

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

Note: A Merchant may qualify for the Visa Emerging Segments Preferred program if they do not apply a service fee above the Visa assigned limit; Merchants who apply a service fee above the Visa assigned limit will qualify for the Visa Emerging program. Please refer to the www.visa.ca for more details.

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 May 1st 2020)								
Applicable Mastercard Interchange Rate	0.92%							
Canada Domestic Consumer Credit Interchange Rates (CDN CONSUMER)	Carr		World		World Eli	to.	Muse	
Mastercard Descriptor TD Descriptor Consider the Consumer Consider the Constant Consider the Constant	Core Consumer	DI##	Consumer Hi-S		Consumer Premiur	n Hi-Spend	Consumer N	
Canada Intracountry Consumer Credit Card Present EMV	Interchange Rate 0.92%	Differential	Interchange Rate 1.22%	0.30%	Interchange Rate 1.56%	Differential 0.64%	Interchange Rate 1.65%	0.73%
Unsecure Card Present Digital Commerce	1.22% 1.76%	0.30% 0.84%	1.52% 2.00%	0.60% 1.08%	1.86% 2.24%	0.94% 1.32%	1.95% 2.39%	1.03% 1.47%
Contactless 3DS	0.87% 1.50%	0.58%	1.16% 1.70%	0.24% 0.78%	1.48% 1.90%	0.56% 0.98%	1.57% 2.03%	0.65% 1.11%
Standard Card Present Refund	2.06% 0.55%	1.14%	2.30% 0.73%	1.38%	2.54% 0.94%	1.62% 0.02%	2.69% 0.99%	1.77% 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) Charity	Interchange Rate 0.30%	Differential						
Emerging Sectors Contactless Tier 1	0.30% 0.00% + \$.02 (CAD)							
Contactless Tier 2 Contactless Tier 3	0.00% + \$.02 (CAD) 0.00% + \$.03 (CAD)							
Current Canada Domestic Consumer Prepaid Interchange Rates (CDN PREPAID)	Interchange Rate	Differential						
Electronic Standard	1.44% 1.55%	0.52% 0.63%						
Current Canada Domestic Commercial Interchange Rates (CDN COMMERCIAL)  Commercial Standard Rate	Interchange Rate 2.00%	Differential 1.08%						
Commercial Charity	1.80%	0.88%						
Current International Consumer Interchange Rates (NONCDN)  Mastercard Descriptor	Core		Premium					
TD Descriptor	Consumer Interchange Rate	Differential	Premium Interchange Rate	Differential				
Standard Electronic	1.60% 1.10%	0.68% 0.18%	1.85% 1.85%	0.93% 0.93%				
SecureCode Merchant SecureCode Merchant and Cardholder	1.44% 1.54%	0.52% 0.62%	1.85% 1.85%	0.93% 0.93%				
Current International Commercial Interchange Rates (NONCDN)	1.57/0	02/0	1.03/0	2.3370				
Standard	2.00%	1.08%						
Electronic Product	1.85%	0.93%						
Visa (Effective as of April 18th 2020) Applicable Visa Interchange Rate	1.25%							
Current Consumer Credit Products Interchange Rates (CDN CONSUMER)								
Visa Descriptor TD Descriptor	Classic, Gold, Pla Consumer	tinum	Infinite Infinite		Visa Infinite P Infinite Priv			
Emerging Segments	Interchange Rate 0.98%	Differential	Interchange Rate 1.17%	Differential	Interchange Rate 1.95%	Differential 0.70%		
Current Debit Products Interchange Rates (CDN DEBIT)		Differential	1.1770		1.55%	0.7070		
Emerging Segments	Interchange Rate 0.30%	Differential						
Current Business Credit Products Interchange Rates (CDN COMMERCIAL & CDN INFINITE BUSINESS)								
