The following is a list of the most common interchange rates by the applicable Payment Card Network (PCN) for the Grocery program at the time of publishing. Grocery Program – A Merchant who processes Card Present or Card Not Present transactions and qualifies for the Grocery 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.

	2.02%							
Applicable Mastercard Interchange Rate	0.92%							
Canada Domestic Consumer Credit Interchange Rates (CDN CONSUMER) Mastercard Descriptor	Core		World		World E	lite	Muse	
TD Descriptor	Consum	ner	Consumer Hi-Spend		Consumer Premiu	ım Hi-Spend	Consumer	
Canada Intracountry Consumer Credit Card Present EMV	Interchange Rate 0.92%	Differential	Interchange Rate 1.22%	Differential 0.30%	Interchange Rate 1.56%	Differential 0.64%	Interchange Rate 1.65%	Differential 0.73%
Unsecure Card Present	1.22%	0.30%	1.52%	0.60%	1.86%	0.94%	1.95%	1.03%
Digital Commerce Contactless	1.67% 0.92%	0.75%	1.90% 1.22%	0.98%	2.13% 1.56%	1.21% 0.64%	2.25% 1.65%	1.33% 0.73%
3DS	1.50%	0.58%	1.70%	0.30%	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 Card Not Present Refund	0.55%	0.14%	0.73%	0.28%	0.94%	0.02%	0.99%	0.07%
Current Canada Domestic Debit Interchange Rates (CDN DEBIT) Supermarket	Interchange Rate 0.15% + \$.05 (CAD)	Differential						
Masterpass	1.00%	0.08%						
Secure Code Contactless Tier 1	1.00% 0.00% + \$.02 (CAD)	0.08%						
Contactless Tier 2	0.00% + \$.02 (CAD)							
Contactless Tier 3 Standard	0.00% + \$.03 (CAD) 1.15%	0.23%						
	1.15%							
Current Canada Domestic Consumer Prepaid Interchange Rates (CDN PREPAID) Electronic	Interchange Rate 1.44%	Differential 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%						
Data Rate 1 Large Ticket	1.80%	0.88%						
Current International Consumer Interchange Rates (NONCDN) Mastercard Descriptor	Core		Premium		Super Prer	nium		
TD Descriptor	Consum	ner	Premium	Differential	Super Prer	nium		
Base	Interchange Rate 1.60%	Differential 0.68%	Interchange Rate 1.85%	Differential 0.93%	Interchange Rate 1.98%	Differential 1.06%		
Card Present	1.10%	0.18%	1.85%	0.93%	1.98%	1.06%		
Digital Commerce Refund	1.60%	0.68%	1.85%	0.93%	1.98%	1.06%		
Current International Commercial Interchange Rates (NONCDN) Standard	2.00%	1.08%						
Electronic Product	1.85%	0.93%						
Visa								
Visa Applicable Visa Interchange Rate	0.95%							
Current Consumer Credit Products Interchange Rates (CDN CONSUMER) Visa Descriptor	Classic, Gold,	Platinum	Infinite		Visa Infinite I	Privilege		
TD Descriptor	Consun	ner	Infinite		Infinite Pri	vilege		
Standard	Interchange Rate 1.45%	Differential 0.50%	Interchange Rate 1.70%	Differential 0.75%	Interchange Rate 2.45%	Differential 1.50%		
Card Not Present	1.40%	0.45%	1.65%	0.70%	2.40%	1.45%		
Card Not Present (Token) Industry Program – Grocery and Food Retail	1.35%	0.40%	1.60%	0.65%	2.35%	1.40%		
industry Program – Grocery and Pood Retain	0.95%		1.15%	0.20%	1.95%	1.00%		
Current Debit Products Interchange Rates (CDN DEBIT)	Interchange Rate	Differential 0.20%						
Standard Industry Program – Grocery	1.15% 0.15% + \$0.05	0.20%						
Current Business Credit Products Interchange Rates (CDN COMMERCIAL & CDN INFINITE BI Visa Descriptor	USINESS) Busine	ISS	Visa Infinite Bu	siness				
TD Descriptor	Comme		Infinite Busin					
Standard	Interchange Rate 2.00%	Differential 1.05%	Interchange Rate 2.25%	Differential 1.30%				
Industry Program – Grocery	1.85%	0.90%	2.00%	1.05%				
Current Corporate & Purchasing Credit Products Interchange Rates (CDN COMMERCIAL)								
Visa Descriptor	Corpora		Purchasing					
TD Descriptor	Commer Interchange Rate	rcial Differential	Commercia Interchange Rate	al Differential				
Standard	2.00%	1.05%	2.00%	1.05%				
Electronic	1.90%	0.95%	1.90%	0.95%				
Current Prepaid Products Interchange Rates (CDN PREPAID)								
Visa Descriptor TD Descriptor	Consumer F Consum		Commercial Pro Commercia					
	Interchange Rate	Differential	Interchange Rate	Differential				
Standard Card Not Present	1.52%	0.57%	2.00%	1.05%				
