

Mastercard United Arab Emirates Interchange Reimbursement Fees

CONSUMER DEBIT and PREPAID CARDS RATES

To ensure harmonization with the CBUAE Notice 1998/2024 which came into effect October 1st, 2024, the following rates will be applicable for all Consumer Debit & Prepaid products.

A. Applicable rates for General Merchant Segments

Products	POS		E-Commerce	
	Rate	Cap in AED	Rate	Cap in AED
Standard	0.75%	37.50	1.00%	50.00
Gold	0.75%	37.50	1.00%	50.00
Titanium	0.75%	37.50	1.00%	50.00
Platinum	0.75%	37.50	1.00%	50.00
World	1.00%	50.00	1.00%	50.00
World Elite	1.00%	50.00	1.00%	50.00
All Prepaid	1.00%	50.00	1.00%	50.00

Note: Transactions that fail any edit criteria requirements (i.e., authorization, data or timeliness) will be assessed at the default rate which is kept at par with the POS and E-commerce rates in line with the regulation.

B. Applicable Rates for Specific Merchant Segments

Interchange Rate on transaction value applicable to both POS and e-commerce transactions with the maximum IRF value per transaction where applicable. The below is applicable to all consumer Debit & Prepaid products

Special Merchant Segment	Rate	Cap in AED
Government & Utilities	0.50%	25.00
Transport	0.50%	25.00
Petrol	0.50%	25.00
Education	0.65%	32.50
Real Estate	0.65%	32.50
Charity	0.65%	1.00
Exchange Houses ¹	AED 2	NA

¹MCC-6051 is assigned to licensed Exchange Houses that handle Foreign Currency Exchange, Money Orders/Remittances, Travelers Cheques and other similar services, not including Wire Transfers.

Merchant Category Codes for Specific Merchants Segments

Merchant Segments	Merchant Category Code and Description
Government and Utilities	9405 - Intra-Government Purchases - Government Only, 9402 - Postal Services - Government Only, 9399 - Government Services-Not Elsewhere Classified, 9311 - Tax Payments, 9223 - Bail and Bond Payments, 9222 - Fines, 9211 - Court Costs, 4900 - Utilities-Electricity, Gas, Heating Oil, Sanitary, Water, 4899 - Cable, Satellite, Other Pay Television, Radio Services, 4816 - Computer Network/Information Services, 4814 - Telecom including Prepaid/Recurring Phone Services, 4131 - Bus Lines, 4121 - Taxicabs and Limousines, 4112 - Passenger Railways, 4111 - Local and Suburban Commuter Passenger Transportation, Including Ferries
Transport	7523 - Parking Lots/Garages, 4784 - Tolls and Bridge Fees, Tolls
Petrol	5542 - Automated Fuel Dispensers, 5541 - Service Stations
Education	8299 - Schools and Educational Services (Not Elsewhere Classified), 8249 - Vocational and Trade Schools, 8244 - Business and Secretarial Schools, 8241 - Correspondence Schools, 8220 - Colleges, Universities, Professional Schools, and Junior Colleges, 8211 - Elementary and Secondary Schools
Real Estate	6513 - Real Estate Agents and Managers – Rentals
Charity	8661 - Organizations, Religious, 8398 - Charitable Social Service Organizations
Exchange Houses	6051 - Quasi Cash Merchant

CONSUMER CREDIT CARDS RATES

A. Applicable Rates for General Merchant Segments

Products	POS	E-commerce
Standard	1.20%	1.20%
Gold	1.30%	1.30%
Titanium	1.70%	1.70%
Platinum	1.90%	1.90%
World	2.10%	2.10%
World Elite	2.15%	2.15%

*-0.05% variance than ecommerce IRF rate when transaction is Merchant UCAF i.e. E-commerce transactions in which the merchant requests for 3DS but the issuer does not support 3DS transactions

Note: Transactions that fail any edit criteria requirements (i.e., authorization, data or timeliness) will be assessed at the default rate which is 0.10% higher than the POS or e-commerce rate

B. Applicable Rates for Specific Merchant Segments

Special Merchant Segment	Rate
Gov, Bill Payment & Transit	0.50%
Petroleum	0.50%
Education	0.65%
Real Estate	0.65% for transaction value greater than USD 1,000
Charities	USD 0.25 per transaction
Supermarkets	1.05%
Vehicles	1.30% less than USD 10,000 0.50% greater than or equal to USD 10,000
Insurance & Marketplaces	1.00%
Exchange Houses	USD 0.50 for transaction value less than USD 1,000

Merchant Category Codes for Specific Merchants Segments

Merchant Segments	Merchant Category Code and Description
Government, Bill Payment & Transit	9405 - Intra-Government Purchases-Government Only, 9402 - Postal Services-Government Only, 9399 - Government Services-Not Elsewhere Classified, 9311 - Tax Payments, 9223 - Bail and Bond Payments, 9222 - Fines, 9211 - Court Costs, 4900 - Utilities-Electricity, Gas, Heating Oil, Sanitary, Water, 4899 - Cable, Satellite, Other Pay Television, Radio Services, 4816 - Computer Network/Information Services, 4814 - Telecom including Prepaid/Recurring Phone Services, 4784 - Tolls and Bridge Fees, Tolls, 4131 - Bus Lines, 4121 - Taxicabs and Limousines, 4112 - Passenger Railways, 4111 - Local and Suburban Commuter Passenger Transportation, Including Ferries
Petroleum	5542 - Automated Fuel Dispensers, 5541 - Service Stations
Education	8299 - Schools and Educational Services (Not Elsewhere Classified), 8249 - Vocational and Trade Schools, 8244 - Business and Secretarial Schools, 8241 - Correspondence Schools, 8220 - Colleges, Universities, Professional Schools, and Junior Colleges, 8211 - Elementary and Secondary Schools
Real Estate	6513 - Real Estate Agents and Managers – Rentals
Charities	8661 - Organizations, Religious, 8398 - Charitable Social Service Organizations
Supermarket	5411 - Grocery Stores, Supermarkets
Vehicles	7538 - Automotive Service Shops , 7535 - Automotive Paint Shops , 7534 - Tire Retreading and Repair Shops , 7531 - Automotive Body Repair Shops , 5599 - Misc/Auto/Aircraft/Farm Equip Not Elsewhere Class , 5592 - Motor Home Dealers , 5571 - Motorcycle Shops and Dealers , 5561 - Camper Dealers, Recreational and Utility Trailers , 5551 - Boat Dealers , 5533 - Automotive Parts, Accessories Stores , 5532 - Automotive Tire Stores , 5531 - Auto Store, Home Supply Stores , 5521 - Automobile And Truck Dealers-(Used Only)-Sales , 5511 - Auto & Truck Dtrs-Sales, Svc, Reprs, Prts, & Leasing , 5013 - Motor Vehicle Supplies and New Parts , 4468 - Marinas, Marine Service/Supplies

Insurance & Marketplaces	6300 - Insurance Sales, Underwriting, and Premiums, 5960 - Direct Marketing – Insurance Services, 7278 - Buying/Shopping Clubs, Services
Exchange Houses	6051 - Quasi Cash Merchant

Note: While MasterCard will ensure the document is kept accurate and up to date, in case of any discrepancy, the official rates available within Interchange manuals or communicated via customer announcement will follow.