

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 olease visit www.tdmerchantsolutions.com/chanee.

TD Descriptor	Core	ner	Wor		World E		Muse	
Canada Intracountry Consumer Credit	Interchange Rate		Consumer F Interchange Rate		Consumer Premi Interchange Rate		Consumer Interchange Rate	
Card Present EMV  Unsecure Card Present	0.72% 0.95%	0.23%	0.95% 1.19%	0.23% 0.47%	1.22% 1.45%	0.50% 0.73%	1.29% 1.52%	0.579
Digital Commerce	1.57%	0.85%	1.80%	1.08%	2.03%	1.31%	2.15%	1.439
Contactless BDS	0.72% 1.40%	0.68%	0.95% 1.60%	0.23%	1.22% 1.80%	0.50% 1.08%	1.29% 1.93%	0.579
standard	1.96%	1.24%	2.19%	1.47%	2.42%	1.70%	2.54%	1.82
Card Present Refund Card Not Present Refund	0.43% 0.96%	0.24%	0.57% 1.10%	0.38%	0.73% 1.24%	0.01% 0.52%	0.77% 1.33%	0.05
Current Canada Domestic Debit Interchange Rates (CDN DEB	IT)							
Supermarket	Interchange Rate 0.15% + \$.05 (CAD)	Differential						
Masterpass	1.00%							
Secure Code Contactless Tier 1	1.00% 0.00% + \$.02 (CAD)							
Contactless Tier 2	0.00% + \$.02 (CAD)							
Contactless Tier 3 Standard	0.00% + \$.03 (CAD) 1.15%							
Current Canada Domestic Consumer Prepaid Interchange Rat	Interchange Rate	Differential						
Electronic Standard	1.44% 1.55%	0.72% 0.83%						
Current Canada Domestic Commercial Interchange Rates (CI								
	Interchange Rate	Differential						
Commercial Standard Rate Commercial Charity	2.00% 1.80%	1.28%						
Data Rate 1	1.80%	1.08%						
Large Ticket	1.20%	0.48%						
Current International Consumer Interchange Rates (NONCDN Mastercard Descriptor	I) Core		Premi	um	Super Pre	mium		
TD Descriptor	Consum		Premi	um	Super Pre	emium		
Race	Interchange Rate	Differential	Interchange Rate		Interchange Rate	Differential		
Base Card Present	1.60% 1.10%	0.88%	1.85% 1.85%	1.13% 1.13%	1.98% 1.98%	1.26% 1.26%		
Digital Commerce Refund	1.60% 1.00%	0.88% 0.28%	1.85% 1.00%	1.13% 0.28%	1.98% 1.00%	1.26% 0.28%		
		0.2070	1.00%	0.20%	1.00%	U.2070		
Current International Commercial Interchange Rates (NONCI 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 C								
Visa Descriptor TD Descriptor	Classic, Gold, Consun	Platinum	Infini Infini		Visa Infinite Infinite Pr			
	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential		
Standard Card Not Present	1.45% 1.30%	0.64%	1.70% 1.55%	0.89%	2.45%	1.64%		
Card Not Present (Token)	1.25%	0.49%	1.50%	0.69%	2.25%	1.44%		
Industry Program – Grocery and Food Retail	0.81%		0.99%	0.18%	1.80%	0.99%		
Current Debit Products Interchange Rates (CDN DEBIT)	latet-	D/# · · ·						
Standard	Interchange Rate 1.15%	Differential						
Industry Program – Grocery	\$0.03							
Current Business Credit Products Interchange Rates (CDN CO	MMERCIAL & CDN INF	INITE BUSINESS)						
Visa Descriptor TD Descriptor	Busine	ess	Visa Infinite Infinite Bu					
	Interchange Rate	Differential	Interchange Rate	Differential				
Standard	2.00%	1.19%	2.35%	1.54%				
Current Corporate & Purchasing Credit Products Interchange								
Visa Descriptor TD Descriptor	Corpora		Purcha Comme					
	Interchange Rate	Differential	Interchange Rate	Differential				
Standard Electronic	2.00% 1.90%	1.19%	2.00% 1.90%	1.19%				
	1.50%	1.05/6	1.30%	1.03/6				
Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor	Consumer F	Prepaid	Commercia	l Prepaid				
TD Descriptor	Consun	ner	Comme	rcial				