Visa Descriptor TD Descriptor	Business Commercia		Visa Infinite Bu Infinite Busir	iess				
Emerging Segments	Interchange Rate 1.80%	Differential 0.55%	Interchange Rate 2.00%	0.75%				
Current Corporate & Purchasing Credit Products Intercahnge Rates (CDN COMMERCIAL)								
Visa Descriptor TD Descriptor	Corporate Commercia	l	Purchasin Commercia					
Standard	Interchange Rate 2.00%	Differential 0.75%	Interchange Rate 2.00%	Differential 0.75%				
Electronic	1.90%	0.65%	1.90%	0.65%				
Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor	Consumer Prep	aid	Commercial Pr	onaid				
TD Descriptor	Consumer Interchange Rate	Differential	Commercial Fi					
Emerging Segments	0.98%	Dillerential	1.80%	0.55%				
Current International Interchange Reimbursement Fees (NON CDN)								
Visa Descriptor	Visa Classic / Visa Gold / V Electron	isa Platinum /	Visa Signature / Visa	Premium	Visa Signature Preferre	d / Visa Infinite	All Commercial F	roducts
TD Descriptor	Same as about	ve Differential	Premium Interchange Rate	Differential	Super Prem Interchange Rate	ium Differential	Commerci Interchange Rate	al Differential
Electronic	1.10% 1.60%	0.35%	1.80% 1.80%	0.55% 0.55%	1.97% 1.97%	0.72% 0.72%	2.00%	0.75% 0.75%
Standard	1.00%				1.5770		2.00%	
Standard  Chip Incentive Rates Full Chip Data Device with PIN	1.10%		1.80%	0.55%	1.97%	0.72%	2.00%	0.75%
Standard  Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card)	1.10% 1.10% 1.00%		1.80% 1.80%	0.55% 0.55%	1.97% 1.97% 1.97%	0.72% 0.72%	2.00% 2.00% 2.00%	0.75% 0.75%
Standard  Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card	1.10% 1.10%		1.80%	0.55%	1.97% 1.97%	0.72%	2.00% 2.00%	0.75%
Standard  Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card)	1.10% 1.10% 1.00%	0.19%	1.80% 1.80%	0.55% 0.55%	1.97% 1.97% 1.97%	0.72% 0.72%	2.00% 2.00% 2.00%	0.75% 0.75%
Standard  Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card  Secure eCommerce Incentive Rates	1.10% 1.10% 1.00% 1.20%	0.19%	1.80% 1.80% 1.80%	0.55% 0.55% 0.55%	1.97% 1.97% 1.97% 1.97%	0.72% 0.72% 0.72%	2.00% 2.00% 2.00% 2.00%	0.75% 0.75% 0.75%
Standard  Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card  Secure eCommerce Incentive Rates  Secure eCommerce Transaction	1.10% 1.10% 1.00% 1.20%	0.19%	1.80% 1.80% 1.80%	0.55% 0.55% 0.55%	1.97% 1.97% 1.97% 1.97%	0.72% 0.72% 0.72%	2.00% 2.00% 2.00% 2.00%	0.75% 0.75% 0.75%
Standard  Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card  Secure eCommerce Incentive Rates Secure eCommerce Transaction  Discover	1.10% 1.10% 1.00% 1.20% 1.44%	0.19%	1.80% 1.80% 1.80%	0.55% 0.55% 0.55%	1.97% 1.97% 1.97% 1.97%	0.72% 0.72% 0.72%	2.00% 2.00% 2.00% 2.00%	0.75% 0.75% 0.75%
Standard  Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card) Secure eCommerce Incentive Rates Secure eCommerce Transaction  Discover Applicable Discover Interchange Rate Current Consumer Interchange Rates Debit and Prepaid (CDN CONSUMER)	1.10% 1.10% 1.00% 1.20% 1.44% 1.60%	0.19%	1.80% 1.80% 1.80% 1.80% Prepaid	0.55% 0.55% 0.55%	1.97% 1.97% 1.97% 1.97%	0.72% 0.72% 0.72%	2.00% 2.00% 2.00% 2.00%	0.75% 0.75% 0.75%
