

# TD Merchant Solutions

## Interchange Rates – Everyday Needs/Spend

<u>VISA CREDIT DISCOUNT RATE ADJUSTMENT FEE</u>		<u>CURRENT RATES</u>				<u>RATES EFFECTIVE JANUARY 1, 2019</u>			
APPLICABLE VISA INTERCHANGE RATE		1.36%	\$0.00	(can be a combination of % and \$)		1.36%	\$0.00	(can be a combination of % and \$)	
<u>VISA CREDIT CARD TRANSACTION TYPE</u>	<u>AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT</u>	<u>Interchange Rate</u>		<u>Interchange Differential</u>		<u>Interchange Rate</u>		<u>Interchange Differential</u>	
<u>DOMESTIC TRANSACTIONS</u>		<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>\$</u>	<u>\$</u>	<u>%</u>	<u>\$</u>
Consumer Credit Classic, Gold, Platinum Standard	CDN CONSUMER STANDARD	1.52%		0.16%		1.52%		0.16%	
Consumer Credit Infinite Standard	CDN INFINITE STANDARD	1.71%		0.35%		1.71%		0.35%	
Consumer Credit Infinite Recurring Payment	CDN INFINITE RECURRING	1.56%		0.20%		1.56%		0.20%	
Consumer Credit Infinite Privilege Standard	CDN INFINITE PRIV STANDARD	2.45%		1.09%		2.45%		1.09%	
Consumer Credit Infinite Privilege Recurring Payment	CDN INFINITE PRIV RECURRING	1.95%		0.59%		1.95%		0.59%	
Commercial Credit Corporate Standard	CDN COMMERCIAL STANDARD	2.00%		0.64%		2.00%		0.64%	
Commercial Credit Corporate Electronic	CDN COMMERCIAL ELEC.	1.90%		0.54%		1.90%		0.54%	
Credit Infinite Business Standard	CDN INF BUS STANDARD	2.65%		1.29%		2.65%		1.29%	
Credit Infinite Business Electronic	CDN INF BUS ELEC.	2.25%		0.89%		2.25%		0.89%	
Credit Infinite Business Recurring Payment	CDN INF BUS RECURRING	2.00%		0.64%		2.00%		0.64%	
Consumer Prepaid Standard	CDN PREPAID STANDARD	1.52%		0.16%		1.52%		0.16%	
Consumer Prepaid Recurring Payment	CDN PREPAID RECURRING	1.37%		0.01%		1.37%		0.01%	
<b>Consumer Credit Classic, Gold, Platinum Everyday Needs</b>	<b>CDN CONSUMER ELEC EVERYDAY</b>	<b>1.36%</b>				<b>1.36%</b>			
<b>Consumer Credit Infinite Everyday Needs</b>	<b>CDN INFINITE ELEC EVERYDAY</b>	<b>1.54%</b>		<b>0.18%</b>		<b>1.54%</b>		<b>0.18%</b>	
<b>Consumer Credit Infinite Privilege Everyday Needs</b>	<b>CDN INFINITE PRIV ELEC EVERYDAY</b>	<b>1.95%</b>		<b>0.59%</b>		<b>1.95%</b>		<b>0.59%</b>	
Consumer Credit Classic, Gold, Platinum Card Not Present	CDN CONSUMER CNP	1.52%		0.16%		1.52%		0.16%	
Consumer Credit Infinite Card Not Present	CDN INFINITE CNP	1.71%		0.35%		1.71%		0.35%	
Consumer Credit Infinite Privilege Card Not Present	CDN INFINITE PRIV CNP	2.45%		1.09%		2.45%		1.09%	
Commercial Credit Large Ticket (STP) - Transaction Amount \$7,000 - \$15,000	CDN COM LARGE TICKET	1.30%	\$35.00		\$35.00	1.30%	\$35.00		\$35.00
Commercial Credit Large Ticket (STP) - Transaction Amount \$15,000 - \$50,000	CDN COM LARGE TICKET	1.20%	\$35.00		\$35.00	1.20%	\$35.00		\$35.00
Commercial Credit Large Ticket (STP) - Transaction Amount \$50,000 +	CDN COM LARGE TICKET	1.10%	\$35.00		\$35.00	1.10%	\$35.00		\$35.00
Commercial Prepaid Standard	CDN COM PREPAID STANDARD	2.00%		0.64%		2.00%		0.64%	
Commercial Prepaid Recurring Payment	CDN COM PREPAID RECURRING	1.85%		0.49%		1.85%		0.49%	
<b>Consumer Credit Prepaid Everyday Needs</b>	<b>CDN PREPAID ELEC EVERYDAY</b>	<b>1.36%</b>				<b>1.36%</b>			
Consumer Credit Prepaid Card Not Present	CDN PREPAID CNP	1.52%		0.16%		1.52%		0.16%	
<u>INTERREGIONAL/FOREIGN TRANSACTIONS</u>									
Interregional Classic, Gold Standard	NONCDN STANDARD	1.60%		0.24%		1.60%		0.24%	
Interregional Classic, Gold Electronic	NONCDN ELEC.	1.10%				1.10%			
Interregional Classic, Gold Airline	NONCDN AIRLINE	1.10%				1.10%			
Interregional Premium Card	NONCDN PREMIUM CARD	1.80%		0.44%		1.80%		0.44%	
Interregional Super Premium	NONCDN SUPER PREMIUM	1.97%		0.61%		1.97%		0.61%	
Interregional Commercial Standard	NONCDN COMMERCIAL STANDARD	2.00%		0.64%		2.00%		0.64%	
Interregional Commercial Electronic	NONCDN COMMERCIAL	2.00%		0.64%		2.00%		0.64%	
Interregional Electronic Commence Secure	NONCDN ECOMM SECURE	1.44%		0.08%		1.44%		0.08%	
Interregional Electronic Commerce Secure Socket Layer / Encryption	NONCDN ECOMM SSL / ENCRYPTION	1.44%		0.08%		1.44%		0.08%	
Interregional Acquirer Chip Fee	NONCDN CHIP TERMINAL	1.00%				1.00%			
Interregional Issuer Chip Fee	NONCDN CHIP ISSUER	1.20%				1.20%			

