

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.

1988	Mastercard								
Company Comp	Applicable Mastercard Interchange Rate	0.92%							
Second S	Canada Domestic Consumer Credit Interchange Rates (CDN CONSUMER)								
Marchapethology flower power									
1.500	Canada Intracountry Consumer Credit								
Section 1.50	Card Present EMV		0.200/						
1.50	Digital Commerce								
Section 1985	Contactless								
1970 1									
Second Control Contr	Card Present Refund		1.0470		1.2770				
Note	Card Not Present Refund	1.06%	0.14%	1.20%	0.28%	1.34%	0.42%	1.43%	0.51%
Note	Current Canada Domestic Debit Interchange Rates (CDN DEBIT)	Interchange Rate	Differential						
Control Cont	Electronic	0.25% + \$.05 (CAD)							
Commerce File	Masterpass Source Code								
Description P 2 2 2 2 2 2 2 2 2	Contactless Tier 1		0.08%						
1.50	Contactless Tier 2								
International Community Design (International parties) (COM PREMIAL) International Community (International Community	Contactless Tier 3		0.000/						
Section 1.5	Standard	1.15%	0.23%						
Section Sect	Current Canada Domestic Consumer Prepaid Interchange Rates (CDN PREPAID)								
Section Sect	Electronic Standard								
Part									
Search Manufaction Contendes places (MINORA) 1									
Commercial Products	Commercial Standard Nate	2.00%	1.00%						
Second S									
			er						
1.000	•								
Section 1986	Base	_		_		_			
Marie Mari	Card Present								
Commercial International Commercial Interchange Rates (DOI COMUNICAL) 1.50% 1.50	Digital Commerce Refund								
Marchane 2,00% 1		1.00/6	3.0070	1.00/0	2.00/0	1.00/0	0.00/0		
Marchael 1906 1908 190	Current International Commercial Interchange Rates (NONCDN)	3.000/	1.000/						
Contract Polishing Patter 1255	Standard Electronic Product								
Care Consumer Order Products Interchange Rates (CON CONSUMERS) Care Consumer Order Consumer Order Products Interchange Rates (CON CONSUMERS) Care Consumer Order Cons	Visa	1.35%							
Carson C	Applicable visa interchange kate	1.25%							
Description	Current Consumer Credit Products Interchange Rates (CDN CONSUMER)								
Interchange Rate Ordered Order									
Interesting	To bescriptor								
1.40% 0.35% 1.5% 0.40% 0.40% 2.40% 1.10% 0.40% 0.40% 1.10% 0.40%	Standard								
2.250	Electronic		0.450/						
Interchange									
1.13% 1.13	(1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-				0.5570		2.2070		
Commercial Products Interchange Rates (CDM COMMRECIAL & COM INFINITE BUSINESS) Commercial Products Interchange Rates (CDM COMMRECIAL) & Commercial Products Interchange Rates (CDM PREPAID) & Commercial Products Interchange Rates (CDM CDM) & Interchange Rates (CDM CDM CDM CDM CDM CDM CDM CDM CDM CDM	Current Debit Products Interchange Rates (CDN DEBIT)		Differential						
Commercial Products Interchange Rates (CON COMMERCIAL & CON INVENTED BURNESS) Subhers Commercial Subhers C									
Posteription Post	Electronic	0.23% + \$0.03							
Description Section			-	Mars Inflation					
Interchange Rate Differential Common Com									
1.99% 0.65% 2.10% 0.85	,	Interchange Rate		Interchange Rate					
Comporte & Purchasing Credit Products interchange Rates (CDN COMMERCIAL) Comportal Commercial Interchape Rate	Standard								
Name	Electronic	1.90%	0.65%	2.10%	0.85%				
Descriptor Commercial Products Interchange Rate Com	Current Corporate & Purchasing Credit Products Interchange Rates (CDN COMMERCIAL)								
Interchange Rate CON PREPAID CONSUME									
Descriptor Consumer Prepaid	ID Descriptor								
Consumer Prepaid Products interchange Rates (CDN PREPAID) Consumer Prepaid Commercial Frequency Consumer Prepaid Commercial Interchange Rate Offerential Offerential Interchange Rate Of	ID Descriptor		Differential	Interchange Kate					
Consumer Prepara Consumer Prepara Consumer Prepara Consumer Prepara Consumer Co	Standard	Interchange Rate 2.00%	0.75%	2.00%	0.75%				
Consumer		Interchange Rate 2.00%	0.75%	2.00%	0.75%				
Interchange Rate Interchange	Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID)	Interchange Rate 2.00% 1.90%	0.75% 0.65%	2.00% 1.90%	0.75% 0.65%				
