

| MasterCard Cost of Acceptance – Product Level |            |                 |       |             |            |
|---|------------|-----------------|-------|-------------|------------|
| Merchant Category                             | All Credit | Core & Enhanced | World | World Elite | Commercial |
| <b>A. Gas Stations</b>                        | 2.14%      | 1.97%           | 2.01% | 1.99%       | 2.47%      |
| <b>B. Grocery</b>                             | 1.65%      | 1.46%           | 1.58% | 1.77%       | 2.39%      |
| <b>C. Retail</b>                              | 2.26%      | 1.97%           | 2.10% | 2.52%       | 2.57%      |
| <b>D. Travel &amp; Entertainment</b>          | 2.51%      | 2.09%           | 2.45% | 2.68%       | 2.74%      |
| <b>E. Utilities</b>                           | 1.88%      | 1.60%           | 1.50% | 1.50%       | 2.47%      |
| <b>F. Other</b>                               | 2.24%      | 1.91%           | 2.06% | 2.51%       | 2.42%      |

**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 Merchant’s surcharge amount must be based on their MasterCard merchant discount rate.