

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.

Applicable Mastercard Interchange Rate								
represent mastercard interenange nate	0.92%							
Canada Domestic Consumer Credit Interchange Rates (CDN CONSUMER)								
Mastercard Descriptor TD Descriptor	Core Consumer		World Consumer Hi-	Snand	World Eli Consumer Premiu		Muse Consumer N	Лисо
Canada Intracountry Consumer Credit	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differentia
Card Present EMV	0.92%		1.22%	0.30%	1.56%	0.64%	1.65%	0.73%
Unsecure Card Present Digital Commerce	1.22% 1.67%	0.30% 0.75%	1.52% 1.90%	0.60%	1.86% 2.13%	0.94% 1.21%	1.95% 2.25%	1.03%
Contactless	0.92%		1.22%	0.30%	1.56%	0.64%	1.65%	0.73%
3DS Standard	1.50% 1.96%	0.58% 1.04%	1.70% 2.19%	0.78% 1.27%	1.90% 2.42%	0.98% 1.50%	2.03% 2.54%	1.11%
Card Present Refund	0.55%	1.04/6	0.73%	1.27/0	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%
Utiltiies		\$0.1	0 per transaction for all	credit card type	es .			
Current Canada Domestic Debit Interchange Rates (CDN DEBIT)	Interchange Rate	Differential						
Charity	0.30%							
Emerging Sectors Contactless Tier 1	0.30% 0.00% + \$.02 (CAD)							
Contactless Tier 2	0.00% + \$.02 (CAD)							
Contactless Tier 3	0.00% + \$.03 (CAD)							
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%						
Comment Internal Commen								
Current International Consumer Interchange Rates (NONCDN) Mastercard Descriptor	Core		Premium		Super Pren	nium		
TD Descriptor	Consumer		Premium	ı	Super Pren	nium		
Base	Interchange Rate	Differential 0.68%	Interchange Rate 1.85%	Differential 0.93%	Interchange Rate 1.98%	Differential 1.06%		
Card Present	1.60% 1.10%	0.68%	1.85%	0.93%	1.98%	1.06%		
Digital Commerce	1.60%	0.68%	1.85%	0.93%	1.98%	1.06%		
Refund	1.00%	0.08%	1.00%	0.08%	1.00%	0.08%		
Current International Commercial Interchange Rates (NONCDN)								
Standard	2.00%	1.08%						
Electronic Product	1.85%	0.93%						
Visa								
Applicable Visa Interchange Rate (Emerging Segments)	0.98%							
Applicable Visa Interchange Rate (Emerging Segments - Preferred)	0.80%							
Comment Comment Condition and the latest the comment Condition Con								
Current Consumer Credit Products Interchange Rates (CDN CONSUMER) Visa Descriptor	Classic, Gold, Pla	atinum	Infinite		Visa Infinite P	rivilege		
TD Descriptor	Consumer		Infinite		Infinite Priv	rilege		
	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential		
Emerging Segments Emerging Segments - Preferred	0.98%		1.17% 1.00%	0.19%	1.95% 1.95%	0.97% 1.15%		
Industry Program - Utilities	\$0.75		\$0.75	0.2070	\$0.75	1.1370		
Current Debit Products Interchange Rates (CDN DEBIT)	Interchange Rate	Differential						
Emerging Segments Emerging Segments Preferred	0.30% \$1.00							
Industry Program - Utilities	\$0.10							
Current Business Credit Products Interchange Rates (CDN COMMERCIAL & CDN INFINITE BUSINESS) Visa Descriptor	Business		Visa Infinite Bu	ısiness				
TD Descriptor	Commercia	al	Infinite Busi					
	Interchange Rate	Differential	Interchange Rate	Differential				
Emerging Segments	1.80%	0.82%	2.00%	1.02%				
Current Corporate & Purchasing Credit Products Intercahnge Rates (CDN COMMERCIAL)								
Visa Descriptor	Corporate		Purchasin					
TD Descriptor	Commercia Interchange Rate	al Differential	Commerci Interchange Rate	al Differential				
Standard	2.00%	1.02%	2.00%	1.02%				
Electronic	1.90%	0.92%	1.90%	0.92%				
Current Prepaid Products Interchange Rates (CDN PREPAID)								
Visa Descriptor	Communication Date	paid	Commercial Pr	repaid				
TD Descriptor								
,	Consumer Pre Consumer	r	Commerci	al				
·	Consumer Interchange Rate	Differential	Commerci Interchange Rate	Differential				
Emerging Segments	Consumer		Commerci					
·	Consumer Interchange Rate		Commerci Interchange Rate	Differential				
Emerging Segments	Consumer Interchange Rate	Differential	Commerci Interchange Rate	Differential				
