



The following is a list of the most common interchange rates by the applicable Payment Card Network (PCN) for the General Business program at the time of publishing.

General Business Program— A Merchant who processes Card Present or Card Not Present transactions and whose business does not qualify for one of the designated interchange programs.

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)

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|---|----------------------|--------------|-------------------------|--------------|---------------------------------------|--------------|--------------------|--------------|
| 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% |
| Insecure 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) | | | | | | | | |
| Electronic | 0.25% + \$0.05 (CAD) | | | | | | | |
| Masterpass | 1.00% | 0.08% | | | | | | |
| Secure Code | 1.00% | 0.08% | | | | | | |
| Contactless Tier 1 | 0.00% + \$0.02 (CAD) | | | | | | | |
| Contactless Tier 2 | 0.00% + \$0.02 (CAD) | | | | | | | |
| Contactless Tier 3 | 0.00% + \$0.03 (CAD) | | | | | | | |
| Standard | 1.15% | 0.23% | | | | | | |
| Current Canada Domestic Consumer Prepaid Interchange Rates (CDN PREPAID) | | | | | | | | |
| Electronic | 1.44% | 0.52% | | | | | | |
| Standard | 1.55% | 0.63% | | | | | | |
| Current Canada Domestic Commercial Interchange Rates (CDN COMMERCIAL) | | | | | | | | |
| Commercial Standard Rate | 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 April 18th 2020)

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|--|---|--------------|--|--------------|--|--------------|------------------------------------|--------------|
| Applicable Visa Interchange Rate | 1.25% | | | | | | | |
| 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% | 0.20% | 1.70% | 0.45% | 2.45% | 1.20% | | |
| Electronic | 1.25% | | 1.57% | 0.32% | 2.08% | 0.83% | | |
| Card Not Present | 1.40% | 0.15% | 1.65% | 0.40% | 2.40% | 1.15% | | |
| Current Debit Products Interchange Rates (CDN DEBIT) | | | | | | | | |
| Standard | 1.15% | | | | | | | |
| Electronic | 0.25% + \$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% | 0.75% | 2.25% | 1.00% | | | | |
| Electronic | 1.90% | 0.65% | 2.10% | 0.85% | | | | |
| 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% | 0.75% | 2.00% | 0.75% | | | | |
| Electronic | 1.90% | 0.65% | 1.90% | 0.65% | | | | |
| 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% | 0.27% | 2.00% | 0.75% | | | | |
| Electronic | 1.42% | 0.17% | 1.90% | 0.65% | | | | |
| Card Not Present | 1.52% | 0.27% | 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% | | 1.80% | 0.55% | 1.97% | 0.72% | 2.00% | 0.75% |
| Standard | 1.60% | 0.35% | 1.80% | 0.55% | 1.97% | 0.72% | 2.00% | 0.75% |
| Chip Incentive Rates | | | | | | | | |
| Full Chip Data Device with PIN | 1.10% | | 1.80% | 0.55% | 1.97% | 0.72% | 2.00% | 0.75% |
| Full Chip Data Device | 1.10% | | 1.80% | 0.55% | 1.97% | 0.72% | 2.00% | 0.75% |
| Acquirer Chip (Chip Terminal & Magnetic-stripe Card) | 1.00% | | 1.80% | 0.55% | 1.97% | 0.72% | 2.00% | 0.75% |
| Issuer Chip (Magnetic-stripe Terminal and Chip Card) | 1.20% | | 1.80% | 0.55% | 1.97% | 0.72% | 2.00% | 0.75% |
| Secure eCommerce Incentive Rates | | | | | | | | |
| Secure eCommerce Transaction | 1.44% | 0.19% | 1.80% | 0.55% | 1.97% | 0.72% | 2.00% | 0.75% |

Discover

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|---|------------------|--------------|------------------|--------------|------------------|--------------|--|--|
| Applicable Discover Interchange Rate | 1.60% | | | | | | | |
| Current Consumer Interchange Rates Debit and Prepaid (CDN CONSUMER) | | | | | | | | |
| | Interchange Rate | Differential | Interchange Rate | Differential | | | | |
| CPSL -- Retail | 1.15% | | 1.45% | | | | | |
| Base Submission Level | 1.15% | | 1.58% | | | | | |
| Current Consumer Interchange Rates Consumer Credit Card (CDN CONSUMER) | | | | | | | | |
| | Interchange Rate | Differential | Interchange Rate | Differential | Interchange Rate | Differential | | |
| CPSL -- Retail | 1.45% | | 1.60% | 0.45% | 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) | | | | | | | | |
| Commercial Retail | 2.00% | 0.40% | | | | | | |
| Commercial Base | 2.00% | 0.40% | | | | | | |
| Current International Interchange Rates Consumer Credit Card (NON CDN) | | | | | | | | |
| International | 1.20% | | | | | | | |
| International Base | 1.72% | 0.12% | | | | | | |

UnionPay

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|--|-------|-------|--|--|--|--|--|--|
| Applicable UnionPay Interchange Rate | 1.10% | | | | | | | |
| Current POS and Recurring Transactions (CDN & NONCDN) | | | | | | | | |
| POS | 1.10% | | | | | | | |
| E-Commerce transactions (CDN & NONCDN ECOMM) | | | | | | | | |
| Other MCCs | 1.20% | 0.10% | | | | | | |

Interac

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|--|----|-------|--|--|--|--|--|--|
| 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 | | | | | | |