



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		0.72%							
Canada Domestic Consumer Credit Interchange Rates (CDN CONSUMER - Qualifying Small Business)									
Mastercard Descriptor		Core Consumer		World Consumer Hi-Spend		World Elite Consumer Premium Hi-Spend		Muse Consumer Muse	
TD Descriptor									
Canada Intracountry Consumer Credit		Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential
Card Present EMV		0.72%		0.95%	0.23%	1.22%	0.50%	1.29%	0.57%
Unsecure Card Present		0.95%	0.23%	1.19%	0.47%	1.45%	0.73%	1.52%	0.80%
Digital Commerce		1.57%	0.85%	1.80%	1.08%	2.03%	1.31%	2.15%	1.43%
Contactless		0.72%		0.95%	0.23%	1.22%	0.50%	1.29%	0.57%
3DS		1.40%	0.68%	1.60%	0.88%	1.80%	1.08%	1.93%	1.21%
Standard		1.96%	1.24%	2.19%	1.47%	2.42%	1.70%	2.54%	1.82%
Card Present Refund		0.43%		0.57%		0.73%	0.01%	0.77%	0.05%
Card Not Present Refund		0.96%	0.24%	1.10%	0.38%	1.24%	0.52%	1.33%	0.61%
Current Canada Domestic Debit Interchange Rates (CDN DEBIT)									
		Interchange Rate	Differential						
Electronic		0.25% + \$.05 (CAD)							
Big Box Stores		0.25% + \$.05 (CAD)							
Specialty Clothing Stores		0.25% + \$.05 (CAD)							
Masterpass		1.00%							
Secure Code		1.00%							
Contactless Tier 1		0.00% + \$.02 (CAD)							
Contactless Tier 2		0.00% + \$.02 (CAD)							
Contactless Tier 3		0.00% + \$.03 (CAD)							
Standard		1.15%							
Current Canada Domestic Consumer Prepaid Interchange Rates (CDN PREPAID)									
		Interchange Rate	Differential						
Electronic		1.44%	0.72%						
Standard		1.55%	0.83%						
Current Canada Domestic Commercial Interchange Rates (CDN COMMERCIAL)									
		Interchange Rate	Differential						
Commercial Standard Rate		2.00%	1.28%						
Current International Consumer Interchange Rates (NONCDN)									
Mastercard Descriptor		Core Consumer		Premium Premium		Super Premium Super Premium			
TD Descriptor									
		Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential		
Base		1.60%	0.88%	1.85%	1.13%	1.98%	1.26%		
Card Present		1.10%	0.38%	1.85%	1.13%	1.98%	1.26%		
Digital Commerce		1.60%	0.88%	1.85%	1.13%	1.98%	1.26%		
Refund		1.00%	0.28%	1.00%	0.28%	1.00%	0.28%		
Current International Commercial Interchange Rates (NONCDN)									
Standard		2.00%	1.28%						
Electronic Product		1.85%	1.13%						
Visa									
Applicable Visa Interchange Rate		0.81%							
Current Consumer Credit Products Interchange Rates (CDN CONSUMER - Qualifying Small Business)									
Visa Descriptor		Classic, Gold, Platinum		Infinite Infinite		Visa Infinite Privilege Infinite Privilege			
TD Descriptor									
		Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential		
Standard		1.45%	0.64%	1.70%	0.89%	2.45%	1.64%		
Card Not Present		1.30%	0.49%	1.55%	0.74%	2.30%	1.49%		
Card Not Present (Token)		1.25%	0.44%	1.50%	0.69%	2.25%	1.44%		
Industry Program – Everyday Needs		0.81%		0.99%	0.18%	1.80%	0.99%		
Current Debit Products Interchange Rates (CDN DEBIT)									
		Interchange Rate	Differential						
Standard		1.15%							
Electronic		\$0.03							
Current Business Credit Products Interchange Rates (CDN COMMERCIAL & CDN INFINITE BUSINESS)									
Visa Descriptor		Business		Visa Infinite Business					
TD Descriptor		Commercial		Infinite Business					
		Interchange Rate	Differential	Interchange Rate	Differential				
Standard		2.00%	1.19%	2.35%	1.54%				
Current Corporate & Purchasing Credit Products Interchange Rates (CDN COMMERCIAL)									
Visa Descriptor		Corporate		Purchasing					
TD Descriptor		Commercial		Commercial					
		Interchange Rate	Differential	Interchange Rate	Differential				
Standard		2.00%	1.19%	2.00%	1.19%				
Electronic		1.90%	1.09%	1.90%	1.09%				
