

TD Merchant Services

Interchange Rates

VISA CREDIT DISCOUNT RATE ADJUSTMENT FEE					
	APPLICABLE VISA INTERCHANGE RATE	1.54%	\$0.00	(can be a combination of % and \$)	
VISA CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS	AS IDENTIFIED ON THE TD MERCHANT SERVICES MONTHLY STATEMENT	Interchange Rate		Interchange Differential	
		%	\$	%	\$
Consumer Credit Classic, Gold, Platinum Standard	CDN CONSUMER STANDARD	1.65%		0.11%	
Consumer Credit Classic, Gold, Platinum Electronic	CDN CONSUMER ELEC.	1.54%			
Consumer Credit Classic, Gold, Platinum Performance Program Tier 1	CDN CONSUMER ELEC.	1.40%			
Consumer Credit Classic, Gold, Platinum Performance Program Tier 2	CDN CONSUMER ELEC.	1.45%			
Consumer Credit Classic, Gold, Platinum Industry Program - Gas	CDN CONSUMER ELEC.	1.21%			
Consumer Credit Classic, Gold, Platinum Industry Program - Grocery	CDN CONSUMER ELEC.	1.36%			
Consumer Credit Classic, Gold, Platinum Recurring Payment	CDN CONSUMER RECURRING	1.40%			
Consumer Credit Infinite Standard	CDN INFINITE STANDARD	1.85%		0.31%	
Consumer Credit Infinite Electronic	CDN INFINITE ELEC.	1.74%		0.20%	
Consumer Credit Infinite Performance Program Tier 1	CDN INFINITE ELEC.	1.60%		0.06%	
Consumer Credit Infinite Performance Program Tier 2	CDN INFINITE ELEC.	1.65%		0.11%	
Consumer Credit Infinite Industry Program - Gas	CDN INFINITE ELEC.	1.41%			
Consumer Credit Infinite Industry Program - Grocery	CDN INFINITE ELEC.	1.56%		0.02%	
Consumer Credit Infinite Recurring Payment	CDN INFINITE RECURRING	1.60%		0.06%	
Commercial Credit Corporate Standard	CDN COMMERCIAL STANDARD	2.00%		0.46%	
Commercial Credit Corporate Electronic	CDN COMMERCIAL ELEC.	1.90%		0.36%	
Commercial Credit Performance Program Tier 1	CDN COMMERCIAL ELEC.	1.80%		0.26%	
Commercial Credit Performance Program Tier 2	CDN COMMERCIAL ELEC.	1.85%		0.31%	
Commercial Credit Industry Program - Gas	CDN COMMERCIAL ELEC.	1.80%		0.26%	
Commercial Credit Industry Program - Grocery	CDN COMMERCIAL ELEC.	1.85%		0.31%	
Commercial Credit Recurring Payment	CDN COMMERCIAL RECURRING	1.85%		0.31%	
Prepaid Standard	CDN PREPAID STANDARD	1.25%			
Prepaid Electronic	CDN PREPAID ELEC.	1.25%			
Prepaid Recurring Payment	CDN PREPAID RECURRING	1.25%			
Consumer Credit Classic, Gold, Platinum Emerging Segment	CDN CONSUMER CLASS - EMG	1.00%			
Consumer Credit Infinite Emerging Segment	CDN CONSUMER INFINITE - EMG	1.20%			
Commercial Credit Emerging Segments	CDN COMMERCIAL CORPORATE - EMG	1.80%		0.26%	
Cash Disbursement – ATM	CDN ATM CASH ADVANCE	0.75%			
Cash Disbursement - Manual	CDN MANUAL CASH ADVANCE	1.55%		0.01%	
INTERREGIONAL/FOREIGN TRANSACTIONS					
Interregional Classic, Gold Standard	NONCDN STANDARD	1.80%		0.26%	
Interregional Classic, Gold Electronic	NONCDN ELEC.	1.80%		0.26%	
Interregional Classic, Gold Airline	NONCDN AIRLINE	1.10%			
