

MasterCard Cost of Acceptance – Product Level					
Merchant Category	All Credit	Core & Enhanced	World	World Elite	Commercial
A. Gas Stations	2.14%	1.97%	2.01%	1.99%	2.47%
B. Grocery	1.65%	1.46%	1.58%	1.77%	2.39%
C. Retail	2.26%	1.97%	2.10%	2.52%	2.57%
D. Travel & Entertainment	2.51%	2.09%	2.45%	2.68%	2.74%
E. Utilities	1.88%	1.60%	1.50%	1.50%	2.47%
F. Other	2.24%	1.91%	2.06%	2.51%	2.42%

Gas Stations

Service Stations including Automated Fuel Dispensers

Grocery

Food Stores

Retail

Vehicles & Repair Shops

Clothing & Department Stores

Discount Stores

Electronic & Appliances

Hardware & Home Improvement

Interior Furnishings

Sporting Goods

Toy Stores

Other Retail (including mail order)

Travel & Entertainment

Airlines

Auto Rental

Hotel & Motels

Transportation

Recreation

Travel Agencies

Eating Places

Utilities

Electric, Gas, Water, Etc.

Other

Healthcare

Drug Stores

Professional Services

Education

This information is provided to assist merchants in comparing the MasterCard Cost of Acceptance to the cost of acceptance of a Competitive Credit Card Brand when a merchant cannot determine its MasterCard Credit Card Cost of Acceptance. If a merchant cannot determine its MasterCard Credit Card Cost of Acceptance, then the Merchant may use the MasterCard Credit Card Cost of Acceptance for the Merchant's merchant category as published below. The MasterCard Credit Card Cost of Acceptance is not intended to be used to determine the surcharge amount a merchant will charge. A Merchant's surcharge amount must be based on their MasterCard merchant discount rate.