



The following is a list of the most common interchange rates by the applicable Payment Card Network (PCN) for the Everyday program at the time of publishing.
Everyday - A Merchant who processes card present or Card not present transactions and qualifies for the Everyday interchange program.

For a full listing of all current and applicable and current interchange programs and rates, please visit the specific applicable PCN's Payment Card Network's website. To learn about changes in interchange rates please visit www.tdmerchantsolutions.com/change.

Mastercard (Effective as of Apr 21st 2022)

Applicable Mastercard Interchange Rate	0.92%								
Canada Domestic Consumer Credit Interchange Rates (CDN CONSUMER)									
Mastercard Descriptor	Core Consumer		World Consumer Hi-Spend		World Elite Consumer Premium Hi-Spend		Muse Consumer Muse		
TD Descriptor	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential	
Canada Intracountry Consumer Credit									
Card Present EMV	0.92%		1.22%	0.30%	1.56%	0.64%	1.65%	0.73%	
Unsecure Card Present	1.22%	0.30%	1.52%	0.60%	1.86%	0.94%	1.95%	1.03%	
Digital Commerce	1.67%	0.75%	1.90%	0.98%	2.13%	1.21%	2.25%	1.33%	
Contactless	0.87%		1.16%	0.24%	1.48%	0.56%	1.57%	0.65%	
3DS	1.50%	0.58%	1.70%	0.78%	1.90%	0.98%	2.03%	1.11%	
Standard	1.96%	1.04%	2.19%	1.27%	2.42%	1.50%	2.54%	1.62%	
Card Present Refund	0.55%		0.73%		0.94%	0.02%	0.99%	0.07%	
Card Not Present Refund	1.06%	0.14%	1.20%	0.28%	1.34%	0.42%	1.43%	0.51%	
Current Canada Domestic Debit Interchange Rates (CDN DEBIT)									
Electronic	Interchange Rate	Differential							
Big Box Stores	0.25% + \$.05 (CAD)								
Specialty Clothing Stores	0.25% + \$.05 (CAD)								
Masterpass	1.00%	0.08%							
Secure Code	1.00%	0.08%							
Contactless Tier 1	0.00% + \$.02 (CAD)								
Contactless Tier 2	0.00% + \$.02 (CAD)								
Contactless Tier 3	0.00% + \$.03 (CAD)								
Standard	1.15%	0.23%							
Current Canada Domestic Consumer Prepaid Interchange Rates (CDN PREPAID)									
Electronic	Interchange Rate	Differential							
Standard	1.44%	0.52%							
	1.55%	0.63%							
Current Canada Domestic Commercial Interchange Rates (CDN COMMERCIAL)									
Commercial Standard Rate	Interchange Rate	Differential							
	2.00%	1.08%							
Current International Consumer Interchange Rates (NONCDN)									
Mastercard Descriptor	Core Consumer		Premium Premium		Super Premium Super Premium				
TD Descriptor	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential			
Base	1.60%	0.68%	1.85%	0.93%	1.98%	1.06%			
Card Present	1.10%	0.18%	1.85%	0.93%	1.98%	1.06%			
Digital Commerce	1.60%	0.68%	1.85%	0.93%	1.98%	1.06%			
Refund	1.00%	0.08%	1.00%	0.08%	1.00%	0.08%			
Current International Commercial Interchange Rates (NONCDN)									
Standard	2.00%	1.08%							
Electronic Product	1.85%	0.93%							

Visa (Effective as of Apr 21st 2022)