Secure 1.42% 0.17% 1.90% 0.65% 1.90% 1.9	Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor	Interchange Rate 2.00% 1.90% Consumer Pa	0.75% 0.65%	2.00% 1.90% Commercial	0.75% 0.65% Prepaid				
1.52% 0.27	Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor TD Descriptor	Interchange Rate 2.00% 1.90% Consumer Procession Consumer Interchange Rate	0.75% 0.65% repaid er Differential	2.00% 1.90% Commercial Commer Interchange Rate	0.75% 0.65% Prepaid cial Differential				
Visa Classic / Visa Gold / Visa Visa Classic / Visa Gold / Visa Visa Signature Visa Visa Visa Visa Visa Signature Visa Visa Visa Visa Visa Visa Visa Visa	Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor TD Descriptor Standard	Interchange Rate 2.00% 1.90% Consumer Pr Consumer Interchange Rate 1.52%	0.75% 0.65% repaid er Differential 0.27%	2.00% 1.90% Commercial Commer Interchange Rate 2.00%	0.75% 0.65% Prepaid cial Differential 0.75%				
Visa Classic Visa Gold Visa Visa Gold Visa Visa Signature V	Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor TD Descriptor	Interchange Rate 2.00% 1.90% Consumer Pr Consuminterchange Rate 1.52% 1.42%	0.75% 0.65% repaid er Differential 0.27% 0.17%	2.00% 1.90% Commercial Commer Interchange Rate 2.00% 1.90%	0.75% 0.65% Prepaid cial Differential 0.75%				
Platinum / Electron Same as above Platinum / Electron Same as above Premium Infinite Commercial Products Commercial	Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor TD Descriptor Standard Electronic Card Not Present	Interchange Rate 2.00% 1.90% Consumer Pr Consuminterchange Rate 1.52% 1.42%	0.75% 0.65% repaid er Differential 0.27% 0.17%	2.00% 1.90% Commercial Commer Interchange Rate 2.00% 1.90%	0.75% 0.65% Prepaid cial Differential 0.75%				
Same as bowered Same as bowered Permitted Interchange Rate Differential Interchange Rate Diffe	Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor TD Descriptor Standard Electronic	Interchange Rate 2.00% 1.90% Consumer Pi Consum Interchange Rate 1.52% 1.42% 1.52%	0.75% 0.65% repaid er Differential 0.27% 0.17% 0.27%	2.00% 1.90% Commercial Commer Interchange Rate 2.00% 1.90%	0.75% 0.65% Prepaid cial Differential 0.75%	Viça Signatura De-	ferred / Vice		
Electronic 1.10% 1.80% 0.55% 1.97% 0.72% 2.00% 0.75% 1.80% 0.55% 1.97% 0.72% 2.00% 0.75%	Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor TD Descriptor Standard Electronic Card Not Present Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor	Interchange Rate 2.00% 1.90% Consumer Pi Consumer Pi Consumer St.	0.75% 0.65% repaid er Differential 0.27% 0.17% 0.27%	2.00% 1.90% Commercial Commer Interchange Rate 2.00% 1.90% n/a	0.75% 0.65% Prepaid cial Differential 0.75% 0.65%	Infinit	e		
1.60% 0.35% 1.80% 0.55% 1.97% 0.72% 2.00% 0.75%	Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor TD Descriptor Standard Electronic Card Not Present Current International Interchange Reimbursement Fees (NON CDN)	Interchange Rate 2.00% 1.90% Consumer Pi Consumer Rate 1.52% 1.42% 1.52% Visa Classic / Visa Platinum / El Same as at	0.75% 0.65% repaid er Differential 0.27% 0.17% 0.27% Gold / Visa ectron	2.00% 1.90% Commercial Commer Interchange Rate 2.00% 1.90% n/a Visa Signature / V Premiu	0.75% 0.65% Prepaid cial Differential 0.75% 0.65%	Infinit Super Prei	e mium	Commer	rcial
1.10% 1.80% 0.55% 1.97% 0.72% 2.00% 0.75% 1.90% 0.55% 1.97% 0.72% 2.00% 0.75% 1.90% 0.55% 1.90% 0.55% 1.90% 0.75% 0.72% 2.00% 0.75% 0.75% 0.75% 0.72% 2.00% 0.75	Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor TD Descriptor Standard Electronic Card Not Present Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor	Interchange Rate 2.00% 1.90% Consumer Pr Consumer Interchange Rate 1.52% 1.42% 1.52% Visa Classic / Visa Platinum / El Same as al Interchange Rate	0.75% 0.65% repaid er Differential 0.27% 0.17% 0.27% Gold / Visa ectron	2.00% 1.90% Commercial Commer Interchange Rate 2.00% 1.90% n/a Visa Signature / V Premiu Interchange Rate	0.75% 0.65% Prepaid cial Differential 0.75% 0.65%	Infinit Super Prei Interchange Rate	e mium Differential	Commer Interchange Rate	cial Differentia
