

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.

Mastercard								
Applicable Mastercard Interchange Rate	0.92%							
Canada Domestic Consumer Credit Interchange Rates (CDN CONSUMER)								
Mastercard Descriptor	Core	_	World		World E		Mus	
TD Descriptor Canada Intracountry Consumer Credit	Consumo Interchange Rate		Consumer Hi Interchange Rate	-Spend Differential	Consumer Premi Interchange Rate		Consume Interchange Rate	
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%	0.7370	1.22%	0.30%	1.56%	0.64%	1.65%	0.73%
3DS Standard	1.50%	0.58%	1.70% 2.19%	0.78%	1.90% 2.42%	0.98% 1.50%	2.03%	1.11%
Card Present Refund	1.96% 0.55%	1.04/6	0.73%	1.27%	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%
Current Canada Domestic Debit Interchange Rates (CDN DEBIT)	Interchange Rate	Differential						
Electronic	0.25% + \$.05 (CAD)	Dinicicina						
Big Box Stores	0.25% + \$.05 (CAD)							
Specialty Clothing Stores Masterpass	0.25% + \$.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	0.00% + \$.03 (CAD)							
Standard	1.15%	0.23%						
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%						
Current International Consumer Interchange Rates (NONCDN)								
Mastercard Descriptor	Core		Premiu		Super Pre			
TD Descriptor	Consumo Interchange Rate	er Differential	Premiu Interchange Rate	m Differential	Super Pre Interchange Rate			
Base	1.60%	0.68%	1.85%	0.93%	1.98%	1.06%		
Card Present Digital Commerce	1.10% 1.60%	0.18%	1.85% 1.85%	0.93%	1.98% 1.98%	1.06%		
Refund	1.00%	0.08%	1.00%	0.08%	1.00%	0.08%		
Current International Commercial Inter-bases Pates (NONCOM)								
Current International Commercial Interchange Rates (NONCDN) Standard	2.00%	1.08%						
Electronic Product	1.85%	0.93%						
Vica								
Visa Applicable Visa Interchange Rate	1.10%							
Current Consumer Credit Products Interchange Rates (CDN CONSUMER) Visa Descriptor	Classic, Gold, P	latinum	Infinite		Visa Infinite	Drivilogo		
TD Descriptor	Consum		Infinite		Infinite Pr			
	Interchange Rate	Differential	Interchange Rate		Interchange Rate			
Standard Card Not Present	1.45% 1.40%	0.35%	1.70%	0.60%	2.45%	1.35%		
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%		
Current Debit Products Interchange Rates (CDN DEBIT)	Interchange Rate	Differential						
Standard	1.15%	0.05%						
Electronic	0.25% + \$0.05							
Current Business Credit Products Interchange Rates (CDN COMMERCIAL & CDN INFINITE BUSINESS)								
Visa Descriptor	Busines		Visa Infinite E					
TD Descriptor	Commerc Interchange Rate	Differential	Infinite Bus Interchange Rate					
Standard	2.00%	0.90%	2.25%	1.15%				
Electronic	1.90%	0.80%	2.10%	1.00%				
Current Corporate & Purchasing Credit Products Interchange Rates (CDN COMMERCIAL)								
Visa Descriptor TD Descriptor	Corpora		Purchasi					
Diescriptor	Interchange Rate		Commer Interchange Rate					
Standard	2.00%	0.90%	2.00%	0.90%				
Electronic	1.90%	0.80%	1.90%	0.80%				
Current Prepaid Products Interchange Rates (CDN PREPAID)								
Visa Descriptor	Consumer Pr	epaid	Commercial	Prepaid				
	C		C	del.				