<u>VISA DEBIT DISCOUNT RATE ADJUSTMENT FEE</u>		<u>CURRENT RATES</u>				<u>RATES EFFECTIVE JANUARY 1, 2019</u>			
APPLICABLE VISA INTERCHANGE RATE		1.15%	\$0.00	(can be a combination of % and \$)		1.15%	\$0.00	(can be a combination of % and \$)	
<u>VISA DEBIT CARD TRANSACTION TYPE</u>	<u>AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT</u>	<u>Interchange Rate</u>		<u>Interchange Differential</u>		<u>Interchange Rate</u>		<u>Interchange Differential</u>	
<u>DOMESTIC TRANSACTIONS</u>		<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>
Debit Standard	CDN DEBIT STANDARD	1.15%				1.15%			
Debit Electronic	CDN DEBIT ELECTRONIC	0.25%	\$0.05		\$0.05	0.25%	\$0.05		\$0.05
Debit Electronic Performance Program Tier 1	CDN DEBIT ELECTRONIC	0.15%	\$0.05		\$0.05	0.15%	\$0.05		\$0.05
Debit Electronic Performance Program Tier 2	CDN DEBIT ELECTRONIC	0.15%	\$0.05		\$0.05	0.15%	\$0.05		\$0.05

MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE		CURRENT RATES				RATES EFFECTIVE JANUARY 1, 2019			
APPLICABLE MASTERCARD INTERCHANGE RATE		1.38%	\$0.000	(can be a combination of % and \$)		1.30%	\$0.000	(can be a combination of % and \$)	
<u>MASTERCARD CREDIT CARD TRANSACTION TYPE</u>	<u>AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT</u>	<u>Interchange Rate</u>		<u>Interchange Differential</u>		<u>Interchange Rate</u>		<u>Interchange Differential</u>	
<u>DOMESTIC TRANSACTIONS</u>		<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>
Canada Intracountry Consumer Standard	CDN CONSUMER STANDARD	1.58%		0.20%		1.58%		0.28%	
Canada Intracountry Consumer High Spend Standard	CDN CONSUMER HI-SPEND STANDARD	2.29%		0.91%		2.19%		0.89%	
Canada Intracountry Consumer Premium High Spend Standard	CDN CONS PREMIUM HI-SPEND STANDARD	2.79%		1.41%		2.49%		1.19%	
<b>Canada Intracountry Consumer Everyday Spend</b>	<b>CDN CONSUMER</b>	<b>1.38%</b>				<b>1.30%</b>			
<b>Canada Intracountry Consumer High Spend Everyday Spend</b>	<b>CDN CONSUMER HI-SPEND</b>	<b>1.51%</b>		<b>0.13%</b>		<b>1.42%</b>		<b>0.12%</b>	
<b>Canada Intracountry Consumer Premium High Spend Everyday Spend</b>	<b>CDN CONSUMER PREMIUM HI-SPEND</b>	<b>1.90%</b>		<b>0.52%</b>		<b>1.86%</b>		<b>0.56%</b>	
Canada Intracountry Consumer PayPass (Transactions under \$25)	CDN CONSUMER PAYPASS (<\$25)		\$0.05		\$0.05		\$0.05		\$0.05
Canada Intracountry Consumer High Spend PayPass (Transactions under \$25)	CDN CONSUMER PAYPASS HI-SPEND (<\$25)		\$0.06		\$0.06		\$0.06		\$0.06
Canada Intracountry Consumer Premium High Spend PayPass (Transactions under \$25)	CDN CON PAYPASS PREM HI-SPEND(<\$25)		\$0.07		\$0.07		\$0.07		\$0.07
Canada Intracountry Consumer Recurring Payments	CDN CONSUMER RECURRING	1.36%				1.30%			
Canada Intracountry Consumer High Spend Recurring Payments	CDN CONSUMER RECURRING HI-SPEND	1.48%		0.10%		1.42%		0.12%	
Canada Intracountry Consumer Premium High Spend Recurring Pavments	CDN CONS RECURRING PREMIUM HI-SPEND	1.90%		0.52%		1.86%		0.56%	
Canada Intracountry Consumer SecureCode-Enabled	CDN CONSUMER SECURE	1.44%		0.06%		1.30%			
Canada Intracountry Consumer High Spend SecureCode-Enabled	CDN CONSUMER SECURE HI-SPEND	1.71%		0.33%		1.42%		0.12%	