1.10% 1.80% 0.55% 1.97% 0.72% 2.00% 0.75% 1.90% 0.55% 1.97% 0.72% 2.00% 0.75% 1.90% 0.55% 1.90% 0.55% 1.90% 0.75% 0.72% 2.00% 0.75% 0.75% 0.75% 0.72% 2.00% 0.75	Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor TD Descriptor Standard Electronic Card Not Present Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor TD Descriptor	Interchange Rate 2.00% 1.90% Consumer Pi Consumer Interchange Rate 1.52% 1.42% 1.52% Visa Classic / Visa Platinum / El Same as at Interchange Rate 1.10%	0.75% 0.65% repaid er Differential 0.27% 0.17% 0.27% Gold / Visa ectron pove Differential	2.00% 1.90% Commercial Commer Interchange Rate 2.00% 1.90% n/a Visa Signature / V Premiu Interchange Rate 1.80%	0.75% 0.65% Prepaid cial Differential 0.75% 0.65% isa Premium m Differential 0.55%	Infinit Super Prei Interchange Rate 1.97%	e mium Differential 0.72%	Commer Interchange Rate 2.00%	rcial Differentia 0.75%
1.00% 1.80% 0.55% 1.97% 0.72% 2.00% 0.75%	Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor TD Descriptor Standard Electronic Card Not Present Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor TD Descriptor	Interchange Rate 2.00% 1.90% Consumer Pi Consumer Interchange Rate 1.52% 1.42% 1.52% Visa Classic / Visa Platinum / El Same as at Interchange Rate 1.10%	0.75% 0.65% repaid er Differential 0.27% 0.17% 0.27% Gold / Visa ectron pove Differential	2.00% 1.90% Commercial Commer Interchange Rate 2.00% 1.90% n/a Visa Signature / V Premiu Interchange Rate 1.80%	0.75% 0.65% Prepaid cial Differential 0.75% 0.65% isa Premium m Differential 0.55%	Infinit Super Prei Interchange Rate 1.97%	e mium Differential 0.72%	Commer Interchange Rate 2.00%	rcial Differentia 0.75%
assuer Chip (Magnetic-stripe Terminal and Chip Card 1.20% 1.80% 0.55% 1.97% 0.72% 2.00% 0.75% iscure eCommerce Incentive Rates iscure eCommerce Incentive Rates 1.44% 0.19% 1.80% 0.55% 1.97% 0.72% 2.00% 0.75% 0	Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor TD Descriptor Standard Electronic Card Not Present Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor TD Descriptor Electronic Standard Chip Incentive Rates Full Chip Data Device with PIN	Interchange Rate 2.00% 1.90% Consumer Pi Consum Interchange Rate 1.52% 1.42% 1.52% Visa Classic / Visa Platinum / El Same as at Interchange Rate 1.10%	0.75% 0.65% repaid er Differential 0.27% 0.17% 0.27% Gold / Visa ectron pove Differential	2.00% 1.90% Commercial Commer Interchange Rate 2.00% 1.90% n/a Visa Signature / V Premiu Interchange Rate 1.80% 1.80%	0.75% 0.65% 0.65% Prepaid cial Differential 0.75% 0.65% Differential 0.55% 0.55%	Infinit Super Prei Interchange Rate 1.97% 1.97%	e mium Differential 0.72% 0.72% 0.72%	Commer Interchange Rate 2.00% 2.00%	0.75% 0.75% 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% 0.	Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor TD Descriptor Standard Electronic Card Not Present 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	Interchange Rate 2.00% 1.90% Consumer Pi Consumer Interchange Rate 1.52% 1.42% 1.52% Visa Classic / Visa Platinum / El Same as al Interchange Rate 1.10% 1.60%	0.75% 0.65% repaid er Differential 0.27% 0.17% 0.27% Gold / Visa ectron pove Differential	2.00% 1.90% Commercial Commer Interchange Rate 2.00% 1.90% n/a Visa Signature / V Premiu Interchange Rate 1.80% 1.80%	0.75% 0.65% Prepaid dal Differential 0.75% 0.65% Differential 0.55% 0.55% 0.55%	Infinit Super Prei Interchange Rate 1.97% 1.97% 1.97%	0.72% 0.72% 0.72%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.00%	Differentia 0.75% 0.75% 0.75% 0.75%
