



The following is a list of the most common interchange rates by the applicable Payment Card Network (PCN) for the Grocery program at the time of publishing.
Grocery Program – A Merchant who processes Card Present or Card Not Present transactions and qualifies for the Grocery 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 August 1, 2020)

Applicable Mastercard Interchange Rate		0.92%							
Canada Domestic Consumer Credit Interchange Rates (CDN CONSUMER)									
Mastercard Descriptor		Core Consumer		World		World Elite		Muse	
TD Descriptor				Consumer Hi-Spend		Consumer Premium Hi-Spend		Consumer Muse	
Canada Intracountry Consumer Credit		Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential
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		1.76%	0.84%	2.00%	1.08%	2.24%	1.32%	2.39%	1.47%
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		2.06%	1.14%	2.30%	1.38%	2.54%	1.62%	2.69%	1.77%
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)									
		Interchange Rate	Differential						
Supermarket		0.15% + \$.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)									
		Interchange Rate	Differential						
Electronic		1.44%	0.52%						
Standard		1.55%	0.63%						
Current Canada Domestic Commercial Interchange Rates (CDN COMMERCIAL)									
		Interchange Rate	Differential						
Commercial Standard Rate		2.00%	1.08%						
Commercial Charity		1.80%	0.88%						
Data Rate 1		1.80%	0.88%						
Large Ticket		1.20%	0.28%						
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		1.00%							
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%	0.45%	1.70%	0.70%	2.45%	1.45%		
Card Not Present		1.40%	0.40%	1.65%	0.65%	2.40%	1.40%		
Industry Program – Grocery and Food Retail		1.00%		1.20%	0.20%	1.95%	0.95%		
Current Debit Products Interchange Rates (CDN DEBIT)									
Standard		1.15%	0.15%						
Industry Program – Grocery		0.15% + \$.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%	1.00%	2.25%	1.25%				
Industry Program – Grocery		1.85%	0.85%	2.00%	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%	1.00%	2.00%	1.00%				
Electronic		1.90%	0.90%	1.90%	0.90%				
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%	0.52%	2.00%	1.00%				
Card Not Present		1.52%	0.52%	n/a					
Industry Program – Grocery		n/a		1.85%	0.85%				
Industry Program – Grocery and Food Retail		1.23%	0.23%	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%	0.10%	1.80%	0.80%	1.97%	0.97%	2.00%	1.00%
Standard		1.60%	0.60%	1.80%	0.80%	1.97%	0.97%	2.00%	1.00%
Chip Incentive Rates									
Full Chip Data Device with PIN		1.10%	0.10%	1.80%	0.80%	1.97%	0.97%	2.00%	1.00%
Full Chip Data Device		1.10%	0.10%	1.80%	0.80%	1.97%	0.97%	2.00%	1.00%
Acquirer Chip (Chip Terminal & Magnetic-stripe Card)		1.00%		1.80%	0.80%	1.97%	0.97%	2.00%	1.00%
Issuer Chip (Magnetic-stripe Terminal and Chip Card)		1.20%	0.20%	1.80%	0.80%	1.97%	0.97%	2.00%	1.00%
Secure eCommerce Incentive Rates									
Secure eCommerce Transaction		1.44%	0.44%	1.80%	0.80%	1.97%	0.97%	2.00%	1.00%

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 – Supermarket/ Warehouse Clubs	1.15%			1.32%					
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 – Supermarket/ Warehouse Clubs	1.32%			1.45%		1.96%	0.36%		
CPSL – Retail	1.45%			1.60%		2.05%	0.45%		
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 Supermarkets / Warehouse Clubs	2.00%	0.40%							
Commercial Retail	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)	Interchange Rate	Differential						
POS	1.10%							
E-Commerce transactions (CDN & NONCDN ECOMM)	Interchange Rate	Differential						
Other MCCs	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						