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New MasterCard interchange rates, effective April and June 2007

Table 1. MasterCard U.S. Consumer Credit (Core Value and Enhanced Value) rate changes

Interchange category	Current rate	Core Value and Enhanced Value rate, as of April 13, 2007	Core Value rate, as of June 15, 2007	Enhanced Value rate, as of June 15, 2007
Standard	2.75% + \$0.10	2.75% + \$0.10	2.95% + \$0.10	2.95% + \$0.10
Convenience Purchases	1.90% + \$0.00	1.90% + \$0.00	1.90% + \$0.00	1.90% + \$0.00
Full Universal Cardholder				
Authentication Field (UCAF)	1.74% + \$0.10	1.74% + \$0.10	1.68% + \$0.10	1.83% + \$0.10
Key-Entered	1.95% + \$0.10	1.95% + \$0.10	1.89% + \$0.10	2.04% + \$0.10
Merchant UCAF	1.64% + \$0.10	1.64% + \$0.10	1.58% + \$0.10	1.73% + \$0.10
Merit I	1.95% + \$0.10	1.95% + \$0.10	1.89% + \$0.10	2.04% + \$0.10
Merit 3 - Base	1.64% + \$0.10	1.64% + \$0.10	1.58% + \$0.10	1.73% + \$0.10
Merit 3 - Tier 1	1.43% + \$0.10	1.43% + \$0.10	1.43% + \$0.10	1.43% + \$0.10
Merit 3 - Tier 2	1.48% + \$0.10	1.48% + \$0.10	1.48% + \$0.10	1.48% + \$0.10
Merit 3 - Tier 3	1.58% + \$0.10	1.55% + \$0.10	1.55% + \$0.10	1.55% + \$0.10
Passenger Transport	1.83% + \$0.10	1.83% + \$0.10	1.75% + \$0.10	1.90% + \$0.10
Petroleum	N/A	1.90% + \$0.00 (\$0.95 max)	1.90% + \$0.00 (\$0.95 max)	1.90% + \$0.00 (\$0.95 max)
Public Sector	1.55% + \$0.10	1.55% + \$0.10	1.55% + \$0.10	1.55% + \$0.10
Service Industries (SIIP)	1.15% + \$0.05	1.15% + \$0.05	1.15% + \$0.05	1.15% + \$0.05
Supermarket - Base	1.48% + \$0.05	1.48% + \$0.05	1.48% + \$0.05	1.48% + \$0.05
Supermarket - Tier 1	1.27% + \$0.00	1.27% + \$0.00	1.27% + \$0.00	1.27% + \$0.00
Supermarket - Tier 2	1.32% + \$0.00	1.32% + \$0.00	1.32% + \$0.00	1.32% + \$0.00
Supermarket - Tier 3	1.42% + \$0.05	1.42% + \$0.05	1.42% + \$0.05	1.42% + \$0.05
Travel Premier Service	1.74% + \$0.10	1.74% + \$0.10	1.58% + \$0.10	1.90% + \$0.10
Utilities	0.00% + \$0.75	0.00% + \$0.75	0.00% + \$0.75	0.00% + \$0.75
Warehouse - Base	1.48% + \$0.05	1.10% + \$0.00	1.10% + \$0.00	1.10% + \$0.00
Warehouse - Tier 1	1.27% + \$0.00	0.90% + \$0.00	0.90% + \$0.00	0.90% + \$0.00