Standard  Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card  Secure eCommerce Incentive Rates Secure eCommerce Transaction  Discover  Applicable Discover Interchange Rate	1.10% 1.10% 1.00% 1.20% 1.44%		1.80% 1.80% 1.80% 1.80%	0.55% 0.55% 0.55% 0.55%	1.97% 1.97% 1.97% 1.97%	0.72% 0.72% 0.72%	2.00% 2.00% 2.00% 2.00%	0.75% 0.75% 0.75%
Standard  Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card Issuer Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates Secure eCommerce Transaction  Discover Applicable Discover Interchange Rate  Current Consumer Interchange Rates Debit and Prepaid (CDN CONSUMER)	1.10% 1.10% 1.00% 1.20%  1.44%  1.60%  Debit Interchange Rate 1.15% 1.15% Core	Differential	1.80% 1.80% 1.80%  1.80%  Prepaid Interchange Rate 1.45% 1.58%  Premium	0.55% 0.55% 0.55% 0.55%	1.97% 1.97% 1.97% 1.97% 1.97%	0.72% 0.72% 0.72% 0.72%	2.00% 2.00% 2.00% 2.00%	0.75% 0.75% 0.75%
Standard  Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates Secure eCommerce Transaction  Discover Applicable Discover Interchange Rate  Current Consumer Interchange Rates Debit and Prepaid (CDN CONSUMER)  CPSL - Retail Base Submission Level  Current Consumer Interchange Rates Consumer Credit Card (CDN CONSUMER)	1.10% 1.10% 1.00% 1.20%  1.44%  1.60%  Debit Interchange Rate 1.15% 1.15% Core Interchange Rate 1.45%		1.80% 1.80% 1.80%  1.80%  Prepaid Interchange Rate 1.45% 1.58%  Premium Interchange Rate 1.60%	0.55% 0.55% 0.55% 0.55% Differential	1.97% 1.97% 1.97% 1.97% 1.97%  1.97%  1.97%	0.72% 0.72% 0.72% 0.72% 0.72%	2.00% 2.00% 2.00% 2.00%	0.75% 0.75% 0.75%
Standard  Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card) Secure eCommerce Incentive Rates Secure eCommerce Transaction  Discover Applicable Discover Interchange Rate Current Consumer Interchange Rates Debit and Prepaid (CDN CONSUMER)  CPSL — Retail Base Submission Level  Current Consumer Interchange Rates Consumer Credit Card (CDN CONSUMER)  CPSL — Retail Base Submission Level	1.10% 1.10% 1.00% 1.20%  1.44%  1.60%  Debit Interchange Rate 1.15% 1.15%  Core Interchange Rate 1.45% 1.58%	Differential Differential	1.80% 1.80% 1.80%  1.80%  Prepaid Interchange Rate 1.45% 1.58%  Premium Interchange Rate	0.55% 0.55% 0.55% 0.55%	1.97% 1.97% 1.97% 1.97% 1.97%	0.72% 0.72% 0.72% 0.72%	2.00% 2.00% 2.00% 2.00%	0.75% 0.75% 0.75%
Standard  Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card) Secure eCommerce Incentive Rates Secure eCommerce Transaction  Discover Applicable Discover Interchange Rate Current Consumer Interchange Rates Debit and Prepaid (CDN CONSUMER)  CPSL Retail Base Submission Level  Current Consumer Interchange Rates Consumer Credit Card (CDN CONSUMER)  CPSL Retail Base Submission Level  Current Consumer Interchange Rates Consumer Credit Card (CDN CONSUMER)  CPSL Retail CPSL Retail CPSL Retail CPSL Retail CONSUMER CONS	1.10% 1.10% 1.00% 1.20%  1.44%  1.60%  Debit Interchange Rate 1.15% 1.15% 1.15% 1.15% 1.15% 1.15% 1.15% 1.58%	Differential  Differential  Differential 0.40%	1.80% 1.80% 1.80%  1.80%  Prepaid Interchange Rate 1.45% 1.58%  Premium Interchange Rate 1.60%	0.55% 0.55% 0.55% 0.55% Differential	1.97% 1.97% 1.97% 1.97% 1.97%  1.97%  1.97%	0.72% 0.72% 0.72% 0.72% 0.72%	2.00% 2.00% 2.00% 2.00%	0.75% 0.75% 0.75%
