

TD Merchant Solutions

Interchange Rates - Grocery/Supermarket Category

VISA CREDIT DISCOUNT RATE ADJUSTMENT FEE				CURRENT RATES				RATES EFFECTIVE JANUARY 1, 2019			
APPLICABLE VISA INTERCHANGE RATE				1.23%		(can be a combination of % and \$)		1.23%		(can be a combination of % and \$)	
VISA CREDIT CARD TRANSACTION TYPE		AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT		Interchange Rate		Interchange Differential		Interchange Rate		Interchange Differential	
DOMESTIC TRANSACTIONS				%	\$	%	\$	%	\$	%	\$
Consumer Credit Classic, Gold, Platinum Standard		CDN CONSUMER STANDARD		1.52%		0.29%		1.52%		0.29%	
Consumer Credit Classic, Gold, Platinum Electronic		CDN CONSUMER ELEC.		1.42%		0.19%		1.42%		0.19%	
Consumer Credit Classic, Gold, Platinum Performance Program Tier 1		CDN CONSUMER ELEC.		1.32%		0.09%		1.32%		0.09%	
Consumer Credit Classic, Gold, Platinum Performance Program Tier 2		CDN CONSUMER ELEC.		1.36%		0.13%		1.36%		0.13%	
Consumer Credit Classic, Gold, Platinum Industry Program - Gas		CDN CONSUMER ELEC.		1.18%				1.18%			
Consumer Credit Classic, Gold, Platinum Industry Program - Grocery and Food Retail		CDN CONSUMER ELEC.		1.23%				1.23%			
Consumer Credit Classic, Gold, Platinum Recurring Payment		CDN CONSUMER RECURRING		1.37%		0.14%		1.37%		0.14%	
Consumer Credit Infinite Standard		CDN INFINITE STANDARD		1.71%		0.48%		1.71%		0.48%	
Consumer Credit Infinite Electronic		CDN INFINITE ELEC.		1.61%		0.38%		1.61%		0.38%	
Consumer Credit Infinite Performance Program Tier 1		CDN INFINITE ELEC.		1.52%		0.29%		1.52%		0.29%	
Consumer Credit Infinite Performance Program Tier 2		CDN INFINITE ELEC.		1.54%		0.31%		1.54%		0.31%	
Consumer Credit Infinite Industry Program - Gas		CDN INFINITE ELEC.		1.37%		0.14%		1.37%		0.14%	
Consumer Credit Infinite Industry Program - Grocery and Food Retail		CDN INFINITE ELEC.		1.42%		0.19%		1.42%		0.19%	
Consumer Credit Infinite Recurring Payment		CDN INFINITE RECURRING		1.56%		0.33%		1.56%		0.33%	
Consumer Credit Infinite Privilege Standard		CDN INFINITE PRIV STANDARD		2.45%		1.22%		2.45%		1.22%	
Consumer Credit Infinite Privilege Electronic		CDN INFINITE PRIV ELEC.		2.08%		0.85%		2.08%		0.85%	
Consumer Credit Infinite Privilege Performance Program Tier 1		CDN INFINITE PRIV ELEC.		1.95%		0.72%		1.95%		0.72%	
Consumer Credit Infinite Privilege Performance Program Tier 2		CDN INFINITE PRIV ELEC.		1.95%		0.72%		1.95%		0.72%	
Consumer Credit Infinite Privilege Industry Program - Gas		CDN INFINITE PRIV ELEC.		1.95%		0.72%		1.95%		0.72%	
Consumer Credit Infinite Privilege Industry Program - Grocery and Food Retail		CDN INFINITE PRIV ELEC.		1.95%		0.72%		1.95%		0.72%	