	Interchange Rate 1.52%	ner		rcial				
Standard	Interchange Rate 1.52%	ner Differential	Comme Interchange Rate	rcial Differential				
Standard	Interchange Rate 1.52%	Differential 0.71%	Comme Interchange Rate	rcial Differential	Visa Signature Pr	eferred / Visa		
Standard  Current International Interchange Reimbursement Fees (NOI  Visa Descriptor	Interchange Rate 1.52% N CDN) Visa Classic / Visa Platinum / E	0.71%  a Gold / Visa	Comme Interchange Rate 2.00% Visa Signature / 1	Pricial 1.19% 1.19%	Infini	te	All Commercia	
Standard Current International Interchange Reimbursement Fees (NOI Visa Descriptor TD Descriptor	Interchange Rate 1.52%  N CDN)  Visa Classic / Visa Platinum / E Same as a Interchange Rate	Differential 0.71% a Gold / Visa electron bibove Differential	Comme Interchange Rate 2.00%  Visa Signature / 1 Premi Interchange Rate	visa Premium um	Infini Super Pre Interchange Rate	te emium Differential	Comme Interchange Rate	rcial Differer
Standard  Current International Interchange Reimbursement Fees (NOI Visa Descriptor Tis Descriptor Electronic	Interchange Rate 1.52%  N CDN)  Visa Classic / Visa Platinum / E Same as a Interchange Rate 1.10%	Differential 0.71% a Gold / Visa electron elbove Differential 0.29%	Comme Interchange Rate 2.00%  Visa Signature / 1 Premi Interchange Rate 1.80%	Visa Premium um Differential 0.99%	Infinit Super Pre Interchange Rate 1.97%	emium Differential 1.16%	Comme Interchange Rate 2.00%	Differer 1.199
Standard  Current International Interchange Reimbursement Fees (NOI  Visa Descriptor  TD Descriptor  Electronic  Card Present  Standard (Uncategorized Product)	Interchange Rate 1.52%  V CDN)  Visa Classic / Visa Platinum / E Same as a Interchange Rate 1.10% 1.10% 1.60%	Differential 0.71%  a Gold / Visa electron above Differential 0.29% 0.29% 0.79%	Comme Interchange Rate 2.00% Visa Signature / Y Premi Interchange Rate 1.80% 1.85% 1.80%	visa Premium um 1.09% 1.09% 1.04% 0.99%	Infini Super Pre Interchange Rate 1.97% 1.98% 1.97%	Differential 1.16% 1.17% 1.16%	Commerchange Rate 2.00% 2.00% 2.00%	Differer 1.199 1.199 1.199
Standard  Current International Interchange Reimbursement Fees (NOI Visa Descriptor Electronic Card Present Standard (Uncategorized Product) Card Not Present	Interchange Rate 1.52%  N CDN) Visa Classic / Viss Platinum / E Same as a Interchange Rate 1.10% 1.10% 1.60%	ner Differential 0.71%  a Gold / Visa clectron bibove Differential 0.29% 0.29% 0.79% 0.79%	Comme Interchange Rate 2.00% Visa Signature / 1 Premi Interchange Rate 1.80% 1.85% 1.85%	visa Premium um Differential 0.99% 1.04%	Infini Super Pre Interchange Rate 1.97% 1.98% 1.97% 1.98%	te mium Differential 1.16% 1.17% 1.16% 1.17%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.00%	1.199 1.199 1.199 1.199 1.199
Standard  Current International Interchange Reimbursement Fees (NOI Visa Descriptor  Di Descriptor  Electronic Card Present Standard (Uncategorized Product) Card Not Present Downgrade	Interchange Rate 1.52%  V CDN)  Visa Classic / Visa Platinum / E Same as a Interchange Rate 1.10% 1.10% 1.60%	Differential 0.71%  a Gold / Visa electron above Differential 0.29% 0.29% 0.79%	Comme Interchange Rate 2.00% Visa Signature / Y Premi Interchange Rate 1.80% 1.85% 1.80%	visa Premium um 1.09% 1.09% 1.04% 0.99%	Infini Super Pre Interchange Rate 1.97% 1.98% 1.97%	Differential 1.16% 1.17% 1.16%	Commerchange Rate 2.00% 2.00% 2.00%	1.199 1.199 1.199 1.199 1.199
