

The following is a list of the most common interchange rates by the applicable Payment Card Network (PCN) for the Petroleum/Gas program at the time of publishing. Petroleum/Gas – A Merchant who processes card present or Card not present transactions and qualifies for the Petroleum/Gas 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.

Part	www.tamercnantsolutions.com/cnange.								
Part	Mastercard Applicable Mastercard Interchange Rate	0.92%							
Part									
Content		Core		World		World F	lite	Muse	
Schedul   1965	TD Descriptor	Consum		Consumer HI	-Spend	Consumer Premiu	ım Hi-Spend	Consumer	Muse
March   1.00			Differential						
1806   1806	Unsecure Card Present		0.30%						
March   Marc	Digital Commerce		0.75%						
1000   1000			0.50%						
Section   1995	Standard								
Control former flower	Card Present Refund								
Table	Card Not Present Refund	1.06%	0.14%	1.20%	0.28%	1.34%	0.42%	1.43%	0.51%
March   Marc	Current Canada Domestic Debit Interchange Rates (CDN DEBIT)	Interchange Rate	Differential						
Search Control	Petroleum								
Control   Cont									
Control   Cont	Contactless Tier 1		0.0070						
13.00	Contactless Tier 2	0.00% + \$.02 (CAD)							
Marie   Mari									
Second Control (Chical Cont	Standard		0.23%						
Second Control (Chical Cont									
Marie   Mar									
State   Stat	Standard								
Marie Manufaction factor (Marie Manufacti									
Content   Cont									
Magnet   M	Commercial Standard Nate	2.00%	1.00%						
Content	Current International Consumer Interchange Rates (NONCDN)								
Memory   M	Mastercard Descriptor TD Descriptor		er						
1.565   1.56									
State   1.50%   1.50	Base	1.60%	0.68%	1.85%	0.93%	1.98%	1.06%		
1,000									
Control Institution	Refund								
Page	Current International Commercial Interchange Rates (NONCDN) Standard	2 00%	1.08%						
Course Colon   Course   Cour	Electronic Product								
Page									
Control Control Products Selectionary Flates (CIM CORSIANDS)   Control Contr	Visa Applicable Visa Interchange Rate	1.079/							
Content   Con	Applicable visa interchange kate	1.07%							
Control   Cont	Current Consumer Credit Products Interchange Rates (CDN CONSUMER)								
International Page   Interna	Visa Descriptor								
1	1D Descriptor								
Comment   Transport   Transpor	Standard								
1.07%   1.07	Card Not Present								
Interchange Bate   Color   C	Card Not Present (Token)		0.28%						
1356   1356	Industry Program – Gas	1.07%		1.34%	0.27%	1.95%	0.88%		
State   1.50	Current Debit Products Interchange Rates (CDN DEBIT)	Interchange Rate	Differential						
Part	Standard	1.15%	0.08%						
March Description   Marc	Industry Program – Gas	0.15% + \$0.05							
March Description   Marc	Current Business Credit Products Interchange Rates (CDN COMMERCIAL & CDN INFINITE BUSINESS)								
Interchange Rate   Offerential	Visa Descriptor								
State State   Comment	TD Descriptor								
1,80	Standard								
Main Description   Commercial   Description   Commercial   Commercia	Industry Program – Gas		0.73%		0.93%				
Main Description   Commercial   Description   Commercial   Commercia	Current Cornorate & Burchasing Credit Products Interchange Rates (CDN COMMERCIAL)								
Interchange Rate   Offerential   Commune   Personal   Commune   Commune   Personal   Commune   Personal   Commune   Personal   Commune   Commune   Personal   Commune   Personal   Commune   Personal   Commune   Commune   Personal   Commune   Personal   Commune   Com	Visa Descriptor	Corpora	te	Purchas	ing				
Standard	TD Descriptor								
Consumer Prepaid Products interchange Rates (CION PREPAID)   Consumer Prepaid Commercial Prepaid Commercial Prepaid Commercial Propaid Commercia	Standard								
Note   Property   Commercial Propession   Consumer	Standard	2.00%	0.5570	2.00%	0.5570				
Content   Cont	Current Prepaid Products Interchange Rates (CDN PREPAID)								
Interchange Rate   Differential   Inte									