Canada Intracountry Consumer Premium High Spend SecureCode-Enabled	CDN CON SECURE PREMIUM HI-SPEND	2.06%		0.68%		1.86%		0.56%	
Canada Intracountry Commercial Premium High Spend – Business Rate A	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%		0.62%		2.00%		0.70%	
Canada Intracountry Commercial Premium High Spend – Business Rate B	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%		0.62%		2.00%		0.70%	
Canada Intracountry Commercial Premium High Spend – Business Paypass	CDN COM PAYPASS PREMIUM HI-SPEND	2.25%		0.87%		2.25%		0.95%	
Canada Intracountry Commercial Premium High Spend – Business Standard	CDN COM PREMIUM HI-SPEND STANDARD	2.65%		1.27%		2.65%		1.35%	
Canada Intracountry Commercial Premium High Spend – Business Electronic	CDN COMMERCIAL PREMIUM HI-SPEND ELEC	2.25%		0.87%		2.25%		0.95%	
Canada Intracountry Commercial Premium High Spend – Business Recurring Payments	CDN COM RECURRING PREMIUM HI-SPEND	2.25%		0.87%		2.25%		0.95%	
Canada Intracountry Commercial Premium High Spend – Business SecureCode Enabled	CDN COM SECURE PREMIUM HI-SPEND	2.65%		1.27%		2.65%		1.35%	
Canada Intracountry Commercial Programs	CDN CORPORATE ELEC	2.00%		0.62%		2.00%		0.70%	
Canada Intracountry Prepaid Electronic	CDN PREPAID ELEC	1.44%			0.06%	1.44%		0.14%	0.06%
Canada Intracountry Prepaid Standard	CDN PREPAID STANDARD	1.55%			0.17%	1.55%		0.25%	0.17%
Consumer Credit Prepaid Card Not Present	CDN PREPAID CNP	1.52%				1.52%		0.22%	
Canada Intracountry Consumer MasterPass	CDN CONSUMER MASTERPASS	1.44%			0.06%	1.30%			
Canada Intracountry Consumer High Spend MasterPass	CDN CON HI-SPEND MASTERPASS	1.71%			0.33%	1.42%		0.12%	0.04%
Canada Intracountry Consumer Premium High Spend MasterPass	CDN CON PREM HI-SPEND MASTERPASS	2.06%			0.68%	1.86%		0.56%	0.48%
<u>INTERNATIONAL/FOREIGN TRANSACTIONS</u>		<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>
Interregional Consumer Merchant UCAF (Universal Cardholder Authentication Field)	NONCDN CONSUMER UCAF	1.44%		0.06%		1.44%		0.06%	
Interregional Consumer Electronic	NONCDN CONSUMER ELEC	1.10%				1.10%			
Interregional Consumer Standard	NONCDN CONSUMER STANDARD	1.60%		0.22%		1.60%		0.22%	
Interregional Consumer Full UCAF	NONCDN CONSUMER FULL UCAF	1.54%		0.16%		1.54%		0.16%	
Interregional Commercial Standard	NONCDN CORPORATE STANDARD	2.00%		0.62%		2.00%		0.62%	
Interregional MasterCard Electronic Card Consumer	NONCDN ELECTRONIC CARD CONSUMER	1.10%				1.10%			
Interregional MasterCard Electronic Card Commercial	NONCDN ELECTRONIC CARD COMMERCIAL	1.85%		0.47%		1.85%		0.47%	
Interregional Commercial Purchasing Large Ticket	NONCDN COMMERCIAL PURCHASING	0.90%	\$30.00		\$30.00	0.90%	\$30.00		\$30.00
Interregional Commercial Purchasing Data Rate II	NONCDN COMM PURCH DATA RATE	1.70%		0.32%		1.70%		0.32%	
Interregional Consumer Premium Electronic	NONCDN CON PREMIUM ELEC	1.85%		0.47%		1.85%		0.47%	
Interregional Consumer Premium Full UCAF	NONCDN CON PREMIUM FULL UCAF	1.85%		0.47%		1.85%		0.47%	
Interregional Consumer Premium Merchant UCAF	NONCDN CON PREMIUM MAR UCAF	1.85%		0.47%		1.85%		0.47%	
Interregional Consumer Premium Standard	NONCDN CON PREMIUM STAND	1.85%		0.47%		1.85%		0.47%	
Interregional Commercial Premium Standard	NONCDN COM PREMIUM STAND	2.00%		0.62%		2.00%		0.62%	

