

# Clarifications to the Chargeback Protection Amounts for Canada and the Asia/Pacific Regions

Debra Kreiselman, Program Leader, Franchise Development, Rules, Standards, and Strategy

Suggested routing: Chargeback Contact, Compliance Contact, Principal Contact

**Applies To:** ☒ Issuers ☒ Acquirers ☒ Processors

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**Summary:** This article clarifies the chargeback protection amounts for the Canada and Asia/Pacific regions that were published in the article “MasterCard *PayPass* Transit Addition of MCC 4131 and Revised Standards” from *Global Operations Bulletin* No. 5, 1 May 2008.

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**Action Indicator:**

- M** Mandate
- F** Financial impact
- C** Coding or development changes typically required

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**Effective Date:** Effective for transactions occurring on or after 3 October 2008

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## Overview

In *Global Operations Bulletin* No. 5, 1 May 2008, the article “MasterCard *PayPass* Transit Addition of MCC 4131 and Revised Standards” announced the addition of MCC 4131 (Bus Lines) for *PayPass* Transit Post-Authorized Aggregated transactions and the corresponding chargeback protection amounts.

This article clarifies the chargeback protection amounts for the Canada and Asia/Pacific regions that were published incorrectly in *Global Operations Bulletin* No. 5, 1 May 2008.

## Summary of Clarifications

The following are the clarifications included in this article.

Country	Product	MCC	Clarification
Australia	Quick Payment Service (QPS)	4131	The correct chargeback protection amount is AUD 35, rather than AUD 100.  The row should not be shown as underlined.
Brunei	QPS	4131	The correct chargeback protection amount is BND 45, rather than BND 500.  The row should not be shown as underlined.
Canada	All	All	The correct currency code for Canada is CAD, rather than USD.
Hong Kong	QPS	4131	The correct chargeback protection amount is HKD 200, rather than HKD 30,000.  The row should not be shown as underlined.
Hong Kong	QPS	7523	The correct chargeback protection amount is HKD 500, rather than HKD 200.
Indonesia	QPS	4131	The correct chargeback protection amount is IDR 125,000, rather than IDR 45.  The row should not be shown as underlined.
Japan	QPS	4131	The correct chargeback protection amount is JPY 2,500, rather than JPY 100.  The row should not be shown as underlined.
Macau	QPS	4131	The correct chargeback protection amount is MOP 200, rather than MOP 500.  The row should not be shown as underlined.

Country	Product	MCC	Clarification
Malaysia	QPS	4131	The correct chargeback protection amount is MYR 150, rather than MYR 30,000. The row should not be shown as underlined.
New Zealand	All	All	The correct currency code for New Zealand is NZD, rather than USD.
New Zealand	QPS	4131	The correct chargeback protection amount is NZD 35, rather than NZD 45. The row should not be shown as underlined.
People's Republic of China, Philippines, Republic of Korea, and Singapore	QPS	4131	The row for these countries should not be shown as underlined.
Taiwan, Thailand, and Other Asia/Pacific	QPS	4131	The row for these countries should not be shown as underlined.

## MasterCard *PayPass* and Quick Payment Service Chargeback Protection Amount Tables for the Canada and Asia/Pacific Regions

Members should refer to the following tables in Appendix D of the *Chargeback Guide* for the correct chargeback protection amounts for Region A: Canada and Region C: Asia/Pacific.

The information contained in this bulletin for Region A: Canada and Region C: Asia/Pacific supersedes the chargeback protection amount tables published in *Global Operations Bulletin* No. 5, 1 May 2008.

## Overview of Revised Standards

Please review the revisions to the publication indicated in the table below and make appropriate plans to support the new Standards.

Effective Date	Changes to Standards in...	Will be Published in...
Effective for transactions occurring on or after 3 October 2008	<i>Chargeback Guide</i>	Appendix D—Chargeback Protection Amounts

MasterCard will incorporate the revisions into a future edition of the *Chargeback Guide*. The manual is available on MasterCard OnLine® via the Member Publications product.

## Revised Standards—*Chargeback Guide*

Effective 3 October 2008, MasterCard will revise the *Chargeback Guide* to include these Standards. Additions to the Standards are underlined. Deletions are indicated with a ~~strike through~~.

### Region A: Canada

Region A comprises Canada.