Standard  Current International Interchange Reimbursement Fees (NOI  Visa Descriptor  TD Descriptor  Electronic Card Present Standard (Uncategorized Product) Card Not Present Downgrade  Chip Incentive Rates	Interchange Rate 1.52%  Visa Classic / Viss Platinum / E Same as a 1.10% 1.10% 1.60% 1.60% 1.65%	ner Differential 0.71%  a Gold / Visa electron blove Differential 0.29% 0.29% 0.29% 0.79% 0.79% 0.84%	Comme Interchange Rate 2.00%  Visa Signature / Visa Signa	Visa Premium um	Infini Super Pre Interchange Rate 1.97% 1.98% 1.97% 1.98% 2.03%	Differential 1.16% 1.17% 1.16% 1.17% 1.22%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.05%	1.199 1.199 1.199 1.199 1.249
Standard  Current International Interchange Reimbursement Fees (NOI Visa Descriptor TD Descriptor  Electronic Card Present Standard (Uncategorized Product) Card Not Present Downgrade  Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device	Interchange Rate 1.52%  V CDN)  Visa Classic / Visa Platinum / E Same as a Interchange Rate 1.10% 1.60% 1.65%  1.10% 1.10%	ner Differential 0.71% a Gold / Visa lectron bbove Differential 0.29% 0.29% 0.79% 0.79% 0.84% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29%	Comme Interchange Rate 2.00%  Visa Signature / 1 Premi Interchange Rate 1.80% 1.85% 1.90%  1.80% 1.80% 1.80%	Visa Premium um 1.19% 1.09% 1.04% 1.04% 1.04% 1.09% 1.04% 1.09% 1.04% 1.09%	Infini Super Pre Interchange Rate 1.97% 1.98% 1.97% 2.03%	te mium Differential 1.16% 1.17% 1.16% 1.22% 1.16% 1.16%	Commerciant Commer	1.195 1.195 1.195 1.195 1.195 1.245 1.195 1.195
Standard  Current International Interchange Reimbursement Fees (NOI Visa Descriptor Tib Descriptor Electronic Card Present Standard (Uncategorized Product) Card Not Present Downgrade  Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquier Chip Chip Terminal & Magnettic-stripe Card)	Interchange Rate 1.52%  N CDN)  Visa Classic / Vist Platinum / E Same as a Interchange Rate 1.10% 1.60% 1.60% 1.65%  1.10% 1.10% 1.10% 1.10%	ner Differential 0.71%  a Gold / Visa electron obove Differential 0.29% 0.29% 0.79% 0.79% 0.84%  0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.19%	Comme Interchange Rate 2.00%  Visa Signature / 1 Premi Interchange Rate 1.80% 1.85% 1.80% 1.85% 1.90%	rcial Differential 1.19% 1.19% 1.19% 1.19% 1.19% 1.09% 1.04% 1.09% 1.09% 1.09% 0.99% 0.99% 0.99% 0.99% 0.99% 0.99%	Infini Super File Interchange Rate 1.97% 1.98% 1.97% 2.03%	te mium Differential 1.16% 1.17% 1.16% 1.22% 1.16%	Commel Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.05%	1.199 1.199 1.199 1.199 1.199 1.249 1.199 1.199
Standard  Current International Interchange Relimbursement Fees (NOI  Visa Descriptor  TD Descriptor  Electronic Card Present Standard (Uncategorized Product) Card Not Present  Downgrade  Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquier Chip (Lin Terminal & Magnettic-stripe Card)  Issuer Chip (Magnettic-stripe Terminal and Chip Card	Interchange Rate 1.52%  V CDN)  Visa Classic / Visa Platinum / E Same as a Interchange Rate 1.10% 1.60% 1.65%  1.10% 1.10%	ner Differential 0.71% a Gold / Visa lectron bbove Differential 0.29% 0.29% 0.79% 0.79% 0.84% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29%	