Discover Applicable Discover Interchange Rates Consumer Credit Card (NON CDN) Interchange Rate I.20% International Interchange Rates Consumer Credit Card (NON CDN) Interchange Rate I.20% International Base I.10% Interchange Rate	Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor TD Descriptor Standard Electronic Card Not Present Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor TD Descriptor Electronic Standard Chip Incentive Rates Full Chip Data Device with PIN	Interchange Rate 2.00% 1.90% Consumer Pi Consumer Interchange Rate 1.52% 1.42% 1.52% Visa Classic / Visa Platinum / El Same as at Interchange Rate 1.10% 1.60%	0.75% 0.65% repaid er Differential 0.27% 0.17% 0.27% Gold / Visa ectron pove Differential	2.00% 1.90% Commercial Commer Interchange Rate 2.00% n/a 1.90% n/a Visa Signature / V Premiu Interchange Rate 1.80% 1.80%	0.75% 0.65% 0.65% 0.65% 0.75% 0.65% 0.55% 0.55% 0.55%	Infinit Super Prei Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	e mium Differential 0.72% 0.72% 0.72% 0.72% 0.72% 0.72%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00%	0.75% 0.75% 0.75% 0.75% 0.75% 0.75%
Discover Applicable Discover Interchange Rate Lurrent International Interchange Rates Consumer Credit Card (NON CDN) Interchange Rate 1.20%	Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor TD Descriptor Standard Electronic Card Not Present Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor TD 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 2.00% 1.90% Consumer Pi Consumer Interchange Rate 1.52% 1.42% 1.52% Visa Classic / Visa Platinum / El Same as at Interchange Rate 1.10% 1.60%	0.75% 0.65% repaid er Differential 0.27% 0.17% 0.27% Gold / Visa ectron pove Differential	2.00% 1.90% Commercial Commer Interchange Rate 2.00% n/a 1.90% n/a Visa Signature / V Premiu Interchange Rate 1.80% 1.80%	0.75% 0.65% 0.65% 0.65% 0.75% 0.65% 0.55% 0.55% 0.55%	Infinit Super Prei Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	e mium Differential 0.72% 0.72% 0.72% 0.72% 0.72% 0.72%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00%	0.75% 0.75% 0.75% 0.75% 0.75% 0.75%
Applicable Discover Interchange Rate 1.60% Current International Interchange Rates Consumer Credit Card (NON CDN) Interchange Rate International Internatio	Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor Standard Electronic Card Not Present 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 (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates	Interchange Rate 2.00% 1.90% Consumer Pi Consumer Interchange Rate 1.52% 1.42% 1.52% Visa Classic / Visa Platinum / El Same as al Interchange Rate 1.10% 1.60%	0.75% 0.65% repaid er Differential 0.27% 0.17% 0.27% 0.27% 0.27% 0.35%	2.00% 1.90% Commercial Commer Interchange Rate 2.00% 1.90% n/a Visa Signature / V Premiu Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80%	0.75% 0.65% 0.65% 0.65% 0.65% 0.65% 0.65% 0.55% 0.55% 0.55% 0.55%	Infinit Super Prei Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	e nium Differential 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	Differentia 0.75% 0.75% 0.75% 0.75% 0.75% 0.75% 0.75%
Current International Interchange Rates Consumer Credit Card (NON CDN) Interchange Rate 1.20% 1.2	Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor TD Descriptor Standard Electronic Card Not Present 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 Iransaction	Interchange Rate 2.00% 1.90% Consumer Pi Consumer Interchange Rate 1.52% 1.42% 1.52% Visa Classic / Visa Platinum / El Same as al Interchange Rate 1.10% 1.60%	0.75% 0.65% repaid er Differential 0.27% 0.17% 0.27% 0.27% 0.27% 0.35%	2.00% 1.90% Commercial Commer Interchange Rate 2.00% 1.90% n/a Visa Signature / V Premiu Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80%	0.75% 0.65% 0.65% 0.65% 0.65% 0.65% 0.65% 0.55% 0.55% 0.55% 0.55%	Infinit Super Prei Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	e nium Differential 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	Differentia 0.75% 0.75% 0.75% 0.75% 0.75% 0.75% 0.75%