Emerging Segments Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor	Consumer Interchange Rate 0.98% Visa Classic / Visa Gold / Electron	Differential Visa Platinum /	Commerci Interchange Rate 1.80% Visa Signature / Vis	Differential 0.82%	Visa Signature Preferre		All Commercial I	
Emerging Segments Current International Interchange Reimbursement Fees (NON CDN)	Consumer Interchange Rate 0.98% Visa Classic / Visa Gold / Electron Same as abo	Differential Visa Platinum /	Commerci Interchange Rate 1.80% Visa Signature / Vis	Differential 0.82%	Super Pren	nium	Commerc	ial
Emerging Segments Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor TD Descriptor Electronic	Consumer Interchange Rate 0.98% Visa Classic / Visa Gold / Electron Same as abo Interchange Rate 1.10%	Differential Visa Platinum / ove Differential 0.12%	Commerci Interchange Rate 1.80% Visa Signature / Vis Premium Interchange Rate 1.80%	Differential 0.82% a Premium Differential 0.82%	Super Pren Interchange Rate 1.97%	Differential 0.99%	Commerc Interchange Rate 2.00%	Differential 1.02%
Emerging Segments Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor TD Descriptor	Consumer Interchange Rate 0.98% Visa Classic / Visa Gold / Electron Same as abo Interchange Rate	Differential Visa Platinum / ove Differential	Commerci Interchange Rate 1.80% Visa Signature / Vis Premium Interchange Rate	Differential 0.82%	Super Pren Interchange Rate	nium Differential	Commerc Interchange Rate	ial Differentia
Emerging Segments Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor TD Descriptor Electronic Standard	Consumer Interchange Rate 0.98% Visa Classic / Visa Gold / Electron Same as abo Interchange Rate 1.10%	Differential Visa Platinum / ove Differential 0.12%	Commerci Interchange Rate 1.80% Visa Signature / Vis Premium Interchange Rate 1.80%	Differential 0.82% a Premium Differential 0.82%	Super Pren Interchange Rate 1.97%	Differential 0.99%	Commerc Interchange Rate 2.00%	Differential 1.02%
Emerging Segments Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor TD Descriptor Electronic	Consumer Interchange Rate 0.98% Visa Classic / Visa Gold / Electron Same as abo Interchange Rate 1.10%	Differential Visa Platinum / ove Differential 0.12%	Commerci Interchange Rate 1.80% Visa Signature / Vis Premium Interchange Rate 1.80%	Differential 0.82% a Premium Differential 0.82%	Super Pren Interchange Rate 1.97%	Differential 0.99%	Commerc Interchange Rate 2.00%	Differential 1.02%
Emerging Segments Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor TD Descriptor Electronic Standard Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device	Consumer Interchange Rate 0.98% Visa Classic / Visa Gold / Electron Same as abo Interchange Rate 1.10% 1.60%	Differential Visa Platinum / ove Differential 0.12% 0.62%	Commerci Interchange Rate 1.80% Visa Signature / Vis Premium Interchange Rate 1.80% 1.80%	Differential 0.82% a Premium Differential 0.82% 0.82%	Super Pren Interchange Rate 1.97% 1.97% 1.97%	Differential 0.99% 0.99% 0.99% 0.99%	Commerc Interchange Rate 2.00% 2.00% 2.00% 2.00%	ial Differential 1.02% 1.02% 1.02% 1.02% 1.02%
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Emerging Segments Current International Interchange Reimbursement Fees (NON CDN) 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) Issuer Chip (Magnetic-stripe Terminal and Chip Card	Consumer Interchange Rate 0.98% Visa Classic / Visa Gold / Electron Same as abo Interchange Rate 1.10% 1.60% 1.10% 1.10% 1.00%	Differential Visa Platinum / Differential 0.12% 0.62% 0.12% 0.12% 0.02%	Commerci Interchange Rate 1.80% Visa Signature / Vis Premium Interchange Rate 1.80% 1.80% 1.80% 1.80%	Differential 0.82% a Premium 0.82% Differential 0.82% 0.82% 0.82% 0.82%	Super Pren Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97%	Differential 0.99% 0.99% 0.99% 0.99% 0.99% 0.99%	Commerc Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00%	Differential 1.02% 1.02% 1.02% 1.02% 1.02% 1.02% 1.02%
