



The following is a list of the most common interchange rates by the applicable Payment Card Network (PCN) for the Petroleum/Gas program at the time of publishing.  
**Petroleum/Gas** – A Merchant who processes card present or Card not present transactions and qualifies for the Petroleum/Gas 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](http://www.tdmerchantsolutions.com/change).

| Mastercard (Effective as of August 1, 2020)   |  |   |              |  |              |  |              |                         |              |
|---|--|---|--------------|--|--------------|--|--------------|-------------------------|--------------|
| 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   |  | 0.92%   |              | 1.22%                                    | 0.30%        | 1.56%                                      | 0.64%        | 1.65%                   | 0.73%        |
| Card Present EMV  |  | 1.22%   | 0.30%        | 1.52%                                    | 0.60%        | 1.86%                                      | 0.94%        | 1.95%                   | 1.03%        |
| Unsecure Card Present   |  | 1.76%   | 0.84%        | 2.00%                                    | 1.08%        | 2.24%                                      | 1.32%        | 2.39%                   | 1.47%        |
| Digital Commerce  |  | 0.87%   |              | 1.16%                                    | 0.24%        | 1.48%                                      | 0.56%        | 1.57%                   | 0.65%        |
| Contactless   |  | 1.50%   | 0.58%        | 1.70%                                    | 0.78%        | 1.90%                                      | 0.98%        | 2.03%                   | 1.11%        |
| 3DS   |  | 2.06%   | 1.14%        | 2.30%                                    | 1.38%        | 2.54%                                      | 1.62%        | 2.69%                   | 1.77%        |
| Standard  |  | 0.55%   |              | 0.73%                                    |              | 0.94%                                      | 0.02%        | 0.99%                   | 0.07%        |
| Card Present Refund   |  | 1.06%   | 0.14%        | 1.20%                                    | 0.28%        | 1.34%                                      | 0.42%        | 1.43%                   | 0.51%        |
| Card Not Present Refund   |  |   |              |  |              |  |              |                         |              |
| Current Canada Domestic Debit Interchange Rates (CDN DEBIT)                                 |  |   |              |  |              |  |              |                         |              |
| Petroleum   |  | Interchange Rate                                    | Differential |  |              |  |              |                         |              |
| Masterpass  |  | 0.15% + \$ 0.05 (CAD)                               |              |  |              |  |              |                         |              |
| Secure Code   |  | 1.00%   | 0.08%        |  |              |  |              |                         |              |
| Contactless Tier 1  |  | 1.00%   | 0.08%        |  |              |  |              |                         |              |
| Contactless Tier 2  |  | 0.00% + \$ 0.02 (CAD)                               |              |  |              |  |              |                         |              |
| Contactless Tier 3  |  | 0.00% + \$ 0.02 (CAD)                               |              |  |              |  |              |                         |              |
| Public Sector   |  | 0.00% + \$ 0.03 (CAD)                               |              |  |              |  |              |                         |              |
| Standard  |  | 0.30%   |              |  |              |  |              |                         |              |
|   |  | 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                          |              |  |              |                         |              |
| TD Descriptor   |  | Interchange Rate                                    | Differential | Interchange Rate                         | Differential |  |              |                         |              |
| Standard  |  | 1.60%   | 0.68%        | 1.85%                                    | 0.93%        |  |              |                         |              |
| Electronic  |  | 1.10%   | 0.18%        | 1.85%                                    | 0.93%        |  |              |                         |              |
| SecureCode Merchant   |  | 1.44%   | 0.52%        | 1.85%                                    | 0.93%        |  |              |                         |              |
| SecureCode Merchant and Cardholder  |  | 1.54%   | 0.62%        | 1.85%                                    | 0.93%        |  |              |                         |              |
| Current International Commercial Interchange Rates (NONCDN)                                 |  |   |              |  |              |  |              |                         |              |
| Standard  |  | 2.00%   | 1.08%        |  |              |  |              |                         |              |
| Electronic Product  |  | 1.85%   | 0.93%        |  |              |  |              |                         |              |
| Visa (Effective as of July 17, 2020)  |  |   |              |  |              |  |              |                         |              |
| Applicable Visa Interchange Rate  |  | 1.07%   |              |  |              |  |              |                         |              |
| 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%   | 0.38%        | 1.70%                                    | 0.63%        | 2.45%                                      | 1.38%        |                         |              |
| Card Not Present  |  | 1.40%   | 0.33%        | 1.65%                                    | 0.58%        | 2.40%                                      | 1.33%        |                         |              |
| Industry Program – Gas  |  | 1.07%   |              | 1.34%                                    | 0.27%        | 1.95%                                      | 0.88%        |                         |              |
| Current Debit Products Interchange Rates (CDN DEBIT)  |  |   |              |  |              |  |              |                         |              |
| Standard  |  | Interchange Rate                                    | Differential |  |              |  |              |                         |              |
| Industry Program – Gas  |  | 1.15%   | 0.08%        |  |              |  |              |                         |              |
|   |  | 0.15% + \$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%   | 0.93%        | 2.25%                                    | 1.18%        |  |              |                         |              |
| Industry Program – Gas  |  | 1.80%   | 0.73%        | 2.00%                                    | 0.93%        |  |              |                         |              |
| 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%   | 0.93%        | 2.00%                                    | 0.93%        |  |              |                         |              |