International 1.20%	Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor Standard Electronic Card Not Present Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor TD Descriptor TD Descriptor Electronic Standard Chip Incentive Rates 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	Interchange Rate 2.00% 1.90% Consumer Pi Consumer Interchange Rate 1.52% 1.42% 1.52% Visa Classic / Visa Platinum / El Same as at Interchange Rate 1.10% 1.60% 1.10% 1.20%	0.75% 0.65% repaid er Differential 0.27% 0.17% 0.27% 0.27% 0.27% 0.35%	2.00% 1.90% Commercial Commer Interchange Rate 2.00% 1.90% n/a Visa Signature / V Premiu Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80%	0.75% 0.65% 0.65% 0.65% 0.65% 0.65% 0.65% 0.55% 0.55% 0.55% 0.55%	Infinit Super Prei Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	e nium Differential 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	Differentia 0.75% 0.75% 0.75% 0.75% 0.75% 0.75% 0.75%
International Base 1.72% 0.12%	Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor TD Descriptor Standard Electronic Card Not Present 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 Iransaction	Interchange Rate 2.00% 1.90% Consumer Pi Consumer Interchange Rate 1.52% 1.42% 1.52% Visa Classic / Visa Platinum / El Same as at Interchange Rate 1.10% 1.60% 1.10% 1.20%	0.75% 0.65% repaid er Differential 0.27% 0.17% 0.27% 0.27% 0.27% 0.35%	2.00% 1.90% Commercial Commer Interchange Rate 2.00% 1.90% n/a Visa Signature / V Premiu Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80%	0.75% 0.65% 0.65% 0.65% 0.65% 0.65% 0.65% 0.55% 0.55% 0.55% 0.55%	Infinit Super Prei Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	e nium Differential 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	Differentia 0.75% 0.75% 0.75% 0.75% 0.75% 0.75% 0.75%
Applicable UnionPay Applicable UnionPay Interchange Rate 1.10% Lurrent POS and Recurring Transactions (CDN & NONCDN) 1.10% 1.10% Litterchange Rate 1.10% Differential 1.20% 1.20% Differential 1.20%	Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor TD Descriptor Standard Electronic Card Not Present 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)	Interchange Rate 2.00% 1.90% Consumer Pi Consumer Interchange Rate 1.52% 1.42% 1.52% Visa Classic / Visa Platinum / El Same as at Interchange Rate 1.10% 1.60% 1.10% 1.60% 1.44%	0.75% 0.65% repaid er Differential 0.27% 0.17% 0.27% 0.17% 0.27% 0.35%	2.00% 1.90% Commercial Commer Interchange Rate 2.00% 1.90% n/a Visa Signature / V Premiu Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80%	0.75% 0.65% 0.65% 0.65% 0.65% 0.65% 0.65% 0.55% 0.55% 0.55% 0.55%	Infinit Super Prei Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	e nium Differential 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	Differentia 0.75% 0.75% 0.75% 0.75% 0.75% 0.75% 0.75%
Applicable UnionPay Interchange Rate 1.10% Current POS and Recurring Transactions (CDN & NONCDN) Interchange Rate 1.10% Differential	Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor TD Descriptor Standard Electronic Card Not Present Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor TD 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 Incentive Rates Secure eCommerce Transaction Discover Applicable Discover Interchange Rate Current International Interchange Rates Consumer Credit Card (NON CDN) International	Interchange Rate 2.00% 1.90% Consumer Pi Consumer Interchange Rate 1.52% 1.42% 1.52% Visa Classic / Visa Platinum / El Same as at Interchange Rate 1.10% 1.60% 1.10% 1.20% 1.44% I.60% Interchange Rate 1.20%	0.75% 0.65% 0.65% 0.65% 0.65% 0.65% 0.27% 0.27% 0.27% 0.27% 0.27% 0.35% 0.19%	2.00% 1.90% Commercial Commer Interchange Rate 2.00% 1.90% n/a Visa Signature / V Premiu Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80%	0.75% 0.65% 0.65% 0.65% 0.65% 0.65% 0.65% 0.55% 0.55% 0.55% 0.55%	Infinit Super Prei Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	e nium Differential 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	Differentia 0.75% 0.75% 0.75% 0.75% 0.75% 0.75% 0.75%
