

MasterCard Cost of Acceptance – Brand Level	
Merchant Category	All Credit
A. Gas Stations	2.14%
B. Grocery	1.65%
C. Retail	2.26%
D. Travel & Entertainment	2.51%
E. Utilities	1.88%
F. Other	2.24%

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 Merchants surcharge amount must be based on their MasterCard merchant discount rate.