

Credit Card Processing Services

Our Professional Service Will Increase your Bottom Line

What's Your Rate?

Short Answer -- Interchange + 50 Basis Points + 5 Cents

When I started in the merchant account business over 20 years ago and a prospective merchant asked “What’s your rate?” it was easy to simply quote 1.69 % + 20 cents, take out my pen, and start writing up the paperwork. Wow has that changed. Over the past two decades MasterCard and Visa, in their infinite wisdom, has developed a daunting list of interchange rules based upon your type of business, what type of card is presented by the consumer, the amount of the sale, what type of data you enter into your terminal or software, and if you swipe or manually key in the sale. In the 1980’s I could count on one hand the number of different interchange categories while today the list is over 100 pages long. Up until recently interchange was a trade secret guarded like the recipe for Coke but now it is publicly posted on [Visa](#) and [MasterCard’s](#) corporate websites.

It is important to know that every merchant account provider is bound by the exact same interchange schedule. It is the markup from this schedule that determines what you will ultimately pay. There is no such thing as wholesale rates, not even for the largest retailers. So when today a sales rep quotes you a tiered rate such as 1.69 % you really have to ask for the rest of the picture as very few of your transactions will qualify for that rate. As you can see from the chart below interchange cost for almost every category is higher including all rewards cards, business type cards and keyed cards. Therefore only swiped debit/check cards and small ticket (under \$25) sales in a limited number of business types have an actual cost lower than 1.69 %. In this example one could expect that most sales would be downgraded to a mid-qualified or non-qualified rate which usually adds 1 to 2 % to the qualified rate.

OK, so why do we have rates on our site similar to the 1.69 % example. The reason is because it has been so embedded in merchant’s minds over the years to just say “What’s your rate?” that it would be foolish for us to not at least offer this popular option. However, the educated merchant (which we want you to be), including most every large merchant knows that the least expensive option is Interchange Plus pricing. That is why Credit Card Processing Services offers all of our merchants either tiered pricing or the following low cost interchange plus pricing schedule.