<b>DEBIT MASTERCARD DISCOUNT RATE ADJUSTMENT FEE</b>		<b>CURRENT RATES</b>				<b>RATES EFFECTIVE JANUARY 1, 2019</b>			
APPLICABLE MASTERCARD INTERCHANGE RATE		1.15%	\$0.000	(can be a combination of % and \$)		1.15%	\$0.000	(can be a combination of % and \$)	
<b>DEBIT MASTERCARD CARD TRANSACTION TYPE</b>	<b>AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT</b>	<b>Interchange Rate</b>		<b>Interchange Differential</b>		<b>Interchange Rate</b>		<b>Interchange Differential</b>	
<b>DOMESTIC TRANSACTIONS</b>		<b>%</b>	<b>\$</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>\$</b>
Canada Intracountry Specialty Clothing Stores Base	CDN DEBIT BASE	0.25%	\$0.05		\$0.05	0.25%	\$0.05		\$0.05
Canada Intracountry Other Electronic Base	CDN DEBIT BASE	0.25%	\$0.05		\$0.05	0.25%	\$0.05		\$0.05
Canada Intracountry Recurring Payment	CDN DEBIT RECURRING	0.60%				0.60%			
Canada Intracountry MasterPass	CDN DEBIT MASTERPASS	1.00%				1.00%			
Canada Intracountry Standard & Non-SecureCode-Enabled E-Con	CDN DEBIT STANDARD	1.15%				1.15%			
Canada Intracountry Standard SecureCode-Enabled	CDN DEBIT SECURE	1.00%				1.00%			
Canada Intracountry Contactless Tier 1	CDN DEBIT CLS TIER 1				\$0.02				\$0.02
Canada Intracountry Contactless Tier 2	CDN DEBIT CLS TIER 2				\$0.025				\$0.025
Canada Intracountry Contactless Tier 3	CDN DEBIT CLS TIER 3				\$0.035				\$0.035

