

TD Merchant Solutions

Interchange Rates – Everyday Needs/Spend

VISA CREDIT DISCOUNT RATE ADJUSTMENT FEE

APPLICABLE VISA INTERCHANGE RATE

1.36% \$0.00 (can be a combination of % and \$)

VISA CREDIT CARD TRANSACTION TYPE

AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT

Interchange Rate

Interchange Differential

DOMESTIC TRANSACTIONS

%

\$

%

\$

Consumer Credit Classic, Gold, Platinum Standard	CDN CONSUMER STANDARD	1.52%		0.16%	
Consumer Credit Infinite Standard	CDN INFINITE STANDARD	1.71%		0.35%	
Consumer Credit Infinite Recurring Payment	CDN INFINITE RECURRING	1.56%		0.20%	
Consumer Credit Infinite Privilege Standard	CDN INFINITE PRIV STANDARD	2.45%		1.09%	
Consumer Credit Infinite Privilege Recurring Payment	CDN INFINITE PRIV RECURRING	1.95%		0.59%	
Commercial Credit Corporate Standard	CDN COMMERCIAL STANDARD	2.00%		0.64%	
Commercial Credit Corporate Electronic	CDN COMMERCIAL ELEC.	1.90%		0.54%	
Credit Infinite Business Standard	CDN INF BUS STANDARD	2.65%		1.29%	
Credit Infinite Business Electronic	CDN INF BUS ELEC.	2.25%		0.89%	
Credit Infinite Business Recurring Payment	CDN INF BUS RECURRING	2.00%		0.64%	
Consumer Prepaid Standard	CDN PREPAID STANDARD	1.52%		0.16%	
Consumer Prepaid Recurring Payment	CDN PREPAID RECURRING	1.37%		0.01%	
Consumer Credit Classic, Gold, Platinum Everyday Needs	CDN CONSUMER ELEC EVERYDAY	1.36%			
Consumer Credit Infinite Everyday Needs	CDN INFINITE ELEC EVERYDAY	1.54%		0.18%	
Consumer Credit Infinite Privilege Everyday Needs	CDN INFINITE PRIV ELEC EVERYDAY	1.95%		0.59%	
Consumer Credit Classic, Gold, Platinum Card Not Present	CDN CONSUMER CNP	1.52%		0.16%	
Consumer Credit Infinite Card Not Present	CDN INFINITE CNP	1.71%		0.35%	
Consumer Credit Infinite Privilege Card Not Present	CDN INFINITE PRIV CNP	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
Commercial Credit Large Ticket (STP) - Transaction Amount \$15,000 - \$50,000	CDN COM LARGE TICKET	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
Commercial Prepaid Standard	CDN COM PREPAID STANDARD	2.00%		0.64%	
Commercial Prepaid Recurring Payment	CDN COM PREPAID RECURRING	1.85%		0.49%	
Consumer Credit Prepaid Everyday Needs	CDN PREPAID ELEC EVERYDAY	1.36%			
Consumer Credit Prepaid Card Not Present	CDN PREPAID-CNP	1.52%		0.16%	

INTERREGIONAL/FOREIGN TRANSACTIONS

Interregional Classic, Gold Standard	NONCDN STANDARD	1.60%		0.24%	
Interregional Classic, Gold Electronic	NONCDN ELEC.	1.10%			
Interregional Classic, Gold Airline	NONCDN AIRLINE	1.10%			
Interregional Premium Card	NONCDN PREMIUM CARD	1.80%		0.44%	
Interregional Super Premium	NONCDN SUPER PREMIUM	1.97%		0.61%	
Interregional Commercial Standard	NONCDN COMMERCIAL STANDARD	2.00%		0.64%	
Interregional Commercial Electronic	NONCDN COMMERCIAL	2.00%		0.64%	
Interregional Electronic Commence Secure	NONCDN ECOMM SECURE	1.44%		0.08%	
Interregional Electronic Commerce Secure Socket Layer / Encryption	NONCDN ECOMM SSL / ENCRYPTION	1.44%		0.08%	
Interregional Acquirer Chip Fee	NONCDN CHIP TERMINAL	1.00%			
Interregional Issuer Chip Fee	NONCDN CHIP ISSUER	1.20%			

