criteria.

## **SIGNATURE PREFERRED ELECTRONIC**

- Applies to Signature Preferred Cards at T&E merchants when CPS qualification is met.
- Only merchants with T&E SIC codes are eligible: 3000-3299, 3300-3500, 3501-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512.

## **CONSUMER CREDIT - RETAIL**

- Applies to High Net Worth cards for all non T&E MCC other than Visa designated B2B and fuel MCC.
- Applies to transactions that meet criteria for the following interchange categories: CPS Retail, CPS Supermarket, CPS Small Ticket and CPS Retail Key Entry.
- Spend Qualified Indicator = Q (cardholder spend requirements met)

## **CONSUMER CREDIT – CARD NOT PRESENT**

- Applies to High Net Worth cards for all non T&E MCC other than Visa designated B2B and fuel MCC.
- Applies to transactions that meet criteria for the following interchange categories: CPS Card Not Present, CPS Account Funding, CPS E-Commerce Basic and CPS E-Commerce Preferred.
- Spend Qualified Indicator = Q (cardholder spend requirements met)

## **CONSUMER CREDIT – B2B**

- Applies to High Net Worth cards for Visa designated B2B MCC.
- Applies to transactions that meet criteria for any CPS program.
- Spend Qualified Indicator = Q (cardholder spend requirements met)

## **CONSUMER CREDIT - FUEL**

- Applies to High Net Worth cards for Automated Fuel Dispenser and Service Station merchants.
- Applies to transactions that meet criteria for the following interchange categories: CPS Automated Fuel Dispenser or CPS Retail Service Station.
- Spend Qualified Indicator = Q (cardholder spend requirements met)

## **CONSUMER CREDIT – ELECTRONIC**

- Applies to High Net Worth cards at T&E merchants.
- Applies to transactions that meet criteria for any CPS program.
- Spend Qualified Indicator = Q (cardholder spend requirements met)

## **CONSUMER CREDIT – STANDARD**

- Applies to High Net Worth cards.
- Applies to transactions that do not meet CPS qualification requirements.
- Spend Qualified Indicator = Q (cardholder spend requirements met)

## **ELECTRONIC INTERCHANGE REIMBURSEMENT FEE (EIRF)**

- For Electronic Transactions that do not meet the requirements of a CPS program listed above or Transactions that are not electronically authorized.
- Also applies to Signature and Infinite cards at T&E merchants.
- Transaction must be settled within 3 days of purchase date.

## **STANDARD**

- For transactions that have not met the requirements of any other Visa interchange category.
- EDC transactions settled more than 72 hours from transaction date.
- Applies to Signature Preferred card transactions when CPS qualification is not met.



### **COMMERCIAL PRODUCT LEVEL III**

- Applies to all Purchasing and Corporate cards.
- Applies to all non-T&E MCC.
- CPS Qualification and Level III (line item detail) Data required.

### **VISA EASY PAYMENT SERVICE**

- Applies to all MCCs except 4829 (Wire Transfer Money Order), 5542 (Automated Fuel Dispenser), 5960-5962, 5964-5969 (Direct Marketing), 6010 and 6011 (Cash Disbursements), and 7995 (Betting).
- Registration is not required.
- Consumer or commercial card, and magnetic stripe must be read.
- Transaction amount must be \$25 or under, except MCC 5310 (discount stores) and 5411 (supermarkets), which must be \$50 or under.
- Signature is not required.
- Chargeback protection from Reason Codes 60, 75 and 81.
- There is no interchange rate associated with this program. Transactions will qualify at appropriate level based on criteria met.

### **COMMERCIAL PRODUCTS**

#### **COMMERCIAL ELECTRONIC**

- Transaction must be settled within 2 days of transaction date.
- Applies to all CPS qualified Commercial cards at T&E merchants.
- For non T&E merchants, applies to non-CPS qualified Corporate and Purchasing cards when Level II data is provided. Level II Data is: local tax indicator, sales tax amount and Customer Code (optional). Tax-exempt transactions are not eligible. Tax amount must be between .1% and 22% of the transaction amount.

#### **COMMERCIAL CARD RETAIL OR CARD PRESENT**

- Applies to Commercial cards for all non T&E MCC other than Visa designated B2B MCC.
- Applies to transactions that meet criteria for the following interchange categories: CPS Retail, CPS AFD, CPS Retail Service Station, CPS Supermarket, CPS Retail Key Entry, CPS Small Ticket.
- Level II/III data not required.

#### **COMMERCIAL CARD CARD NOT PRESENT**

- Applies to Commercial cards for all non T&E MCC other than Visa designated B2B MCC.
- Applies to transactions that meet criteria for the following interchange categories: CPS Card Not Present, CPS E-Commerce Preferred, CPS E-Commerce Basic, and CPS Retail 2.
- Level II/III data not required.

#### **COMMERCIAL CARD BUSINESS TO BUSINESS**

- Applies to Commercial cards for Visa designated B2B MCC.
- Transactions must meet CPS interchange criteria.
- Level II/III data not required.
- Auth and Settled amounts must match on Purchasing cards or the transaction will be rejected.

#### **T&E (TRAVEL SERVICE) COMMERCIAL CARD**

- Applies to Corporate and Purchasing cards for T&E Merchants.
- Transactions must meet CPS interchange criteria.

#### **GLOBAL B2B VIRTUAL PAYMENTS**

- Applies to Business cards for specific T&E MCCs and other travel payment providers.
- Transactions must be key-entered.