Standard  Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates Secure eCommerce Transaction  Discover Applicable Discover Interchange Rate Current Consumer Interchange Rates Debit and Prepaid (CDN CONSUMER)  CPSL Retail Base Submission Level  Current Consumer Interchange Rates Consumer Credit Card (CDN CONSUMER)  CPSL Retail Base Submission Level  Current Commercial Interchange Rates Consumer Credit Card (CDN COMSUMER)	1.10% 1.10% 1.00% 1.20%  1.44%  1.60%  Debit Interchange Rate 1.15% 1.15% Core Interchange Rate 1.45% 1.58% Interchange Rate	Differential  Differential	1.80% 1.80% 1.80%  1.80%  Prepaid Interchange Rate 1.45% 1.58%  Premium Interchange Rate 1.60%	0.55% 0.55% 0.55% 0.55% Differential	1.97% 1.97% 1.97% 1.97% 1.97%  1.97%  1.97%	0.72% 0.72% 0.72% 0.72% 0.72%	2.00% 2.00% 2.00% 2.00%	0.75% 0.75% 0.75%
Standard  Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device with PIN Full Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card  Secure eCommerce Incentive Rates Secure eCommerce Transaction  Discover Applicable Discover Interchange Rate  Current Consumer Interchange Rates Debit and Prepaid (CDN CONSUMER)  CPSL - Retail Base Submission Level  Current Consumer Interchange Rates Consumer Credit Card (CDN CONSUMER)  CPSL - Retail Base Submission Level  Current Consumer Interchange Rates Consumer Credit Card (CDN CONSUMER)  CPSL - Commercial Interchange Rates Consumer Credit Card (CDN COMMERCIAL) Commercial Retail	1.10% 1.10% 1.00% 1.20%  1.44%  1.60%  Debit Interchange Rate 1.15% 1.15% 1.15% 1.15% 1.15% 1.15% 1.15% 1.58%	Differential  Differential  Differential 0.40%	1.80% 1.80% 1.80%  1.80%  Prepaid Interchange Rate 1.45% 1.58%  Premium Interchange Rate 1.60%	0.55% 0.55% 0.55% 0.55% Differential	1.97% 1.97% 1.97% 1.97% 1.97%  1.97%  1.97%	0.72% 0.72% 0.72% 0.72% 0.72%	2.00% 2.00% 2.00% 2.00%	0.75% 0.75% 0.75%
Standard  Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates Secure eCommerce Transaction  Discover Applicable Discover Interchange Rate Current Consumer Interchange Rates Debit and Prepaid (CDN CONSUMER)  CPSL - Retail Base Submission Level  Current Consumer Interchange Rates Consumer Credit Card (CDN CONSUMER)  CPSL - Retail Base Submission Level  Current Commercial Interchange Rates Consumer Credit Card (CDN COMMERCIAL) Commercial Retail Commercial Retail Commercial Base  Current International Interchange Rates Consumer Credit Card (NON CDN)	1.10% 1.10% 1.00% 1.20%  1.44%  1.60%  Debit Interchange Rate 1.15% 1.15%  Core Interchange Rate 1.45% 1.58%  Interchange Rate 2.00% 2.00% Interchange Rate	Differential  Differential  0.40% 0.40%	1.80% 1.80% 1.80%  1.80%  Prepaid Interchange Rate 1.45% 1.58%  Premium Interchange Rate 1.60%	0.55% 0.55% 0.55% 0.55% Differential	1.97% 1.97% 1.97% 1.97% 1.97%  1.97%  1.97%	0.72% 0.72% 0.72% 0.72% 0.72%	2.00% 2.00% 2.00% 2.00%	0.75% 0.75% 0.75%