TD Descriptor	Consum Interchange Rate	er Differential	Commer Interchange Rate	cial Differential				
TD Descriptor Standard	Interchange Rate 1.52%	Differential 0.42%	Interchange Rate 2.00%	Differential 0.90%				
TD Descriptor	Interchange Rate	Differential	Interchange Rate	Differential				
TD Descriptor Standard Card Not Present Industry Program – Everyday Needs	1.52% 1.52%	0.42% 0.42%	Interchange Rate 2.00% n/a	Differential				
TD Descriptor Standard Card Not Present	1.52% 1.52% 1.52% 1.36%	0.42% 0.42% 0.26%	Interchange Rate 2.00% n/a	Differential				
TD Descriptor Standard Card Not Present Industry Program – Everyday Needs	1.52% 1.52%	0.42% 0.42% 0.26%	Interchange Rate 2.00% n/a n/a	0.90%	Visa Signature Pr		All Commercia	ial Products
TD Descriptor Standard Card Not Present Industry Program — Everyday Needs Current International Interchange Reimbursement Fees (NON CDN)	Interchange Rate 1.52% 1.52% 1.36% Visa Classic / Vi Visa Platinum / Same as at	0.42% 0.42% 0.26% 0.26%	Interchange Rate 2.00% n/a n/a v/sa Signature / V	0.90% o.90missa Premium	Infinit Super Pre	te mium	All Commerci Comme	ercial
TD Descriptor Standard Card Not Present Industry Program – Everyday Needs Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor TD Descriptor	Interchange Rate 1.52% 1.52% 1.36% Visa Classic / Vi Visa Platinum / Same as at Interchange Rate	0.42% 0.42% 0.26% 0.26%	Interchange Rate 2.00% n/a n/a Visa Signature / V Premiu Interchange Rate	Differential 0.90% isa Premium m Differential	Infinit Super Pre Interchange Rate	te mium Differential	Comme Interchange Rate	ercial Differential
TD Descriptor Standard Card Not Present Industry Program – Everyday Needs Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor	Interchange Rate 1.52% 1.52% 1.36% Visa Classic / Vi Visa Platinum / Same as at	0.42% 0.42% 0.26% 0.26%	Interchange Rate 2.00% n/a n/a v/sa Signature / V	0.90% o.90missa Premium	Infinit Super Pre	te mium	Comme	ercial
Standard Card Not Present Industry Program – Everyday Needs Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor ID Descriptor Electronic Standard	Interchange Rate 1.52% 1.52% 1.52% 1.36% Visa Classic / Vi Visa Platinum / Same as at Interchange Rate 1.10%	Differential 0.42% 0.42% 0.26% sa Gold / Electron ove Differential	Interchange Rate 2.00% n/a n/a Visa Signature / V Premiu Interchange Rate 1.80%	Differential 0.90% isa Premium m Differential 0.70%	Super Pre Interchange Rate 1.97%	mium Differential 0.87%	Comme Interchange Rate 2.00%	ercial Differential 0.90%
TD Descriptor Standard Card Not Present Industry Program – Everyday Needs Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor TD Descriptor Electronic Standard Chip Incentive Rates	Interchange Rate 1.52% 1.52% 1.52% 1.36% Visa Classic / Vi Visa Platinum / Same as at Interchange Rate 1.10% 1.60%	Differential 0.42% 0.42% 0.26% sa Gold / Electron ove Differential	Interchange Rate 2.00% n/a n/a n/a Visa Signature / V Premiu Interchange Rate 1.80%	Differential 0.90% isa Premium m Differential 0.70% 0.70%	Infinit Super Pre Interchange Rate 1.97% 1.97%	Differential 0.87% 0.87%	Comme Interchange Rate 2.00% 2.00%	ercial Differential 0.90% 0.90%
Standard Card Not Present Industry Program – Everyday Needs Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor TD Descriptor Electronic Standard Chip Incentive Rates Field Chip Data Device with PIN Full Chip Data Device Field Chip Data Device Field Chip Data Device	Interchange Rate 1.52% 1.52% 1.52% 1.36% Visa Classic / Vi Visa Platinum / Same as at Interchange Rate 1.10% 1.60%	Differential 0.42% 0.42% 0.26% sa Gold / Electron ove Differential	Interchange Rate 2.00% n/a n/a n/a N/s Signature / V Premiu Interchange Rate 1.80% 1.80%	Differential 0.90% isa Premium m Differential 0.70% 0.70%	Infinit Super Pre Interchange Rate 1.97% 1.97%	te mium Differential 0.87% 0.87% 0.87% 0.87%	2.00% 2.00% 2.00% 2.00%	ercial Differential 0.90% 0.90% 0.90% 0.90% 0.90%