Current POS and Recurring Transactions (CDN & NONCDN) Interchange Rate 1.10% Commerce transactions (CDN & NONCDN ECOMM) Interchange Rate 1.20% Differential O.10% Interchange Rate 1.20% O.10% Interchange Rate 1	Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor TD Descriptor Standard Electronic Card Not Present 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 Interchange Rates	Interchange Rate 2.00% 1.90% Consumer Pi Consumer Interchange Rate 1.52% 1.42% 1.52% Visa Classic / Visa Platinum / El Same as at Interchange Rate 1.10% 1.60% 1.10% 1.20% 1.44% I.60% Interchange Rate 1.20%	0.75% 0.65% 0.65% 0.65% 0.65% 0.65% 0.27% 0.27% 0.27% 0.27% 0.27% 0.35% 0.19%	2.00% 1.90% Commercial Commer Interchange Rate 2.00% 1.90% n/a Visa Signature / V Premiu Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80%	0.75% 0.65% 0.65% 0.65% 0.65% 0.65% 0.65% 0.55% 0.55% 0.55% 0.55%	Infinit Super Prei Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	e nium Differential 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	Differentia 0.75% 0.75% 0.75% 0.75% 0.75% 0.75% 0.75%
Commerce transactions (CDN & NONCDN ECOMM) Interchange Rate 1.20% 1.20% Differential 0.10% Interchange Rate 1.20% O.10% O.1	Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor TD Descriptor Standard Electronic Card Not Present 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 Nacquier Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card Secure e Commerce Incentive Rates Secure e Commerce Transaction Discover Applicable Discover Interchange Rate Current International Interchange Rates Current International Interchange Rates Current International Interchange Rates UnitonPay	Interchange Rate 2.00% 1.90% Consumer Pr Consumer Interchange Rate 1.52% 1.42% 1.52% Visa Classic / Visa Platinum / El Same as al Interchange Rate 1.10% 1.60% 1.10% 1.20% 1.44% 1.60% Interchange Rate 1.20% 1.44%	0.75% 0.65% 0.65% 0.65% 0.65% 0.65% 0.27% 0.27% 0.27% 0.27% 0.27% 0.35% 0.19%	2.00% 1.90% Commercial Commer Interchange Rate 2.00% 1.90% n/a Visa Signature / V Premiu Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80%	0.75% 0.65% 0.65% 0.65% 0.65% 0.65% 0.65% 0.55% 0.55% 0.55% 0.55%	Infinit Super Prei Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	e nium Differential 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	Differentia 0.75% 0.75% 0.75% 0.75% 0.75% 0.75% 0.75%
Commerce transactions (CDN & NONCDN ECOMM) Interchange Rate 1.20% 0.10% Interchange Rate 0.10% Interchange Rate 0.10% Interace Current Interac Flash Rates (Interac Flash Interchange Fee) Irier 1 Low-ticket merchants - Transaction \$0.01-\$100 S 0.020 Irier 2 High volume merchants - Transaction \$0.01-\$100 \$ 0.025	Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor TD Descriptor Standard Electronic Card Not Present Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor TD Descriptor Electronic Standard Chip Incentive Rates 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 Rates	Interchange Rate 2.00% 1.90% Consumer Pr Consumer Interchange Rate 1.52% 1.42% 1.52% Visa Classic / Visa Platinum / El Same as al Interchange Rate 1.10% 1.60% 1.10% 1.20% 1.44% 1.60% Interchange Rate 1.20% 1.44%	0.75% 0.65% 0.65% 0.65% 0.65% 0.65% 0.27% 0.27% 0.27% 0.27% 0.27% 0.35% 0.19%	2.00% 1.90% Commercial Commer Interchange Rate 2.00% 1.90% n/a Visa Signature / V Premiu Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80%	0.75% 0.65% 0.65% 0.65% 0.65% 0.65% 0.65% 0.55% 0.55% 0.55% 0.55%	Infinit Super Prei Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	e nium Differential 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	Differentia 0.75% 0.75% 0.75% 0.75% 0.75% 0.75% 0.75%
ther MCCs 1.20% 0.10% 0.	Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor TD Descriptor Standard Electronic Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor TD 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) Escure eCommerce Incentive Rates Secure eCommerce Transaction Discover Applicable Discover Interchange Rate Current International Interchange Rate Current International Interchange Rate UnionPay Applicable UnionPay Interchange Rate Current POS and Recurring Transactions (CDN & NONCDN)	Interchange Rate 2.00% 1.90% Consumer Pr Consumer Interchange Rate 1.52% 1.42% 1.52% Visa Classic / Visa Platinum / El Same as at Interchange Rate 1.10% 1.10% 1.10% 1.20% 1.44% 1.60% Interchange Rate 1.20% 1.72%	0.75% 0.65% 0.65% 0.65% 0.65% 0.65% 0.27% 0.27% 0.27% 0.27% 0.35% 0.35% 0.19%	2.00% 1.90% Commercial Commer Interchange Rate 2.00% 1.90% n/a Visa Signature / V Premiu Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80%	0.75% 0.65% 0.65% 0.65% 0.65% 0.65% 0.65% 0.55% 0.55% 0.55% 0.55%	Infinit Super Prei Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	e nium Differential 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	Differentia 0.75% 0.75% 0.75% 0.75% 0.75% 0.75% 0.75%