Comme Interchange Rate 2.00%  Visa Signature / 1 Premi Interchange Rate 1.85% 1.85% 1.90% 1.85% 1.80% 1.80% 1.80% 1.80%	Visa Premium um 1.19% 1.09% 1.04% 1.04% 1.04% 1.09% 1.04% 1.09% 1.04% 1.09%	Infini Super Pre Interchange Rate 1.97% 1.98% 1.97% 2.03%	te mium  Differential  1.16%  1.17%  1.16%  1.17%  1.22%  1.16%  1.16%  1.16%	Commerciate Rate 2.00% 2.00% 2.00% 2.00% 2.05% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	1.199 1.199 1.199 1.199 1.199 1.249 1.199 1.199
Standard  Current International Interchange Reimbursement Fees (NOI  Visa Descriptor  TD Descriptor  Electronic Card Present Standard (Uncategorized Product) Card Not Present Downgrade  Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device with PIN Full Chip Data Device Chip Incentive Rates Full Chip Data Device Chip Incentive Rates Full Chip Data Device Secure eCommerce Irrentive Terminal and Chip Card  Secure eCommerce Irrentive Rates Secure eCommerce Transaction	Interchange Rate 1.52% N CDN)  Visa Classic / Vist Platinum / E Same as interchange Rate 1.10% 1.60% 1.65%  1.10% 1.00% 1.00% 1.20%	ner Differential 0.71%  3 Gold / Visa electron bove Differential 0.29% 0.29% 0.79% 0.84%  0.29% 0.29% 0.39% 0.39% 0.39%	Comme Interchange Rate 2.00%  Visa Signature / Premi Interchange Rate 1.85% 1.85% 1.85% 1.90% 1.80% 1.	rical : Differential 1.19%   Visa Premium um : Differential 0.99%  1.04%  1.04%  1.04%  1.09%  1.04%  0.99%  0.90%	Infini Super Pre Interchange Rate 1.97% 1.98% 1.97% 2.03% 2.03% 1.97% 1.97% 1.97% 1.97%	te mium Differential 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16%	Commeinterchange Rate 2.00% 2.00% 2.00% 2.00% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	Differen   1.195
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Standard  Current International Interchange Reimbursement Fees (NOI Visa Descriptor TD Descriptor TD Descriptor TE	Interchange Rate 1.52% N CDN)  Visa Classic / Vist Platinum / E Same as interchange Rate 1.10% 1.60% 1.65%  1.10% 1.00% 1.00% 1.20%	ner Differential 0.71%  3 Gold / Visa electron bove Differential 0.29% 0.29% 0.79% 0.84%  0.29% 0.29% 0.39% 0.39% 0.39%	Comme Interchange Rate 2.00%  Visa Signature / Premi Interchange Rate 1.85% 1.85% 1.85% 1.90% 1.80% 1.	rical : Differential 1.19%   Visa Premium um : Differential 0.99%  1.04%  1.04%  1.04%  1.09%  1.04%  0.99%  0.90%	Infini Super Pre Interchange Rate 1.97% 1.98% 1.97% 2.03% 2.03% 1.97% 1.97% 1.97% 1.97%	te mium Differential 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16%	Commeinterchange Rate 2.00% 2.00% 2.00% 2.00% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	Differer   1.199
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Standard  Current International Interchange Relimbursement Fees (NOI Visa Descriptor TD Descriptor Descriptor Descriptor Electronic Card Present Standard (Uncategorized Product) Card Not Present Downgrade Downgrade Chip Incentive Rates Pull Chip Data Device with PIN Fill Chip Data Device with PIN Fill Chip Data Device with PIN Fill Chip Data Device with PIN Secure eCommerce Incentive Rates Secure eCommerce Transaction Credit Voucher or Merchandise Return Discover Applicable Discover Interchange Rate Current International Interchange Rates Consumer Credit Caurrent International Interchange Rates Caurrent International Interchange Rates Caurrent International Interchange	Interchange Rate 1.52% N CDN)  Visa Classic / Vist Platinum / E Same as a Interchange Rate 1.10% 1.60% 1.60% 1.60% 1.00% 1.00% 1.00% 1.00% 1.00% 1.20%	ner Differential 0.71%  3 Gold / Visa electron bove Differential 0.29% 0.29% 0.79% 0.84%  0.29% 0.29% 0.39% 0.39% 0.39%	Comme Interchange Rate 2.00%  Visa Signature / Premi Interchange Rate 1.85% 1.85% 1.85% 1.90% 1.80% 1.	