<b>DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE</b>		<b>CURRENT RATES</b>				<b>RATES EFFECTIVE JANUARY 1, 2019</b>			
APPLICABLE DISCOVER INTERCHANGE RATE		1.60%	\$0.000	(can be a combination of % and \$)		1.60%	\$0.000	(can be a combination of % and \$)	
<b>DISCOVER CREDIT CARD TRANSACTION TYPE</b>	<b>AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT</b>	<b>Interchange Rate</b>		<b>Interchange Differential</b>		<b>Interchange Rate</b>		<b>Interchange Differential</b>	
<b>DOMESTIC TRANSACTIONS</b>		<b>%</b>	<b>\$</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>\$</b>
<b>PURCHASE</b>									
CPSL Consumer Core/Rewards - Recurring	CDN CONSUMER CORE RECURRING	1.37%				1.37%			
CPSL Consumer Core/Rewards - Supermarket	CDN CONSUMER CORE	1.32%				1.32%			
CPSL Consumer Core/Rewards - Petroleum	CDN CONSUMER CORE	1.18%				1.18%			
CPSL Consumer Core/Rewards - Retail	CDN CONSUMER CORE RETAIL	1.45%				1.45%			
CPSL Consumer Core/Rewards - Hotels/Car Rentals	CDN CONSUMER CORE								
CPSL Consumer Core/Rewards - Passenger Transport	CDN CONSUMER CORE								
CPSL Consumer Premium - Recurring	CDN CONSUMER PREMIUM RECURRING	1.56%				1.56%			
CPSL Consumer Premium - Supermarket	CDN CONSUMER PREMIUM	1.45%				1.45%			
CPSL Consumer Premium - Petroleum	CDN CONSUMER PREMIUM	1.35%				1.35%			
CPSL Consumer Premium - Retail	CDN CONSUMER PREMIUM RETAIL	1.60%				1.60%			
CPSL Consumer Premium - Hotels/Car Rentals	CDN CONSUMER PREMIUM								
CPSL Consumer Premium - Passenger Transport	CDN CONSUMER PREMIUM								
CPSL Consumer Premium Plus - Recurring	CDN CONSUMER PREMIUM PLUS RECURRING	1.96%		0.36%		1.96%		0.36%	
CPSL Consumer Premium Plus - Supermarket	CDN CONSUMER PREMIUM PLUS	1.96%		0.36%		1.96%		0.36%	
CPSL Consumer Premium Plus - Petroleum	CDN CONSUMER PREMIUM PLUS	1.96%		0.36%		1.96%		0.36%	
CPSL Consumer Premium Plus - Retail	CDN CONSUMER PREMIUM PLUS RETAIL	2.05%		0.45%		2.05%		0.45%	
CPSL Consumer Premium Plus - Hotels/Car Rentals	CDN CONSUMER PREMIUM PLUS								
CPSL Consumer Premium Plus - Passenger Transport	CDN CONSUMER PREMIUM PLUS								
CPSL Consumer Prepaid - Recurring	CDN CONSUMER PREPAID RECURRING	1.37%				1.37%			
CPSL Consumer Prepaid - Supermarket	CDN CONSUMER PREPAID	1.32%				1.32%			
CPSL Consumer Prepaid - Petroleum	CDN CONSUMER PREPAID	1.18%				1.18%			
CPSL Consumer Prepaid - Retail	CDN CONSUMER PREPAID RETAIL	1.45%				1.45%			
CPSL Consumer Prepaid - Hotels/Car Rentals	CDN CONSUMER PREPAID								
CPSL Consumer Prepaid - Passenger Transport	CDN CONSUMER PREPAID								
CPSL Commercial - Recurring	CDN COMMERCIAL RECURRING	2.00%		0.40%		2.00%		0.40%	
CPSL Commercial - Supermarket	CDN COMMERCIAL	2.00%		0.40%		2.00%		0.40%	
CPSL Commercial - Petroleum	CDN COMMERCIAL	2.00%		0.40%		2.00%		0.40%	
CPSL Commercial - Retail	CDN COMMERCIAL RETAIL	2.00%		0.40%		2.00%		0.40%	
CPSL Commercial - Hotels/Car Rentals	CDN COMMERCIAL								
CPSL Commercial - Passenger Transport	CDN COMMERCIAL								
Canada BSL Consumer - Core/Rewards	CDN CONSUMER BSL CORE	1.58%				1.58%			
Canada BSL Consumer - Premium	CDN CONSUMER BSL PREMIUM	1.85%		0.25%		1.85%		0.25%	
Canada BSL Consumer - Premium Plus	CDN CONSUMER BSL PREMIUM PLUS	2.49%		0.89%		2.49%		0.89%	
Canada BSL Commercial	CDN COMMERCIAL BSL	2.00%		0.40%		2.00%		0.40%	
CPSL Consumer Debit - Recurring	CDN CONSUMER DEBIT RECURRING	1.15%				1.15%			
CPSL Consumer Debit - Supermarket	CDN CONSUMER DEBIT	1.15%				1.15%			
CPSL Consumer Debit - Petroleum	CDN CONSUMER DEBIT	1.15%				1.15%			
CPSL Consumer Debit - Retail	CDN CONSUMER DEBIT RETAIL	1.15%				1.15%			
CPSL Consumer Debit - Hotels/Car Rentals	CDN CONSUMER DEBIT								
CPSL Consumer Debit - Passenger Transport	CDN CONSUMER DEBIT								