Interac Current Interac Flash Rates (Interac Flash Interchange Fee) Tier 1 Low-ticket merchants - Transaction \$0.01-\$100 \$ 0.020 Tier 2 High volume merchants - Transaction \$0.01-\$100 \$ 0.025	Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor TD Descriptor Standard Electronic Card Not Present Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor TD Descriptor Electronic Standard Chip Incentive Rates 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 Current International Interchange Rates UnionPay Applicable UnionPay Interchange Rate UnionPay Applicable UnionPay Interchange Rate	Interchange Rate 2.00% 1.90% Consumer Pr Consumer Interchange Rate 1.52% 1.42% 1.52% Visa Classic / Visa Platinum / El Same as at Interchange Rate 1.10% 1.10% 1.10% 1.20% 1.44% 1.60% Interchange Rate 1.20% 1.72%	0.75% 0.65% 0.65% 0.65% 0.65% 0.65% 0.27% 0.27% 0.27% 0.27% 0.35% 0.35% 0.19%	2.00% 1.90% Commercial Commer Interchange Rate 2.00% 1.90% n/a Visa Signature / V Premiu Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80%	0.75% 0.65% 0.65% 0.65% 0.65% 0.65% 0.65% 0.55% 0.55% 0.55% 0.55%	Infinit Super Prei Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	e nium Differential 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	Differentia 0.75% 0.75% 0.75% 0.75% 0.75% 0.75% 0.75%
Current Interac Flash Rates (Interac Flash Interchange Fee) Tier 1 Low-ticket merchants - Transaction \$0.01-\$100 \$ 0.020 Tier 2 High volume merchants - Transaction \$0.01-\$100 \$ 0.025	Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor TD Descriptor Standard Electronic Card Not Present 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 Preminal & 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 Rate UnionPay Applicable UnionPay Interchange Rate Current POS and Recurring Transactions (CDN & NONCDN) POS E-Commerce transactions (CDN & NONCDN ECOMM)	Interchange Rate 2.00% 1.90% Consumer Pi Consumer Pi Consumer Interchange Rate 1.52% 1.42% 1.52% Visa Classic / Visa Platinum / El Same as al Interchange Rate 1.10% 1.60% 1.10% 1.20% 1.44% 1.60% Interchange Rate 1.20% 1.72% Interchange Rate 1.10%	0.75% 0.65% 0.65% 0.65% 0.65% 0.75% 0.27% 0.17% 0.27% 0.17% 0.27% 0.35% Differential 0.35% Differential 0.12%	2.00% 1.90% Commercial Commer Interchange Rate 2.00% 1.90% n/a Visa Signature / V Premiu Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80%	0.75% 0.65% 0.65% 0.65% 0.65% 0.65% 0.65% 0.55% 0.55% 0.55% 0.55%	Infinit Super Prei Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	e nium Differential 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	Differentia 0.75% 0.75% 0.75% 0.75% 0.75% 0.75%
Current Interac Flash Rates (Interac Flash Interchange Fee) Tier 1 Low-ticket merchants - Transaction \$0.01-\$100 \$ 0.020 Tier 2 High volume merchants - Transaction \$0.01-\$100 \$ 0.025	Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor TD Descriptor Standard Electronic Card Not Present 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 Rate Current International Ease UnionPay Applicable UnionPay Interchange Rate Current POS and Recurring Transactions (CDN & NONCDN) POS	Interchange Rate 2.00% 1.90% Consumer Pi Consumer Pi Consumer Interchange Rate 1.52% 1.42% 1.52% Visa Classic / Visa Platinum / El Same as al Interchange Rate 1.10% 1.60% 1.10% 1.20% 1.44% 1.60% Interchange Rate 1.20% 1.72% Interchange Rate 1.10%	0.75% 0.65% 0.65% 0.65% 0.65% 0.75% 0.27% 0.17% 0.27% 0.17% 0.27% 0.35% Differential 0.35% Differential 0.12%	2.00% 1.90% Commercial Commer Interchange Rate 2.00% 1.90% n/a Visa Signature / V Premiu Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80%	0.75% 0.65% 0.65% 0.65% 0.65% 0.65% 0.65% 0.55% 0.55% 0.55% 0.55%	Infinit Super Prei Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	e nium Differential 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	Differentia 0.75% 0.75% 0.75% 0.75% 0.75% 0.75% 0.75%
