

Convenience Fees (MasterCard & Visa)

CardType	Rules	MCC	Registration Required	Merchant Descriptor	Applicable Interchange Qualification	Can a Convenience Fee be charged (Y/N)?	Must the convenience fee be included in the total payment amount charged by merchant of record or can it be submitted as a separate transaction?	Convenience Fee Amount Requirements	Special Rules for Card Payment Types
Visa	General Convenience Fee Rules	Various	No	Various	Various	Yes, on original transactions by merchant of record. May not be charged on recurring transactions.	Yes. The payment of goods/services and convenience fee must be combined into 1 transaction	Must be a flat amount; can not be a percentage, or tiered based on transaction amount.	The convenience fee amount must be the same for all payment types
Visa	General Convenience Fee Rules	4900	No	Utility	Various, excluding Utility	Yes, on original transactions by merchant of record. May not be charged on recurring transactions.	Yes. The payment of goods/services and convenience fee must be combined into 1 transaction	Must be a flat amount; can not be a percentage, or tiered based on transaction amount.	The convenience fee amount must be the same for all payment types
Visa	Utility Incentive Interchange Fee Program	4900	No	Utility	Utility Program Rate (Merchant must be registered)	No, Utility merchant participating in the Utility Interchange program is NOT permitted to charge a convenience fee	N/A	N/A	N/A
Visa	Tax Program	9311	Yes	Taxes	CPS/Debit Tax Payment Fee (Signature Debit cards only) or Various Credit or Commercial Card programs	No, however a Tax Program Fee is permitted: Federal Personal Income Taxes; State Personal Income Taxes; Property Taxes; Federal and State Business Income Taxes	No. The payment and Convenience Fee must be submitted as 2 separate transactions for all Visa card types	Debit cards: Must be a flat or fixed amount not to exceed \$3.95 per transaction.	The convenience fee may be different for signature debit and credit cards, based on signature debit card maximum. However, fee may NOT be lower for ACH or eChecks. Debit cards: not greater than any fixed or flat fee charged for a transaction with any other payment card Credit and Commercial cards: not greater than the fee charged to a Cardholder who pays with another comparable general purpose consumer credit or commercial payment card. The fee can differ across payment channels (e.g., Web, phone, point of sale).
MC	General Convenience Fee Rules	Various	No	Various	Various	Yes.	No. Merchant may either combine into 1 transaction or submit as 2 separate transactions. If separate transactions, both must be authorized.	May be flat fee, tiered fee, or percentage-based fee.	The convenience fee amount must be the same for all payment types.
MC	Government	9399 9211 9222 9311	Yes	Local, State & Federal- Court Costs, Fines, Taxes & Other Services	Public Sector	Yes	Yes, Convenience can be applied in a single, separate transactions or it can be a combined transaction. MasterCard recommends separate transactions as best practice. Convenience fees can be fixed or percentage rates.	Must be disclosed in advance and give the cardholder an opt out function. Cannot be advertised or communicated as an offset to merchant discount rate. Must be disclosed in advance and give the cardholder an opt out function. Must be clearly documented on cardholder receipt. MCC 9311, MasterCard Debit transactions are permitted to charge a percentage fee even if a fixed rate is applied to a competitive debit card.	Convenience fees cannot discriminate against or discourage the usage of MasterCard in favor of any other acceptance brand deemed to be a MasterCard competitor. Convenience fees may be lower for ACH and echecks for registered merchants. Merchants that wish to charge a lower fee on ACH or eChecks or charge on F2F transactions may NOT accept Visa. Convenience fee may be charged on face-to-face transactions for registered eligible MCC merchants; not restricted to 9311 Tax Payments; (however merchant may not accept Visa for MCCs other than Tax Payment and charge on F2F transactions).
MC	Education	8211 8220	Yes	Schools, Colleges & Universities	Various (i.e. Merit 3, Merit 1, UCAF, Debit Emerging Market)	Yes, Fees can be applied to Tuition and related fees, and school maintained room & board.	Yes, Convenience can be applied in a single, separate transactions or it can be a combined transaction. MasterCard recommends separate transactions as best practice. Convenience fees can be fixed or percentage rates.	Must be disclosed in advance and give the cardholder an opt out function. Cannot be advertised or communicated as an offset to merchant discount rate. Must be disclosed in advance and give the cardholder an opt out function. Must be clearly documented on cardholder receipt.	Convenience fees cannot discriminate against or discourage the usage of MasterCard in favor of any other acceptance brand deemed to be a MasterCard competitor. Convenience fees may be lower for ACH and echecks for registered merchants. Merchants that wish to charge a lower fee on ACH or eChecks or charge on F2F transactions may NOT accept Visa. Convenience fee may be charged on face-to-face transactions for registered eligible MCC merchants; not restricted to 9311 Tax Payments; (however merchant may not accept Visa for MCCs other than Tax Payment and charge on F2F transactions).