

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

Common CNP MasterCard® Consumer Sales Interchange Programs					
MasterCard Interchange Transactions	Program Qualifier	Credit		Exempt Debit	
		% Fee	# Fee	% Fee	# Fee
Service Industries	All Cards	1.15%	\$ 0.05	1.15%	\$ 0.05
Merit 1 Real Estate	All Other Cards	1.10%		1.10%	
	Elite / High Value	2.20%	\$ 0.10		
Merit 1 Insurance		1.43%	\$ 0.05		
Merit I	Core Value	1.89%	\$ 0.10	1.64%	\$ 0.16
	Enhanced	2.04%	\$ 0.10		
	World	2.05%	\$ 0.10		
	Elite / High Value	2.50%	\$ 0.10		
Public Sector	All Credit Cards	1.55%	\$ 0.10		
Emerging Markets	Debit Only			0.80%	\$ 0.25
Utilities					
	All Other Cards		\$ 0.65		\$ 0.45
Consumer Standard	Core Value	2.95%	\$ 0.10	1.90%	\$ 0.25
	World	2.95%	\$ 0.10		
	Enhanced				
	Elite / High Value	3.25%	\$ 0.10		

MasterCard Interchange Program	Program Qualifier	Credit		Debit	
		% Fee	# Fee	% Fee	# Fee
Durbin Regulation II Debit Rate				0.05%	\$ 0.21

	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® Consumer Refund ("Credit") Programs					
MasterCard Interchange Transactions	Program Qualifier	Credit		Debit	
		% Fee	# Fee	% Fee	# Fee
Refund Group 1	Consumer			1.72%	-
Refund Group 2 (MO/TO & Utilities)	Consumer	2.09%	-	1.68%	

Attention Merchants!

- Get the Guide -

The definitive guide for understanding the confusing world of merchant account fees.