Consumer Credit Infinite Privilege Emerging Segments		CDN INFINITE PRIV ELEC.		1.95%		0.72%		1.95%		0.72%	
Consumer Credit Infinite Privilege Recurring Payment		CDN INFINITE PRIV RECURRING		1.95%		0.72%		1.95%		0.72%	
Consumer Credit Classic, Gold, Platinum Card Not Present		CDN CONSUMER ELEC CNP		1.52%		0.29%		1.52%		0.29%	
Consumer Credit Infinite Card Not Present		CDN INFINITE ELEC CNP		1.71%		0.48%		1.71%		0.48%	
Consumer Credit Infinite Privilege Card Not Present		CDN INFINITE PRIV ELEC CNP		2.45%		1.22%		2.45%		1.22%	
Consumer Credit Classic, Gold, Platinum Emerging Segment		CDN CONSUMER CLASS - EMG		0.98%				0.98%			
Consumer Credit Infinite Emerging Segment		CDN CONSUMER INFINITE - EMG		1.17%				1.17%			
Commercial Credit Corporate Standard		CDN COMMERCIAL STANDARD		2.00%		0.77%		2.00%		0.77%	
Commercial Credit Corporate Electronic		CDN COMMERCIAL ELEC.		1.90%		0.67%		1.90%		0.67%	
Credit Infinite Business Standard		CDN INF BUS STANDARD		2.65%		1.42%		2.65%		1.42%	
Credit Infinite Business Electronic		CDN INF BUS ELEC.		2.25%		1.02%		2.25%		1.02%	
Credit Infinite Business Performance Program Tier 1		CDN INF BUS ELEC.		2.00%		0.77%		2.00%		0.77%	
Credit Infinite Business Performance Program Tier 2		CDN INF BUS ELEC.		2.00%		0.77%		2.00%		0.77%	
Credit Infinite Business Industry Program - Gas		CDN INF BUS ELEC.		2.00%		0.77%		2.00%		0.77%	
Credit Infinite Business Industry Program - Grocery and Food Retail		CDN INF BUS ELEC.		2.00%		0.77%		2.00%		0.77%	
Credit Infinite Business Emerging Segments		CDN INF BUS ELEC.		2.00%		0.77%		2.00%		0.77%	
Credit Infinite Business Recurring Payment		CDN INF BUS RECURRING		2.00%		0.77%		2.00%		0.77%	
Consumer Prepaid Standard		CDN PREPAID STANDARD		1.52%		0.29%		1.52%		0.29%	
Consumer Prepaid Electronic		CDN PREPAID ELEC.		1.42%		0.19%		1.42%		0.19%	
Consumer Prepaid Performance Program Tier 1		CDN PREPAID ELEC.		1.32%		0.09%		1.32%		0.09%	
Consumer Prepaid Performance Program Tier 2		CDN PREPAID ELEC.		1.36%		0.13%		1.36%		0.13%	
Consumer Prepaid Industry Program - Gas		CDN PREPAID ELEC.		1.18%				1.18%			
Consumer Prepaid Industry Program - Grocery and Food Retail		CDN PREPAID ELEC.		1.23%				1.23%			
Consumer Prepaid Recurring Payment		CDN PREPAID RECURRING		1.37%		0.14%		1.37%		0.14%	
Consumer Prepaid Emerging		CDN PREPAID - EMG		0.98%				0.98%			
Consumer Credit Prepaid Card Not Present		CDN PREPAID ELEC CNP		1.52%		0.29%		1.52%		0.29%	
Commercial Credit Enhanced Data - Fuel		CDN COM ENHANCED DATA FUEL		1.80%		0.57%		1.80%		0.57%	
