

## Compliance Notification

# MasterCard® Quick Payment Service Program Expanded

Effective July 1, 2010 MasterCard will expand the Quick Payment Service (QPS) program to include most Merchant Category Codes (MCCs) with the exception of those listed in Table 1. The QPS program provides face-to-face merchants with the ability to accept a U.S. issued MasterCard card without requiring a cardholder signature or providing a receipt (unless requested by the cardholder).

The program is available on all MasterCard cards issued in the U.S. Transactions qualify for the program if they meet the following criteria:

- \$25 or less
- Electronically Authorized
- All Merchant Category Codes except those listed in Table 1
- Terminal must read and transmit unaltered magnetic stripe track data, unaltered chip data, or unaltered contactless payment data.

### Merchant Category Codes (MCCs)

Table 1: MCCs Excluded from the QPS Program	
4813	Key Entry Telecom Merchant
4829	Money Transfer—Non-Financial Institution
5542	Automated Fuel Dispensers
5960	Direct Marketing – Insurance Services
5962	Direct Marketing – Travel Related Arrangement Services
5964	Direct Marketing – Catalog Merchants
5965	Direct Marketing – Combination Catalog and Retail Merchants
5966	Direct Marketing – Outbound Telemarketing Merchants
5967	Direct Marketing – Inbound Telemarketing Merchants
5968	Direct Marketing - Continuity/Subscription Merchants
5969	Direct Marketing/Direct Marketers (Not Elsewhere Classified)
6010	Member Financial Institution—Manual Cash Disbursements
6011	Member Financial Institution—Automated Cash Disbursements
6050	Quasi-Cash—Member Financial Institution
6051	Quasi-Cash—Non-Financial Institution
6529	Remote Stored Value Load – Member Financial Institution
6530	Remote Stored Value Load - Merchant
6532	Payment Service Provider—Member Financial Institution Financial Institution Payment Transaction
6533	Payment Service Provider—Merchant Payment Transaction
6534	Money Transfer – Member Financial Institution
6535	Value Purchase – Member Financial Institution
7511	Truck Stop Transactions
7995	Betting (e.g., Lottery Tickets, OTB)
9950	Intra-Company Purchases

**Contact Persons:** If you have any questions regarding this change, please contact customer service.

### Date: April 1, 2010

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