



AN 2661—New Interchange Programs for Inbound Cross-Border Transactions in the European Economic Area

Generated on 3 May 2019

Published on 1 May 2019

This PDF was created from content on the Mastercard Technical Resource Center, which is updated frequently. For the most current documentation, go to Mastercard Connect and launch the Technical Resource Center app.

Published on 1 May 2019

AN 2661—New Interchange Programs for Inbound Cross-Border Transactions in the European Economic Area

Mastercard is introducing four new interchange programs to support its proposed commitments to the European Commission with regard to the European Economic Area (EEA) inbound cross-border consumer transactions.

Version History

The version history of this announcement is as follows.

Date	Description of Change
1 May 2019	Initial publication date

At-A-Glance

The At-A-Glance table provides key information about the systems and groups affected by this announcement, action indicators that specify the appropriate action, and the required implementation date or dates.

Type:	Bulletin Announcement
Audience:	Acquirer, Issuer, Processor
	Each customer must independently determine the impact on its operations.
Brands:	Mastercard®, Debit Mastercard®, Maestro®, Cirrus®
Region:	Global
System:	Clearing, Single Message System
Category:	Interchange
Action Indicator:	Financial impact
Effective Date:	18 October 2019—Mastercard Parameter Extract (MPE) Data delivered 19 October 2019—Processing date

Overview

Mastercard is introducing four new interchange programs to support its proposed commitments to the European Commission with regard to EEA inbound cross-border transactions.

Acquirer and Issuer Impact

This announcement affects acquirers and issuers as follows.

Published on 1 May 2019

Acquirers

Acquirers working with merchants located in EEA countries must support the following new interchange programs:

- Interchange rate designator (IRD) EG—EEA Card Present Credit Restricted Rates
- IRD EB—EEA Card Present Debit Restricted Rates
- IRD EV—EEA Card-Not-Present Credit Restricted Rates
- IRD EW—EEA Card-Not-Present Debit Restricted Rates

Issuers

Issuers globally must be prepared to receive transactions submitted for the four new interchange programs introduced in this announcement.

GCMS MPE Data Delivery Date

The Global Clearing Management System (GCMS) Mastercard Parameter Extract (MPE) Data—the changes will be delivered on 18 October 2019, together with 19.Q4 Release to be used for the processing date 19 October 2019.

Interchange Tables

IRDs and corresponding interchange rates are provided in the following table.

IRD	Fee Tier	Rate
EG	EEA Card Present Credit Restricted Rates	0.30%
EB	EEA Card Present Debit Restricted Rates	0.20%
EV	EEA Card-Not-Present Credit Restricted Rates	1.50%
EW	EEA Card-Not-Present Debit Restricted Rates	1.15%

New IRDs will be added to the following Business Service Agreements.

Table 1. Interregional BSAs

1-010501	1-020501	1-030501
1-040501	1-060501	1-010201
1-010301	1-010401	1-010601
1-020101	1-020301	1-020401
1-020601	1-030101	1-030201
1-030401	1-030601	1-040101
1-040201	1-040301	1-040601
1-050101	1-050201	1-050301
1-050401	1-050601	1-060101

Published on 1 May 2019

1-060201	1-060301	1-060401
Table 2. Intraregional BSAs		
2-050001	2-050002	
Table 3. Intercountry BSA		
3-050021		

Related Information

- ["AN 2129—New Interchange Criteria for Merchants in the European Economic Area"](#)
- ["AN 2632—New Interchange Criteria for Merchants in the European Economic Area"](#)

Questions?

Customers with questions about the information in this article should contact the Global Customer Service team using the contact information provided on the Technical Resource Center home page.