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Emerging Segments Current International Interchange Reimbursement Fees (NON CDN) 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) Issuer Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates	Consumer Interchange Rate 0.98% Visa Classic / Visa Gold / Electron Same as abo Interchange Rate 1.10% 1.60% 1.10% 1.10% 1.00% 1.20%	Differential Visa Platinum / ove Differential 0.12% 0.62% 0.12% 0.12% 0.02% 0.22%	Commerci Interchange Rate 1.80% Visa Signature / Vis Premium Interchange Rate 1.80% 1.80% 1.80% 1.80%	Differential 0.82% a Premium Differential 0.82% 0.82% 0.82% 0.82% 0.82%	Super Pren Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	0.99% 0.99% 0.99% 0.99% 0.99% 0.99% 0.99%	Commerc Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	1.02% 1.02% 1.02% 1.02% 1.02% 1.02% 1.02%
Emerging Segments Current International Interchange Reimbursement Fees (NON CDN) 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) Issuer Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates Secure eCommerce Transaction Discover Applicable Discover Interchange Rate	Consumer Interchange Rate 0.98% Visa Classic / Visa Gold / Electron Same as abo Interchange Rate 1.10% 1.60% 1.10% 1.20% 1.44%	Differential Visa Platinum / ove Differential 0.12% 0.62% 0.12% 0.12% 0.22% 0.22% 0.46%	Commerci Interchange Rate 1.80% Visa Signature / Vis Premium Interchange Rate 1.80% 1.80% 1.80% 1.80%	Differential 0.82% a Premium Differential 0.82% 0.82% 0.82% 0.82% 0.82%	Super Pren Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	0.99% 0.99% 0.99% 0.99% 0.99% 0.99% 0.99%	Commerc Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	1.02% 1.02% 1.02% 1.02% 1.02% 1.02% 1.02%
Emerging Segments Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor TD Descriptor Electronic Standard Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device hip (Pin 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 International Interchange Rates Consumer Credit Card (NON CDN)	Consumer Interchange Rate 0.98% Visa Classic / Visa Gold / Electron Same as abo Interchange Rate 1.10% 1.60% 1.10% 1.20% 1.44% 1.60% Interchange Rate	Differential Visa Platinum / ove Differential 0.12% 0.62% 0.12% 0.12% 0.02% 0.22%	Commerci Interchange Rate 1.80% Visa Signature / Vis Premium Interchange Rate 1.80% 1.80% 1.80% 1.80%	Differential 0.82% a Premium Differential 0.82% 0.82% 0.82% 0.82% 0.82%	Super Pren Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	0.99% 0.99% 0.99% 0.99% 0.99% 0.99% 0.99%	Commerc Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	1.02% 1.02% 1.02% 1.02% 1.02% 1.02% 1.02%
Emerging Segments Current International Interchange Reimbursement Fees (NON CDN) 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 Secure eCommerce Transaction Discover Applicable Discover Interchange Rate Current International Interchange Rates Consumer Credit Card (NON CDN) International	Consumer Interchange Rate 0.98% Visa Classic / Visa Gold / Electron Same as abo Interchange Rate 1.10% 1.60% 1.10% 1.20% 1.44%	Differential Visa Platinum / ove Differential 0.12% 0.62% 0.12% 0.12% 0.22% 0.22% 0.46%	Commerci Interchange Rate 1.80% Visa Signature / Vis Premium Interchange Rate 1.80% 1.80% 1.80% 1.80%	Differential 0.82% a Premium Differential 0.82% 0.82% 0.82% 0.82% 0.82%	Super Pren Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	0.99% 0.99% 0.99% 0.99% 0.99% 0.99% 0.99%	Commerc Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	1.02% 1.02% 1.02% 1.02% 1.02% 1.02% 1.02%
Emerging Segments Current International Interchange Reimbursement Fees (NON CDN) 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) Issuer Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates Secure eCommerce Transaction Discover Applicable Discover Interchange Rate Current International Interchange Rates Consumer Credit Card (NON CDN) International International Base	Consumer Interchange Rate 0.98% Visa Classic / Visa Gold / Electron Same as abo Interchange Rate 1.10% 1.60% 1.10% 1.20% 1.44% 1.60% Interchange Rate 1.20%	Differential Visa Platinum / ove Differential 0.12% 0.62% 0.12% 0.12% 0.22% 0.22% 0.46%	Commerci Interchange Rate 1.80% Visa Signature / Vis Premium Interchange Rate 1.80% 1.80% 1.80% 1.80%	Differential 0.82% a Premium Differential 0.82% 0.82% 0.82% 0.82% 0.82%	Super Pren Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	0.99% 0.99% 0.99% 0.99% 0.99% 0.99% 0.99%	Commerc Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	1.02% 1.02% 1.02% 1.02% 1.02% 1.02% 1.02%