Card Not Present Industry Program – Grocery	1.52% n/a		n/a 1.85%	0.90%				
Industry Program – Grocery and Food Retail	1.23%	0.28%	n/a					
Current International Interchange Reimbursement Fees (NON CDN)								
	Visa Classic / V				Visa Signature Pre			
	Visa Platinum		Visa Signature / Visa Premium	a Premium	Infinit Super Prer		All Commercial Commer	
Visa Descriptor TD Descriptor	Same as a					Differential	Interchange Rate	Differential
TD Descriptor	Same as a Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate			1.05%
TD Descriptor Electronic	Same as a Interchange Rate 1.10%	Differential 0.15%	Interchange Rate 1.80%	0.85%	1.97%	1.02%	2.00%	1.05%
TD Descriptor Electronic Standard	Same as a Interchange Rate	Differential	Interchange Rate				2.00%	1.05%
TD Descriptor Electronic Standard Chip Incentive Rates	Same as a Interchange Rate 1.10% 1.60%	Differential 0.15% 0.65%	Interchange Rate 1.80% 1.80%	0.85% 0.85%	1.97% 1.97%	1.02% 1.02%	2.00%	
TD Descriptor Electronic Standard Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device	Same as a Interchange Rate 1.10% 1.60% 	Differential 0.15% 0.65% 0.15% 0.15%	Interchange Rate 1.80% 1.80% 1.80% 1.80%	0.85% 0.85% 0.85% 0.85%	1.97% 1.97% 1.97% 1.97%	1.02% 1.02% 1.02% 1.02%	2.00% 2.00% 2.00%	1.05%
TD Descriptor Electronic Standard Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card)	Same as a Interchange Rate 1.10% 1.60% 	Differential 0.15% 0.65% 0.15% 0.15% 0.05%	Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80%	0.85% 0.85% 0.85% 0.85% 0.85%	1.97% 1.97% 1.97% 1.97% 1.97%	1.02% 1.02% 1.02% 1.02% 1.02%	2.00% 2.00% 2.00% 2.00%	1.05% 1.05% 1.05%
TD Descriptor Electronic Standard Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device	Same as a Interchange Rate 1.10% 1.60% 	Differential 0.15% 0.65% 0.15% 0.15%	Interchange Rate 1.80% 1.80% 1.80% 1.80%	0.85% 0.85% 0.85% 0.85%	1.97% 1.97% 1.97% 1.97%	1.02% 1.02% 1.02% 1.02%	2.00% 2.00% 2.00%	1.05%
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	Same as a Interchange Rate 1.10% 1.60% 1.10% 1.10% 1.00% 1.20%	Differential 0.15% 0.65% 0.15% 0.15% 0.05% 0.25%	Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80%	0.85% 0.85% 0.85% 0.85% 0.85% 0.85%	1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	1.02% 1.02% 1.02% 1.02% 1.02%	2.00% 2.00% 2.00% 2.00%	1.05% 1.05% 1.05% 1.05%
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	Same as a Interchange Rate 1.10% 1.60% 	Differential 0.15% 0.65% 0.15% 0.15% 0.05%	Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80%	0.85% 0.85% 0.85% 0.85% 0.85%	1.97% 1.97% 1.97% 1.97% 1.97%	1.02% 1.02% 1.02% 1.02% 1.02%	2.00% 2.00% 2.00% 2.00%	1.05% 1.05% 1.05%
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	Same as a Interchange Rate 1.10% 1.60% 	Differential 0.15% 0.65% 0.15% 0.15% 0.05% 0.25%	Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80%	0.85% 0.85% 0.85% 0.85% 0.85% 0.85%	1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	1.02% 1.02% 1.02% 1.02% 1.02%	2.00% 2.00% 2.00% 2.00%	1.05% 1.05% 1.05% 1.05%
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	Same as a Interchange Rate 1.10% 1.60% 1.10% 1.10% 1.00% 1.20%	Differential 0.15% 0.65% 0.15% 0.15% 0.05% 0.25%	Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80%	0.85% 0.85% 0.85% 0.85% 0.85% 0.85%	1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	1.02% 1.02% 1.02% 1.02% 1.02%	2.00% 2.00% 2.00% 2.00%	1.05% 1.05% 1.05% 1.05%
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 Interchangre Rate Current International Interchange Rates Consumer Credit Card (NON CDN)	Same as a Interchange Rate 1.10% 1.60% 1.10% 1.00% 1.20% 1.20% 1.44% 1.60%	Differential 0.15% 0.65% 0.15% 0.15% 0.05% 0.25%	Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80%	0.85% 0.85% 0.85% 0.85% 0.85% 0.85%	1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	1.02% 1.02% 1.02% 1.02% 1.02%	2.00% 2.00% 2.00% 2.00%	1.05% 1.05% 1.05% 1.05%