Table 2. MasterCard U.S. Consumer Credit World and World Elite rate changes

Interchange category	Current rate	World Rate, as of April 13, 2007	World Elite rate, as of April 13, 2007
Standard	2.95% + \$0.10	2.95% + \$0.10	3.25% + \$0.10
Convenience Purchases	2.00% + \$0.00	2.00% + \$0.00	2.00% + \$0.00
Full UCAF	1.84% + \$0.10	1.83% + \$0.10	2.30% + \$0.10
Key-Entered	2.05% + \$0.10	2.05% + \$0.10	2.50% + \$0.10
Merchant UCAF	1.74% + \$0.10	1.73% + \$0.10	2.20% + \$0.10
Merit I	2.05% + \$0.10	2.05% + \$0.10	2.50% + \$0.10
Merit 3 - Base	1.74% + \$0.10	1.73% + \$0.10	2.20% + \$0.10
Merit 3 - Tier 1	1.53% + \$0.10	1.53% + \$0.10	1.53% + \$0.10
Merit 3 - Tier 2	1.58% + \$0.10	1.58% + \$0.10	1.58% + \$0.10
Merit 3 - Tier 3	1.68% + \$0.10	1.65% + \$0.10	1.65% + \$0.10
Petroleum	N/A	2.00% + \$0.00 (\$0.95 max)	2.00% + \$0.00 (\$0.95 max)
Public Sector	1.55% + \$0.10	1.55% + \$0.10	1.55% + \$0.10
Restaurant	1.64% + \$0.10	1.73% + \$0.10	1.73% + \$0.10
Service Industries (SIIP)	1.15% + \$0.05	1.15% + \$0.05	1.15% + \$0.05
Supermarket - Base	1.58% + \$0.05	1.58% + \$0.05	1.90% + \$0.05
Supermarket - Tier 1	1.37% + \$0.00	1.37% + \$0.00	1.37% + \$0.00
Supermarket - Tier 2	1.42% + \$0.00	1.42% + \$0.00	1.42% + \$0.00
Supermarket - Tier 3	1.52% + \$0.05	1.52% + \$0.05	1.52% + \$0.05
T&E	2.30% + \$0.10	2.30% + \$0.10	2.75% + \$0.10
T&E Large Ticket	N/A	N/A	2.00% + \$0.00
Utilities	0.00% + \$0.75	0.00% + \$0.75	0.00% + \$0.75
Warehouse - Base	1.58% + \$0.05	1.10% + \$0.00	1.10% + \$0.00
Warehouse - Tier 1	1.37% + \$0.00	0.90% + \$0.00	0.90% + \$0.00

Source: MasterCard Worldwide



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Note: MasterCard Worldwide publishes all its U.S. and Interregional interchange rates online at
www.mastercard.com/us/merchant/how_works/interchange_rates.html.

Table 3. MasterCard U.S. Commercial (Corporate and Business) rate changes

Interchange category	Current rate	Commercial, Corporate World and Corporate World Elite rate, as of April 13, 2007	Business World and Business World Elite rate, as of April 13, 2007
Standard	2.70% + \$0.10	2.70% + \$0.10	2.85% + \$0.10
Data Rate 1	2.65% + \$0.10	2.65% + \$0.10	2.80% + \$0.10
Data Rate 2	2.05% + \$0.00	2.05% + \$0.00	2.20% + \$0.00
Data Rate 3	1.75% + \$0.00	1.75% + \$0.00	1.90% + \$0.00
Face-to-Face	2.05% + \$0.00	2.05% + \$0.00	2.20% + \$0.00
Large Ticket 1	1.20% + \$40.00	1.20% + \$40.00	1.35% + \$40.00
Large Ticket 2	N/A	1.20% + \$40.00	1.35% + \$40.00
Large Ticket 3	N/A	1.20% + \$40.00	1.35% + \$40.00
T&E 1	2.35% + \$0.00	2.35% + \$0.00	2.50% + \$0.00
T&E 2	2.20% + \$0.10	2.20% + \$0.10	2.35% + \$0.10
T&E 3	2.15% + \$0.10	2.15% + \$0.10	2.30% + \$0.10

Table 4. MasterCard U.S. Consumer Debit rate changes

Interchange category	Current rate	Rate, as of April 13, 2007
Petroleum - CAT/Automated Fuel Dispenser (AFD)	0.70% + \$0.17	0.70% + \$0.17 (\$0.95 cap)
Petroleum - Service Stations	0.70% + \$0.17	0.70% + \$0.17 (\$0.95 cap)

Source: MasterCard Worldwide 



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