Current Prepaid Products Interchange Rates (CDN PREPAID)									
Visa Descriptor		Consumer Prepaid		Commercial Prepaid					
TD Descriptor		Consumer		Commercial					
		Interchange Rate	Differential	Interchange Rate	Differential				
Standard		1.52%	0.71%	2.00%	1.19%				
Current International Interchange Reimbursement Fees (NON CDN)									
Visa Descriptor		Visa Classic / Visa Gold / Visa Platinum		Visa Signature / Visa Premium		Visa Signature Preferred / Visa Infinite		All Commercial Products	
TD Descriptor		/ Electron Same as above		Premium		Super Premium		Commercial	
		Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential
Electronic		1.10%	0.29%	1.80%	0.99%	1.97%	1.16%	2.00%	1.19%
Card Present		1.10%	0.29%	1.85%	1.04%	1.98%	1.17%	2.00%	1.19%
Standard (Uncategorized Product)		1.60%	0.79%	1.80%	0.99%	1.97%	1.16%	2.00%	1.19%
Card Not Present		1.60%	0.79%	1.85%	1.04%	1.98%	1.17%	2.00%	1.19%
Downgrade		1.65%	0.84%	1.90%	1.09%	2.03%	1.22%	2.05%	1.24%
Chip Incentive Rates									
Full Chip Data Device with PIN		1.10%	0.29%	1.80%	0.99%	1.97%	1.16%	2.00%	1.19%
Full Chip Data Device		1.10%	0.29%	1.80%	0.99%	1.97%	1.16%	2.00%	1.19%
Acquirer Chip (Chip Terminal & Magnetic-stripe Card)		1.00%	0.19%	1.80%	0.99%	1.97%	1.16%	2.00%	1.19%
Issuer Chip (Magnetic-stripe Terminal and Chip Card)		1.20%	0.39%	1.80%	0.99%	1.97%	1.16%	2.00%	1.19%
Secure eCommerce Incentive Rates									
Secure eCommerce Transaction		1.44%	0.63%	1.80%	0.99%	1.97%	1.16%	2.00%	1.19%
Credit Voucher or Merchandise Return		1.00%	0.19%	1.00%	0.19%	1.00%	0.19%	1.80%	0.99%
Discover									
Applicable Discover Interchange Rate		1.20%							
Current International Interchange Rates Consumer Credit Card (NON CDN)									
		Interchange Rate	Differential						
International		1.20%							
International Base		1.72%	0.52%						
UnionPay									
Applicable UnionPay Interchange Rate		1.10%							
Current POS and Recurring Transactions (CDN & NONCDN)									
POS		Interchange Rate	Differential						
		1.10%							
E-Commerce transactions (CDN & NONCDN ECOMM)									
Other MCCs		Interchange Rate	Differential						
		1.20%	0.10%						
American Express (OptBlue)									
Applicable American Express OptBlue Interchange Rate		1.60%							
American Express Cards		Transaction Amount	Wholesale Discount Rate	Differential		Transaction Amount	Wholesale Discount Rate	Differential	
Restaurant		≤ \$200	1.60%			> \$200	2.40%	0.80%	
Retail		≤ \$500	1.60%			> \$500	2.00%	0.40%	
Services/Prof Service		≤ \$500	1.60%			> \$500	2.00%	0.40%	
828/Wholesale		≤ \$1,000	1.60%			> \$1,000	2.00%	0.40%	
Other		≤ \$500	1.60%			> \$500	2.00%	0.40%	
Travel & Entertainment		≤ \$1,000	1.60%			> \$1,000	2.40%	0.80%	
HealthCare			1.34%						
Mail Order & Internet		≤ \$500	1.60%			> \$500	2.00%	0.40%	
Emerging Markets			1.18%						
Residential Rent (include Long Term Care)			1.08%						
Utilities		≤ \$1,000	\$0.68/txn			> \$1,000	1.88%	0.28%	
Prepaid Cards		Transaction Amount	Wholesale Discount Rate	Differential		Transaction Amount	Wholesale Discount Rate	Differential	
All Industries		≤ \$200	1.60%			> \$200	2.00%	0.40%	
USD Settlement			Wholesale Discount Rate	Differential					
All Industries			2.20%	0.60%					
* Card Not Present (Non-Swiped Transaction Fee) of 0.30% to be added in Differential for all Credit American Express Cards									
			Wholesale Discount Rate	Differential					
Foreign Issued Debit Cards									
All Industries - CAD Settlement			1.28%						
All Industries - USD Settlement			1.78%	0.18%					
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						
Tier 3 All other merchants - Transaction \$0.01-\$100		\$	0.035						
Tier 4 All merchants - Transaction \$100-\$250		\$	0.055						