Emerging Segments Current International Interchange Reimbursement Fees (NON CDN) 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 Secure eCommerce Transaction Discover Applicable Discover Interchange Rate Current International Interchange Rates Consumer Credit Card (NON CDN) International International Base UnionPay	Consumer Interchange Rate 0.98% Visa Classic / Visa Gold / Electron Same as abo Interchange Rate 1.10% 1.60% 1.10% 1.20% 1.44% 1.60% Interchange Rate 1.20%	Differential Visa Platinum / ove Differential 0.12% 0.62% 0.12% 0.12% 0.22% 0.22% 0.46%	Commerci Interchange Rate 1.80% Visa Signature / Vis Premium Interchange Rate 1.80% 1.80% 1.80% 1.80%	Differential 0.82% a Premium Differential 0.82% 0.82% 0.82% 0.82% 0.82%	Super Pren Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	0.99% 0.99% 0.99% 0.99% 0.99% 0.99% 0.99%	Commerc Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	1.02% 1.02% 1.02% 1.02% 1.02% 1.02% 1.02%
Emerging Segments Current International Interchange Reimbursement Fees (NON CDN) 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) Issuer Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates Secure eCommerce Transaction Discover Applicable Discover Interchange Rate Current International Interchange Rates Consumer Credit Card (NON CDN) International International Base	Consumer Interchange Rate 0.98% Visa Classic / Visa Gold / Electron Same as abo Interchange Rate 1.10% 1.60% 1.10% 1.20% 1.44% 1.60% Interchange Rate 1.20%	Differential Visa Platinum / ove Differential 0.12% 0.62% 0.12% 0.12% 0.22% 0.22% 0.46%	Commerci Interchange Rate 1.80% Visa Signature / Vis Premium Interchange Rate 1.80% 1.80% 1.80% 1.80%	Differential 0.82% a Premium Differential 0.82% 0.82% 0.82% 0.82% 0.82%	Super Pren Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	0.99% 0.99% 0.99% 0.99% 0.99% 0.99% 0.99%	Commerc Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	1.02% 1.02% 1.02% 1.02% 1.02% 1.02% 1.02%
Emerging Segments Current International Interchange Reimbursement Fees (NON CDN) 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 Secure eCommerce Transaction Discover Applicable Discover Interchange Rate Current International Interchange Rates Consumer Credit Card (NON CDN) International International Interchange Rate UnionPay Applicable UnionPay Interchange Rate	Consumer Interchange Rate 0.98% Visa Classic / Visa Gold / Electron Same as abo Interchange Rate 1.10% 1.60% 1.10% 1.20% 1.44% 1.60% Interchange Rate 1.20% 1.72%	Differential Visa Platinum / ove Differential 0.12% 0.62% 0.12% 0.12% 0.22% 0.22% 0.46%	Commerci Interchange Rate 1.80% Visa Signature / Vis Premium Interchange Rate 1.80% 1.80% 1.80% 1.80%	Differential 0.82% a Premium Differential 0.82% 0.82% 0.82% 0.82% 0.82%	Super Pren Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	0.99% 0.99% 0.99% 0.99% 0.99% 0.99% 0.99%	Commerc Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	1.02% 1.02% 1.02% 1.02% 1.02% 1.02% 1.02%
Emerging Segments Current International Interchange Reimbursement Fees (NON CDN) 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 Secure eCommerce Transaction Discover Applicable Discover Interchange Rate Current International Interchange Rates Consumer Credit Card (NON CDN) International International Base UnionPay	Consumer Interchange Rate 0.98% Visa Classic / Visa Gold / Electron Same as abo Interchange Rate 1.10% 1.60% 1.10% 1.20% 1.44% 1.60% Interchange Rate 1.20%	Differential Visa Platinum / ove Differential 0.12% 0.62% 0.12% 0.12% 0.02% 0.22% 0.46% Differential 0.12%	Commerci Interchange Rate 1.80% Visa Signature / Vis Premium Interchange Rate 1.80% 1.80% 1.80% 1.80%	Differential 0.82% a Premium Differential 0.82% 0.82% 0.82% 0.82% 0.82%	Super Pren Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	0.99% 0.99% 0.99% 0.99% 0.99% 0.99% 0.99%	Commerc Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	1.02% 1.02% 1.02% 1.02% 1.02% 1.02% 1.02%