CPSL Consumer Refund Core/Rewards Program 1	CDN CONSUMER CORE REFUND P1	1.58%		1.58%	
CPSL Consumer Refund Core/Rewards Program 2	CDN CONSUMER CORE REFUND P2				
CPSL Consumer Refund Core/Rewards Program 3	CDN CONSUMER CORE REFUND P3	1.32%		1.32%	
CPSL Consumer Refund Premium Program 1	CDN CONSUMER PREMIUM REFUND P1	1.85%	0.25%	1.85%	0.25%
CPSL Consumer Refund Premium Program 2	CDN CONSUMER PREMIUM REFUND P2				
CPSL Consumer Refund Premium Program 3	CDN CONSUMER PREMIUM REFUND P3	1.45%		1.45%	
CPSL Consumer Refund Premium Plus Program 1	CDN CONSUMER PREMIUM PLUS REFUND P1	2.49%	0.89%	2.49%	0.89%
CPSL Consumer Refund Premium Plus Program 2	CDN CONSUMER PREMIUM PLUS REFUND P2				
CPSL Consumer Refund Premium Plus Program 3	CDN CONSUMER PREMIUM PLUS REFUND P3	1.96%	0.36%	1.96%	0.36%
CPSL Consumer Refund Prepaid Program 1	CDN CONSUMER PREPAID REFUND P1	1.58%		1.58%	
CPSL Consumer Refund Prepaid Program 2	CDN CONSUMER PREPAID REFUND P2				
CPSL Consumer Refund Prepaid Program 3	CDN CONSUMER PREPAID REFUND P3	1.32%		1.32%	
CPSL Consumer Refund Debit Program 1	CDN CONSUMER DEBIT REFUND P1	1.15%		1.15%	
CPSL Consumer Refund Debit Program 2	CDN CONSUMER DEBIT REFUND P2				
CPSL Consumer Refund Debit Program 3	CDN CONSUMER DEBIT REFUND P3	1.15%		1.15%	
CPSL Commercial Refund Program 1	CDN COMMERCIAL REFUND P1	2.00%	0.40%	2.00%	0.40%
CPSL Commercial Refund Program 2	CDN COMMERCIAL REFUND P2				
CPSL Commercial Refund Program 3	CDN COMMERCIAL REFUND P3	2.00%	0.40%	2.00%	0.40%

