

MERCHANT SERVICES

MasterCard Interchange Rates

The MasterCard Card-Network

MasterCard is one of the two most commonly held credit cards. We help make it easy for you to accept MasterCard regardless of your business size. Like Visa, MasterCard is one of the top credit cards in the US, Canada and around the world. It is widely used, recognized and trusted. While some small businesses do not accept credit cards due to the cost, we offer you cost-plus pricing so you save on processing fees while making payments convenient for your customers.

What is the MasterCard Interchange?

Interchange is the fee collected by the customer's credit card bank (the MasterCard card-issuer) on every transaction. These rates are set by MasterCard every year and apply to all processors. In other words, this is the true cost that the processor has to pay on every transaction. The interchange rates are part of our Cost+ pricing program. The tables below provide a breakdown of the current Visa interchange rates.

Current MasterCard USA Interchange Rates

Card-Type	Interchange Rate
Debit Card-Present	
MC Debit	1.050 % + 15¢
MC Debit Regulated	0.050 % + 22¢
MC Debit Prepaid	1.050 % + 15¢
Debit Keyed	
MC Debit Keyed	1.600 % + 15¢
MC Debit Keyed Regulated	0.050 % + 22¢
MC Debit Keyed Prepaid	1.760 % + 20¢
Credit Card-Present	
MC Consumer	1.580 % + 10¢
MC Enhanced	1.730 % + 10¢
MC World	1.770 % + 10¢
MC World Elite	2.200 % + 10¢
MC Corporate	2.700 % + 10¢
Credit Keyed	
MC Keyed Consumer	1.890 % + 10¢

MC Keyed Enhanced		2.040 % + 10¢
MC Keyed World		2.050 % + 10¢
MC Keyed World Elite		2.500 % + 10¢
MC Keyed Corporate		2.700 % + 10¢
Real Estate & Property Management		
MC Real Estate Consumer		1.100 % + 10¢
MC Real Estate Enhanced		1.100 % + 10¢
MC Real Estate World		1.100 % + 10¢
MC Real Estate World Elite		2.200 % + 10¢
MC Real Estate Corporate		2.700 % + 10¢
Charities		
MC Charity Debit (non-regulated)		1.450 % + 15¢
MC Charity Credit		2.000 % + 10¢
International		
MC International		1.100 %
MC International Keyed		1.600 %
Level 2 Data		
Corporate, Purchasing & Fleet		2.500 % + 10¢
Business Card (L1)		2.000 % + 10¢
Business Card (L2)		2.160 % + 10¢
Business Card (L3)		2.210 % + 10¢
Business Card (L4)		2.310 % + 10¢
Business Debit Card		2.200 % + 10¢
Level 3 Data		
Corporate, Purchasing & Fleet		1.800 % + 10¢
Business Card (L1)		1.750 % + 10¢
Business Card (L2)		1.910 % + 10¢
Business Card (L3)		1.960 % + 10¢
Business Card (L4)		2.060 % + 10¢
Business Debit Card		1.800 % + 10¢
Large Ticket - Corporate, Purchasing & Fleet	\$7,254+	1.250 % + \$40
Large Ticket - Business Card (L1)	\$7,254+	1.200 % + \$40
Large Ticket - Business Card (L2)	\$7,254+	1.360 % + \$40
Large Ticket - Business Card (L3)	\$7,254+	1.410 % + \$40
Large Ticket - Business Card (L4)	\$7,254+	1.510 % + \$40
Assessments and Association Fees		
MC Card-Brand (Under \$1,000)		0.1300 %
MC Card-Brand (Over \$1,000)		0.1400 %
MC ALF (Acquirer License Fee)		0.0045 %
MC NABU (Network Brand Usage Fee)		1.95¢
MC Account Status Inquiry (on \$0 auth)		2.500¢

MC CVC 2 Authorization Fee	0.250¢
MC AVS Authorization Fee	1.000¢
MC Intl Cross-Border Support	0.6000 %
MC International Cross-Border	0.8500 %
MC - Per Location Annual Fee	\$15/year
Authorization Integrity Fees**	
Final Authorization Fee	0.0283%
Final Authorization Fee (minimum for above)	4.52¢
Pre-Authorization Penalty	5.085¢
Undefined Authorization Penalty	5.085¢
Line Item Penalty	1.36¢

*Above are the most common interchange qualifications. For a complete list of US interchange rates, please visit the Visa and MasterCard websites below:

[Mastercard Interchange](#)