Standard  Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card  Secure eCommerce Incentive Rates Secure eCommerce Transaction  Discover Applicable Discover Interchange Rate  Current Consumer Interchange Rates Debit and Prepaid (CDN CONSUMER)  CPSL - Retail Base Submission Level  Current Consumer Interchange Rates Consumer Credit Card (CDN CONSUMER)  CPSL - Retail Base Submission Level  Current Commercial Interchange Rates Consumer Credit Card (CDN COMMERCIAL) Commercial Retail Commercial Retail Commercial Interchange Rates Consumer Credit Card (CDN COMMERCIAL) Commercial Base  Current International Interchange Rates Consumer Credit Card (NON CDN) International International International International	1.10% 1.10% 1.10% 1.00% 1.20%  1.44%  1.60%  Debit Interchange Rate 1.15% 1.15% Core Interchange Rate 1.45% 1.58% Interchange Rate 2.00% 2.00% Interchange Rate 1.20% 1.72%	Differential  Differential 0.40% 0.40% Differential	1.80% 1.80% 1.80%  1.80%  Prepaid Interchange Rate 1.45% 1.58%  Premium Interchange Rate 1.60%	0.55% 0.55% 0.55% 0.55% Differential	1.97% 1.97% 1.97% 1.97% 1.97%  1.97%  1.97%	0.72% 0.72% 0.72% 0.72% 0.72%	2.00% 2.00% 2.00% 2.00%	0.75% 0.75% 0.75%
Standard  Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates Secure eCommerce Transaction  Discover Applicable Discover Interchange Rate Current Consumer Interchange Rates Debit and Prepaid (CDN CONSUMER)  CPSL - Retail Base Submission Level Current Consumer Interchange Rates Consumer Credit Card (CDN CONSUMER)  CPSL - Retail Base Submission Level Current Consumer Interchange Rates Consumer Credit Card (CDN CONSUMER)  CPSL - Retail Base Submission Level Current Commercial Interchange Rates Consumer Credit Card (CDN COMMERCIAL) Commercial Retail Commercial Base  Current International Interchange Rates Consumer Credit Card (NON CDN) International International International Base  UnionPay Applicable UnionPay Interchange Rate	1.10% 1.10% 1.10% 1.00% 1.20% 1.20%  1.44%  1.60%  Debit Interchange Rate 1.15% 1.15% Core Interchange Rate 1.45% 1.58% Interchange Rate 2.00% 2.00% 1.72%	Differential  Differential 0.40% 0.40% Differential 0.12%	1.80% 1.80% 1.80%  1.80%  Prepaid Interchange Rate 1.45% 1.58%  Premium Interchange Rate 1.60%	0.55% 0.55% 0.55% 0.55% Differential	1.97% 1.97% 1.97% 1.97% 1.97%  1.97%  1.97%	0.72% 0.72% 0.72% 0.72% 0.72%	2.00% 2.00% 2.00% 2.00%	0.75% 0.75% 0.75%
Standard  Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card  Secure eCommerce Incentive Rates Secure eCommerce Transaction  Discover Applicable Discover Interchange Rate  Current Consumer Interchange Rates Debit and Prepaid (CDN CONSUMER)  CPSL - Retail Base Submission Level  Current Consumer Interchange Rates Consumer Credit Card (CDN CONSUMER)  CPSL - Retail Base Submission Level  Current Commercial Interchange Rates Consumer Credit Card (CDN COMMERCIAL) Commercial Retail Commercial Retail Commercial Interchange Rates Consumer Credit Card (CDN COMMERCIAL) Commercial Base  Current International Interchange Rates Consumer Credit Card (NON CDN) International