rical : Differential 1.19%   Visa Premium um : Differential 0.99%  1.04%  1.04%  1.04%  1.09%  1.04%  0.99%  0.90%	Infini Super Pre Interchange Rate 1.97% 1.98% 1.97% 2.03% 2.03% 1.97% 1.97% 1.97% 1.97%	te mium Differential 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16%	Commeinterchange Rate 2.00% 2.00% 2.00% 2.05% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	Differer   1.199
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Standard  Current International Interchange Reimbursement Fees (NOI Visa Descriptor TD Descriptor TD Descriptor TD Descriptor TE	Interchange Rate 1.52%  N CDN)  Visa Classic / Vist Platinum / E Same as interchange Rate 1.10%  1.10%  1.10%  1.60%  1.60%  1.10%  1.00%  1.2	Differential Differential O.71% Sold / Visa lectron Differential 0.29% 0.29% 0.29% 0.79% 0.84%  0.29% 0.39% 0.39% 0.19% 0.39% 0.19%	Comme Interchange Rate 2.00%  Visa Signature / Premi Interchange Rate 1.85% 1.85% 1.85% 1.90% 1.80% 1.	rical : Differential 1.19%   Visa Premium um : Differential 0.99%  1.04%  1.04%  1.04%  1.09%  1.04%  0.99%  0.90%	Infini Super Pre Interchange Rate 1.97% 1.98% 1.97% 2.03% 2.03% 1.97% 1.97% 1.97% 1.97%	te mium Differential 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16%	Commeinterchange Rate 2.00% 2.00% 2.00% 2.05% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	Differer   1.199
Standard  Current International Interchange Reimbursement Fees (NOI Visa Descriptor TD	Interchange Rate 1.52%  V CDN)  Visa Classic / Vise Platinum / E Plati	Differential Differential O.71% Sold / Visa lectron Differential 0.29% 0.29% 0.29% 0.79% 0.84%  0.29% 0.39% 0.39% 0.19% 0.39% 0.19%	Comme Interchange Rate 2.00%  Visa Signature / Premi Interchange Rate 1.85% 1.85% 1.85% 1.90% 1.80% 1.	rical : Differential 1.19%   Visa Premium um : Differential 0.99%  1.04%  1.04%  1.04%  1.09%  1.04%  0.99%  0.90%	Infini Super Pre Interchange Rate 1.97% 1.98% 1.97% 2.03% 2.03% 1.97% 1.97% 1.97% 1.97%	te mium Differential 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16%	Commeinterchange Rate 2.00% 2.00% 2.00% 2.05% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	Differer   1.199
Standard  Current International Interchange Reimbursement Fees (NOI Visa Descriptor TD Descriptor Electronic Card Present Standard (Uncategorized Product) Card Not Present Downgrade  Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquier Chip (Chip Terminal & Magnettic-stripe Card) Issuer Chip (Magnettic-stripe Terminal and Chip Card	Interchange Rate 1.52% N CDN) Visa Classic / Vist Platinum JE Same as a Interchange Rate 1.10% 1.10% 1.65% 1.65% 1.65% 1.10% 1.10% 1.20% 1.20% 1.20% 1.20% 1.20% 1.20% 1.20% 1.20% 1.20% 1.20% 1.20% 1.20% 1.20% 1.20% 1.20%	Differential 0.71%  Gold / Visa lectron bove Differential 0.25% 0.25% 0.79% 0.84% 0.79% 0.29% 0.29% 0.079%	Comme Interchange Rate 2.00%  Visa Signature / Premi Interchange Rate 1.85% 1.85% 1.85% 1.90% 1.80% 1.	rical : Differential 1.19%   Visa Premium um : Differential 0.99%  1.04%  1.04%  1.04%  1.09%  1.04%  0.99%  0.90%	Infini Super Pre Interchange Rate 1.97% 1.98% 1.97% 2.03% 2.03% 1.97% 1.97% 1.97% 1.97%	te mium Differential 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16%	Commeinterchange Rate 2.00% 2.00% 2.00% 2.05% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	rcial