VISA DEBIT DISCOUNT RATE ADJUSTMENT FEE

APPLICABLE VISA INTERCHANGE RATE

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

DOMESTIC TRANSACTIONS

%

\$

%

\$

Debit Standard	CDN DEBIT STANDARD	1.15%			
Debit Electronic	CDN DEBIT ELECTRONIC	0.25%	\$0.05		\$0.05
Debit Electronic Performance Program Tier 1	CDN DEBIT ELECTRONIC	0.15%	\$0.05		\$0.05
Debit Electronic Performance Program Tier 2	CDN DEBIT ELECTRONIC	0.15%	\$0.05		\$0.05

MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE

APPLICABLE MASTERCARD INTERCHANGE RATE

1.38%

\$0.000

(can be a combination of % and \$)

MASTERCARD CREDIT CARD TRANSACTION TYPE

AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT

Interchange Rate

Interchange Differential

DOMESTIC TRANSACTIONS

%

\$

%

\$

Canada Intracountry Consumer Standard	CDN CONSUMER STANDARD	1.58%		0.20%	
Canada Intracountry Consumer High Spend Standard	CDN CONSUMER HI-SPEND STANDARD	2.29%		0.91%	
Canada Intracountry Consumer Premium High Spend Standard	CDN CONS PREMIUM HI-SPEND STANDARD	2.79%		1.41%	
Canada Intracountry Consumer Everyday Spend	CDN CONSUMER	1.38%			
Canada Intracountry Consumer High Spend Everyday Spend	CDN CONSUMER HI-SPEND	1.51%		0.13%	
Canada Intracountry Consumer Premium High Spend Everyday Spend	CDN CONSUMER PREMIUM HI-SPEND	1.90%		0.52%	
Canada Intracountry Consumer PayPass (Transactions under \$25)	CDN CONSUMER PAYPASS (<\$25)		\$0.05		\$0.05
Canada Intracountry Consumer High Spend PayPass (Transactions under \$25)	CDN CONSUMER PAYPASS HI-SPEND (<\$25)		\$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
Canada Intracountry Consumer Recurring Payments	CDN CONSUMER RECURRING	1.36%			
Canada Intracountry Consumer High Spend Recurring Payments	CDN CONSUMER RECURRING HI-SPEND	1.48%		0.10%	
Canada Intracountry Consumer Premium High Spend Recurring Payments	CDN CONS RECURRING PREMIUM HI-SPEND	1.90%		0.52%	
Canada Intracountry Consumer SecureCode-Enabled	CDN CONSUMER SECURE	1.44%		0.06%	
Canada Intracountry Consumer High Spend SecureCode-Enabled	CDN CONSUMER SECURE HI-SPEND	1.71%		0.33%	
Canada Intracountry Consumer Premium High Spend SecureCode-Enabled	CDN CON SECURE PREMIUM HI-SPEND	2.06%		0.68%	
Canada Intracountry Commercial Premium High Spend – Business Rate A	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%		0.62%	
Canada Intracountry Commercial Premium High Spend – Business Rate B	CDN COMMERCIAL PREMIUM HI-SPEND	2.00%		0.62%	
Canada Intracountry Commercial Premium High Spend – Business Paypass	CDN COM PAYPASS PREMIUM HI-SPEND	2.25%		0.87%	
Canada Intracountry Commercial Premium High Spend – Business Standard	CDN COM PREMIUM HI-SPEND STANDARD	2.65%		1.27%	
Canada Intracountry Commercial Premium High Spend – Business Electronic	CDN COMMERCIAL PREMIUM HI-SPEND ELEC	2.25%		0.87%	
Canada Intracountry Commercial Premium High Spend – Business Recurring Payments	CDN COM RECURRING PREMIUM HI-SPEND	2.25%		0.87%	
Canada Intracountry Commercial Premium High Spend – Business SecureCode Enabled	CDN COM SECURE PREMIUM HI-SPEND	2.65%		1.27%	
Canada Intracountry Commercial Programs	CDN CORPORATE ELEC	2.00%		0.62%	
Canada Intracountry Consumer MasterPass	CDN CONSUMER MASTERPASS	1.55%		0.17%	
Canada Intracountry Consumer High Spend MasterPass	CDN CON HI-SPEND MASTERPASS	1.89%		0.51%	
Canada Intracountry Consumer Premium High Spend MasterPass	CDN CON PREM HI-SPEND MASTERPASS	2.49%		1.11%	
Canada Intracountry Prepaid Electronic	CDN PREPAID ELEC	1.44%			0.06%
Canada Intracountry Prepaid Standard	CDN PREPAID STANDARD	1.55%			0.17%
Consumer Credit Prepaid Everyday Needs	CDN PREPAID ELEC EVERYDAY	1.36%			
Consumer Credit Prepaid Card Not Present	CDN PREPAID CNP	1.52%			
Canada Intracountry Consumer MasterPass	CDN CONSUMER MASTERPASS	1.44%			0.06%
Canada Intracountry Consumer High Spend MasterPass	CDN CON HI-SPEND MASTERPASS	1.71%			0.33%
Canada Intracountry Consumer Premium High Spend MasterPass	CDN CON PREM HI-SPEND MASTERPASS	2.06%			0.68%