Interregional Premium Card	NONCDN PREMIUM CARD	1.80%		0.26%	
Interregional Super Premium	NONCDN SUPER PREMIUM	1.97%		0.43%	
Interregional Commercial Standard	NONCDN COMMERCIAL STANDARD	2.00%		0.46%	
Interregional Commercial Electronic	NONCDN COMMERCIAL ELEC.	2.00%		0.46%	
Interregional Electron Standard	NONCDN ELECTRON STANDARD	1.60%		0.06%	
Interregional Electron Electronic	NONCDN ELECTRON ELEC.	1.10%			
Interregional Electronic Commerce Secure	NONCDN ECOMM SECURE	1.44%			
Interregional Electronic Commerce Secure Socket Layer / Encryption	NONCDN ECOMM SSL / ENCRYPTION	1.60%		0.06%	
Interregional Acquirer Chip Fee	NONCDN CHIP TERMINAL	1.00%			
Interregional Airline Acquire Chip Fee	NONCDN AIR CHIP TERMINAL	1.00%			
Interregional Issuer Chip Fee	NONCDN CHIP ISSUER	1.20%			
Interregional International Full Chip Data Device	NONCDN CHIP FULL	1.10%			
Interregional Airline Full Chip Data Device	NONCDN AIR CHIP FULL	1.10%			
Interregional Chip Full Pin	NONCDN CHIP FULL PIN	1.10%			
Interregional Air Chip Full Pin	NONCDN AIR CHIP-F-PIN	1.10%			
Interregional Airline	NONCDN INTR AIRLINE	1.10%			
Interregional Secure Electronic Commerce	NONCDN SECURE E-COMM	1.44%			
Interregional Automate Teller Machines Cash Advance	NONCDN ATM CASH ADVANCE	0.00%	\$1.00		\$1.00
Interregional Manual Cash Advance	NONCDN MANUAL CASH ADVANCE	0.33%	\$1.75		\$1.75



MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE

	APPLICABLE MASTERCARD INTERCHANGE RATE	1.59%	\$0.00	(can be a combination of % and \$)	
MASTERCARD CREDIT CARD TRANSACTION TYPE DOMESTIC TRANSACTIONS	AS IDENTIFIED ON THE TD MERCHANT SERVICES MONTHLY STATEMENT	Interchange Rate		Interchange Differential	
		%	\$	%	\$
Canada Intracountry Consumer Standard	CDN CONSUMER STANDARD	1.72%		0.13%	
Canada Intracountry Consumer High Spend Standard	CDN CONSUMER HI-SPEND STANDARD	2.13%		0.54%	
Canada Intracountry Consumer Premium High Spend Standard	CDN CONS PREMIUM HI-SPEND STANDARD	2.65%		1.06%	
Canada Intracountry Consumer Electronic	CDN CONSUMER ELEC	1.59%			
Canada Intracountry Consumer High Spend Electronic	CDN CONSUMER HI-SPEND ELEC	2.00%		0.41%	
Canada Intracountry Consumer Premium High Spend Electronic	CDN CONSUMER PREMIUM HI-SPEND ELEC	2.25%		0.66%	
Canada Intracountry Consumer Rate A	CDN CONSUMER	1.40%			
Canada Intracountry Consumer Rate B	CDN CONSUMER	1.45%			
Canada Intracountry Consumer Supermarket (High Volume)	CDN CONSUMER	1.36%			
Canada Intracountry Consumer Supermarket	CDN CONSUMER	1.59%			
Canada Intracountry Consumer Petroleum (High Volume)	CDN CONSUMER	1.21%			
Canada Intracountry Consumer Petroleum	CDN CONSUMER	1.59%			
Canada Intracountry Consumer High Spend Rate A	CDN CONSUMER HI-SPEND	1.60%		0.01%	
Canada Intracountry Consumer High Spend Rate B	CDN CONSUMER HI-SPEND	1.65%		0.06%	
Canada Intracountry Consumer High Spend Supermarket (High Volume)	CDN CONSUMER HI-SPEND	1.56%			