Standard  Current International Interchange Reimbursement Fees (NOI Visa Descriptor TD	Interchange Rate 1.52%  N CDN)  Visa Classic / Visr Platinum / E Same as a Interchange Rate 1.10% 1.10% 1.65% 1.65% 1.65% 1.10% 1.20	Differential 0.71% Gold / Visa O.25%	Comme Interchange Rate 2.00%  Visa Signature / Premi Interchange Rate 1.85% 1.85% 1.85% 1.90% 1.80% 1.	rical : Differential 1.19%   Visa Premium um : Differential 0.99%  1.04%  1.04%  1.04%  1.09%  1.04%  0.99%  0.90%	Infini Super Pre Interchange Rate 1.97% 1.98% 1.97% 2.03% 2.03% 1.97% 1.97% 1.97% 1.97%	te mium Differential 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16%	Commeinterchange Rate 2.00% 2.00% 2.00% 2.05% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	Differer   1.199
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Standard  Current International Interchange Reimbursement Fees (NOI Visa Descriptor TD	Interchange Rate 1.52%  N CDN)  Visa Classic / Visr Platinum / E Same as a Interchange Rate 1.10% 1.10% 1.65% 1.65% 1.65% 1.10% 1.20	Differential 0.71% Gold / Visa O.25%	Comme Interchange Rate 2.00%  Visa Signature / Premi Interchange Rate 1.85% 1.85% 1.85% 1.90% 1.80% 1.	rical : Differential 1.19%   Visa Premium um : Differential 0.99%  1.04%  1.04%  1.04%  1.09%  1.04%  0.99%  0.90%	Infini Super Pre Interchange Rate 1.97% 1.98% 1.97% 2.03% 2.03% 1.97% 1.97% 1.97% 1.97%	te mium Differential 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16%	Commeinterchange Rate 2.00% 2.00% 2.00% 2.05% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	Differen   1.195
Standard  Current International Interchange Reimbursement Fees (NOI Current International Interchange Reimbursement Fees (NOI Visa Descriptor TD Descriptor Electronic Card Present Standard (Uncategorized Product) Standard (Uncatego	Interchange Rate 1.52%  N CDN)  Visa Classic / Visr Platinum / E Same as a Interchange Rate 1.10% 1.10% 1.65% 1.65% 1.65% 1.10% 1.20	Differential 0.71% Gold / Visa O.25%	Comme Interchange Rate 2.00%  Visa Signature / Premi Interchange Rate 1.85% 1.85% 1.85% 1.90% 1.80% 1.	rical : Differential 1.19%   Visa Premium um : Differential 0.99%  1.04%  1.04%  1.04%  1.09%  1.04%  0.99%  0.90%	Infini Super Pre Interchange Rate 1.97% 1.98% 1.97% 2.03% 2.03% 1.97% 1.97% 1.97% 1.97%	te mium Differential 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16%	Commeinterchange Rate 2.00% 2.00% 2.00% 2.05% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	1.19 1.19 1.19 1.19 1.19 1.19 1.19 1.19
