

## 1. IRF for Domestic POS Transactions

Merchant Type	Categories	Acquirer Pays Issuer	
Strategic Merchant --Beverage Vending Machines *	Variety stores(5331)	0.30%	
	Transportation ( 4011,4111,4112,4722 ) electric, gas, water, and sanitary ( 4900 )	0.48%	
Doctors and physicians ( 8011 ) Medical services and health practitioners ( 8099 )			
Special MCCs	Ambulance services ( 4119 ) Government ( 9211, 9222, 9223, 9311, 9399, 9405, 9498, 9950 )	0.60%	
	Professional Services and Membership Organizations ( 8021, 8031, 8041, 8042, 8043, 8049, 8050, 8062, 8071, 8398, 8641, 8651, 8661, 8699 )		
	Ticket sales for large scenic spots ( 4733 ) Grocery and supermarkets ( 5411 ) Miscellaneous food shops ( 5499 )	0.72%	
	Utilities ( 4814, 4816, 4821, 4899 ) Fast food restaurants ( 5814 )		
	Service Providers ( 6300, 6513 ) Courier services ( 4215 )	0.90%	
	Tolls and bridge fees ( 4784 ) Books, periodicals, and newspapers ( 5192 )		
	Parking lots and garages ( 7523 ) Amusement and Entertainment ( 7832, 7992, 7996, 7997, 7998 )		
	Schools ( 8211,8220,8241,8244,8249,8299 ) Automobiles and Vehicles ( 5541, 5542 )		
	Bus Transportation Service ( 4131 ) Airlines and air carriers ( 4511 )		
	Taxicabs and limousines ( 4121 ) Lodging — hotels, motels, and resorts ( 7011 )		
	Retail Outlets ( 5309, 5310, 5311, 5331 ) Classic and Gold Card		
	Other MCCs		Consumer Card
Platinum Card			2.38%
Diamond Card			2.38%
	Commercial Card		2.38%

**Notes:** For the Merchant qualification requirements for whitelisting or the complete Strategic Merchant MID whitelist, please contact the UPI local representative.

## 2. IRF for Domestic E-Commerce Transactions

Categories		Acquirer Pays Issuer		
Special MCCs	Transportation ( 4011,4111,4112,4722 )	0.48%		
	electric, gas, water, and sanitary ( 4900 )			
	Doctors and physicians ( 8011 )			
	Medical services and health practitioners ( 8099 )			
	Ambulance services ( 4119 )	0.60%		
	Government ( 9211, 9222, 9223, 9311, 9399, 9405, 9498, 9950 )			
	Professional Services and Membership Organizations ( 8021, 8031, 8041, 8042, 8043, 8049, 8050, 8062, 8071, 8398, 8641, 8651, 8661, 8699 )	0.72%		
	Ticket sales for large scenic spots ( 4733 )			
	Grocery and supermarkets ( 5411 )			
	Miscellaneous food shops ( 5499 )			
	Utilities ( 4814, 4816, 4821, 4899 )			
	Fast food restaurants ( 5814 )			
	Service Providers ( 6300, 6513 )			
	Courier services — air and ground, and freight forwarders ( 4215 )			
	Tolls and bridge fees ( 4784 )			
	Books, periodicals, and newspapers ( 5192 )		0.90%	
	Parking lots and garages ( 7523 )			
	Amusement and Entertainment ( 7832, 7992, 7996, 7997, 7998 )	0.96%		
	Schools ( 8211,8220,8241,8244,8249,8299 )			
	Automobiles and Vehicles ( 5541, 5542 )			
Bus Transportation Service ( 4131 )				
Airlines and air carriers ( 4511 )				
Taxicabs and limousines ( 4121 )				
Lodging — hotels, motels, and resorts ( 7011 )				
Retail Outlets ( 5309, 5310, 5311, 5331 )				
Other MCCs	Authentication Mode		Classic and Gold Card	1.90%
			Platinum Card	2.06%
		Diamond Card	2.06%	
	Non-Authentication Mode	Classic and Gold Card	1.82%	
		Platinum Card	1.98%	
		Diamond Card	1.98%	