Canada Intracountry Consumer High Spend Supermarket	CDN CONSUMER HI-SPEND	2.00%		0.41%	
Canada Intracountry Consumer High Spend Petroleum (High Volume)	CDN CONSUMER HI-SPEND	1.41%			
Canada Intracountry Consumer High Spend Petroleum	CDN CONSUMER HI-SPEND	2.00%		0.41%	
Canada Intracountry Consumer Premium High Spend Rate A	CDN CONSUMER PREMIUM HI-SPEND	2.00%		0.41%	
Canada Intracountry Consumer Premium High Spend Rate B	CDN CONSUMER PREMIUM HI-SPEND	2.00%		0.41%	
Canada Intracountry Consumer Premium High Spend Supermarket (High Volume)	CDN CONSUMER PREMIUM HI-SPEND	2.00%		0.41%	
Canada Intracountry Consumer Premium High Spend Supermarket	CDN CONSUMER PREMIUM HI-SPEND	2.25%		0.66%	
Canada Intracountry Consumer Premium High Spend Petroleum (High Volume)	CDN CONSUMER PREMIUM HI-SPEND	2.00%		0.41%	
Canada Intracountry Consumer Premium High Spend Petroleum	CDN CONSUMER PREMIUM HI-SPEND	2.25%		0.66%	
Canada Intracountry Consumer PayPass	CDN CONSUMER PAYPASS	1.59%			
Canada Intracountry Consumer High Spend PayPass	CDN CONSUMER PAYPASS HI-SPEND	2.00%		0.41%	
Canada Intracountry Consumer Premium High Spend PayPass	CDN CONS PAYPASS PREMIUM HI-SPEND	2.25%		0.66%	
Canada Intracountry Consumer Recurring Payments	CDN CONSUMER RECURRING	1.59%			
Canada Intracountry Consumer High Spend Recurring Payments	CDN CONSUMER RECURRING HI-SPEND	2.00%		0.41%	
Canada Intracountry Consumer Premium High Spend Recurring Payments	CDN CONS RECURRING PREMIUM HI-SPEND	2.25%		0.66%	
Canada Intracountry Consumer SecureCode-Enabled	CDN CONSUMER SECURE	1.72%		0.13%	
Canada Intracountry Consumer High Spend SecureCode-Enabled	CDN CONSUMER SECURE HI-SPEND	2.13%		0.54%	
Canada Intracountry Consumer Premium High Spend SecureCode-Enabled	CDN CON SECURE PREMIUM HI-SPEND	2.65%		1.06%	
Canada Intracountry Commercial Premium High Spend – Business Rate A	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%		0.41%	
Canada Intracountry Commercial Premium High Spend – Business Rate B	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%		0.41%	
Canada Intracountry Commercial Premium High Spend – Business Paypass	CDN COM PAYPASS PREMIUM HI-SPEND	2.25%		0.66%	
Canada Intracountry Commercial Premium High Spend – Business Standard	CDN COM PREMIUM HI-SPEND STANDARD	2.65%		1.06%	
Canada Intracountry Commercial Premium High Spend – Business Electronic	CDN COMMERCIAL PREMIUM HI-SPEND ELEC	2.25%		0.66%	
Canada Intracountry Commercial Premium High Spend – Business Grocery	CDN COMMERCIAL PREMIUM HI-SPEND	2.25%		0.66%	
Canada Intracountry Commercial Premium High Spend – Business Petroleum	CDN COMMERCIAL PREMIUM HI-SPEND	2.25%		0.66%	
Canada Intracountry Commercial Premium High Spend – Business Grocery High Volume	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%		0.41%	
