



AP/LAC/MEA/US 12568.1 New and Updated Specialty Merchant Registration Program Fees for the United States, Middle East/Africa, and Select Countries in the Asia/Pacific and Latin America and the Caribbean Regions

Type:

Bulletin announcement

Category:

Pricing/Fees

Audience:

Acquirer
Processor

Region:

Asia/Pacific
Latin America and the Caribbean
Middle East/Africa
United States

Country or Territory:

Select countries for the Asia/Pacific region
Select countries for the Latin America and the Caribbean region

Brand:

Mastercard®
Debit Mastercard
Maestro®
Cirrus®

Product or service:

Franchise

Action indicator:

Financial

Published:

28 October 2025

Effective:

1 May 2026
3 June 2026
14 June 2026

Overview

Mastercard is updating a fee and introducing new Specialty Merchant Registration Program fees for acquirers in the United States, Middle East/Africa, Asia/Pacific (excluding Japan and Indonesia) and Latin America/Caribbean (excluding Brazil, Mexico, and Colombia).

Effective date details

Date	Details
1 May 2026	<ul style="list-style-type: none"> Pricing becomes effective for updated Specialty Merchant Registration Fee Pricing becomes effective for new High-Risk Acquirer License Fee
3 June 2026	<ul style="list-style-type: none"> Pricing becomes effective for Specialty Merchant Volume Fee for all Specialty Merchant categories Pricing becomes effective for Specialty Merchant Transaction Fee for all Specialty Merchant categories
14 June 2026	First billing date

What Mastercard is doing

The Specialty Merchant Registration Program is a key focus for Mastercard to help ensure the integrity of our ecosystem and in keeping the safety and security of our customers a priority. As Mastercard enhances the framework and governance structure for the Specialty Merchant Registration Program, it seeks to deliver increased value for acquirers, issuers, merchants, and cardholders. As part of this effort, Mastercard is also revising and introducing new fees to establish fair pricing for the value of the program.

The updates to the Specialty Merchant Registration Program will strengthen trust and confidence among participants and enhance overall network performance. The revised framework helps ensure high-quality participation, sets forth a governance structure, promotes clear identification of specialty merchant transactions, and supports improved acceptance and transaction approval rates.

Refer to the *Billing and pricing information* section in this announcement for the billing and fee information.

Version history

Date	Description of change
28 October 2025	Initial publication date

Participation requirements

Specialty Merchant Registration Program Fee

Acquirers with registered specialty merchants before the effective date of the pricing changes will see this fee increase during their next billing cycle after the effective date for billing event 2SC1333. Mastercard will assess this fee to new acquirers that do not currently have any registered specialty merchants upon registration of each specialty merchant thereafter.

High-Risk License Fee

Unless notified otherwise by Mastercard, Mastercard will automatically grant acquirers that are already acquiring for specialty merchants before 1 May 2026 a supplemental license. Customers that receive the license automatically are still billed for the High-Risk License Fee according to the dates outlined in this document. Refer to the effective date details section of this announcement.

New acquirers that would like to acquire and register specialty merchants must submit the High-Risk License Addendum (Form 637) and be approved by Mastercard before billing begins for this fee. Existing acquirers that choose not to continue acquiring for specialty merchants must unregister and terminate their relationships with all specialty merchants in their portfolio. Billing will begin on the effective date outlined in this announcement for all acquirers still acquiring for specialty merchants at that time and who still has an active supplemental license.

Specialty Merchant Transaction Fee and Specialty Merchant Volume Fee

Mastercard will apply these fees to single message (MDS) and dual message (GCMS) processed data on any purchase transaction with a Transaction Type Identifier (TTI) of P70 or P76 indicating a cryptocurrency transaction, TTI of P71 indicating a high-risk securities transaction, or TTI of P72 indicating all other specialty merchant categories.

Mastercard will apply this fee to transactions with the aforementioned TTIs and where DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type) is equal to:

- 00 (Purchase Goods/Services)
- 09 (Purchase with Cash Back)
- 18 (Unique Transactions)
- 20 (Credits)

These fees do not apply to Funding Transactions populated with a funding transaction TTI.

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Billing and pricing information

The pricing for the Specialty Merchant Registration program is effective 1 May 2026 or 3 June 2026 with the first billing occurring on 14 June 2026.

Billing information

Billing event number	Billing event name (existing)	Billing event name (new)	Service ID	Rates (USD) or basis points (bps)	Frequency
2SC1333	Mastercard Registration Program	Specialty Merchant Registration Program	SC	1,000	Annual per merchant registration
2MA1002 (S)	n/a	High-Risk Acquirer License Fee	MA	50,000	Annual
2SM2000(S)	n/a	Specialty Merchant Transaction Fee - GCMS	GH	0.02	Weekly per transaction
2SB4002(S)	n/a	Specialty Merchant Transaction Fee - MDS	SB	0.02	Weekly per transaction
2SM1000(S)	n/a	Specialty Merchant Volume Fee – GCMS	GH	10 bps	Weekly per transaction
2SB4000(S)	n/a	Specialty Merchant Volume Fee – MDS	SB	10 bps	Weekly per transaction

Mastercard will include these changes in the *Pricing Guide* following the effective date. Until that time, use this announcement as the source for information.

Related information

- [GLB 12564.1 Revised Standards for the Specialty Merchant Registration Program](#)
- [GLB 12516.1 Introducing Transaction Type Identifier for Specialty Merchants](#)

Questions

Customers with questions about the information in this announcement should contact Global Customer Service using the contact information on the Technical Resource Center.