**INTERNATIONAL/FOREIGN TRANSACTIONS**

**PURCHASE**

Canadian International Electronic	NONCDN ELECTRONIC	1.20%		1.20%	
Canadian International BSL	NONCDN BSL	1.72%	0.12%	1.72%	0.12%

**REFUND**

Canadian International Adjustment Voucher Program	NONCDN REFUND	1.20%		1.20%	
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**UNIONPAY DISCOUNT RATE ADJUSTMENT FEE**

**CURRENT RATES**

**RATES EFFECTIVE JANUARY 1, 2019**

APPLICABLE UNIONPAY INTERCHANGE RATE	1.10%	\$0.000	(can be a combination of % and \$)	1.10%	\$0.000	(can be a combination of % and \$)
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**UNIONPAY CARD TRANSACTION TYPE**

**AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT**

**Interchange Rate**

**Interchange Differential**

**Interchange Rate**

**Interchange Differential**

**DOMESTIC TRANSACTIONS**

		%	\$	%	\$	%	\$	%	\$
DOMESTIC	CDN	1.10%				1.10%			
DOMESTIC ECOMMERCE	CDN ECOMM	1.20%		0.10%		1.20%		0.10%	
DOMESTIC ECOMMERCE EMERGING SEGMENT (Airline, Educ., Insur.)	CDN ECOMM ES1	1.15%		0.05%		1.15%		0.05%	
DOMESTIC MAIL ORDER TELEPHONE ORDER (MOTO)	CDN MOTO	1.50%		0.40%		1.50%		0.40%	

**INTERREGIONAL TRANSACTIONS**

INTERREGIONAL	NONCDN	1.10%				1.10%			
INTERREGIONAL ECOMMERCE	NONCDN ECOMM	1.20%		0.10%		1.20%		0.10%	
INTERREGIONAL ECOMMERCE EMERGING SEGMENT (Airline, Educ., Insur.)	NONCDN ECOMM ES1	1.15%		0.05%		1.15%		0.05%	
INTERREGIONAL MAIL ORDER TELEPHONE ORDER (MOTO)	NONCDN MOTO	1.50%		0.40%		1.50%		0.40%	

**INTERAC DIRECT PAYMENT INTERCHANGE RATES**

**CURRENT RATES**

**RATES EFFECTIVE JANUARY 1, 2019**

	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT	Interchange Rate (Per INTERAC Debit Card Flash Transaction)	Interchange Rate (Per INTERAC Debit Card Flash Transaction)
		%	\$
INTERAC FLASH INTERCHANGE TIER			
INTERAC FLASH – TIER 1: LOW TICKET MERCHANT IN MERCHANT CATEGORY CODE (MCC): QSR (5814), CONVENIENCE STORES (5331), MOVIE THEATRES (7832) AND VENDING MACHINES (5499) **Effective April 1, 2019, Bakeries (5462) and Dairy Product stores (5451) will qualify for Interac Flash Tier 1	INTERAC FLASH INTERCHANGE FEE		\$0.02
INTERAC FLASH – TIER 2: HIGH VOLUME MERCHANT (MORE THAN 60 MILLION INTERAC DEBIT TRANSACTIONS) AS DETERMINED BY INTERAC	INTERAC FLASH INTERCHANGE FEE		\$0.025
INTERAC FLASH – TIER 3: BASE RATE FOR ALL OTHER MERCHANTS	INTERAC FLASH INTERCHANGE FEE		\$0.035