INTERNATIONAL/FOREIGN TRANSACTIONS

%

\$

Interregional Consumer Merchant UCAF (Universal Cardholder Authentication Field)	NONCDN CONSUMER UCAF	1.44%		0.06%	
Interregional Consumer Electronic	NONCDN CONSUMER ELEC	1.10%			
Interregional Consumer Standard	NONCDN CONSUMER STANDARD	1.60%		0.22%	
Interregional Consumer Full UCAF	NONCDN CONSUMER FULL UCAF	1.54%		0.16%	
Interregional Commercial Standard	NONCDN CORPORATE STANDARD	2.00%		0.62%	
Interregional MasterCard Electronic Card Consumer	NONCDN ELECTRONIC CARD CONSUMER	1.10%			
Interregional MasterCard Electronic Card Commercial	NONCDN ELECTRONIC CARD COMMERCIAL	1.85%		0.47%	
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%		0.32%	
Interregional Consumer Premium Electronic	NONCDN CON PREMIUM ELEC	1.85%		0.47%	
Interregional Consumer Premium Full UCAF	NONCDN CON PREMIUM FULL UCAF	1.85%		0.47%	
Interregional Consumer Premium Merchant UCAF	NONCDN CON PREMIUM MAR UCAF	1.85%		0.47%	
Interregional Consumer Premium Standard	NONCDN CON PREMIUM STAND	1.85%		0.47%	
Interregional Commercial Premium Standard	NONCDN COM PREMIUM STAND	2.00%		0.62%	

DEBIT MASTERCARD DISCOUNT RATE ADJUSTMENT FEE

APPLICABLE MASTERCARD INTERCHANGE RATE 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

DOMESTIC TRANSACTIONS

% \$ % \$

Canada Intracountry Specialty Clothing Stores Base	CDN DEBIT BASE	0.25%	\$0.05		\$0.05
Canada Intracountry Other Electronic Base	CDN DEBIT BASE	0.25%	\$0.05		\$0.05
Canada Intracountry Recurring Payment	CDN DEBIT RECURRING	0.60%			
Canada Intracountry MasterPass	CDN DEBIT MASTERPASS	1.00%			
Canada Intracountry Standard & Non-SecureCode-Enabled E-Comm	CDN DEBIT STANDARD	1.15%			
Canada Intracountry Standard SecureCode-Enabled	CDN DEBIT SECURE	1.00%			
Canada Intracountry Contactless Tier 1	CDN DEBIT CLS TIER 1				\$0.02
Canada Intracountry Contactless Tier 2	CDN DEBIT CLS TIER 2				\$0.025
Canada Intracountry Contactless Tier 3	CDN DEBIT CLS TIER 3				\$0.035

DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE

APPLICABLE DISCOVER INTERCHANGE RATE 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

