



The following is a list of the most common interchange rates by the applicable Payment Card Network (PCN) for the Everyday program at the time of publishing.  
**Everyday** - A Merchant who processes card present or Card not present transactions and qualifies for the Everyday 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](http://www.tdmerchantsolutions.com/change).

<b>Mastercard</b>									
Applicable Mastercard Interchange Rate	0.92%								
<b>Canada Domestic Consumer Credit Interchange Rates (CDN CONSUMER)</b>									
Mastercard Descriptor	<b>Core Consumer</b>		<b>World Consumer Hi-Spend</b>		<b>World Elite Consumer Premium Hi-Spend</b>		<b>Muse Consumer Muse</b>		
TD Descriptor	<b>Interchange Rate</b>	<b>Differential</b>	<b>Interchange Rate</b>	<b>Differential</b>	<b>Interchange Rate</b>	<b>Differential</b>	<b>Interchange Rate</b>	<b>Differential</b>	
<b>Canada Intracountry Consumer Credit</b>									
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	1.67%	0.75%	1.90%	0.98%	2.13%	1.21%	2.25%	1.33%	
Contactless	0.92%		1.22%	0.30%	1.56%	0.64%	1.65%	0.73%	
3DS	1.50%	0.58%	1.70%	0.78%	1.90%	0.98%	2.03%	1.11%	
Standard	1.96%	1.04%	2.19%	1.27%	2.42%	1.50%	2.54%	1.62%	
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%	
<b>Current Canada Domestic Debit Interchange Rates (CDN DEBIT)</b>									
Electronic	Interchange Rate	Differential							
Big Box Stores	0.25% + \$.05 (CAD)								
Specialty Clothing Stores	0.25% + \$.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%							
<b>Current Canada Domestic Consumer Prepaid Interchange Rates (CDN PREPAID)</b>									
Electronic	Interchange Rate	Differential							
Standard	1.44%	0.52%							
	1.55%	0.63%							
<b>Current Canada Domestic Commercial Interchange Rates (CDN COMMERCIAL)</b>									
Commercial Standard Rate	Interchange Rate	Differential							
	2.00%	1.08%							
<b>Current International Consumer Interchange Rates (NONCDN)</b>									
Mastercard Descriptor	<b>Core Consumer</b>		<b>Premium Premium</b>		<b>Super Premium Super Premium</b>				
TD Descriptor	<b>Interchange Rate</b>	<b>Differential</b>	<b>Interchange Rate</b>	<b>Differential</b>	<b>Interchange Rate</b>	<b>Differential</b>			
Base	1.60%	0.68%	1.85%	0.93%	1.98%	1.06%			
Card Present	1.10%	0.18%	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%			
<b>Current International Commercial Interchange Rates (NONCDN)</b>									
Standard	2.00%	1.08%							
Electronic Product	1.85%	0.93%							
<b>Visa</b>									
Applicable Visa Interchange Rate	1.10%								
<b>Current Consumer Credit Products Interchange Rates (CDN CONSUMER)</b>									
Visa Descriptor	<b>Classic, Gold, Platinum Consumer</b>		<b>Infinite Infinite</b>		<b>Visa Infinite Privilege Infinite Privilege</b>				
TD Descriptor	<b>Interchange Rate</b>	<b>Differential</b>	<b>Interchange Rate</b>	<b>Differential</b>	<b>Interchange Rate</b>	<b>Differential</b>			
Standard	1.45%	0.35%	1.70%	0.60%	2.45%	1.35%			
Card Not Present	1.40%	0.30%	1.65%	0.55%	2.40%	1.30%			
Card Not Present (Token)	1.35%	0.25%	1.60%	0.50%	2.35%	1.25%			
Industry Program – Everyday Needs	1.10%		1.20%	0.10%	1.95%	0.85%			
<b>Current Debit Products Interchange Rates (CDN DEBIT)</b>									
Standard	Interchange Rate	Differential							
Electronic	1.15%	0.05%							
	0.25% + \$0.05								