CATEGORY	INTERCHANGE	D & A & A F	50 BP + \$.05	YOUR RATE
Visa Check Cards				
Retail Debit - Regulated	0.05 % + \$0.22	.11% + \$.02	50 BP + \$.05	0.66 % + \$0.29
Retail Debit - Exempt	0.95 % + \$0.20	.11% + \$.02	50 BP + \$.05	1.56 % + \$0.27
Small Ticket (\$15 & Under) - Regulated	0.05 % + \$0.22	.11% + \$.02	50 BP + \$.05	0.66 % + \$0.29
Small Ticket (\$15 & Under) - Exempt	1.60 % + \$0.05	.11% + \$.02	50 BP + \$.05	2.21 % + \$0.12
Key Entry Debit - Regulated	0.05 % + \$0.22	.11% + \$.02	50 BP + \$.05	0.66 % + \$0.29
Key Entry Debit - Exempt	1.60 % + \$0.15	.11% + \$.02	50 BP + \$.05	2.21 % + \$0.22
Card Not Present Debit - Regulated	0.05 % + \$0.22	.11% + \$.02	50 BP + \$.05	0.66 % + \$0.29
Card Not Present Debit - Exempt	1.60 % + \$0.15	.11% + \$.02	50 BP + \$.05	2.21 % + \$0.22
e-Commerce Basic Debit - Regulated	0.05 % + \$0.22	.11% + \$.02	50 BP + \$.05	0.66 % + \$0.29
e-Commerce Basic Debit - Exempt	1.60 % + \$0.15	.11% + \$.02	50 BP + \$.05	2.21 % + \$0.22
Restaurant Debit - Regulated	0.05 % + \$0.22	.11% + \$.02	50 BP + \$.05	0.66 % + \$0.29
Restaurant Debit - Exempt	1.19 % + \$0.10	.11% + \$.02	50 BP + \$.05	1.80 % + \$0.17
Commercial Retail Debit - Regulated	0.05 % + \$0.22	.11% + \$.02	50 BP + \$.05	0.66 % + \$0.29
Visa Prepaid Cards				
Retail Debit - Regulated	0.05 % + \$0.22	.11% + \$.02	50 BP + \$.05	0.66 % + \$0.29
Retail Debit - Exempt	1.15 % + \$0.15	.11% + \$.02	50 BP + \$.05	1.76 % + \$0.22
Small Ticket (\$15 & Under) - Regulated	0.05 % + \$0.22	.11% + \$.02	50 BP + \$.05	0.66 % + \$0.29
Small Ticket (\$15 & Under) - Exempt	1.60 % + \$0.05	.11% + \$.02	50 BP + \$.05	2.21 % + \$0.12
Key Entry Debit - Regulated	0.05 % + \$0.22	.11% + \$.02	50 BP + \$.05	0.66 % + \$0.29
Key Entry Debit - Exempt	1.75 % + \$0.20	.11% + \$.02	50 BP + \$.05	2.36 % + \$0.27
Card Not Present Debit - Regulated	0.05 % + \$0.22	.11% + \$.02	50 BP + \$.05	0.66 % + \$0.29
Card Not Present Debit - Exempt	1.75 % + \$0.20	.11% + \$.02	50 BP + \$.05	2.36 % + \$0.27
e-Commerce Basic Debit - Regulated	0.05 % + \$0.22	.11% + \$.02	50 BP + \$.05	0.66 % + \$0.29
e-Commerce Basic Debit - Exempt	1.75 % + \$0.20	.11% + \$.02	50 BP + \$.05	2.36 % + \$0.27
Restaurant Debit - Regulated	0.05 % + \$0.22	.11% + \$.02	50 BP + \$.05	0.66 % + \$0.29
Restaurant Debit - Exempt	1.15 % + \$0.15	.11% + \$.02	50 BP + \$.05	1.76 % + \$0.22
Visa Credit Cards				
Retail - Rewards	1.65 % + \$0.10	.11% + \$.02	50 BP + \$.05	2.26 % + \$0.17
Retail - All Other	1.51 % + \$0.10	.11% + \$.02	50 BP + \$.05	2.12 % + \$0.17
Retail - All Other Signature Preferred	2.10 % + \$0.10	.11% + \$.02	50 BP + \$.05	2.71 % + \$0.17
Retail Small Ticket (\$15 & Under)	1.65 % + \$0.04	.11% + \$.02	50 BP + \$.05	2.26 % + \$0.11
Retail Key Entry - Traditional Rewards	1.95 % + \$0.10	.11% + \$.02	50 BP + \$.05	2.56 % + \$0.17
Retail Key Entry - Signature Rewards	1.95 % + \$0.10	.11% + \$.02	50 BP + \$.05	2.56 % + \$0.17
Retail Key Entry - Signature Preferred	2.10 % + \$0.10	.11% + \$.02	50 BP + \$.05	2.71 % + \$0.17
Retail Key Entry - All Other Products	1.80 % + \$0.10	.11% + \$.02	50 BP + \$.05	2.41 % + \$0.17
Card Not Present - Signature Rewards	1.95 % + \$0.10	.11% + \$.02	50 BP + \$.05	2.56 % + \$0.17
Card Not Present - Traditional Rewards	1.95 % + \$0.10	.11% + \$.02	50 BP + \$.05	2.56 % + \$0.17
Card Not Present - Signature Rewards	1.95 % + \$0.10	.11% + \$.02	50 BP + \$.05	2.56 % + \$0.17
Card Not Present - All Other Products	1.80 % + \$0.10	.11% + \$.02	50 BP + \$.05	2.41 % + \$0.17
Card Not Present - Signature Preferred	2.40 % + \$0.10	.11% + \$.02	50 BP + \$.05	3.01 % + \$0.17
e-Commerce Basic - Traditional Rewards	1.95 % + \$0.10	.11% + \$.02	50 BP + \$.05	2.56 % + \$0.17
e-Commerce Basic - Signature Rewards	1.95 % + \$0.10	.11% + \$.02	50 BP + \$.05	2.56 % + \$0.17
e-Commerce Basic - Signature Preferred	2.40 % + \$0.10	.11% + \$.02	50 BP + \$.05	3.01 % + \$0.17
e-Commerce Basic - All Other Products	1.80 % + \$0.10	.11% + \$.02	50 BP + \$.05	2.41 % + \$0.17
Restaurant - Traditional Rewards	1.95 % + \$0.10	.11% + \$.02	50 BP + \$.05	2.56 % + \$0.17
Restaurant - Traditional Signature	2.30 % + \$0.10	.11% + \$.02	50 BP + \$.05	2.91 % + \$0.17
Restaurant - Signature Preferred	2.40 % + \$0.10	.11% + \$.02	50 BP + \$.05	3.01 % + \$0.17
Restaurant - All Other Products	1.54 % + \$0.10	.11% + \$.02	50 BP + \$.05	2.15 % + \$0.17
Visa Commercial Cards				
Commercial Debit Cards - All Regulated	0.05 % + \$0.22	.11% + \$.02	50 BP + \$.05	0.66 % + \$0.29
Commercial Retail - Business Card	2.20 % + \$0.10	.11% + \$.02	50 BP + \$.05	2.81 % + \$0.17