DOMESTIC TRANSACTIONS

% \$ % \$

PURCHASE

CPSL Consumer Core/Rewards - Recurring	CDN CONSUMER CORE RECURRING	1.37%			
CPSL Consumer Core/Rewards - Supermarket	CDN CONSUMER CORE	1.32%			
CPSL Consumer Core/Rewards - Petroleum	CDN CONSUMER CORE	1.18%			
CPSL Consumer Core/Rewards - Retail	CDN CONSUMER CORE RETAIL	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%			
CPSL Consumer Premium - Supermarket	CDN CONSUMER PREMIUM	1.45%			
CPSL Consumer Premium - Petroleum	CDN CONSUMER PREMIUM	1.35%			
CPSL Consumer Premium - Retail	CDN CONSUMER PREMIUM RETAIL	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%
CPSL Consumer Premium Plus - Supermarket	CDN CONSUMER PREMIUM PLUS	1.96%			0.36%
CPSL Consumer Premium Plus - Petroleum	CDN CONSUMER PREMIUM PLUS	1.96%			0.36%
CPSL Consumer Premium Plus - Retail	CDN CONSUMER PREMIUM PLUS RETAIL	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%			
CPSL Consumer Prepaid - Supermarket	CDN CONSUMER PREPAID	1.32%			
CPSL Consumer Prepaid - Petroleum	CDN CONSUMER PREPAID	1.18%			
CPSL Consumer Prepaid - Retail	CDN CONSUMER PREPAID RETAIL	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%
CPSL Commercial - Supermarket	CDN COMMERCIAL	2.00%			0.40%
CPSL Commercial - Petroleum	CDN COMMERCIAL	2.00%			0.40%
CPSL Commercial - Retail	CDN COMMERCIAL RETAIL	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%			
Canada BSL Consumer - Premium	CDN CONSUMER BSL PREMIUM	1.85%			0.25%
Canada BSL Consumer - Premium Plus	CDN CONSUMER BSL PREMIUM PLUS	2.49%			0.89%
Canada BSL Commercial	CDN COMMERCIAL BSL	2.00%			0.40%
CPSL Consumer Debit - Recurring	CDN CONSUMER DEBIT RECURRING	1.15%			
CPSL Consumer Debit - Supermarket	CDN CONSUMER DEBIT	1.15%			
CPSL Consumer Debit - Petroleum	CDN CONSUMER DEBIT	1.15%			

CPSL Consumer Debit - Retail	CDN CONSUMER DEBIT RETAIL	1.15%	
CPSL Consumer Debit - Hotels/Car Rentals	CDN CONSUMER DEBIT		
CPSL Consumer Debit - Passenger Transport	CDN CONSUMER DEBIT		
<u>REFUND/VOUCHER</u>			
CPSL Consumer Refund Core/Rewards Program 1	CDN CONSUMER CORE REFUND P1	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%	
CPSL Consumer Refund Premium Program 1	CDN CONSUMER PREMIUM REFUND P1	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%	
CPSL Consumer Refund Premium Plus Program 1	CDN CONSUMER PREMIUM PLUS REFUND P1	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%
CPSL Consumer Refund Prepaid Program 1	CDN CONSUMER PREPAID REFUND P1	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%	
CPSL Consumer Refund Debit Program 1	CDN CONSUMER DEBIT REFUND P1	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%	
CPSL Commercial Refund Program 1	CDN COMMERCIAL REFUND P1	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%

INTERNATIONAL/FOREIGN TRANSACTIONS

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

UNIONPAY DISCOUNT RATE ADJUSTMENT FEE

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

UNIONPAY CARD TRANSACTION TYPE

AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT

Interchange Rate

Interchange Differential

DOMESTIC TRANSACTIONS

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

INTERREGIONAL TRANSACTIONS

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

INTERAC DIRECT PAYMENT INTERCHANGE RATES

	<u>AS IDENTIFIED ON THE TD MERCHANT SOLUTIONS MONTHLY STATEMENT</u>	<u>Interchange Rate</u> (Per INTERAC Debit Card Flash Transaction)
		<u>%</u> <u>\$</u>
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)	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