Standard Card Not Present Industry Program – Everyday Needs 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)	Interchange Rate 1.52% 1.52% 1.52% 1.36% Visa Classic / Vi Visa Platinum / Same as at Interchange Rate 1.10% 1.60%	Differential 0.42% 0.42% 0.26% sa Gold / Electron ove Differential 0.50%	Interchange Rate 2.00% n/a n/a n/a Visa Signature / V Premiu Interchange Rate 1.80% 1.80% 1.80%	Differential 0.90% isa Premium Differential 0.70% 0.70% 0.70% 0.70% 0.70%	Infinit Super Pre Interchange Rate 1.97% 1.97% 1.97% 1.97%	te mium Differential 0.87% 0.87% 0.87% 0.87% 0.87% 0.87% 0.87% 0.87%	Comme Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00%	ercial Differential 0.90% 0.90% 0.90% 0.90% 0.90% 0.90%
Standard Card Not Present Industry Program – Everyday Needs Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor TD Descriptor Electronic Standard Chip Incentive Rates Field Chip Data Device with PIN Full Chip Data Device Field Chip Data Device Field Chip Data Device	Interchange Rate 1.52% 1.52% 1.52% 1.36% Visa Classic / Vi Visa Platinum / Same as at Interchange Rate 1.10% 1.60%	Differential 0.42% 0.42% 0.26% sa Gold / Electron ove Differential	Interchange Rate 2.00% n/a n/a n/a N/s Signature / V Premiu Interchange Rate 1.80% 1.80%	Differential 0.90% isa Premium m Differential 0.70% 0.70%	Infinit Super Pre Interchange Rate 1.97% 1.97%	te mium Differential 0.87% 0.87% 0.87% 0.87%	2.00% 2.00% 2.00% 2.00%	ercial Differential 0.90% 0.90% 0.90% 0.90% 0.90%
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Standard Card Not Present Industry Program — Everyday Needs 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	Interchange Rate 1.52% 1.52% 1.52% 1.36% Visa Classic / Vi Visa Platinum / Same as at Interchange Rate 1.10% 1.60%	Differential 0.42% 0.42% 0.26% sa Gold / Electron ove Differential 0.50%	Interchange Rate 2.00% n/a n/a n/a Visa Signature / V Premiu Interchange Rate 1.80% 1.80% 1.80%	Differential 0.90% isa Premium Differential 0.70% 0.70% 0.70% 0.70% 0.70%	Infinit Super Pre Interchange Rate 1.97% 1.97% 1.97% 1.97%	te mium Differential 0.87% 0.87% 0.87% 0.87% 0.87% 0.87% 0.87% 0.87%	Comme Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00%	ercial Differential 0.90% 0.90% 0.90% 0.90% 0.90% 0.90%
TID Descriptor Standard Card Not Present Industry Program — Everyday Needs Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor TID Descriptor Electronic Standard Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquier Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates	Interchange Rate 1.52% 1.52% 1.52% 1.36% Visa Classic / Vi Visa Platinum / Same as at Interchange Rate 1.10% 1.60% 1.10% 1.00% 1.00%	Differential 0.42% 0.42% 0.26% Sa Gold / Electron ove Differential 0.50%	Interchange Rate	Differential 0.90% isa Premium m Differential 0.70% 0.70% 0.70% 0.70% 0.70%	Infinit Super Pre Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	Differential 0.87% 0.87% 0.87% 0.87% 0.87% 0.87% 0.87%	2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	e Differential 0.90% 0.90% 0.90% 0.90% 0.90% 0.90% 0.90% 0.90%
Standard Card Not Present Industry Program — Everyday Needs 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) Susuer Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates Secure eCommerce Incentive Rates	Interchange Rate 1.52% 1.52% 1.52% 1.36% Visa Classic / Vi Visa Platinum / Same as at Interchange Rate 1.10% 1.60% 1.10% 1.00% 1.00%	Differential 0.42% 0.42% 0.26% Sa Gold / Electron ove Differential 0.50%	Interchange Rate	Differential 0.90% isa Premium m Differential 0.70% 0.70% 0.70% 0.70% 0.70%	Infinit Super Pre Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	Differential 0.87% 0.87% 0.87% 0.87% 0.87% 0.87% 0.87%	2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	e Differential 0.90% 0.90% 0.90% 0.90% 0.90% 0.90% 0.90% 0.90%