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 Interchangre Rate Current International Interchange Rates Consumer Credit Card (NON CDN) International	Same as a Interchange Rate 1.10% 1.60% 1.10% 1.00% 1.20% 1.44% 1.60% Interchange Rate 1.20%	Differential 0.15% 0.65% 0.15% 0.15% 0.25% 0.25%	Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80%	0.85% 0.85% 0.85% 0.85% 0.85% 0.85%	1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	1.02% 1.02% 1.02% 1.02% 1.02%	2.00% 2.00% 2.00% 2.00%	1.05% 1.05% 1.05% 1.05%
TD Descriptor Electronic Standard Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device with PIN 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 Rates Consumer Credit Card (NON CDN) International International Base	Same as a Interchange Rate 1.10% 1.60% 1.10% 1.00% 1.20% 1.20% 1.44% 1.60%	Differential 0.15% 0.65% 0.15% 0.15% 0.05% 0.05% 0.49% Differential	Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80%	0.85% 0.85% 0.85% 0.85% 0.85% 0.85%	1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	1.02% 1.02% 1.02% 1.02% 1.02%	2.00% 2.00% 2.00% 2.00%	1.05% 1.05% 1.05% 1.05%
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 Interchangre Rate Current International Interchange Rates Consumer Credit Card (NON CDN) International International International Electronic	Same as a Interchange Rate 1.10% 1.60% 1.10% 1.00% 1.20% 1.20% 1.44% 1.60% Interchange Rate 1.20% 1.72%	Differential 0.15% 0.65% 0.15% 0.15% 0.05% 0.05% 0.49% Differential	Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80%	0.85% 0.85% 0.85% 0.85% 0.85% 0.85%	1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	1.02% 1.02% 1.02% 1.02% 1.02%	2.00% 2.00% 2.00% 2.00%	1.05% 1.05% 1.05% 1.05%
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 Rates Consumer Credit Card (NON CDN) International International Interchange Rates Consumer Credit Card (NON CDN) International International Base	Same as a Interchange Rate 1.10% 1.60% 1.10% 1.00% 1.20% 1.44% 1.60% Interchange Rate 1.20%	Differential 0.15% 0.65% 0.15% 0.15% 0.05% 0.05% 0.49% Differential	Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80%	0.85% 0.85% 0.85% 0.85% 0.85% 0.85%	1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	1.02% 1.02% 1.02% 1.02% 1.02%	2.00% 2.00% 2.00% 2.00%	1.05% 1.05% 1.05% 1.05%
TD Descriptor Electronic Standard Chip Incentive Rates Full Chip Data Device wth PIN Full Chip Data Device wth 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 International International International Elecce Current POS and Recurring Transactions (CDN & NONCDN)	Same as a Interchange Rate 1.10% 1.60% 1.10% 1.00% 1.20% 1.20% 1.44% 1.60% Interchange Rate 1.20% 1.72%	Differential 0.15% 0.65% 0.15% 0.15% 0.05% 0.05% 0.49% Differential	Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80%	0.85% 0.85% 0.85% 0.85% 0.85% 0.85%	1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	1.02% 1.02% 1.02% 1.02% 1.02%	2.00% 2.00% 2.00% 2.00%	1.05% 1.05% 1.05% 1.05%
TD Descriptor Electronic Standard Chip Incentive Rates Full Chip Data Device WH 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 Incentive Rates Secure eCommerce Transaction Discover Applicable Discover Interchange Rates Consumer Credit Card (NON CDN) International International Base UnionPay Applicable UnionPay Interchange Rate	Same as a Interchange Rate 1.10% 1.60% 1.10% 1.00% 1.20% 1.20% 1.44% 1.60% Interchange Rate 1.20% 1.72%	Differential 0.15% 0.65% 0.15% 0.15% 0.05% 0.25% 0.49% Differential 0.12%	Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80%	0.85% 0.85% 0.85% 0.85% 0.85% 0.85%	1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	1.02% 1.02% 1.02% 1.02% 1.02%	2.00% 2.00% 2.00% 2.00%	1.05% 1.05% 1.05% 1.05%
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 Rates Current International Interchange Rates Current International Base UnionPay Applicable UnionPay Interchange Rate Current POS and Recurring Transactions (CDN & NONCDN) POS E-Commerce transactions (CDN & NONCDN ECOMM)	Same as a Interchange Rate 1.10% 1.60% 1.10% 1.00% 1.20% 1.20% 1.20% 1.44% 1.60% Interchange Rate 1.10% Interchange Rate 1.10%	Differential 0.15% 0.65% 0.15% 0.15% 0.05% 0.25% 0.49% Differential 0.12% Differential Differential	Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80%	0.85% 0.85% 0.85% 0.85% 0.85% 0.85%	1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	1.02% 1.02% 1.02% 1.02% 1.02%	2.00% 2.00% 2.00% 2.00%	1.05% 1.05% 1.05% 1.05%