1.5%   0.45%   2.00%   0.93%   1.80%   0.73%   1.80%   0.73%   1.80%   0.73%   1.80%   0.73%   1.80%   0.73%   1.80%   0.73%   1.80%   0.73%   1.80%   0.73%   1.80%   0.73%   1.80%   0.73%   1.80%   0.73%   1.80%   0.73%   1.80%   0.73%   1.80%   0.73%   1.80%   0.73%   1.80%   0.73%   1.80%   0.73%   1.80%   0.73%   1.80%   0.73%   1.80%   0.83%   1.80%   0.73%   1.80%   0.83%   1.80%   0.73%   1.80%   0.83%   1.80%   0.73%   1.97%   0.90%   2.00%   0.93%   1.80%   0.73%   1.80%   0.73%   1.80%   0.73%   1.97%   0.90%   2.00%   0.93%   1.80%   0.73%	110 Descriptor								
Visa Classic / Visa Class   Visa Class   Visa Class   Visa Class   Visa Signature / Visa Premium   Inferchange Rate   Differential   Inferch	Standard		0.45%		0.93%				
Visa Descriptor   Visa Desc	Industry Program – Gas	1.18%	0.11%	1.80%	0.73%				
Visa Descriptor   Visa Desc	Current International Interchange Reimbursement Fees (NON CDN)								
Nis Descriptor   Nis Descriptor   Nis Platinum   Electron   Same as above   Nis Platinum   Super Promium   S	<u> </u>	Visa Classic / Vi	sa Gold /			Visa Signature Pre	ferred / Visa		
Interchange Rate   Differential   Inte	Visa Descriptor	Visa Platinum /	Electron			Infinite	e		
1.0%   0.03%   1.80%   0.73%   1.97%   0.90%   2.00%   0.93%   2.00%	TD Descriptor								
Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device with PIN Full Chip Data Device 1.10% 0.03% 1.80% 0.73% 1.97% 0.90% 2.00% 0.93% ssuer Chip (Chip Terminal & Magnetic-stripe Card) 1.00% 1.80% 0.73% 1.97% 0.90% 2.00% 0.93% ssuer Chip Magnetic-stripe Terminal and Chip Card 1.20% 0.13% 1.80% 0.73% 1.97% 0.90% 2.00% 0.93% 0.93% 0.93% 0.93% 0.73% 1.97% 0.90% 2.00% 0.93% 0.93% 0.93% 0.93% 0.73% 1.80% 0.73% 1.97% 0.90% 2.00% 0.93%	Electronic								
1.10%   0.03%   1.80%   0.73%   1.97%   0.90%   2.00%   0.93%   1.80%   0.73%   1.97%   0.90%   2.00%   0.93%   1.80%   0.73%   1.97%   0.90%   2.00%   0.93%   1.80%   0.73%   1.97%   0.90%   2.00%   0.93	Standard	1.60%	0.53%	1.80%	0.73%	1.97%	0.90%	2.00%	0.93%
1.10%   0.03%   1.80%   0.73%   1.97%   0.90%   2.00%   0.93%   1.80%   0.73%   1.97%   0.90%   2.00%   0.93%   1.80%   0.73%   1.97%   0.90%   2.00%   0.93%   1.80%   0.73%   1.97%   0.90%   2.00%   0.93	Chip Incentive Rates								
1.00%   1.80%   0.73%   1.97%   0.90%   2.00%   0.93%     1.20%   0.13%   1.80%   0.73%   1.97%   0.90%   2.00%   0.93%     1.20%   0.13%   1.80%   0.73%   1.97%   0.90%   2.00%   0.93%     1.20%   0.13%   1.80%   0.73%   1.97%   0.90%   2.00%   0.93%     1.20%   0.37%   1.80%   0.73%   1.97%   0.90%   2.00%   0.93%     1.20%   0.37%   1.80%   0.73%   1.97%   0.90%   2.00%   0.93%     1.20%   0.33%   0.73%   1.80%   0.73%   1.97%   0.90%   2.00%   0.93%     1.20%   0.93%   0.93%     1.20%   0.12%   0.12%   0.12%   0.12%   0.12%     1.20%   0.12%   0.12%   0.12%   0.12%   0.12%   0.12%     1.20%   0.12%	Full Chip Data Device with PIN								
1.20%   0.13%   1.80%   0.73%   1.97%   0.90%   2.00%   0.93%	Full Chip Data Device		0.03%						
Secure eCommerce Incentive Rates Secure eCommerce Transaction 1.44% 0.37% 1.80% 0.73% 1.97% 0.90% 2.00% 0.93%  2.00% 0.93% 2.00% 0.10% 0.10% 0.1			0.13%						
Secure eCommerce Transaction 1.44% 0.37% 1.80% 0.73% 1.97% 0.90% 2.00% 0.93%  Discover Applicable Discover Interchange Rate Current International Interchange Rates Consumer Credit Card (NON CDN) Interchange Rate 1.20%									
Discover Applicable Discover Interchange Rate  1.60%  Current International Interchange Rates Consumer Credit Card (NON CDN)  International  1.20% International Base  1.72%  0.12%  UnionPay Applicable UnionPay Interchange Rate  1.10%  Lurrent POS and Recurring Transactions (CDN & NONCDN)  Interchange Rate  1.10%  Differential  1.10%  Interchange Rate  1.10%  Interchange Rate  1.10%  Interchange Rate  1.10%  Interchange Rate  Differential  0.10%  Interchange Rate  Differential  1.10%  Interchange Rate  Differential  Differential  Differential  Interchange Rate  Differential	Secure eCommerce Incentive Rates	1 4407	0.3704	1 900/	0.7204	1.070/	0.0004	2.000/	0.020/