Product	MCC	Merchant Category	CAD
<i>PayPass</i>	All	All	50
Post-Authorized Aggregated <i>PayPass</i> Transit	4111	Transportation—Suburban and Local Commuter, Passenger, including Ferries	50
<u>Post-Authorized Aggregated <i>PayPass</i> Transit</u>	<u>4131</u>	<u>Bus Lines</u>	<u>50</u>
QPS	5411	Supermarkets	50
QPS	5499	Miscellaneous Food Stores, Vending Machines	50
QPS	5541	Service Stations	50
QPS	5735	Music Stores	50
QPS	5814	Fast Food Restaurants	50
QPS	5912	Drug Stores, Pharmacies	50
QPS	5942	Book Stores	50
QPS	5994	Newsstands	50
QPS	7216	Dry Cleaners	50
QPS	7523	Automobile Parking Lots and Garages	50
QPS	7832	Motion Picture Theaters	50
QPS	7841	Video Entertainment Rental Stores	50

## Region C: Asia/Pacific

Region C comprises Australia, continental Asia (excluding the Commonwealth of the Independent States and the Middle East), Japan, New Zealand, Taiwan and all Pacific and Indian Ocean islands, and is not included in the definitions for Africa, the Middle East, South Asia, or North Asia.

Product	MCC	Merchant Category	Australia AUD	Brunei BND	Hong Kong HKD	Indonesia IDR
<i>PayPass</i>	All	All	35	45	200	125,000
Post-Authorized Aggregated <i>PayPass</i> Transit	4111	Transportation— Suburban and local commuter, passenger, including ferries	35	45	200	125,000
<u>Post-Authorized Aggregated <i>PayPass</i> Transit</u>	<u>4131</u>	<u>Bus Lines</u>	<u>35</u>	<u>45</u>	<u>200</u>	<u>125,000</u>
QPS	4111	Transportation— Suburban and local commuter, passenger, including ferries	35	45	200	125,000
QPS	4121	Taxis and Limousines	35	45	200	125,000
QPS	4131	Bus Lines	35	45	200	125,000
QPS	4784	Bridge and Road Fees, Tolls	35	45	200	125,000
QPS	5411	Supermarkets	35	45	200	125,000
QPS	5499	Miscellaneous Food Stores, Vending Machines	35	45	200	125,000
QPS	5541	Service Stations	35	45	200	125,000
QPS	5735	Music Stores	35	45	200	125,000
QPS	5814	Fast Food Restaurants	35	45	200	125,000
QPS	5912	Drug Stores, Pharmacies	35	45	200	125,000
QPS	5942	Book Stores	35	45	200	125,000
QPS	5994	Newsstands	35	45	200	125,000
QPS	7216	Dry Cleaners	35	45	200	125,000
QPS	7523	Automobile Parking Lots and Garages	35	45	500	125,000
QPS	7542	Car Washes	35	45	200	125,000

Product	MCC	Merchant Category	Australia AUD	Brunei BND	Hong Kong HKD	Indonesia IDR
QPS	7832	Motion Picture Theaters	35	45	200	125,000
QPS	7841	Video Entertainment Rental Stores	35	45	200	125,000

Product	MCC	Merchant Category	Japan JPY	Macau MOP	Malaysia MYR	New Zealand NZD
<i>PayPass</i>	All	All	2,500	200	150	35
Post-Authorized Aggregated <i>PayPass</i> Transit	4111	Transportation—Suburban and local commuter, passenger, including ferries	2,500	200	150	35
<u>Post-Authorized Aggregated <i>PayPass</i> Transit</u>	<u>4131</u>	<u>Bus Lines</u>	<u>2,500</u>	<u>200</u>	<u>150</u>	<u>35</u>
QPS	4111	Transportation—Suburban and local commuter, passenger, including ferries	2,500	200	150	35
QPS	4121	Taxis and Limousines	2,500	200	150	35
QPS	4131	Bus Lines	2,500	200	150	35
QPS	4784	Bridge and Road Fees, Tolls	2,500	200	150	35
QPS	5411	Supermarkets	2,500	200	150	35
QPS	5499	Miscellaneous Food Stores, Vending Machines	2,500	200	150	35
QPS	5541	Service Stations	2,500	200	150	35
QPS	5735	Music Stores	2,500	200	150	35
QPS	5814	Fast Food Restaurants	2,500	200	150	35
QPS	5912	Drug Stores, Pharmacies	2,500	200	150	35
QPS	5942	Book Stores	2,500	200	150	35
QPS	5994	Newsstands	2,500	200	150	35
QPS	7216	Dry Cleaners	2,500	200	150	35
QPS	7523	Automobile Parking Lots and Garages	2,500	500	150	35
QPS	7542	Car Washes	2,500	200	150	35
QPS	7832	Motion Picture Theaters	2,500	200	150	35