Commercial Retail - Corporate T&E	2.10 % + \$0.10	.11% + \$0.02	50 BP + \$0.05	2.71 % + \$0.17
Commercial Retail - Purchasing Card	2.30 % + \$0.10	.11% + \$0.02	50 BP + \$0.05	2.91 % + \$0.17
Commercial BtoB - Business Card	2.10 % + \$0.10	.11% + \$0.02	50 BP + \$0.05	2.71 % + \$0.17
Commercial BtoB - Corporate T&E	2.20 % + \$0.10	.11% + \$0.02	50 BP + \$0.05	2.81 % + \$0.17
Commercial BtoB - Purchasing Card	2.10 % + \$0.10	.11% + \$0.02	50 BP + \$0.05	2.71 % + \$0.17
Commercial CNP - Business	2.25 % + \$0.10	.11% + \$0.02	50 BP + \$0.05	2.86 % + \$0.17
Commercial CNP - Corp T&E	2.20 % + \$0.10	.11% + \$0.02	50 BP + \$0.05	2.81 % + \$0.17
Commercial CNP - Purchasing	2.55 % + \$0.10	.11% + \$0.02	50 BP + \$0.05	3.16 % + \$0.17
Commercial Level II - Business	2.05 % + \$0.10	.11% + \$0.02	50 BP + \$0.05	2.66 % + \$0.17
Commercial Level II - Corporate T&E	2.05 % + \$0.10	.11% + \$0.02	50 BP + \$0.05	2.66 % + \$0.17
Commercial Level II - Purchasing Card	2.05 % + \$0.10	.11% + \$0.02	50 BP + \$0.05	2.66 % + \$0.17
Commercial Level III - Purchasing Card	1.80 % + \$0.10	.11% + \$0.02	50 BP + \$0.05	2.41 % + \$0.17
Commercial - EIRF - Business Card	2.40 % + \$0.10	.11% + \$0.02	50 BP + \$0.05	3.01 % + \$0.17
Commercial - EIRF - Corporate T&E	2.25 % + \$0.10	.11% + \$0.02	50 BP + \$0.05	2.86 % + \$0.17
Commercial - EIRF - Purchasing Card	2.65 % + \$0.10	.11% + \$0.02	50 BP + \$0.05	3.26 % + \$0.17

MasterCard Offline Debit Cards

Merit 3 - Swiped - Exempt	1.05 % + \$0.15	.11% + \$0.02	50 BP + \$0.05	1.66 % + \$0.22
Merit 3 - Swiped - Regulated	0.05 % + \$0.22	.11% + \$0.02	50 BP + \$0.05	0.66 % + \$0.29
Merit 1 - Keyed - Exempt	1.64 % + \$0.16	.11% + \$0.02	50 BP + \$0.05	2.25 % + \$0.23
Merit 1 - Keyed - Regulated	0.05 % + \$0.22	.11% + \$0.02	50 BP + \$0.05	0.66 % + \$0.29
Standard - Keyed without AVS - Exempt	1.90 % + \$0.25	.11% + \$0.02	50 BP + \$0.05	2.51 % + \$0.32
Standard - Keyed without AVS - Reg	0.05 % + \$0.22	.11% + \$0.02	50 BP + \$0.05	0.66 % + \$0.29
Small Ticket Debit - Exempt	1.55 % + \$0.04	.11% + \$0.02	50 BP + \$0.05	2.16 % + \$0.11
Small Ticket Debit - Regulated	0.05 % + \$0.22	.11% + \$0.02	50 BP + \$0.05	0.66 % + \$0.29
Restaurant Debit - Exempt	1.19 % + \$0.10	.11% + \$0.02	50 BP + \$0.05	1.80 % + \$0.17
Restaurant Debit - Regulated	0.05 % + \$0.22	.11% + \$0.02	50 BP + \$0.05	0.66 % + \$0.29
Corporate Data Rate 1 - Regulated	0.05 % + \$0.22	.11% + \$0.02	50 BP + \$0.05	0.66 % + \$0.29
Corporate Enhanced Data Rate 1 - Reg	0.05 % + \$0.22	.11% + \$0.02	50 BP + \$0.05	0.66 % + \$0.29
Corporate T&E Data Rate 1 - Regulated	0.05 % + \$0.22	.11% + \$0.02	50 BP + \$0.05	0.66 % + \$0.29
Corporate Standard Debit - Regulated	0.05 % + \$0.22	.11% + \$0.02	50 BP + \$0.05	0.66 % + \$0.29
Corporate Enhanced Standard Debit - R	0.05 % + \$0.22	.11% + \$0.02	50 BP + \$0.05	0.66 % + \$0.29