Canada Intracountry Commercial Premium High Spend – Petroleum High Volume	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%		0.41%	
Canada Intracountry Commercial Premium High Spend – Business Recurring Payments	CDN COM RECURRING PREMIUM HI-SPEND	2.25%		0.66%	
Canada Intracountry Commercial Premium High Spend – Business SecureCode Enabled	CDN COM SECURE PREMIUM HI-SPEND	2.65%		1.06%	
Canada Intracountry Commercial Programs	CDN CORPORATE ELEC	2.00%		0.41%	
Canada Intracountry Supermarket Base	CDN DEBIT BASE	0.00%			
Canada Intracountry Big Box Stores Base	CDN DEBIT BASE	0.00%			
Canada Intracountry Petroleum Base	CDN DEBIT BASE	0.00%			
Canada Intracountry Specialty Clothing Stores Base	CDN DEBIT BASE	0.00%			
Canada Intracountry Other Electronic Base	CDN DEBIT BASE	0.00%			
Canada Intracountry Supermarket Tier 1	CDN DEBIT T1	0.00%			
Canada Intracountry Big Box Stores Tier 1	CDN DEBIT T1	0.00%			
Canada Intracountry Petroleum Tier 1	CDN DEBIT T1	0.00%			
Canada Intracountry Specialty Clothing Stores Tier 1	CDN DEBIT T1	0.00%			
Canada Intracountry Other Electronic Tier 1	CDN DEBIT T1	0.00%			
Canada Intracountry Supermarket Tier 2	CDN DEBIT T2	0.00%			
Canada Intracountry Big Box Stores Tier 2	CDN DEBIT T2	0.00%			
Canada Intracountry Petroleum Tier 2	CDN DEBIT T2	0.00%			
Canada Intracountry Specialty Clothing Stores Tier 2	CDN DEBIT T2	0.00%			
Canada Intracountry Other Electronic Tier 2	CDN DEBIT T2	0.00%			
Canada Intracountry Standard & Non-Securecode-Enable E-Comm	CDN DEBIT STANDARD	1.72%		0.13%	
Canada Intracountry Standard SecureCode-Enabled	CDN DEBIT SECURE	1.00%			



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		%	\$	%	\$
INTERREGIONAL/FOREIGN TRANSACTIONS					
Interregional Consumer Merchant UCAF (Universal Cardholder Authentication Field®)	NONCDN CONSUMER UCAF	1.44%			
Interregional Consumer Electronic	NONCDN CONSUMER ELEC	1.10%			
Interregional Consumer Standard	NONCDN CONSUMER STANDARD	1.60%		0.01%	
Interregional Consumer Full UCAF	NONCDN CONSUMER FULL UCAF	1.54%			
Interregional Commercial Standard	NONCDN CORPORATE STANDARD	2.00%		0.41%	
Interregional MasterCard Electronic Card Consumer	NONCDN ELECTRONIC CARD CONSUMER	1.10%			
Interregional MasterCard Electronic Card Commercial	NONCDN ELECTRONIC CARD COMMERCIAL	1.85%		0.26%	
Interregional Commercial Purchasing Large Ticket	NONCDN COMMERCIAL PURCHASING	0.90%	\$30.00		\$30.00
Interregional Commercial Purchasing Data Rate II	NONCDN COMM PURCH DATA RATE	1.70%		0.11%	
Interregional Consumer Premium Electronic	NONCDN CON PREMIUM ELEC	1.85%		0.26%	
Interregional Consumer Premium Full UCAF	NONCDN CON PREMIUM FULL UCAF	1.85%		0.26%	
Interregional Consumer Premium Merchant UCAF	NONCDN CON PREMIUM MER UCAF	1.85%		0.26%	
Interregional Consumer Premium Standard	NONCDN CON PREMIUM STAND	1.85%		0.26%	
Interregional Consumer Premium Standard	NONCDN COM PREMIUM STAND	2.00%		0.41%	