Tier 2 High volume merchants - Transaction \$0.01-\$100 \$ 0.025	Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor TD Descriptor Standard Electronic Card Not Present 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 Preminal & 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 Rate UnionPay Applicable UnionPay Interchange Rate Current POS and Recurring Transactions (CDN & NONCDN) POS E-Commerce transactions (CDN & NONCDN ECOMM)	Interchange Rate 2.00% 1.90% Consumer Pi Consumer Pi Consumer Interchange Rate 1.52% 1.42% 1.52% Visa Classic / Visa Platinum / El Same as al Interchange Rate 1.10% 1.60% 1.10% 1.20% 1.44% 1.60% Interchange Rate 1.20% 1.72% Interchange Rate 1.10%	0.75% 0.65% 0.65% 0.65% 0.65% 0.75% 0.27% 0.17% 0.27% 0.17% 0.27% 0.35% Differential 0.35% Differential 0.12%	2.00% 1.90% Commercial Commer Interchange Rate 2.00% 1.90% n/a Visa Signature / V Premiu Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80%	0.75% 0.65% 0.65% 0.65% 0.65% 0.65% 0.65% 0.55% 0.55% 0.55% 0.55%	Infinit Super Prei Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	e nium Differential 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	Differentia 0.75% 0.75% 0.75% 0.75% 0.75% 0.75% 0.75%
	Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor TD Descriptor Standard Electronic Card Not Present Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor TD 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 UnionPay Applicable UnionPay Interchange Rate Current POS and Recurring Transactions (CDN & NONCDN) POS E-Commerce transactions (CDN & NONCDN ECOMM) Other MCCS Interac Current Interac Flash Rates (Interac Flash Interchange Fee)	Interchange Rate 2.00% 1.90% Consumer Pi Consumer Interchange Rate 1.52% 1.42% 1.52% Visa Classic / Visa Platinum / El Same as at Interchange Rate 1.10% 1.60% 1.10% 1.20% 1.44% 1.60% Interchange Rate 1.20% 1.10% Interchange Rate 1.20%	0.75% 0.65% 0.65% 0.65% 0.65% 0.75% 0.27% 0.17% 0.27% 0.17% 0.27% 0.35% Differential 0.35% Differential 0.12%	2.00% 1.90% Commercial Commer Interchange Rate 2.00% 1.90% n/a Visa Signature / V Premiu Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80%	0.75% 0.65% 0.65% 0.65% 0.65% 0.65% 0.65% 0.55% 0.55% 0.55% 0.55%	Infinit Super Prei Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	e nium Differential 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	Differentia 0.75% 0.75% 0.75% 0.75% 0.75% 0.75% 0.75%
	Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor TD Descriptor Standard Electronic Card Not Present Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor TD Descriptor Electronic Standard Chip Incentive Rates 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 Rate Current POS and Recurring Transactions (CDN & NONCDN) POS E-Commerce transactions (CDN & NONCDN ECOMM) Other MCCs Interac Current Interac Flash Rates (Interac Flash Interchange Fee) Titer 1 Low-ticket merchants - Transaction 50.01-5100	Interchange Rate 2.00% 1.90% Consumer Pr Consumer Interchange Rate 1.52% 1.42% 1.42% 1.52% Visa Classic / Visa Platinum / El Same as al Interchange Rate 1.10% 1.60% 1.10% 1.20% 1.44% 1.60% Interchange Rate 1.20% Interchange Rate 1.20% Interchange Rate 1.20% Interchange Rate 1.20% Interchange Rate 1.20% Interchange Rate 1.20% Interchange Rate 1.20%	0.75% 0.65% 0.65% 0.65% 0.65% 0.75% 0.27% 0.17% 0.27% 0.17% 0.27% 0.35% Differential 0.35% Differential 0.12%	2.00% 1.90% Commercial Commer Interchange Rate 2.00% 1.90% n/a Visa Signature / V Premiu Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80%	0.75% 0.65% 0.65% 0.65% 0.65% 0.65% 0.65% 0.55% 0.55% 0.55% 0.55%	Infinit Super Prei Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	e nium Differential 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	Differentia 0.75% 0.75% 0.75% 0.75% 0.75% 0.75%