



# AN 8952 Charge on Surcharged ATM Transactions

**Type:**

Bulletin announcement

**Category:**

Pricing/Fees

**Audience:**

Acquirer

**Region:**

United States

**Brand:**

Mastercard®  
Debit Mastercard®  
Maestro®  
Cirrus®

**Product or service:**

ATM

**Action indicator:**

Attention warranted (Network-related)  
Financial impact

**System:**

Clearing  
Single Message System  
Mastercard Consolidated Billing System

**Published:**

19 December 2023

**Effective:**

15 April 2024  
21 April 2024

## Executive overview

Mastercard is introducing an ATM fee on surcharged transactions in the United States region. Effective April 2024, a new construct will provide financial institutions and ATM operators incentives to partner and implement more inclusive solutions that give consumers access to cash.

### Effective date details

Date	Details
15 April 2024	Service begins
21 April 2024	Pricing becomes effective for participants

## What Mastercard is doing

Effective April 2024, Mastercard is introducing the ATM fee on surcharged transactions for the United States region. This will provide financial institutions and ATM operators incentives to partner and implement more inclusive solutions that give consumers access to cash.

Mastercard will apply a USD 0.10 fee for all ATM transactions where:

- DE 54 (Amounts, Additional) with a value of 42 (Amount, surcharge) in subfield 2 (Additional Amount, Amount Type) is present in an Integrated Product Messages (IPM) clearing message submitted into interchange by the acquirer.
- DE 28 (Amount, Transaction Fee) is present in a Mastercard Debit Switch® (MDS) Financial Transaction message MA enables connection between ATM acquirers and Cardholders that enable surcharging.

## Billing and pricing information

The pricing for the ATM fee on surcharged transactions is effective 15 April 2024, with the first billing occurring on 21 April 2024.

The following table includes the billing events associated with these fees:

**Table 1: Billing and pricing information**

Billing event number	Billing event name	Service ID	Frequency	Rate (USD)
2GC1422	ATM Surcharged Transactions - GCMS	GF	Weekly	\$0.10
2SB2211	ATM Surcharged Transactions - MDS	SB	Weekly	\$0.10

## Questions

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