MasterCard Credit Cards

Merit 3 - Swiped - Core Value	1.58 % + \$0.10	.11% + \$0.02	50 BP + \$0.05	2.19 % + \$0.17
Merit 3 - Swiped - Enhanced Value	1.73 % + \$0.10	.11% + \$0.02	50 BP + \$0.05	2.34 % + \$0.17
Merit 1 - Keyed - Core Value	1.89 % + \$0.10	.11% + \$0.02	50 BP + \$0.05	2.50 % + \$0.17
Merit 1 - Keyed - Enhanced Value	2.04 % + \$0.10	.11% + \$0.02	50 BP + \$0.05	2.65 % + \$0.17
Standard - Keyed without AVS	2.95 % + \$0.10	.11% + \$0.02	50 BP + \$0.05	3.56 % + \$0.17
Diners Card - Electronic	2.00 % + \$0.00	.11% + \$0.02	50 BP + \$0.05	2.61 % + \$0.17

MasterCard World & Elite Cards

Merit 3 - Swiped - World Rate	1.77 % + \$0.10	.11% + \$0.02	50 BP + \$0.05	2.38 % + \$0.17
Merit 3 - Swiped - World Elite	2.20 % + \$0.10	.11% + \$0.02	50 BP + \$0.05	2.81 % + \$0.17
Merit 1 - Keyed - World Rate	2.05 % + \$0.10	.11% + \$0.02	50 BP + \$0.05	2.66 % + \$0.17
Standard - Keyed - World Rate	2.95 % + \$0.10	.11% + \$0.02	50 BP + \$0.05	3.56 % + \$0.17
Restaurant - World Card	1.73 % + \$0.10	.11% + \$0.02	50 BP + \$0.05	2.34 % + \$0.17

MasterCard Corporate & Business

Face-to-Face Corporate - Regulated	0.05 % + \$0.22	.11% + \$0.02	50 BP + \$0.05	0.66 % + \$0.29
Enhanced Business Face-to-Face	2.32 % + \$0.10	.11% + \$0.02	50 BP + \$0.05	2.93 % + \$0.17
Enhanced Face-to-Face Debit - Reg	0.05 % + \$0.22	.11% + \$0.02	50 BP + \$0.05	0.66 % + \$0.29
Enhanced Business T&E 1	2.62 % + \$0.00	.11% + \$0.02	50 BP + \$0.05	3.23 % + \$0.17
Standard - Business - Keyed	2.95 % + \$0.10	.11% + \$0.02	50 BP + \$0.05	3.56 % + \$0.17
Corporate Data Rate 1 Debit	0.05 % + \$0.22	.11% + \$0.02	50 BP + \$0.05	0.66 % + \$0.29
Corporate - Enh Debit Data Rate 1 - Reg	0.05 % + \$0.22	.11% + \$0.02	50 BP + \$0.05	0.66 % + \$0.29

Corporate T&E 1- Purchasing	2.40 % + \$0.10	.11% + \$.02	50 BP + \$.05	3.01 % + \$0.17
Data Rate 1 - Corporate	2.70 % + \$0.00	.11% + \$.02	50 BP + \$.05	3.31 % + \$0.17
Date Rate 1 - Business	2.65 % + \$0.10	.11% + \$.02	50 BP + \$.05	3.26 % + \$0.17
Data Rate 1 - Enhanced Business	2.77 % + \$0.10	.11% + \$.02	50 BP + \$.05	3.38 % + \$0.17
World Business Corp Face-to-Face	2.37 % + \$0.10	.11% + \$.02	50 BP + \$.05	2.98 % + \$0.17

D & A & A F are the Dues and Assessments of 11 BP plus Access Fees of 2 Cents

Regulated Cards refer to those Debit, Check, and Prepaid Cards issued by banks with assets over \$10 Billion

Exempt Cards refer to those Debit, Check, and Prepaid Cards issued by banks with assets under \$10 Billion

Rates Reflect October 2011 Interchange