Standard  Current International Interchange Reimbursement Fees (NOI Visa Descriptor TD Descriptor TD Descriptor TD Descriptor TD Descriptor Electronic Card Present Standard (Uncategorized Product) S	Interchange Rate 1.52%  N CDN)  Visa Classic / Visr Platinum / E Same as a Interchange Rate 1.10% 1.10% 1.10% 1.60% 1.60% 1.20%  1.20%  1.20%  1.20%  Interchange Rate 1.20% 1.20%  Interchange Rate 1.20%	Differential Differential Differential 0.71% 0 Gold / Visa lectron Differential 0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.39% 0.39% 0.39% 0.39% 0.19% 0.19% 0.19% 0.19% Differential 0.52%	Comme Interchange Rate 2.00%  Visa Signature / 1 Premi Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.00% 1.00%	rical : Differential 1.19% 1.19% 1.19% 1.19% 1.19% 1.19% 1.09% 1.04% 1.04% 1.09% 1.0	Infini Super Pro Interchange Rate 1.97% 1.98% 1.98% 2.03% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97% 1.00%	te minum Differential 1.16% 1.16% 1.17% 1.22% 1.16% 1.	Comme Interchange Rate 2,00% 2,00% 2,00% 2,00% 2,00% 2,00% 2,00% 2,00% 2,00% 2,00% 2,00% 2,00% 2,00% 2,00% 2,00% 2,00% 3,00% 3,00% 3,00% 3,00% 3,00% 3,00% 3,00% 3,00% 3,00% 3,00% 3,00% 3,00% 3,00% 3,00% 3,00% 3,00% 3,00%	1.19 1.19 1.19 1.19 1.19 1.19 1.19 1.19
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Standard  Current International Interchange Reimbursement Fees (NOI Current International Interchange Reimbursement Fees (NOI Visa Descriptor TD Descriptor	Interchange Rate 1.52% N CDN) Visa Classic / Vist Platinum / E Same as a Interchange Rate 1.10% 1.10% 1.65% 1.65% 1.65% 1.10% 1.20%	Differential 0.71% 0.71% 0.60id / Visa lectron bove 0.25% 0.25% 0.75% 0.84% 0.29% 0.29% 0.079% 0.84% 0.19% 0.19% 0.19% 0.19% 0.19% 0.19% 0.19% 0.19%	Comme Interchange Rate 2.00%  Visa Signature / 1 Premi Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.00% 1.00%	rical : Differential 1.19% 1.19% 1.19% 1.19% 1.19% 1.19% 1.09% 1.04% 1.04% 1.09% 1.0	Infinit Super Pro- Interchange Rate 1.97% 1.98% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97% 1.00%  Transaction Amoun > \$200 > \$500	te minim Differential 1.16% 1.17% 1.17% 1.17% 1.22% 1.16% 1.	Comme   Comme	1.19 1.19 1.19 1.19 1.19 1.19 1.19 1.19
Standard  Current International Interchange Reimbursement Fees (NOI Current International Interchange Reimbursement Fees (NOI Visa Descriptor TD Descriptor	Interchange Rate 1.52%  N CDN)  Visa Classic / Visr Platinum / E  Same as a Interchange Rate 1.10% 1.10% 1.65% 1.65% 1.65% 1.10% 1.2	Differential 0.71% 0 Gold / Visa Gold / Vi	Comme Interchange Rate 2.00%  Visa Signature / 1 Premi Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.00% 1.00%	rical : Differential 1.19% 1.19% 1.19% 1.19% 1.19% 1.19% 1.09% 1.04% 1.04% 1.09% 1.0	Infini Super Pro- Interchange Rate 1.97% 1.97% 1.98% 2.03%  1.97% 1.97% 1.97% 1.97% 1.97% 1.00%  Transaction Amoun > \$200 > \$500 > \$500 > \$500	te minim Differential 1.16% 1.17% 1.17% 1.17% 1.22% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.10% 1.16% 1.10% 1.	Comme Interchange Rate 2 00% 2 00% 2 00% 2 00% 2 00% 2 00% 2 00% 2 00% 2 00% 2 00% 2 00% 3 00% 3 00% 3 00% 3 00% 4 0 00% 5 0 00% 5 0 00% 5 0 00% 5 0 00% 6 0 00% 6 0 00% 6 0 00% 6 0 00% 6 0 00% 6 0 00% 6 0 00% 6 0 00% 6 0 00%	1.19 1.19 1.19 1.19 1.19 1.19 1.19 1.19