<b>Current Business Credit Products Interchange Rates (CDN COMMERCIAL &amp; CDN INFINITE BUSINESS)</b>									
Visa Descriptor	<b>Business Commercial</b>		<b>Visa Infinite Business Infinite Business</b>						
TD Descriptor	<b>Interchange Rate</b>	<b>Differential</b>	<b>Interchange Rate</b>	<b>Differential</b>					
Standard	2.00%	0.90%	2.25%	1.15%					
Electronic	1.90%	0.80%	2.10%	1.00%					
<b>Current Corporate &amp; Purchasing Credit Products Interchange Rates (CDN COMMERCIAL)</b>									
Visa Descriptor	<b>Corporate Commercial</b>		<b>Purchasing Commercial</b>						
TD Descriptor	<b>Interchange Rate</b>	<b>Differential</b>	<b>Interchange Rate</b>	<b>Differential</b>					
Standard	2.00%	0.90%	2.00%	0.90%					
Electronic	1.90%	0.80%	1.90%	0.80%					
<b>Current Prepaid Products Interchange Rates (CDN PREPAID)</b>									
Visa Descriptor	<b>Consumer Prepaid Consumer</b>		<b>Commercial Prepaid Commercial</b>						
TD Descriptor	<b>Interchange Rate</b>	<b>Differential</b>	<b>Interchange Rate</b>	<b>Differential</b>					
Standard	1.52%	0.42%	2.00%	0.90%					
Card Not Present	1.52%	0.42%	n/a						
Industry Program – Everyday Needs	1.36%	0.26%	n/a						
<b>Current International Interchange Reimbursement Fees (NON CDN)</b>									
Visa Descriptor	<b>Visa Classic / Visa Gold / Visa Platinum / Electron Same as above</b>		<b>Visa Signature / Visa Premium Premium</b>		<b>Visa Signature Preferred / Visa Infinite Super Premium</b>		<b>All Commercial Products Commercial</b>		
TD Descriptor	<b>Interchange Rate</b>	<b>Differential</b>	<b>Interchange Rate</b>	<b>Differential</b>	<b>Interchange Rate</b>	<b>Differential</b>	<b>Interchange Rate</b>	<b>Differential</b>	
Electronic	1.10%		1.80%	0.70%	1.97%	0.87%	2.00%	0.90%	
Standard	1.60%	0.50%	1.80%	0.70%	1.97%	0.87%	2.00%	0.90%	
<b>Chip Incentive Rates</b>									
Full Chip Data Device with PIN	1.10%		1.80%	0.70%	1.97%	0.87%	2.00%	0.90%	
Full Chip Data Device	1.10%		1.80%	0.70%	1.97%	0.87%	2.00%	0.90%	
Acquirer Chip (Chip Terminal & Magnetic-stripe Card)	1.00%		1.80%	0.70%	1.97%	0.87%	2.00%	0.90%	
Issuer Chip (Magnetic-stripe Terminal and Chip Card)	1.20%	0.10%	1.80%	0.70%	1.97%	0.87%	2.00%	0.90%	
<b>Secure eCommerce Incentive Rates</b>									
Secure eCommerce Transaction	1.44%	0.34%	1.80%	0.70%	1.97%	0.87%	2.00%	0.90%	
<b>Discover</b>									
Applicable Discover Interchange Rate	1.60%								
<b>Current International Interchange Rates Consumer Credit Card (NON CDN)</b>									
International	Interchange Rate	Differential							
International Base	1.20%								
	1.72%	0.12%							
<b>UnionPay</b>									
Applicable UnionPay Interchange Rate	1.10%								
<b>Current POS and Recurring Transactions (CDN &amp; NONCDN)</b>									
POS	Interchange Rate	Differential							
Recurring	1.10%								
	1.10%								
<b>E-Commerce transactions (CDN &amp; NONCDN ECOMM)</b>									
Other MCCs	Interchange Rate	Differential							
	1.20%	0.10%							
<b>Interac</b>									
<b>Current Interac Flash Rates (Interac Flash Interchange Fee)</b>									
Tier 1 Low-ticket merchants - Transaction \$0.01-\$100	\$	0.020							
Tier 2 High volume merchants - Transaction \$0.01-\$100	\$	0.025							
Tier 3 All other merchants - Transaction \$0.01-\$100	\$	0.035							
Tier 4 All merchants - Transaction \$100-\$250	\$	0.055							