International International International	1.10% 1.10% 1.10% 1.00% 1.20%  1.44%  1.60%  Debit Interchange Rate 1.15% 1.15% Core Interchange Rate 1.45% 1.58% Interchange Rate 2.00% 2.00% Interchange Rate 1.20% 1.72%	Differential  Differential 0.40% 0.40% Differential	1.80% 1.80% 1.80%  1.80%  Prepaid Interchange Rate 1.45% 1.58%  Premium Interchange Rate 1.60%	0.55% 0.55% 0.55% 0.55% Differential	1.97% 1.97% 1.97% 1.97% 1.97%  1.97%  1.97%	0.72% 0.72% 0.72% 0.72% 0.72%	2.00% 2.00% 2.00% 2.00%	0.75% 0.75% 0.75%
Standard  Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates Secure eCommerce Incentive Rates Secure eCommerce Transaction  Discover Applicable Discover Interchange Rate Current Consumer Interchange Rates Debit and Prepaid (CDN CONSUMER)  CPSL - Retail Base Submission Level  Current Consumer Interchange Rates Consumer Credit Card (CDN CONSUMER)  CPSL - Retail Base Submission Level  Current Commercial Interchange Rates Consumer Credit Card (CDN CONSUMER)  CPSL - Retail Commercial Interchange Rates Consumer Credit Card (CDN CONSUMER)  CPSL - Retail Base Submission Level  Current Commercial Interchange Rates Consumer Credit Card (CDN COMMERCIAL)  Commercial Base  Current International Interchange Rates Consumer Credit Card (NON CDN) International Base  UnionPay  Applicable UnionPay Interchange Rate  Current POS and Recurring Transactions (CDN & NONCDN) POS  E-Commerce transactions (CDN & NONCDN ECOMM)	1.10% 1.10% 1.10% 1.00% 1.20% 1.44%  1.60%  Debit Interchange Rate 1.15% 1.15% 1.15% 1.58% Interchange Rate 2.00% 2.00% Interchange Rate 1.20% 1.72%  1.10% Interchange Rate	Differential  Differential  0.40% 0.40% Differential  0.12%	1.80% 1.80% 1.80%  1.80%  Prepaid Interchange Rate 1.45% 1.58%  Premium Interchange Rate 1.60%	0.55% 0.55% 0.55% 0.55% Differential	1.97% 1.97% 1.97% 1.97% 1.97%  1.97% 1.97%	0.72% 0.72% 0.72% 0.72% 0.72%	2.00% 2.00% 2.00% 2.00%	0.75% 0.75% 0.75%
Standard  Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card  Secure eCommerce Incentive Rates Secure eCommerce Transaction  Discover Applicable Discover Interchange Rate  Current Consumer Interchange Rates Debit and Prepaid (CDN CONSUMER)  CPSL - Retail Base Submission Level  Current Consumer Interchange Rates Consumer Credit Card (CDN CONSUMER)  CPSL - Retail Base Submission Level  Current Consumer Interchange Rates Consumer Credit Card (CDN CONSUMER)  CPSL - Retail COMMERCIAL COMM	1.10% 1.10% 1.10% 1.00% 1.20% 1.44%  1.60%  Debit Interchange Rate 1.15% 1.15% Core Interchange Rate 1.45% 1.58% Interchange Rate 2.00% 2.00% Interchange Rate 1.20% 1.72%  1.10% Interchange Rate	Differential  Differential 0.40% 0.40% Differential 0.12%	1.80% 1.80% 1.80%  1.80%  Prepaid Interchange Rate 1.45% 1.58%  Premium Interchange Rate 1.60%	0.55% 0.55% 0.55% 0.55% Differential	1.97% 1.97% 1.97% 1.97% 1.97%  1.97% 1.97%	0.72% 0.72% 0.72% 0.72% 0.72%	2.00% 2.00% 2.00% 2.00%	0.75% 0.75% 0.75%