#### **COMMERCIAL PRODUCT LEVEL II**

- Visa Commercial cards used at a non T&E merchant.
- CPS Data and Level II Data required.
- Tax-exempt transactions are not eligible. Tax amount must be between .1% and 22% of the transaction amount.
- Fleet fuel transactions at fuel merchants require fuel data.

### **ELECTRONIC WITH DATA**

- Applies to all Purchasing and Corporate cards.
- Applies to all non-T&E MCC.
- Level III (line item detail) Data required.
- Does not meet requirements for any CPS Program.

### **UTILITY BUSINESS**

- Applies only to Business, Business Enhanced and Signature Business cards at registered Utility merchants with MCC 4900. Other Commercial cards for Utility merchants will qualify at appropriate Commercial rates.
- Transactions not meeting CPS requirements will not qualify.

### **GSA GOVERNMENT-TO-GOVERNMENT (G2G)**

- Merchant qualification and registration required.
- Applies to MCCs 9399 and 9402 – Federal Government merchants and GSA issued Purchasing cards only.
- Transaction must be CPS-qualified.
- Level II and Level III data NOT required. Tax Exempt are eligible.

### **GSA PURCHASING CARD LARGE TICKET**

- Applies to GSA issued Purchasing cards only.
- T & E merchants are not eligible.
- Transactions not meeting CPS requirements will not qualify.
- Level II and Level III data required. Tax Exempt are eligible.
- Transaction amount must be \$6483.34 and above.

### **COMMERCIAL PRODUCT LARGE TICKET**

- Applies to all non-T&E MCC.
- Applies to CPS qualified Corporate and non-GSA Purchasing Cards only.
- Settled within 7 days.
- Level II and Level III data required. Tax Exempt are eligible.
- Transaction amount must be \$6980.00 and above.

### **PURCHASING LARGE PURCHASE ADVANTAGE**

- Applies to CPS qualified domestic Large Purchasing Advantage Cards and GSA Purchasing Cards only.
- Must be card not present.
- Settled within 7 days.
- VLPA Ticket 1 = Trans amount must be \$10,000.01 - \$25,000.00.
- VLPA Ticket 2 = Trans amount must be \$25,000.01 - \$100,000.00.
- VLPA Ticket 3 = Trans amount must be \$100,000.01 - \$500,000.00.
- VLPA Ticket 4 = Trans amount must be \$500,000.01 or greater.

### **BUSINESS DEBIT – CARD PRESENT**

- Must be card present.
- Applies to domestic Business Debit cards that qualify for one of the following interchange programs: CPS Retail, CPS Retail Key Entry, CPS Small Ticket, CPS Supermarket, CPS Restaurant, CPS Retail Service Station, CPS Automated Fuel Dispenser, CPS Hotel and Car Rental Card Present or CPS Passenger Transport Card Present.

### **BUSINESS DEBIT – CARD NOT PRESENT**

- Must be card not present.
- Applies to domestic Business Debit cards that qualify for one of the following interchange programs: CPS Card Not Present, CPS E-Commerce Basic, CPS E-Commerce Preferred, CPS Hotel and Car Rental Card Not Present, CPS Passenger Transport Card Not Present, CPS E-Commerce Preferred Hotel and Car Rental, CPS E-Commerce Preferred Passenger Transport and CPS Account Funding.

## **COMMERCIAL STANDARD**

- Applies to all Commercial card transactions that do not meet CPS requirements.
- Transaction settled more than 2 days after transaction date.

## **INTERREGIONAL RATES**

*(Applies to transactions that occur at a U.S. Merchant when a card issued outside the U.S. is used.)*

## **INTERREGIONAL ELECTRONIC**

- Card must be swiped and settled within 3 days of purchase date.

## **INTERREGIONAL ISSUER CHIP**

- Card must be swiped or contactless with an issuer chip-qualified, chip-enabled card and settled within 3 days of purchase date.

## **INTERREGIONAL E-COMMERCE**

- Applies to transactions utilizing Verified by Visa; applies to both authenticated (Secure) and attempted (Non-Secure) transactions.
- Keyed transactions. Valid authorization required.

## **INTERREGIONAL STANDARD**

- Applies to Keyed transactions, MOTO or e-Commerce not participating in VbyV, swiped or chip-read not meeting other interregional categories, and transactions submitted after 3 days of transaction date.

## **INTERREGIONAL PREMIUM**

- Applies to designated Rewards based Premium cards.

## **INTERREGIONAL SIGNATURE and INFINITE**

- Applies to all Signature and Infinite Cards.

## **INTERREGIONAL SUPER PREMIUM**

- Applies to all Signature Preferred Cards.

## **INTERREGIONAL COMMERCIAL CARD**

- Applies to all Commercial Cards.

## **REGULATED RATES**

*(Applies to consumer and commercial debit and prepaid cards issued by banks with at least \$10 Billion in assets.)*

## **U.S. REGULATED**

- Applies to regulated debit and prepaid cards where issuer has NOT met certain fraud-program criteria to qualify for additional Fraud Adjustment fee.
- Transactions may be swiped or keyed.

## **U.S. REGULATED WITH FRAUD ADJUSTMENT**

- Applies to regulated debit and prepaid cards where issuer has met certain fraud-program criteria to qualify for additional Fraud Adjustment fee.
- Transactions may be swiped or keyed.