Standard Card Not Present Industry Program — Everyday Needs 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) Sissuer Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates Secure eCommerce Incentive Rates Secure eCommerce Transaction Discover Applicable Discover Interchange Rate	Interchange Rate 1.52% 1.52% 1.36% Visa Classic / Vi Visa Platinum / Same as at Interchange Rate 1.10% 1.60% 1.10% 1.10% 1.44%	Differential 0.42% 0.42% 0.26% Sa Gold / Electron ove Differential 0.50%	Interchange Rate	Differential 0.90% isa Premium m Differential 0.70% 0.70% 0.70% 0.70% 0.70%	Infinit Super Pre Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	Differential 0.87% 0.87% 0.87% 0.87% 0.87% 0.87% 0.87%	Comme Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	e Differential 0.90% 0.90% 0.90% 0.90% 0.90% 0.90% 0.90% 0.90%
Standard Card Not Present Industry Program – Everyday Needs Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor ID 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) Susser Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates Secure eCommerce Incentive Rates Secure eCommerce Incentive Rates Courrent International Interchange Rates Current International Interchange Rates Consumer Credit Card (NON CDN) International	Interchange Rate 1.52% 1.52% 1.36% Visa Classic / Vi Visa Platinum / Same as at Interchange Rate 1.10% 1.60% 1.10% 1.44% 1.60% Interchange Rate 1.20%	Differential 0.42% 0.42% 0.42% 0.26% Electron ove Differential 0.50% 0.10%	Interchange Rate	Differential 0.90% isa Premium m Differential 0.70% 0.70% 0.70% 0.70% 0.70%	Infinit Super Pre Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	Differential 0.87% 0.87% 0.87% 0.87% 0.87% 0.87% 0.87%	Comme Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	e Differential 0.90% 0.90% 0.90% 0.90% 0.90% 0.90% 0.90% 0.90%
IST Descriptor Standard Card Not Present Industry Program – Everyday Needs Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor ID Descriptor Electronic Standard Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquier Chip (Chip Terminal & Magnetic-stripe Card) Sessure 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)	Interchange Rate 1.52% 1.52% 1.36% Visa Classic / Vi Visa Platinum / Same as at Interchange Rate 1.10% 1.60% 1.44% 1.60% Interchange Rate	Differential 0.42% 0.42% 0.42% 0.26% sa Gold / Electron ove Differential 0.50% 0.10%	Interchange Rate	Differential 0.90% isa Premium m Differential 0.70% 0.70% 0.70% 0.70% 0.70%	Infinit Super Pre Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	Differential 0.87% 0.87% 0.87% 0.87% 0.87% 0.87% 0.87%	Comme Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	e Differential 0.90% 0.90% 0.90% 0.90% 0.90% 0.90% 0.90% 0.90%
Standard Card Not Present Industry Program – Everyday Needs Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor ID Descriptor Electronic Standard Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Sessuer Chip (Magnetic-stripe Terminal and Chip Card Sescure eCommerce Incentive Rates Secure eCommerce Transaction Discover Applicable Discover Interchange Rates Current International Interchange Rates Consumer Credit Card (NON CDN) International International Base	Interchange Rate 1.52% 1.52% 1.36% Visa Classic / Vi Visa Platinum / Same as at Interchange Rate 1.10% 1.60% 1.10% 1.44% 1.60% Interchange Rate 1.20%	Differential 0.42% 0.42% 0.42% 0.26% Electron ove Differential 0.50% 0.10%	Interchange Rate	Differential 0.90% isa Premium m Differential 0.70% 0.70% 0.70% 0.70% 0.70%	Infinit Super Pre Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	Differential 0.87% 0.87% 0.87% 0.87% 0.87% 0.87% 0.87%	Comme Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	e Differential 0.90% 0.90% 0.90% 0.90% 0.90% 0.90% 0.90% 0.90%