| 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%   | 0.45%        | 2.00%                                    | 0.93%        |  |              |                         |              |
| Industry Program – Gas  |  | 1.18%   | 0.11%        | 1.80%                                    | 0.73%        |  |              |                         |              |
| Current International Interchange Reimbursement Fees (NON CDN)                              |  |   |              |  |              |  |              |                         |              |
| Visa Descriptor   |  | Visa Classic / Visa Gold / Visa Platinum / Electron |              | Visa Signature / Visa Premium            |              | Visa Signature Preferred / Visa Infinite   |              | All Commercial Products |              |
| TD Descriptor   |  | Same as above                                       |              | Premium                                  |              | Super Premium                              |              | Commercial              |              |
|   |  | Interchange Rate                                    | Differential | Interchange Rate                         | Differential | Interchange Rate                           | Differential | Interchange Rate        | Differential |
| Electronic  |  | 1.10%   | 0.03%        | 1.80%                                    | 0.73%        | 1.97%                                      | 0.90%        | 2.00%                   | 0.93%        |
| Standard  |  | 1.60%   | 0.53%        | 1.80%                                    | 0.73%        | 1.97%                                      | 0.90%        | 2.00%                   | 0.93%        |
| Chip Incentive Rates  |  |   |              |  |              |  |              |                         |              |
| Full Chip Data Device with PIN  |  | 1.10%   | 0.03%        | 1.80%                                    | 0.73%        | 1.97%                                      | 0.90%        | 2.00%                   | 0.93%        |
| Full Chip Data Device   |  | 1.10%   | 0.03%        | 1.80%                                    | 0.73%        | 1.97%                                      | 0.90%        | 2.00%                   | 0.93%        |
| Acquirer Chip (Chip Terminal & Magnetic-stripe Card)  |  | 1.00%   |              | 1.80%                                    | 0.73%        | 1.97%                                      | 0.90%        | 2.00%                   | 0.93%        |
| Issuer Chip (Magnetic-stripe Terminal and Chip Card)  |  | 1.20%   | 0.13%        | 1.80%                                    | 0.73%        | 1.97%                                      | 0.90%        | 2.00%                   | 0.93%        |
| Secure eCommerce Incentive Rates  |  |   |              |  |              |  |              |                         |              |
| Secure eCommerce Transaction  |  | 1.44%   | 0.37%        | 1.80%                                    | 0.73%        | 1.97%                                      | 0.90%        | 2.00%                   | 0.93%        |
| Discover  |  |   |              |  |              |  |              |                         |              |
| Applicable Discover Interchange Rate  |  | 1.60%   |              |  |              |  |              |                         |              |
| Current Consumer Interchange Rates Debit and Prepaid (CDN CONSUMER)                         |  |   |              |  |              |  |              |                         |              |
|   |  | Debit   |              | Prepaid                                  |              |  |              |                         |              |
|   |  | Interchange Rate                                    | Differential | Interchange Rate                         | Differential |  |              |                         |              |
| CPSL – Petroleum  |  | 1.15%   |              | 1.18%                                    |              |  |              |                         |              |
| Base Submission Level   |  | 1.15%   |              | 1.58%                                    |              |  |              |                         |              |
| Current Consumer Interchange Rates Consumer Credit Card (CDN CONSUMER)                      |  |   |              |  |              |  |              |                         |              |
|   |  | Core  |              | Premium                                  |              | Premium Plus                               |              |                         |              |
|   |  | Interchange Rate                                    | Differential | Interchange Rate                         | Differential | Interchange Rate                           | Differential |                         |              |
| CPSL – Petroleum  |  | 1.18%   |              | 1.35%                                    |              | 1.96%                                      | 0.36%        |                         |              |
| Base Submission Level   |  | 1.58%   |              | 1.85%                                    | 0.25%        | 2.49%                                      | 0.89%        |                         |              |
| Current Commercial Interchange Rates Consumer Credit Card (CDN COMMERCIAL)                  |  |   |              |  |              |  |              |                         |              |
|   |  | Interchange Rate                                    | Differential |  |              |  |              |                         |              |
| Commercial Petroleum  |  | 2.00%   | 0.40%        |  |              |  |              |                         |              |
| Commercial Base   |  | 2.00%   | 0.40%        |  |              |  |              |                         |              |
| Current International Interchange Rates Consumer Credit Card (NON CDN)                      |  |   |              |  |              |  |              |                         |              |
|   |  | Interchange Rate                                    | Differential |  |              |  |              |                         |              |
| International   |  | 1.20%   |              |  |              |  |              |                         |              |
| International Base  |  | 1.72%   | 0.12%        |  |              |  |              |                         |              |
| UnionPay  |  |   |              |  |              |  |              |                         |              |
| Applicable UnionPay Interchange Rate  |  | 1.10%   |              |  |              |  |              |                         |              |
| Current POS and Recurring Transactions (CDN & NONCDN)                                       |  |   |              |  |              |  |              |                         |              |
| POS   |  | Interchange Rate                                    | Differential |  |              |  |              |                         |              |
|   |  | 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        |  |              |  |              |                         |              |