

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.

Manhamand								
Mastercard 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 Premi	um Hi-Spend	Consumer	Muse
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	1.67%	0.75%	1.90%	0.98%	2.13%	1.21%	2.25%	1.33%
Contactless 3DS	0.87% 1.50%	0.58%	1.16% 1.70%	0.24% 0.78%	1.48% 1.90%	0.56%	1.57% 2.03%	0.65% 1.11%
Standard	1.96%	1.04%	2.19%	1.27%	2.42%	1.50%	2.54%	1.62%
Card Present Refund	0.55%	0.140/	0.73%	0.200/	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						
Supermarket Masterpass	0.15% + \$.05 (CAD) 1.00%	0.08%						
Secure Code	1.00%	0.08%						
Contactless Tier 1	0.00% + \$.02 (CAD)							
Contactless Tier 2 Contactless Tier 3	0.00% + \$.02 (CAD) 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%						
Commercial Charity Data Rate 1	1.80% 1.80%	0.88%						
Large Ticket	1.20%	0.28%						
Current International Consumer Interchange Rates (NONCDN)								
Mastercard Descriptor	Core		Premium		Super Pre			
TD Descriptor	Consum Interchange Rate	ner Differential	Premium Interchange Rate	Differential	Super Pre Interchange Rate	mium Differential		
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 Refund	1.60%	0.68%	1.85%	0.93%	1.98%	0.08%		
Current International Commercial Interchance Pates (AICAICDAI)								
Current International Commercial Interchange Rates (NONCDN) Standard	2.00%	1.08%						
Electronic Product	1.85%	0.93%						
Visa								
Applicable Visa Interchange Rate	0.95%							
Current Consumer Credit Products Interchange Rates (CDN CONSUMER) Visa Descriptor	Classic, Gold,	Platinum	Infinite		Visa Infinite	Privilege		
TD Descriptor	Consun	ner	Infinite		Infinite Pr	ivilege		
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)	1.35% 0.95%	0.40%	1.60%	0.65%	2.35%	1.40%		
Industry Program – Grocery and Food Retail	0.95%		1.15%	0.20%	1.95%	1.00%		
Current Debit Products Interchange Rates (CDN DEBIT)	Interchange Rate	Differential						
Standard Industry Program – Grocery	1.15% 0.15% + \$0.05	0.20%						
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Current Business Credit Products Interchange Rates (CDN COMMERCIAL & CDN INFINITE B Visa Descriptor		SS	Visa Infinite Bu	siness				
Current Business Credit Products Interchange Rates (CDN COMMERCIAL & CDN INFINITE B Visa Descriptor TD Descriptor	Busine Commer	cial	Visa Infinite Bu	ess				
Visa Descriptor TD Descriptor	Busine Commer Interchange Rate	cial Differential	Infinite Busin Interchange Rate	ess Differential				
Visa Descriptor	Busine Commer	cial	Infinite Busin	ess				
Visa Descriptor TD Descriptor Standard Industry Program – Grocery	Busine Commer Interchange Rate 2.00%	Differential 1.05%	Infinite Busin Interchange Rate 2.25%	ess Differential 1.30%				
Visa Descriptor TD Descriptor Standard	Busine Commer Interchange Rate 2.00%	Differential 1.05% 0.90%	Infinite Busin Interchange Rate 2.25%	Differential 1.30% 1.05%				
Visa Descriptor TD Descriptor Standard Industry Program – Grocery Current Corporate & Purchasing Credit Products Interchange Rates (CDN COMMERCIAL)	Busine Commet Interchange Rate 2.00% 1.85% Corpora Commet	Differential 1.05% 0.90%	Infinite Busin Interchange Rate 2.25% 2.00% Purchasing Commercia	Differential 1.30% 1.05%				
Visa Descriptor TD Descriptor Standard Industry Program – Grocery Current Corporate & Purchasing Credit Products Interchange Rates (CDN COMMERCIAL) Visa Descriptor	Busine Commer Interchange Rate 2.00% 1.85% Corpora	Differential 1.05% 0.90%	Infinite Busin Interchange Rate 2.25% 2.00% Purchasing	Differential 1.30% 1.05%				
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Visa Descriptor Standard Industry Program – Grocery Current Corporate & Purchasing Credit Products Interchange Rates (CDN COMMERCIAL) Visa Descriptor TD Descriptor Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor Standard Card Not Present Industry Program – Grocery Indu	Busine Commer Interchange Rate 2.00% 1.85% Corpora Commer Interchange Rate 2.00% 1.90% Consumer F Consumer F Consumer Interchange Rate 1.52% 1.52% 1.52% 1.52% 1.60% Visa Classic / V Visa Platinum Same as a Interchange Rate 1.10% 1.60% 1.10% 1.10% 1.20% 1.10% 1.10% 1.10% 1.20% Interchange Rate 1.20% 1.10%	cial Differential 1.05% 0.90% ate cial Differential 1.05% 0.99% are paid 1.05% 0.95% Prepaid 0.57% 0.28% 1.05% 0.28% 1.05% 0.28% 1.05% 0.28% 1.05% 0.28% 1.05% 0.28% 1.05% 0.28% 1.05% 0.15%	Infinite Busin Interchange Rate 2.25% 2.00% Purchasing Commercial Interchange Rate 2.00% 1.90% Commercial Pr Commercial Pr Commercial Interchange Rate 2.00% n/a 1.85% n/a Visa Signature / Visa Premium Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80%	ess Differential 1.30% 1.05% 3 In Differential 1.05% 0.95% Premium Differential 0.85% 0.85% 0.85% 0.85%	Infinite Super Present Super Present Super Present Super Present Super Present Super Present Super Sup	te mium Differential 1.02% 1.02% 1.02% 1.02% 1.02% 1.02%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	Differential 1.05%
Visa Descriptor To Descriptor Standard Industry Program – Grocery Current Corporate & Purchasing Credit Products Interchange Rates (CDN COMMERCIAL) Visa Descriptor To Descriptor Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor To Descriptor Standard Card Not Present Industry Program – Grocery Industry Program – Grocery Industry Program – Grocery and Food Retail Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor Electronic Standard Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device with PIN Full Chip Data Device with PIN Full 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 Interchange Rate Current International 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) Tire 1 Low-ticket merchants - Transaction Soo1-\$100	Busine Commer Interchange Rate 2.00% 1.85% Corpora Commer Interchange Rate 2.00% 1.90% 1.90% Consumer Interchange Rate 1.52% 1.52% 1.52% 1.52% 1.52% 1.52% 1.60% Visa Classic / V Visa Platinum Same as a Interchange Rate 1.10% 1.10% 1.10% 1.10% 1.20% 1.44% Interchange Rate 1.10%	cial Differential 1.05% 0.90% ate cial Differential 1.05% 0.99% are paid 1.05% 0.95% Prepaid 0.57% 0.28% 1.05% 0.28% 1.05% 0.28% 1.05% 0.28% 1.05% 0.28% 1.05% 0.28% 1.05% 0.28% 1.05% 0.15%	Infinite Busin Interchange Rate 2.25% 2.00% Purchasing Commercial Interchange Rate 2.00% 1.90% Commercial Pr Commercial Pr Commercial Interchange Rate 2.00% n/a 1.85% n/a Visa Signature / Visa Premium Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80%	ess Differential 1.30% 1.05% 3 In Differential 1.05% 0.95% Premium Differential 0.85% 0.85% 0.85% 0.85%	Infinite Super Present Super Present Super Present Super Present Super Present Super Present Super Sup	te mium Differential 1.02% 1.02% 1.02% 1.02% 1.02% 1.02%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	Differential 1.05%