Commercial Credit Enhanced Data - Level 2		CDN COM ENHANCED DATA LEVEL 2		1.60%		0.37%		1.60%		0.37%	
Commercial Credit Enhanced Date - Level 3		CDN COM ENHANCED DATA LEVEL 3		1.40%		0.17%		1.40%		0.17%	
Commercial Credit Large Ticket (STP) - Tranaction Amount \$7,000 - \$15,000		CDN COM LARGE TICKET		1.30%	35	0.07%	\$35.00	1.30%	35	0.07%	\$35.00
Commercial Credit Large Ticket (STP) - Tranaction Amount \$15,000 - \$50,000		CDN COM LARGE TICKET		1.20%	35		\$35.00	1.20%	35		\$35.00
Commercial Credit Large Ticket (STP) - Tranaction Amount \$50,000 +		CDN COM LARGE TICKET		1.10%	35		\$35.00	1.10%	35		\$35.00
Commercial Prepaid Standard		CDN COM PREPAID STANDARD		2.00%		0.77%		2.00%		0.77%	
Commercial Prepaid Electronic		CDN COM PREPAID ELEC.		1.90%		0.67%		1.90%		0.67%	
Commercial Prepaid Performance Program Tier 1		CDN COM PREPAID ELEC.		1.80%		0.57%		1.80%		0.57%	
Commercial Prepaid Performance Program Tier 2		CDN COM PREPAID ELEC.		1.85%		0.62%		1.85%		0.62%	
Commercial Prepaid Industry Program - Gas		CDN COM PREPAID ELEC.		1.80%		0.57%		1.80%		0.57%	
Commercial Prepaid Industry Program - Grocery and Food Retail		CDN COM PREPAID ELEC.		1.85%		0.62%		1.85%		0.62%	
Commercial Prepaid Recurring Payment		CDN COM PREPAID RECURRING		1.85%		0.62%		1.85%		0.62%	
Commercial Prepaid Emerging		CDN COM PREPAID - EMG		1.80%		0.57%		1.80%		0.57%	
INTERREGIONAL/FOREIGN TRANSACTIONS											
Interregional Classic, Gold Standard		NONCDN STANDARD		1.60%		0.37%		1.60%		0.37%	
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%		0.57%		1.80%		0.57%	
Interregional Super Premium		NONCDN SUPER PREMIUM		1.97%		0.74%		1.97%		0.74%	
Interregional Commercial Standard		NONCDN COMMERCIAL STANDARD		2.00%		0.77%		2.00%		0.77%	
Interregional Commercial Electronic		NONCDN COMMERCIAL		2.00%		0.77%		2.00%		0.77%	
Interregional Electronic Commence Secure		NONCDN ECOMM SECURE		1.44%		0.21%		1.44%		0.21%	
Interregional Electronic Commerce Secure Socket Layer / Encryption		NONCDN ECOMM SSL / ENCRYPTION		1.44%		0.21%		1.44%		0.21%	
Interregional Acquirer Chip Fee		NONCDN CHIP TERMINAL		1.00%				1.00%			
Interregional Issuer Chip Fee		NONCDN CHIP ISSUER		1.20%				1.20%			
VISA DEBIT DISCOUNT RATE ADJUSTMENT FEE											
APPLICABLE VISA INTERCHANGE RATE				1.15%	\$0.000	(can be a combination of % and \$)		1.15%	\$0.000	(can be a combination of % and \$)	
VISA DEBIT CARD TRANSACTION TYPE		AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT		Interchange Rate		Interchange Differential		Interchange Rate		Interchange Differential	
DOMESTIC TRANSACTIONS				%	\$	%	\$	%	\$	%	\$

MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE	CURRENT RATES		RATES EFFECTIVE JANUARY 1, 2019	
APPLICABLE MASTERCARD INTERCHANGE RATE	1.22%	\$0.000 (can be a combination of % and \$)	1.22%	\$0.000 (can be a combination of % and \$)

Mastercard Credit Discount Rate Adjustment Fee		Current Rates		Rates Effective January 1, 2019	
Mastercard Credit Card Transaction Type	As Identified on the TD Merchant Solutions Monthly Statement	Interchange Rate	Interchange Differential	Interchange Rate	Interchange Differential
International/Foreign Transactions		%	\$	%	\$
Interregional Consumer Merchant UCAF (Universal Cardholder Authentication Field)	NONCDN CONSUMER UCAF	1.44%		0.22%	
Interregional Consumer Electronic	NONCDN CONSUMER ELEC	1.10%		1.10%	

Canada Intracountry Consumer Premium High Spend Electronic	CDN CONSUMER PREMIUM HI-SPEND ELEC	2.06%		0.84%		1.86%		0.64%	
Interregional Consumer Standard	NONCDN CONSUMER STANDARD	1.60%		0.38%		1.60%		0.38%	
Interregional Consumer Full UCAF	NONCDN CONSUMER FULL UCAF	1.54%		0.32%		1.54%		0.32%	
Interregional Commercial Standard	NONCDN CORPORATE STANDARD	2.00%		0.78%		2.00%		0.78%	
Interregional MasterCard Electronic Card Consumer	NONCDN ELECTRONIC CARD CONSUMER	1.10%				1.10%			
Interregional MasterCard Electronic Card Commercial	NONCDN ELECTRONIC CARD COMMERCIAL	1.85%		0.63%		1.85%		0.63%	
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%		0.48%		1.70%		0.48%	
Interregional Consumer Premium Electronic	NONCDN CON PREMIUM ELEC	1.85%		0.63%		1.85%		0.63%	
Interregional Consumer Premium Full UCAF	NONCDN CON PREMIUM FULL UCAF	1.85%		0.63%		1.85%		0.63%	
Interregional Consumer Premium Merchant UCAF	NONCDN CON PREMIUM MAR UCAF	1.85%		0.63%		1.85%		0.63%	
Interregional Consumer Premium Standard	NONCDN CON PREMIUM STAND	1.85%		0.63%		1.85%		0.63%	
Interregional Commercial Premium Standard	NONCDN COM PREMIUM STAND	2.00%		0.78%		2.00%		0.78%	
DEBIT MASTERCARD DISCOUNT RATE ADJUSTMENT FEE		CURRENT RATES			RATES EFFECTIVE JANUARY 1, 2019				
APPLICABLE MASTERCARD INTERCHANGE RATE		1.15%	\$0.000	(can be a combination of % and \$)		1.15%	\$0.000	(can be a combination of % and \$)	

DEBIT MASTERCARD CARD TRANSACTION TYPE	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT	Interchange Rate		Interchange Differential		Interchange Rate		Interchange Differential	
DOMESTIC TRANSACTIONS		%	\$	%	\$	%	\$	%	\$
Canada Intracountry Supermarket Base	CDN DEBIT BASE	0.15%	\$0.05		\$0.05	0.15%	\$0.05		\$0.05
Canada Intracountry Big Box Stores Base	CDN DEBIT BASE	0.25%	\$0.05		\$0.05	0.25%	\$0.05		\$0.05
Canada Intracountry Petroleum Base	CDN DEBIT BASE	0.15%	\$0.05		\$0.05	0.15%	\$0.05		\$0.05
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 Supermarket Tier 1	CDN DEBIT T1	0.15%	\$0.05		\$0.05	0.15%	\$0.05		\$0.05
Canada Intracountry Big Box Stores Tier 1	CDN DEBIT T1	0.25%	\$0.05		\$0.05	0.25%	\$0.05		\$0.05
Canada Intracountry Petroleum Tier 1	CDN DEBIT T1	0.15%	\$0.05		\$0.05	0.15%	\$0.05		\$0.05
Canada Intracountry Specialty Clothing Stores Tier 1	CDN DEBIT T1	0.25%	\$0.05		\$0.05	0.25%	\$0.05		\$0.05
Canada Intracountry Other Electronic Tier 1	CDN DEBIT T1	0.25%	\$0.05		\$0.05	0.25%	\$0.05		\$0.05
Canada Intracountry Supermarket Tier 2	CDN DEBIT T2	0.15%	\$0.05		\$0.05	0.15%	\$0.05		\$0.05
Canada Intracountry Big Box Stores Tier 2	CDN DEBIT T2	0.25%	\$0.05		\$0.05	0.25%	\$0.05		\$0.05
Canada Intracountry Petroleum Tier 2	CDN DEBIT T2	0.15%	\$0.05		\$0.05	0.15%	\$0.05		\$0.05
Canada Intracountry Specialty Clothing Stores Tier 2	CDN DEBIT T2	0.25%	\$0.05		\$0.05	0.25%	\$0.05		\$0.05
Canada Intracountry Other Electronic Tier 2	CDN DEBIT T2	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 Charity	CDN DEBIT CHARITY	0.30%				0.30%			
Canada Intracountry Emerging Sectors	CDN DEBIT EMERGING	0.30%				0.30%			
Canada Intracountry MasterPass	CDN DEBIT MASTERPASS	1.00%				1.00%			
Canada Intracountry Consumer MasterPass	CDN CONSUMER MASTERPASS	1.61%		0.46%		1.61%		0.46%	
Canada Intracountry Standard SecureCode-Enabled	CDN DEBIT SECURE	1.00%				1.00%			
DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE		CURRENT RATES			RATES EFFECTIVE JANUARY 1, 2019				
APPLICABLE DISCOVER INTERCHANGE RATE		1.60%	\$0.000	(can be a combination of % and \$)		1.60%	\$0.000	(can be a combination of % and \$)	