### 3. IRF for Domestic MO/TO & Recurring Transactions

Categories		Acquirer Pays Issuer
Special MCCs	Transportation ( 4011,4111,4112,4722 )	0.48%
	electric, gas, water, and sanitary ( 4900 )	
	Doctors and physicians ( 8011 )	
	Medical services and health practitioners ( 8099 )	
	Ambulance services ( 4119 )	0.60%
	Government ( 9211, 9222, 9223, 9311, 9399, 9405, 9498, 9950 )	
	Professional Services and Membership Organizations ( 8021, 8031, 8041, 8042, 8043, 8049, 8050, 8062, 8071, 8398, 8641, 8651, 8661, 8699 )	
	Ticket sales for large scenic spots ( 4733 )	0.72%
	Grocery and supermarkets ( 5411 )	
	Miscellaneous food shops ( 5499 )	
	Utilities ( 4814, 4816, 4821, 4899 )	
	Fast food restaurants ( 5814 )	0.90%
	Service Providers ( 6300, 6513 )	
	Courier services ( 4215 )	
	Tolls and bridge fees ( 4784 )	
	Books, periodicals, and newspapers ( 5192 )	0.96%
	Parking lots and garages ( 7523 )	
	Amusement and Entertainment ( 7832, 7992, 7996, 7997, 7998 )	
	Schools ( 8211,8220,8241,8244,8249,8299 )	
	Automobiles and Vehicles ( 5541, 5542 )	1.00%
	Bus Transportation Service ( 4131 )	1.10%
	Airlines and air carriers ( 4511 )	1.25%
	Taxicabs and limousines ( 4121 )	1.48%
	Lodging — hotels, motels, and resorts ( 7011 )	1.65%
Retail Outlets ( 5309, 5310, 5311, 5331 )	2.14%	
Other MCCs	Consumer Card	Classic and Gold Card
		Platinum Card
		Diamond Card
		Commercial Card

#### 4. IRF for Domestic QRC-based Transactions

Merchant Type	Card type	MCC	Per Transaction Amount	Acquirer Pays Issuer
<b>Strategic Merchant - -Beverage Vending Machines</b>	All cards	Variety stores(5331)	All	0.30%
<b>Other Merchant Types</b>	Consumer Card	Daily-consumed MCCs*	≤ USD140	0.55%
			> USD140	The same as domestic POS pricing
	Commercial Card	All	All	

**Note:**

\* Please refer to the Appendix for the Daily-consumed MCC List.

## Appendix : UPI Daily-consumed MCC List

Daily-consumed MCCs refer to MCCs **excluding the following MCCs:**

MCC	Description
1520	General contractors — residential and commercial
1771	Concrete work contractors
5271	Mobile home dealers
7013	Real Estate Agent — brokers
5511	Car and truck dealers (new and used) sales, services, repairs, parts, and leasing
5521	Car and truck dealers (used only) sales, service, repairs, parts, and leasing
5551	Boat dealers
5561	Camper, recreational and utility trailer dealers
5571	Motorcycle shops and dealers
5592	Motor home dealers
5598	Snowmobile dealers
5599	Miscellaneous automotive, aircraft, and farm equipment dealers— not elsewhere classified
5933	Pawn shops
6012	Financial institutions---merchandise and services
4011	Railroads
4214	Motor freight carriers and trucking — local and long distance, moving and storage companies, and local delivery
4458	Tobacco logistics
5013	Motor vehicle supplies and new parts
5021	Office and commercial furniture
5039	Construction materials — not elsewhere classified
5044	Office, photographic, photocopy, and microfilm equipment
5045	Computers, computer peripheral equipment — not elsewhere classified
5046	Commercial equipment — not elsewhere classified
5047	Dental/laboratory/medical/ophthalmic hospital equipment and supplies
5051	Metal service centers and offices
5065	Electrical parts and equipment
5072	Hardware equipment and supplies
5074	Plumbing and heating equipment and supplies
5111	Stationery, office supplies, and printing and writing paper
5122	Drugs, drug proprietors
5131	Piece goods, notions, and other dry goods
5137	Men's, women's, and children's uniforms and commercial clothing
5139	Commercial footwear
5172	Petroleum and petroleum products
5192	Books, periodicals, and newspapers
5193	Florists' supplies, nursery stock and flowers
5198	Paints, varnishes, and supplies
5398	Corporate wholesale
5998	Tent and awning shops
6010	Financial institutions---manual cash disbursements
6011	Financial institutions---automated cash disbursements
6051	Non-financial institutions---foreign currency, money orders (not wire transfer) , scrip, and travelers' checks
5094	Precious stones and metals, watches, and jewelry
9498	Credit card bill payment