Emerging Segments Current International Interchange Reimbursement Fees (NON CDN) 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 Secure eCommerce Transaction Discover Applicable Discover Interchange Rate Current International Interchange Rates Consumer Credit Card (NON CDN) International International Interchange Rate Current POS and Recurring Transactions (CDN & NONCDN) POS	Consumer Interchange Rate 0.98% Visa Classic / Visa Gold / Electron Same as abo Interchange Rate 1.10% 1.60% 1.10% 1.20% 1.44% 1.60% Interchange Rate 1.20% 1.72% Interchange Rate 1.10% Interchange Rate 1.10%	Differential Visa Platinum / ove Differential 0.12% 0.62% 0.12% 0.12% 0.02% 0.22% 0.46% Differential 0.12%	Commerci Interchange Rate 1.80% Visa Signature / Vis Premium Interchange Rate 1.80% 1.80% 1.80% 1.80%	Differential 0.82% a Premium Differential 0.82% 0.82% 0.82% 0.82% 0.82%	Super Pren Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	0.99% 0.99% 0.99% 0.99% 0.99% 0.99% 0.99%	Commerc Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	1.02% 1.02% 1.02% 1.02% 1.02% 1.02% 1.02%
Emerging Segments Current International Interchange Reimbursement Fees (NON CDN) 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) Issuer 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 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)	Visa Classic / Visa Gold / Electron Same as abo Interchange Rate 1.10% 1.60% 1.10% 1.20% 1.44% 1.60% Interchange Rate 1.20% 1.10% Interchange Rate	Differential Visa Platinum / vee Differential 0.12% 0.62% 0.12% 0.02% 0.22% 0.46% Differential 0.12%	Commerci Interchange Rate 1.80% Visa Signature / Vis Premium Interchange Rate 1.80% 1.80% 1.80% 1.80%	Differential 0.82% a Premium Differential 0.82% 0.82% 0.82% 0.82% 0.82%	Super Pren Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	0.99% 0.99% 0.99% 0.99% 0.99% 0.99% 0.99%	Commerc Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	1.02% 1.02% 1.02% 1.02% 1.02% 1.02% 1.02%
Emerging Segments Current International Interchange Reimbursement Fees (NON CDN) 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 Secure eCommerce Transaction Discover Applicable Discover Interchange Rate Current International Interchange Rates Consumer Credit Card (NON CDN) International Interchange Rate UnionPay Applicable UnionPay Interchange Rate Current POS and Recurring Transactions (CDN & NONCDN) POS	Consumer Interchange Rate 0.98% Visa Classic / Visa Gold / Electron Same as abo Interchange Rate 1.10% 1.60% 1.10% 1.20% 1.44% 1.60% Interchange Rate 1.20% 1.72% Interchange Rate 1.10% Interchange Rate 1.10%	Differential Visa Platinum / ove Differential 0.12% 0.62% 0.12% 0.12% 0.02% 0.22% 0.46% Differential 0.12%	Commerci Interchange Rate 1.80% Visa Signature / Vis Premium Interchange Rate 1.80% 1.80% 1.80% 1.80%	Differential 0.82% a Premium Differential 0.82% 0.82% 0.82% 0.82% 0.82%	Super Pren Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	0.99% 0.99% 0.99% 0.99% 0.99% 0.99% 0.99%	Commerc Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	1.02% 1.02% 1.02% 1.02% 1.02% 1.02% 1.02%