DISCOVER CREDIT CARD TRANSACTION TYPE	AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT	Interchange Rate		Interchange Differential		Interchange Rate		Interchange Differential	
DOMESTIC TRANSACTIONS		%	\$	%	\$	%	\$	%	\$
PURCHASE									
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								

Canada Intracountry Consumer Premium High Spend Electronic	CDN CONSUMER PREMIUM HI-SPEND ELEC	2.06%	0.84%	1.86%	0.64%
<u>REFUND/VOUCHER</u>					
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%

<u>INTERNATIONAL/FOREIGN TRANSACTIONS</u>					
<u>PURCHASE</u>					
Canadian International Electronic	NONCDN ELECTRONIC	1.20%		1.20%	
Canadian International BSL	NONCDN BSL	1.72%	0.12%	1.72%	0.12%
<u>REFUND</u>					
Canadian International Adjustment Voucher Program	NONCDN REFUND	1.20%		1.20%	

<u>UNIONPAY DISCOUNT RATE ADJUSTMENT FEE</u>		<u>CURRENT RATES</u>		<u>RATES EFFECTIVE JANUARY 1, 2019</u>	
APPLICABLE UNIONPAY INTERCHANGE RATE		1.10%	\$0.000 (can be a combination of % and \$)	1.10%	\$0.000 (can be a combination of % and \$)

<u>UNIONPAY CARD TRANSACTION TYPE</u>	<u>AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT</u>	<u>Interchange Rate</u>		<u>Interchange Differential</u>	
<u>DOMESTIC TRANSACTIONS</u>		<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>
DOMESTIC	CDN	1.10%		1.10%	
DOMESTIC ECOMMERCE	CDN ECOMM	1.20%		1.20%	0.10%
DOMESTIC ECOMMERCE EMERGING SEGMENT (Airline, Educ., Insur.)	CDN ECOMM ES1	1.15%		1.15%	0.05%
DOMESTIC MAIL ORDER TELEPHONE ORDER (MOTO)	CDN MOTO	1.50%		1.50%	0.40%
<u>INTERREGIONAL TRANSACTIONS</u>					
INTERREGIONAL	NONCDN	1.10%		1.10%	
INTERREGIONAL ECOMMERCE	NONCDN ECOMM	1.20%		1.20%	0.10%
INTERREGIONAL ECOMMERCE EMERGING SEGMENT (Airline, Educ., Insur.)	NONCDN ECOMM ES1	1.15%		1.15%	0.05%
INTERREGIONAL MAIL ORDER TELEPHONE ORDER (MOTO)	NONCDN MOTO	1.50%		1.50%	0.40%

<u>INTERAC DIRECT PAYMENT INTERCHANGE RATES</u>		<u>CURRENT RATES</u>		<u>RATES EFFECTIVE JANUARY 1, 2019</u>	
INTERAC FLASH INTERCHANGE TIER		Interchange Rate (Per INTERAC Debit Card Flash Transaction)		Interchange Rate (Per INTERAC Debit Card Flash Transaction)	
		<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>
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		\$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		\$0.025
INTERAC FLASH – TIER 3: BASE RATE FOR ALL OTHER MERCHANTS	INTERAC FLASH INTERCHANGE FEE		\$0.035		\$0.035

