

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.