Product	MCC	Merchant Category	Japan JPY	Macau MOP	Malaysia MYR	New Zealand NZD
QPS	7841	Video Entertainment Rental Stores	2,500	200	150	35

  

Product	MCC	Merchant Category	People's Republic of China CNY	Philippines PHP	Republic of Korea KRW	Singapor e SGD
<i>PayPass</i>	All	All	100	500	30,000	45
Post-Authorized Aggregated <i>PayPass</i> Transit	4111	Transportation—Suburban and local commuter, passenger, including ferries	100	500	30,000	45
<u>Post-Authorized Aggregated <i>PayPass</i> Transit</u>	<u>4131</u>	<u>Bus Lines</u>	<u>100</u>	<u>500</u>	<u>30,000</u>	<u>45</u>
QPS	4111	Transportation—Suburban and local commuter, passenger, including ferries	100	500	30,000	45
QPS	4121	Taxis and Limousines	100	500	30,000	45
QPS	4131	Bus Lines	100	500	30,000	45
QPS	4784	Bridge and Road Fees, Tolls	100	500	30,000	45
QPS	5411	Supermarkets	100	500	30,000	45
QPS	5499	Miscellaneous Food Stores, Vending Machines	100	500	30,000	45
QPS	5541	Service Stations	100	500	30,000	45
QPS	5735	Music Stores	100	500	30,000	45
QPS	5814	Fast Food Restaurants	100	500	30,000	45
QPS	5912	Drug Stores, Pharmacies	100	500	30,000	45
QPS	5942	Book Stores	100	500	30,000	45
QPS	5994	Newsstands	100	500	30,000	45
QPS	7216	Dry Cleaners	100	500	30,000	45
QPS	7523	Automobile Parking Lots and Garages	100	500	30,000	45

<b>Product</b>	<b>MCC</b>	<b>Merchant Category</b>	<b>People's Republic of China CNY</b>	<b>Philippines PHP</b>	<b>Republic of Korea KRW</b>	<b>Singapore SGD</b>
QPS	7542	Car Washes	100	500	30,000	45
QPS	7832	Motion Picture Theaters	100	500	30,000	45
QPS	7841	Video Entertainment Rental Stores	100	500	30,000	45

<b>Product</b>	<b>MCC</b>	<b>Merchant Category</b>	<b>Taiwan TWD</b>	<b>Thailand THB</b>	<b>Other Asia/Pacific USD</b>
<i>PayPass</i>	All	All	700	500	25
Post-Authorized Aggregated <i>PayPass</i> Transit	4111	Transportation—Suburban and local commuter, passenger, including ferries	700	500	25
<u>Post-Authorized Aggregated <i>PayPass</i> Transit</u>	<u>4131</u>	<u>Bus Lines</u>	<u>700</u>	<u>500</u>	<u>25</u>
QPS	4111	Transportation—Suburban and local commuter, passenger, including ferries	700	500	25
QPS	4121	Taxis and Limousines	700	500	25
QPS	4131	Bus Lines	700	500	25
QPS	4784	Bridge and Road Fees, Tolls	700	500	25
QPS	5411	Supermarkets	700	500	25
QPS	5499	Miscellaneous Food Stores, Vending Machines	700	500	25
QPS	5541	Service Stations	700	500	25
QPS	5735	Music Stores	700	500	25
QPS	5814	Fast Food Restaurants	700	500	25
QPS	5912	Drug Stores, Pharmacies	700	500	25
QPS	5942	Book Stores	700	500	25
QPS	5994	Newsstands	700	500	25
QPS	7216	Dry Cleaners	700	500	25
QPS	7523	Automobile Parking Lots and Garages	700	500	25
QPS	7542	Car Washes	700	500	25



<b>Product</b>	<b>MCC</b>	<b>Merchant Category</b>	<b>Taiwan TWD</b>	<b>Thailand THB</b>	<b>Other Asia/Pacific USD</b>
QPS	7832	Motion Picture Theaters	700	500	25
QPS	7841	Video Entertainment Rental Stores	700	500	25

**The remainder of this section is unchanged.**

## **For More Information**

For more information about these revised *PayPass* and QPS Standards, please contact:

Debra Kreiselman

Program Leader, Franchise Development, Rules, Standards, and Strategy

**Phone:** 1-914-249-6368

**Fax:** 1-914-249-4385

**E-mail:** [debra\\_kreiselman@mastercard.com](mailto:debra_kreiselman@mastercard.com)