

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 May 1st 2020)

Applicable Mastercard Interchange Rate

0.92%

	0.92%							
Canada Domestic Consumer Credit Interchange Rates (CDN CONSUMER)	Core		World		World E	lite	Muse	
Mastercard Descriptor TD Descriptor	Consum		Consumer Hi-Spend		Consumer Premiu	ım Hi-Spend	Consumer I	
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%	Differentia 0.73%
Unsecure Card Present Digital Commerce	1.22% 1.76%	0.30%	1.52% 2.00%	0.60% 1.08%	1.86% 2.24%	0.94% 1.32%	1.95% 2.39%	1.03%
Contactless	0.87%		1.16%	0.24%	1.48%	0.56%	1.57%	0.65%
3DS Standard	1.50% 2.06%	0.58% 1.14%	1.70% 2.30%	0.78% 1.38%	1.90% 2.54%	0.98% 1.62%	2.03%	1.11% 1.77%
Card Present Refund Card Not Present Refund	0.55% 1.06%	0.14%	0.73% 1.20%	0.28%	0.94% 1.34%	0.02% 0.42%	0.99% 1.43%	0.07% 0.51%
Current Canada Domestic Debit Interchange Rates (CDN DEBIT)	Interchange Rate	Differential	1.20%	0.20/0	1.5470	0.4270	1.45/6	0.5170
Supermarket Masterpass	0.15% + \$.05 (CAD) 1.00%	0.08%						
Secure Code	1.00%	0.08%						
Contactless Tier 1 Contactless Tier 2	0.00% + \$.02 (CAD) 0.00% + \$.02 (CAD)							
Contactless Tier 3 Standard	0.00% + \$.03 (CAD) 1.15%	0.23%						
Current Canada Domestic Consumer Prepaid Interchange Rates (CDN PREPAID)		Differential						
Electronic Standard	1.44% 1.55%	0.52% 0.63%						
Current Canada Domestic Commercial Interchange Rates (CDN COMMERCIAL)	Interchange Rate	Differential						
Commercial Standard Rate Commercial Charity	2.00% 1.80%	1.08%						
Data Rate 1	1.80%	0.88%						
Large Ticket	1.20%	0.28%						
Current International Consumer Interchange Rates (NONCDN)	Core		Premium					
Mastercard Descriptor TD Descriptor	Consum		Premium					
Standard	Interchange Rate 1.60%	Differential 0.68%	Interchange Rate 1.85%	Differential 0.93%				
Electronic	1.10%	0.18%	1.85%	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)								
Electronic Product	2.00% 1.85%	1.08% 0.93%						
Visa (Effective as of April 18th 2020)	1.03%	3.9370						
Applicable Visa Interchange Rate	1.25%							
Current Consumer Credit Products Interchange Rates (CDN CONSUMER)	as	Disabin.				National a		
Visa Descriptor TD Descriptor	Classic, Gold, Consum	er	Infinite Infinite		Visa Infinite I Infinite Pri	vilege		
Standard	Interchange Rate 1.45%	Differential 0.20%	Interchange Rate 1.70%	Differential 0.45%	Interchange Rate 2.45%	Differential 1.20%		
Card Not Present	1.40%	0.15%	1.65%	0.40%	2.40%	1.15%		
Industry Program – Grocery and Food Retail	1.00%		1.20%		1.95%	0.70%		
Current Debit Products Interchange Rates (CDN DEBIT) Standard	Interchange Rate 1.15%	Differential						
Industry Program – Grocery	0.15% + \$0.05							
Current Business Credit Products Interchange Rates (CDN COMMERCIAL & CDN INFINITI								
Visa Descriptor TD Descriptor	Busine		Visa Infinite Bu Infinite Busir					
Standard	Interchange Rate 2.00%	Differential 0.75%	Interchange Rate 2.25%	Differential 1.00%				
Industry Program – Grocery	1.85%	0.60%	2.00%	0.75%				
Current Corporate & Purchasing Credit Products Intercahnge Rates (CDN COMMERCIAL)							
Visa Descriptor TD Descriptor	Corpora Commer		Purchasin Commerci					
·	Interchange Rate	Differential	Interchange Rate	Differential				
Standard Electronic	2.00% 1.90%	0.75% 0.65%	2.00% 1.90%	0.75% 0.65%				
Current Prepaid Products Interchange Rates (CDN PREPAID)								
Visa Descriptor	Consumer P		Commercial Pr					
TD Descriptor	Consum Interchange Rate	er Differential	Commercial Interchange Rate	al Differential				
Standard Card Not Present	1.52% 1.52%	0.27%	2.00% n/a	0.75%				
Industry Program – Grocery	n/a	4.2.7.	1.85%	0.60%				
Industry Program – Grocery and Food Retail	1.23%							
			n/a					
Current International Interchange Reimbursement Fees (NON CDN)	Vier Classic ()	C-I4 /	nya		View Circusture Description	f (1)		
Visa Descriptor	Visa Classic / V Visa Platinum /	Electron	Visa Signature / Visa		Visa Signature Pre Infinit	e	All Commercial	