Standard  Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates Secure eCommerce Incentive Rates Secure eCommerce Transaction  Discover Applicable Discover Interchange Rate Current Consumer Interchange Rates Debit and Prepaid (CDN CONSUMER)  CPSL - Retail Base Submission Level  Current Consumer Interchange Rates Consumer Credit Card (CDN CONSUMER)  CPSL - Retail Base Submission Level  Current Commercial Interchange Rates Consumer Credit Card (CDN CONSUMER)  CPSL - Retail Commercial Retail Commercial Retail Commercial Base  Current International Interchange Rates Consumer Credit Card (NON CDN) International International Base  UnionPay Applicable UnionPay Interchange Rate  Current POS and Recurring Transactions (CDN & NONCDN) POS  E-Commerce transactions (CDN & NONCDN ECOMMI) Airport, Education & Insurance Other MCCs	1.10% 1.10% 1.10% 1.00% 1.20%  1.44%  1.60%  Debit Interchange Rate 1.15% 1.15%  Core Interchange Rate 1.45% 1.58%  Interchange Rate 1.20% 1.72%  1.10%  Interchange Rate 1.10%  Interchange Rate 1.10%  Interchange Rate 1.10% Interchange Rate 1.10% Interchange Rate 1.10% Interchange Rate	Differential  Differential 0.40% 0.40% Differential 0.12%  Differential 0.05%	1.80% 1.80% 1.80%  1.80%  Prepaid Interchange Rate 1.45% 1.58%  Premium Interchange Rate 1.60%	0.55% 0.55% 0.55% 0.55% Differential	1.97% 1.97% 1.97% 1.97% 1.97%  1.97% 1.97%	0.72% 0.72% 0.72% 0.72% 0.72%	2.00% 2.00% 2.00% 2.00%	0.75% 0.75% 0.75%
Standard  Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates Secure eCommerce Incentive Rates Secure eCommerce Transaction  Discover Applicable Discover Interchange Rate Current Consumer Interchange Rates Debit and Prepaid (CDN CONSUMER)  CPSL - Retail Base Submission Level  Current Consumer Interchange Rates Consumer Credit Card (CDN CONSUMER)  CPSL - Retail Base Submission Level  Current Commercial Interchange Rates Consumer Credit Card (CDN CONSUMER)  CPSL - Retail Commercial Retail Commercial Retail Commercial Retail Commercial Base  Current International Interchange Rates Consumer Credit Card (NON CDN) International International International Base  UnionPay Applicable UnionPay Interchange Rate Current POS and Recurring Transactions (CDN & NONCDN) POS  E-Commerce transactions (CDN & NONCDN ECOMM) Airport, Education & Insurance Other MCCs  Interac Current Interac Flash Rates (Interac Flash Interchange Fee)	1.10% 1.10% 1.10% 1.00% 1.20% 1.44%  1.60%  Debit Interchange Rate 1.15% 1.15% 1.15%  Core Interchange Rate 2.00% 2.00% 1.20% 1.72%  Interchange Rate 1.20% 1.72%  Interchange Rate 1.10% Interchange Rate 1.20% 1.72%	Differential  Differential 0.40% 0.40% Differential 0.12%  Differential 0.05%	1.80% 1.80% 1.80%  1.80%  Prepaid Interchange Rate 1.45% 1.58%  Premium Interchange Rate 1.60%	0.55% 0.55% 0.55% 0.55% Differential	1.97% 1.97% 1.97% 1.97% 1.97%  1.97% 1.97%	0.72% 0.72% 0.72% 0.72% 0.72%	2.00% 2.00% 2.00% 2.00%	0.75% 0.75% 0.75%