TD Descriptor Electronic Standard Chip Incentive Rates Full Chip Data Device Wth 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	Same as a Interchange Rate 1.10% 1.60% 1.10% 1.00% 1.20% 1.20% 1.44% 1.60% Interchange Rate 1.20% 1.72% 1.10%	Differential 0.15% 0.65% 0.15% 0.15% 0.35% 0.25% 0.49% 0.49% Differential 0.12% Differential	Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80%	0.85% 0.85% 0.85% 0.85% 0.85% 0.85%	1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	1.02% 1.02% 1.02% 1.02% 1.02%	2.00% 2.00% 2.00% 2.00%	1.05% 1.05% 1.05% 1.05%
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 Rates Current International Interchange Rates Current International Base UnionPay Applicable UnionPay Interchange Rate Current POS and Recurring Transactions (CDN & NONCDN) POS E-Commerce transactions (CDN & NONCDN ECOMM)	Same as a Interchange Rate 1.10% 1.60% 1.10% 1.00% 1.20% 1.20% 1.20% 1.44% 1.60% Interchange Rate 1.10% Interchange Rate 1.10%	Differential 0.15% 0.65% 0.15% 0.15% 0.05% 0.25% 0.49% Differential 0.12% Differential Differential	Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80%	0.85% 0.85% 0.85% 0.85% 0.85% 0.85%	1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	1.02% 1.02% 1.02% 1.02% 1.02%	2.00% 2.00% 2.00% 2.00%	1.05% 1.05% 1.05% 1.05%
TD Descriptor Electronic Electronic Standard Chip Incentive Rates Full Chip Data Device WH 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 Incentive Rates Secure eCommerce Transaction Discover Applicable Discover 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) Other MCCs Interac Eash Rates (Interac Flash Interchange Fee)	Same as a Interchange Rate 1.10% 1.60% 1.10% 1.00% 1.20% 1.20% 1.44% 1.60% Interchange Rate 1.20% 1.72% 1.10% Interchange Rate 1.10%	Differential 0.15% 0.65% 0.15% 0.15% 0.05% 0.25% 0.49% Differential 0.12% Differential Differential	Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80%	0.85% 0.85% 0.85% 0.85% 0.85% 0.85%	1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	1.02% 1.02% 1.02% 1.02% 1.02%	2.00% 2.00% 2.00% 2.00%	1.05% 1.05% 1.05% 1.05%
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 Interchangre Rate Current International Interchange Rates Current International Interchange Rate Current POS and Recurring Transactions (CDN & NONCDN) POS E-Commerce transactions (CDN & NONCDN ECOMM) Other MCCS International	Same as a Interchange Rate 1.10% 1.60% 1.10% 1.00% 1.20% 1.20% 1.20% 1.44% 1.60% Interchange Rate 1.10% Interchange Rate 1.10%	Differential 0.15% 0.65% 0.15% 0.15% 0.05% 0.25% 0.49% Differential 0.12% Differential Differential	Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80%	0.85% 0.85% 0.85% 0.85% 0.85% 0.85%	1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	1.02% 1.02% 1.02% 1.02% 1.02%	2.00% 2.00% 2.00% 2.00%	1.05% 1.05% 1.05% 1.05%
TD Descriptor Electronic 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 UnionPay Applicable UnionPay Interchange Rate Current POS and Recurring Transactions (CDN & NONCDN) POS E-Commerce transactions (CDN & NONCDN ECOMM) Other MCCs Internat Function Interchange Rates Interchange Fee) Ter 1 Low-ticket merchants - Transaction 50.01-5100	Same as a Interchange Rate 1.10% 1.60% 1.10% 1.10% 1.00% 1.20% 1.20% 1.20% 1.44% 1.60% 1.20% 1.44% 1.60% 1.20% 1.172% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10% 1.20% 1.10% 1.20% 1.10% 1.20% 1.10% 1.20% 1.	Differential 0.15% 0.65% 0.15% 0.15% 0.05% 0.25% 0.49% Differential 0.12% Differential Differential	Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80%	0.85% 0.85% 0.85% 0.85% 0.85% 0.85%	1.97% 1.97% 1.97% 1.97% 1.97% 1.97%	1.02% 1.02% 1.02% 1.02% 1.02%	2.00% 2.00% 2.00% 2.00%	1.05% 1.05% 1.05% 1.05%