Applicable Discover Interchange Rate  Current International Interchange Rates Consumer Credit Card (NON CDN)  International International International Base  1.20%  International Base  1.72%  0.12%  UnionPay  Applicable UnionPay Interchange Rate  Current POS and Recurring Transactions (CDN & NONCDN)  Interchange Rate  1.10%  1.10%  1.10%  E-Commerce transactions (CDN & NONCDN ECOMM)  Interchange Rate  Other MCCS  1.20%  1.00%  Interchange Rate  Differential  0.10%  Interchange Rate  Other MCCS  1.20%  Interchange Rate  Other MCCS  Interchange Rates (Interac Flash Interchange Fee)  Ifer 1 Low-ticket merchants - Transaction S0.01-\$100  \$ 0.025  Inter 3 All Other merchants - Transaction S0.01-\$100  \$ 0.025	Secure economicine transaction	1.44%	0.3/%	1.00%	0.73%	1.9/%	0.90%	2.00%	0.35%
Current International Interchange Rates Consumer Credit Card (NON CDN)  International 1.20% International 8ase 1.72% 0.12%  UnionPay Applicable UnionPay Interchange Rate 1.10%  Current POS and Recurring Transactions (CDN & NONCDN)  Interchange Rate 1.10%  E-Commerce transactions (CDN & NONCDN ECOMM)  Interchange Rate 1.20%  Interchange Rate	Discover								
International   1.20%   1.72%   0.12%     1.72%   0.12%     1.72%   0.12%     1.72%   0.12%     1.72%   0.12%     1.72%   0.12%     1.72%   0.12%     1.72%   0.12%     1.72%   0.12%     1.72%   0.12%     1.72%   0.12%     1.72%     1.	Applicable Discover Interchange Rate	1.60%							
International   1.20%   1.72%   0.12%     1.72%   0.12%     1.72%   0.12%     1.72%   0.12%     1.72%   0.12%     1.72%   0.12%     1.72%   0.12%     1.72%   0.12%     1.72%   0.12%     1.72%   0.12%     1.72%   0.12%     1.72%     1.	Current International Interchange Rates Consumer Credit Card (NON CDN)	Interchange Rate	Differential						
UnionPay	International	1.20%							
Applicable UnionPay Interchange Rate  1.10%  Current POS and Recurring Transactions (CDN & NONCDN)  Interchange Rate  1.10%  E-Commerce transactions (CDN & NONCDN ECOMM)  Interchange Rate  1.20%  Differential  0.10%  Interchange Rate  1.20%  0.10%  Interchange Rate  1.20%  Interchange Rate  1.20%  Interchange Rate  1.20%  Interchange Rate  Interchange	International Base	1.72%	U.12%						
Applicable UnionPay Interchange Rate  1.10%  Current POS and Recurring Transactions (CDN & NONCDN)  Interchange Rate  1.10%  E-Commerce transactions (CDN & NONCDN ECOMM)  Interchange Rate  1.20%  Differential  0.10%  Interchange Rate  1.20%  0.10%  Interchange Rate  1.20%  Interchange Rate  1.20%  Interchange Rate  1.20%  Interchange Rate  Interchange	UnionPay								
1.10%	Applicable UnionPay Interchange Rate	1.10%							
1.10%	Current POS and Recurring Transactions (CDN & NONCON)	Interchange Pote	Differential						
Interchange Rate   Differential	POS		Jerential						
1.20%   0.10	E Community of CDN A NONCEST TOTAL CONTRACT OF THE CONTRACT OF		P.W. :						
Interac   Current Interac Flash Rates (Interac Flash Interchange Fee)									
Current Interac Flash Rates (Interac Flash Interchange Fee)         \$ 0.020           Tier 1 Low-ticket merchants - Transaction \$0.01-\$100         \$ 0.025           Tier 2 High volume merchants - Transaction \$0.01-\$100         \$ 0.025           Tier 3 All other merchants - Transaction \$0.01-\$100         \$ 0.035	OUTEL INICCS	1.20%	0.10%						
Current Interac Flash Rates (Interac Flash Interchange Fee)         \$ 0.020           Tier 1 Low-ticket merchants - Transaction \$0.01-\$100         \$ 0.025           Tier 2 High volume merchants - Transaction \$0.01-\$100         \$ 0.025           Tier 3 All other merchants - Transaction \$0.01-\$100         \$ 0.035	Interac								
Tier 2 High volume merchants - Transaction \$0.01-\$100     \$ 0.025       Tier 3 All other merchants - Transaction \$0.01-\$100     \$ 0.035	Current Interac Flash Rates (Interac Flash Interchange Fee)								
Tier 3 All other merchants - Transaction \$0.01-\$100 \$ 0.035									
	Tier 2 High volume merchants - Transaction SO 01-S100								
	Tier 2 High volume merchants - Transaction \$0.01-\$100 Tier 3 All other merchants - Transaction \$0.01-\$100	\$ 0.025							