Standard  Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card  Secure eCommerce Incentive Rates Secure eCommerce Transaction  Discover Applicable Discover Interchange Rate  Current Consumer Interchange Rates Debit and Prepaid (CDN CONSUMER)  CPSL - Retail Base Submission Level  Current Consumer Interchange Rates Consumer Credit Card (CDN CONSUMER)  CPSL - Retail Base Submission Level  Current Commercial Interchange Rates Consumer Credit Card (CDN CONSUMER)  CPSL - Retail Commercial Retail Commercial Retail Commercial Base  Unrent International Interchange Rates Consumer Credit Card (NON CDN) International International International International International Base  UnionPay  Applicable UnionPay Interchange Rate  Current POS and Recurring Transactions (CDN & NONCDN) POS  E-Commerce transactions (CDN & NONCDN ECOMM) Airport, Education & Insurance Other MCCS  Interac  Current Interac Flash Rates (Interac Flash Interchange Fee) Tier 1 Low-ticket merchants Tier 2 High Volume merchants	1.10% 1.10% 1.10% 1.00% 1.20%  1.44%  1.60%  Debit Interchange Rate 1.15% 1.15% Core Interchange Rate 1.45% 1.58% 1.58% Interchange Rate 1.20% 1.72%  Interchange Rate 1.20% 1.72%  Interchange Rate 1.20% 1.72%  Interchange Rate 1.20% 1.72%	Differential  Differential 0.40% 0.40% Differential 0.12%  Differential 0.05%	1.80% 1.80% 1.80%  1.80%  Prepaid Interchange Rate 1.45% 1.58%  Premium Interchange Rate 1.60%	0.55% 0.55% 0.55% 0.55% Differential	1.97% 1.97% 1.97% 1.97% 1.97%  1.97% 1.97%	0.72% 0.72% 0.72% 0.72% 0.72%	2.00% 2.00% 2.00% 2.00%	0.75% 0.75% 0.75%
Standard  Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates Secure eCommerce Transaction  Discover  Applicable Discover Interchange Rate  Current Consumer Interchange Rates Debit and Prepaid (CDN CONSUMER)  CPSL - Retail Base Submission Level  Current Consumer Interchange Rates Consumer Credit Card (CDN CONSUMER)  CPSL - Retail Base Submission Level  Current Commercial Interchange Rates Consumer Credit Card (CDN COMMERCIAL)  Commercial Retail Commercial Base  Current International Interchange Rates Consumer Credit Card (NON CDN) International International Base  UnionPay Applicable UnionPay Interchange Rate UnionPay Applicable UnionPay Interchange Rate International Insurance Other MCCs  Interac  Current Interac Flash Rates (Interac Flash Interchange Fee) Interac  Current Interac Flash Rates (Interac Flash Interchange Fee) Interac  Current Interac Flash Rates (Interac Flash Interchange Fee) Interac  Current Interac Flash Rates (Interac Flash Interchange Fee) Interac  Current Interac Flash Rates (Interac Flash Interchange Fee) Interac  Current Interac Flash Rates (Interac Flash Interchange Fee) Interac  Current Interac Flash Rates (Interac Flash Interchange Fee) Interac  Current Interac Flash Rates (Interac Flash Interchange Fee)	1.10% 1.10% 1.10% 1.00% 1.20%  1.44%  1.60%  Debit Interchange Rate 1.15% 1.15%  Core Interchange Rate 2.00% 2.00% Interchange Rate 1.20% 1.72%  Interchange Rate 1.20% 1.72%  Interchange Rate 1.20% 1.72%  Interchange Rate 1.20% 1.72%	Differential  Differential 0.40% 0.40% Differential 0.12%  Differential 0.05%	1.80% 1.80% 1.80%  1.80%  Prepaid Interchange Rate 1.45% 1.58%  Premium Interchange Rate 1.60%	0.55% 0.55% 0.55% 0.55% Differential	1.97% 1.97% 1.97% 1.97% 1.97%  1.97% 1.97%	0.72% 0.72% 0.72% 0.72% 0.72%	2.00% 2.00% 2.00% 2.00%	0.75% 0.75% 0.75%