

October 2019 Interchange Modifications

MasterCard has announced new rates to take effect in October 2019. Wind River Financial has studied the announced changes and summarized below those that we believe to have the most significant impact on merchant clients.

Mastercard Fee Program Increase and Descriptor Changes for October 2019

Mastercard is modifying the interchange rates for their Universal Cardholder Authentication Field (UCAF) programs as part of the new Assurance Framework, which is designed to encourage the use of technology that protects the cardholder credentials and merchant environment (tokenization) while providing authentication and security to each transaction (3-D Secure).

Fee Program	Current Rate	New Rate
Merchant UCAF	1.68% + \$0.10	1.89% + \$0.10
Full UCAF	1.78% + \$0.10	1.89% + \$0.10
Enhanced Merchant UCAF	1.83% + \$0.10	2.04% + \$0.10
Enhanced Full UCAF	1.93% + \$0.10	2.04% + \$0.10
World Merchant UCAF	1.87% + \$0.10	2.05% + \$0.10
World Full UCAF	1.97% + \$0.10	2.05% + \$0.10
High Value Merchant UCAF	2.30% + \$0.10	2.50% + \$0.10
High Value Full UCAF	2.40% + \$0.10	2.50% + \$0.10
World Elite Merchant UCAF	2.30% + \$0.10	2.50% + \$0.10
World Elite Full UCAF	2.40% + \$0.10	2.50% + \$0.10

MC Merchant UCAF Debit	1.15% + \$0.15	1.65% + \$0.15
MC Full UCAF Debit	1.25% + \$0.15	1.65% + \$0.15
MC Merchant UCAF Prepaid	1.15% + \$0.15	1.76% + \$0.20
MC Full UCAF Prepaid	1.25% + \$0.15	1.76% + \$0.20