Standard Card Not Present Industry Program – Everyday Needs Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor ID 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) Susser Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates Secure eCommerce Incentive Rates Secure eCommerce Incentive Rates Courrent International Interchange Rates Current International Interchange Rates Consumer Credit Card (NON CDN) International	Interchange Rate 1.52% 1.52% 1.36% Visa Classic / Vi Visa Platinum / Same as at Interchange Rate 1.10% 1.60% 1.10% 1.44% 1.60% Interchange Rate 1.20%	Differential 0.42% 0.42% 0.42% 0.26% Electron ove Differential 0.50% 0.10%	Interchange Rate	Differential 0.90% isa Premium m Differential 0.70% 0.70% 0.70% 0.70% 0.70%	Infinit Super Pre Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	Differential 0.87% 0.87% 0.87% 0.87% 0.87% 0.87% 0.87%	Comme Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	e Differential 0.90% 0.90% 0.90% 0.90% 0.90% 0.90% 0.90% 0.90%
Standard Card Not Present Industry Program – Everyday Needs Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor ID Descriptor Electronic Standard Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Susuer Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates Secure eCommerce Transaction Discover Applicable Discover interchange Rates Consumer Credit Card (NON CDN) International International Interchange Rates Consumer Credit Card (NON CDN) International Base UnionPay Applicable UnionPay Interchange Rate	Interchange Rate 1.52% 1.52% 1.52% 1.36% Visa Classic / Vi Visa Platinum / Same as al Interchange Rate 1.10% 1.60% 1.10% 1.00% 1.20% 1.44% I.60% Interchange Rate 1.20% Interchange Rate 1.20% Interchange Rate 1.20%	Differential 0.42% 0.42% 0.42% 0.26% 0.26% Electron Differential 0.50% 0.10% Differential 0.12%	Interchange Rate	Differential 0.90% isa Premium m Differential 0.70% 0.70% 0.70% 0.70% 0.70%	Infinit Super Pre Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	Differential 0.87% 0.87% 0.87% 0.87% 0.87% 0.87% 0.87%	Comme Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	e Differential 0.90% 0.90% 0.90% 0.90% 0.90% 0.90% 0.90% 0.90%
Standard Card Not Present Industry Program – Everyday Needs Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor ID 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) Sseur Chip (Magnetic-stripe Terminal and Chip Card Sseure eCommerce Incentive Rates Secure eCommerce Incentive Rates Secure eCommerce Interchange Rate Current International Interchange Rates Current International Interchange Rates Consumer Credit Card (NON CDN) International International Base UnionPay	Interchange Rate 1.52% 1.52% 1.52% 1.36% Visa Classic / Vi Visa Platinum / Same as at Interchange Rate 1.10% 1.60% 1.10% 1.20% 1.44% 1.60% Interchange Rate 1.20%	Differential 0.42% 0.42% 0.42% 0.26% Electron ove Differential 0.50% 0.10%	Interchange Rate	Differential 0.90% isa Premium m Differential 0.70% 0.70% 0.70% 0.70% 0.70%	Infinit Super Pre Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	Differential 0.87% 0.87% 0.87% 0.87% 0.87% 0.87% 0.87%	Comme Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	e Differential 0.90% 0.90% 0.90% 0.90% 0.90% 0.90% 0.90% 0.90%
IST Descriptor Standard Card Not Present Industry Program — Everyday Needs Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor ID Descriptor Electronic Standard Chip Incentive Rates Full Chip Data Device with PIN Full Chip (Chip Terminal & Magnetic-stripe Card) Secure 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 Current POS and Recurring Transactions (CDN & NONCDN)	Interchange Rate 1.52% 1.52% 1.52% 1.36% Visa Classic / Vi Visa Platinum/ Same as at Interchange Rate 1.10% 1.10% 1.10% 1.20% 1.44% 1.60% Interchange Rate 1.20% 1.72%	Differential 0.42% 0.42% 0.42% 0.26% 0.26% Electron Differential 0.50% 0.10% Differential 0.12%	Interchange Rate	Differential 0.90% isa Premium m Differential 0.70% 0.70% 0.70% 0.70% 0.70%	Infinit Super Pre Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	Differential 0.87% 0.87% 0.87% 0.87% 0.87% 0.87% 0.87%	Comme Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	e Differential 0.90% 0.90% 0.90% 0.90% 0.90% 0.90% 0.90% 0.90%