Visa Descriptor	Visa Platinum / Same as a	Electron	Visa Signature / Visa Premium		Infinit Super Pre	e	Commer	
Visa Descriptor TD Descriptor Electronic	Visa Platinum / Same as a Interchange Rate 1.10%	Electron bove Differential	Visa Signature / Viss Premium Interchange Rate 1.80%	Differential 0.55%	Infinite Super Pres Interchange Rate 1.97%	e mium Differential 0.72%	Commer Interchange Rate 2.00%	cial Differentia 0.75%
Visa Descriptor TD Descriptor Electronic Standard	Visa Platinum / Same as a Interchange Rate	Electron bove	Visa Signature / Visa Premium Interchange Rate	Differential	Infinit Super Prei Interchange Rate	e mium Differential	Commer Interchange Rate	cial Differentia
Visa Descriptor TD Descriptor Electronic Standard Chip Incentive Rates Full Chip Data Device with PIN	Visa Platinum / Same as a Interchange Rate 1.10% 1.60%	Electron bove Differential	Visa Signature / Visa Premium Interchange Rate 1.80% 1.80%	Differential 0.55% 0.55%	Infinit Super Prei Interchange Rate 1.97% 1.97%	e mium Differential 0.72%	Interchange Rate 2.00% 2.00%	cial Differentia 0.75%
Visa Descriptor TD Descriptor Electronic Standard Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Full Chip Data Device Full Chip Data Device	Visa Platinum , Same as a Interchange Rate 1.10% 1.60% 1.10% 1.10%	Electron bove Differential	Visa Signature / Vis Premium Interchange Rate 1.80% 1.80%	Differential 0.55% 0.55% 0.55%	Infinit Super Prei Interchange Rate 1.97% 1.97%	emium Differential 0.72% 0.72% 0.72% 0.72%	Commen Interchange Rate 2.00% 2.00% 2.00%	Differentia 0.75% 0.75% 0.75% 0.75%
Visa Descriptor TD Descriptor Electronic Standard Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card)	Visa Platinum / Same as a Interchange Rate 1.10% 1.60%	Electron bove Differential	Visa Signature / Visa Premium Interchange Rate 1.80% 1.80%	Differential 0.55% 0.55%	Infinit Super Prei Interchange Rate 1.97% 1.97%	e mium Differential 0.72% 0.72%	Interchange Rate 2.00% 2.00%	Differentia 0.75% 0.75% 0.75%
Visa Descriptor TD Descriptor Electronic 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	Visa Platinum , Same as a Interchange Rate 1.10% 1.60% 1.10% 1.10% 1.10% 1.20%	/ Electron bove Differential 0.35%	Visa Signature / Vis- Premium Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80%	Differential 0.55% 0.55% 0.55% 0.55% 0.55% 0.55%	Infinit Super Prei Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97%	e mium Differential 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	Differentia 0.75% 0.75% 0.75% 0.75% 0.75% 0.75% 0.75% 0.75%
TD Descriptor Electronic 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	Visa Platinum , Same as a Interchange Rate 1.10% 1.60% 1.10% 1.10% 1.00%	Electron bove Differential	Visa Signature / Visa Premium Interchange Rate 1.80% 1.80% 1.80% 1.80%	0.55% 0.55% 0.55% 0.55% 0.55% 0.55%	Infinit Super Prei Interchange Rate 1.97% 1.97% 1.97% 1.97%	emium Differential 0.72% 0.72% 0.72% 0.72% 0.72% 0.72%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00%	Differentia 0.75% 0.75% 0.75% 0.75% 0.75% 0.75%
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Visa Descriptor TD Descriptor TD Descriptor Electronic 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 Interchangre Rate Current Consumer Interchange Rates Debit and Prepaid (CDN CONSUMER) CPSL Supermarket/ Warehouse Clubs CPSL Petroleum	Visa Platinum, Same as a Interchange Rate 1.10% 1.60% 1.10% 1.10% 1.00% 1.20% 1.44% 1.60% Debit Interchange Rate 1.15% 1.15%	Flectron bove Differential 0.35%	Visa Signature / Vis Premium Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80%	Differential 0.55% 0.55% 0.55% 0.55% 0.55% 0.55% 0.55%	Infinit Super Pre Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	e minim minim Differential 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	Differentia 0.75% 0.75% 0.75% 0.75% 0.75% 0.75% 0.75% 0.75%
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