Emerging Segments Current International Interchange Reimbursement Fees (NON CDN) 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) Issuer Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates Secure eCommerce Transaction Discover Applicable Discover Interchange Rate 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 (Insurance Other MCCS	Consumer Interchange Rate 0.98% Visa Classic / Visa Gold / Electron Same as abo Interchange Rate 1.10% 1.60% 1.10% 1.10% 1.20% 1.44% I.60% Interchange Rate 1.20% Interchange Rate 1.20% Interchange Rate 1.20% Interchange Rate 1.10% Interchange Rate 1.10% Interchange Rate 1.10%	Differential Visa Platinum / Investment of the properties of the	Commerci Interchange Rate 1.80% Visa Signature / Vis Premium Interchange Rate 1.80% 1.80% 1.80% 1.80%	Differential 0.82% a Premium Differential 0.82% 0.82% 0.82% 0.82% 0.82%	Super Pren Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	0.99% 0.99% 0.99% 0.99% 0.99% 0.99% 0.99%	Commerc Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	1.02% 1.02% 1.02% 1.02% 1.02% 1.02% 1.02%
Emerging Segments Current International Interchange Reimbursement Fees (NON CDN) 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 Secure eCommerce Transaction Discover Applicable Discover Interchange Rate 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 (IDN & NONCDN ECOMM) Airport, Education & Insurance Other MCCS Internat	Consumer Interchange Rate 0.98% Visa Classic / Visa Gold / Electron Same as abo Interchange Rate 1.10% 1.60% 1.10% 1.10% 1.20% 1.44% I.60% Interchange Rate 1.20% Interchange Rate 1.20% Interchange Rate 1.20% Interchange Rate 1.10% Interchange Rate 1.10% Interchange Rate 1.10%	Differential Visa Platinum / Investment of the properties of the	Commerci Interchange Rate 1.80% Visa Signature / Vis Premium Interchange Rate 1.80% 1.80% 1.80% 1.80%	Differential 0.82% a Premium Differential 0.82% 0.82% 0.82% 0.82% 0.82%	Super Pren Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	0.99% 0.99% 0.99% 0.99% 0.99% 0.99% 0.99%	Commerc Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	1.02% 1.02% 1.02% 1.02% 1.02% 1.02% 1.02%
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Emerging Segments Current International Interchange Reimbursement Fees (NON CDN) 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) Issuer Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates Secure eCommerce Transaction Discover Applicable Discover Interchange Rate 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 (Insurance) Cher MCCS	Consumer Interchange Rate 0.98% Visa Classic / Visa Gold / Electron Same as abo Interchange Rate 1.10% 1.60% 1.10% 1.10% 1.20% 1.44% I.60% Interchange Rate 1.20% Interchange Rate 1.20% Interchange Rate 1.20% Interchange Rate 1.10% Interchange Rate 1.10% Interchange Rate 1.10%	Differential Visa Platinum / Investment of the properties of the	Commerci Interchange Rate 1.80% Visa Signature / Vis Premium Interchange Rate 1.80% 1.80% 1.80% 1.80%	Differential 0.82% a Premium Differential 0.82% 0.82% 0.82% 0.82% 0.82%	Super Pren Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	0.99% 0.99% 0.99% 0.99% 0.99% 0.99% 0.99%	Commerc Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	1.02% 1.02% 1.02% 1.02% 1.02% 1.02% 1.02%
Emerging Segments Current International Interchange Reimbursement Fees (NON CDN) 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) Issuer Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates Secure eCommerce Transaction Discover Applicable Discover Interchange Rate 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 ECOMM) Airport, Education & Insurance Other MCCS Interac Current Interac Flash Rates (Interac Flash Interchange Fee) Tier 1 Low-ticket merchants - Transaction 5.0.1-5100	Consumer Interchange Rate 0.98% Visa Classic / Visa Gold / Electron Same as abo Interchange Rate 1.10% 1.60% 1.10% 1.10% 1.20% 1.44% 1.60% Interchange Rate 1.20% 1.72% Interchange Rate 1.10% Interchange Rate 1.10%	Differential Visa Platinum / Investment of the process of the pro	Commerci Interchange Rate 1.80% Visa Signature / Vis Premium Interchange Rate 1.80% 1.80% 1.80% 1.80%	Differential 0.82% a Premium Differential 0.82% 0.82% 0.82% 0.82% 0.82%	Super Pren Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	0.99% 0.99% 0.99% 0.99% 0.99% 0.99% 0.99%	Commerc Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	1.02% 1.02% 1.02% 1.02% 1.02% 1.02% 1.02%