Applicable Visa Interchange Rate	1.10%								
Current Consumer Credit Products Interchange Rates (CDN CONSUMER)									
Visa Descriptor	Classic, Gold, Platinum Consumer		Infinite Infinite		Visa Infinite Privilege Infinite Privilege				
TD Descriptor	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential			
Standard	1.45%	0.35%	1.70%	0.60%	2.45%	1.35%			
Card Not Present	1.40%	0.30%	1.65%	0.55%	2.40%	1.30%			
Card Not Present (Token)	1.35%	0.25%	1.60%	0.50%	2.35%	1.25%			
Industry Program – Everyday Needs	1.10%		1.20%	0.10%	1.95%	0.85%			
Current Debit Products Interchange Rates (CDN DEBIT)									
Standard	Interchange Rate	Differential							
Electronic	1.15%	0.05%							
	0.25% + \$0.05								
Current Business Credit Products Interchange Rates (CDN COMMERCIAL & CDN INFINITE BUSINESS)									
Visa Descriptor	Business Commercial		Visa Infinite Business Infinite Business						
TD Descriptor	Interchange Rate	Differential	Interchange Rate	Differential					
Standard	2.00%	0.90%	2.25%	1.15%					
Electronic	1.90%	0.80%	2.10%	1.00%					
Current Corporate & Purchasing Credit Products Interchange Rates (CDN COMMERCIAL)									
Visa Descriptor	Corporate Commercial		Purchasing Commercial						
TD Descriptor	Interchange Rate	Differential	Interchange Rate	Differential					
Standard	2.00%	0.90%	2.00%	0.90%					
Electronic	1.90%	0.80%	1.90%	0.80%					
Current Prepaid Products Interchange Rates (CDN PREPAID)									
Visa Descriptor	Consumer Prepaid Consumer		Commercial Prepaid Commercial						
TD Descriptor	Interchange Rate	Differential	Interchange Rate	Differential					
Standard	1.52%	0.42%	2.00%	0.90%					
Card Not Present	1.52%	0.42%	n/a						
Industry Program – Everyday Needs	1.36%	0.26%	n/a						
Current International Interchange Reimbursement Fees (NON CDN)									
Visa Descriptor	Visa Classic / Visa Gold / Visa Platinum / Electron Same as above		Visa Signature / Visa Premium Premium		Visa Signature Preferred / Visa Infinite Super Premium		All Commercial Products Commercial		
TD Descriptor	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential	
Electronic	1.10%		1.80%	0.70%	1.97%	0.87%	2.00%	0.90%	
Standard	1.60%	0.50%	1.80%	0.70%	1.97%	0.87%	2.00%	0.90%	
Chip Incentive Rates									
Full Chip Data Device with PIN	1.10%		1.80%	0.70%	1.97%	0.87%	2.00%	0.90%	
Full Chip Data Device	1.10%		1.80%	0.70%	1.97%	0.87%	2.00%	0.90%	
Acquirer Chip (Chip Terminal & Magnetic-stripe Card)	1.00%		1.80%	0.70%	1.97%	0.87%	2.00%	0.90%	
Issuer Chip (Magnetic-stripe Terminal and Chip Card)	1.20%	0.10%	1.80%	0.70%	1.97%	0.87%	2.00%	0.90%	
Secure eCommerce Incentive Rates									
Secure eCommerce Transaction	1.44%	0.34%	1.80%	0.70%	1.97%	0.87%	2.00%	0.90%	

Discover

Applicable Discover Interchange Rate	1.60%								
Current International Interchange Rates Consumer Credit Card (NON CDN)									
International	Interchange Rate	Differential							
International Base	1.20%								
	1.72%	0.12%							

UnionPay

Applicable UnionPay Interchange Rate	1.10%								
Current POS and Recurring Transactions (CDN & NONCDN)									
POS	Interchange Rate	Differential							
Recurring	1.10%								
	1.10%								
E-Commerce transactions (CDN & NONCDN ECOMM)									
Other MCCs	Interchange Rate	Differential							
	1.20%	0.10%							

Interac

Current Interac Flash Rates (Interac Flash Interchange Fee)									
Tier 1 Low-ticket merchants	\$	0.020							
Tier 2 High volume merchants	\$	0.025							
Tier 3 All other merchants	\$	0.035							