IS Descriptor Standard Card Not Present Industry Program – Everyday Needs Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor ID 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 Applicable UnionPay Interchange Rate Current POS and Recurring Transactions (CDN & NONCDN) POS Recurring	Interchange Rate 1.52% 1.52% 1.52% 1.36% Visa Classic / Vi Visa Platinum / Same as at Interchange Rate 1.10% 1.10% 1.10% 1.44% Interchange Rate 1.20% Interchange Rate 1.10% Interchange Rate 1.10% Interchange Rate 1.10%	Differential 0.42% 0.42% 0.42% 0.26% Sa Gold / Electron Sove Differential 0.50% 0.10% Differential 0.12%	Interchange Rate	Differential 0.90% isa Premium m Differential 0.70% 0.70% 0.70% 0.70% 0.70%	Infinit Super Pre Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	Differential 0.87% 0.87% 0.87% 0.87% 0.87% 0.87% 0.87%	Comme Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	e Differential 0.90% 0.90% 0.90% 0.90% 0.90% 0.90% 0.90% 0.90%
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Standard Card Not Present Industry Program — Everyday Needs Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor ID Descriptor Electronic Standard Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Sessuer Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates Secure eCommerce Transaction Discover Applicable Discover Interchange Rate Current International Interchange Rates Current International International International International Rate Current POS and Recurring Transactions (CDN & NONCDN) POS Recurring E-Commerce transactions (CDN & NONCDN ECOMM) Other MCCS Interact I	Interchange Rate 1.52% 1.52% 1.36% Visa Classic / Vi Visa Platinum / Same as al Interchange Rate 1.10% 1.60% 1.10% 1.20% 1.44% Interchange Rate 1.20% Interchange Rate 1.20% Interchange Rate 1.10%	Differential Differential Differential Differential	Interchange Rate	Differential 0.90% isa Premium m Differential 0.70% 0.70% 0.70% 0.70% 0.70%	Infinit Super Pre Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	Differential 0.87% 0.87% 0.87% 0.87% 0.87% 0.87% 0.87%	Comme Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	e Differential 0.90% 0.90% 0.90% 0.90% 0.90% 0.90% 0.90% 0.90%
IS Descriptor Standard Card Not Present Industry Program – Everyday Needs Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor ID Descriptor Electronic Standard Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquier 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 Recurring E-Commerce transactions (CDN & NONCDN ECOMM) Dther MCCs	Interchange Rate 1.52% 1.52% 1.36% Visa Classic / Vi Visa Platinum / Same as al Interchange Rate 1.10% 1.60% 1.10% 1.20% 1.44% Interchange Rate 1.20% Interchange Rate 1.20% Interchange Rate 1.10%	Differential Differential Differential Differential	Interchange Rate	Differential 0.90% isa Premium m Differential 0.70% 0.70% 0.70% 0.70% 0.70%	Infinit Super Pre Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	Differential 0.87% 0.87% 0.87% 0.87% 0.87% 0.87% 0.87%	Comme Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	e Differential 0.90% 0.90% 0.90% 0.90% 0.90% 0.90% 0.90% 0.90%
ISTANDARY STANDARY STANDARY STANDARY STANDARY SECURITY SECUR	Interchange Rate 1.52% 1.52% 1.52% 1.36% Visa Classic / Vi Visa Platinum/ Same as at Interchange Rate 1.10% 1.10% 1.10% 1.20% 1.44% 1.60% Interchange Rate 1.20% 1.10% Interchange Rate 1.10% Interchange Rate	Differential Differential Differential Differential	Interchange Rate	Differential 0.90% isa Premium m Differential 0.70% 0.70% 0.70% 0.70% 0.70%	Infinit Super Pre Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	Differential 0.87% 0.87% 0.87% 0.87% 0.87% 0.87% 0.87%	Comme Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	e Differential 0.90% 0.90% 0.90% 0.90% 0.90% 0.90% 0.90% 0.90%