

Common Card-Not-Present MasterCard® Commercial Interchange Rates
Effective: October 2011

Common CNP MasterCard® Business Sale Programs			
MasterCard Interchange Transactions	Corporate, Business Standard, & Purchasing		
	Program Qualifier	% Fee	# Fee
Data Rate 3	All Other Cards	1.80%	\$ 0.10
	World / World Elite	1.85%	\$ 0.10
Data Rate 2	Corporate	2.15%	\$ 0.10
	Corp. World		
	Corp. World Elite		
	Business	2.20%	\$ 0.10
	Fleet	2.50%	\$ 0.10
Commercial Data Rate 1	Purchasing Card	2.40%	\$ 0.10
	All Other Cards	2.65%	\$ 0.10
	World / World Elite	2.77%	\$ 0.10
Commercial Standard	All Other Cards	2.95%	\$ 0.10
	World Elite	3.17%	\$ 0.10

	Optimal
	Nominal
	Poor

Merchants should attempt to qualify for the programs highlighted in green, and avoid the programs in red. Because of the relatively high per-sale transaction fee, the attractiveness of the program in pink will be based on the Average Ticket Value (ATV) of the item the merchant is selling.

Common CNP MasterCard® Business Refund ("Credit") Programs			
MasterCard Interchange Transactions	Program Qualifier	Credit	
		% Fee	# Fee
Refund Group 1 (Utilities)	Commercial	2.37%	-
Refund Group 3 (MO/TO)	Commercial	2.21%	-

Attention Merchants!
- Get the Guide -

The definitive guide for understanding the confusing world of merchant account fees. Whether you are a merchant or a payments industry professional, [Understanding Merchant Account Fees](#) was written so you can finally understand the complex costs surrounding Card-Not-Present transactions. It's the perfect companion for those involved in electronic commerce, mail and telephone order businesses, catalogs, continuity programs and direct response media.