Standard  Current International Interchange Reimbursement Fees (NOI Visa Descriptor TD Data Device with PIN TD Descriptor TD Data Device With PIN TD Data Device Wild Chip Data Device TD Discore TD Disc	Interchange Rate 1.52%  V CDN)  Visa Classic / Visr Platinum /F. Same as a Interchange Rate 1.10% 1.10% 1.60% 1.60% 1.60% 1.00% 1.20%  1.10% 1.20%  1.10% 1.20%  1.20%  1.10% 1.20%  1.50%  1.5	Differential 0.71% 0.60id / Visa lectron blove Differential 0.25% 0.25% 0.25% 0.75% 0.84% 0.29% 0.29% 0.15% 0.39% 0.15% 0.15% 0.39% 0.15% 0.15% 0.15% 0.15% 0.15% 0.15% 0.15% 0.15% 0.15% 0.15% 0.15% 0.15% 0.15% 0.15% 0.15%	Comme Interchange Rate 2.00%  Visa Signature / 1 Premi Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.00% 1.00%	rical : Differential 1.19% 1.19% 1.19% 1.19% 1.19% 1.19% 1.09% 1.04% 1.04% 1.09% 1.0	Infinit Super Pro- Interchange Rate 1.97% 1.98% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 2.03%	te minum Differential 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.10% 1.	Comme Interchange Rate 2.00% 2	1.19 1.19 1.19 1.19 1.19 1.19 1.19 1.19
Standard  Current International Interchange Reimbursement Fees (NOI Current International Interchange Reimbursement Fees (NOI Visa Descriptor TD Data Device with PIN TD Data Device Will Chip Data Device Will Chip Data Device TD Discort TD D	Interchange Rate 1.52%  V CDN)  Visa Classic / Visr Platinum / E Same as a Interchange Rate 1.10% 1.10% 1.10% 1.00% 1.00% 1.00% 1.20%  1.10% 1.1	Differential 0.71% 0.60id / Visa lectron bove Differential 0.25% 0.25% 0.75% 0.84% 0.29% 0.29% 0.15% 0.39% 0.39% 0.15% 0	Comme Interchange Rate 2.00%  Visa Signature / 1 Premi Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.00% 1.00%	rical : Differential 1.19% 1.19% 1.19% 1.19% 1.19% 1.19% 1.09% 1.04% 1.04% 1.09% 1.0	Infinit Super Pro- Interchange Rate 1.97% 1.98% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 1.95%	te minum  Differential  1.16%  1.17%  1.16%  1.17%  1.12%  1.16%  1.16%  1.16%  1.16%  1.16%  2.16%  2.00%  2.00%  2.00%  2.00%	Comme Interchange Rate 2,00% 2	1.19 1.19 1.19 1.19 1.19 1.19 1.19 1.19
Standard  Current International Interchange Reimbursement Fees (NOI Current International Interchange Reimbursement Fees (NOI Visa Descriptor TD Descriptor	Interchange Rate 1.52%  V CDN)  Visa Classic / Visr Platinum /F. Same as a Interchange Rate 1.10% 1.10% 1.60% 1.60% 1.60% 1.00% 1.20%  1.10% 1.20%  1.10% 1.20%  1.20%  1.10% 1.20%  1.50%  1.5	Differential 0.71% 0.71% 0.60d / Visa lectron bove 0.25% 0.25% 0.25% 0.29% 0.19% 0.50% 0.10% 0.50% 0.6	Comme Interchange Rate 2.00%  Visa Signature / 1 Premi Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.00% 1.00%	rical : Differential 1.19% 1.19% 1.19% 1.19% 1.19% 1.19% 1.09% 1.04% 1.04% 1.09% 1.0	Infinit Super Pro- Interchange Rate 1.97% 1.98% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 2.03%	te minum Differential 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.10% 1.	Comme Interchange Rate 2.00% 2	1.19 1.19 1.19 1.19 1.19 1.19 1.19 1.19
Standard  Current International Interchange Reimbursement Fees (NOI Current International Interchange Reimbursement Fees (NOI Visa Descriptor TD Descriptor	Interchange Rate 1.52%  N CDN)  Visa Classic / Visr Platinum /E Same as a Interchange Rate 1.10% 1.10% 1.60% 1.65% 1.65%  1.10% 1.00% 1.20% 1.20%  1.20%  1.10% 1.20%  1.20%  1.20%  Tolow interchange Rate 1.20%	Differential 0.71% 0.71% 0.60id / Visa lectron bove 0.25% 0.25% 0.25% 0.29% 0.19% 0.50% 0.19% 0.10% 0.63% 0.10% 0.63% 0.10% 0.60% 0.	Comme Interchange Rate 2.00%  Visa Signature / 1 Premi Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.00% 1.00%	rical : Differential 1.19% 1.19% 1.19% 1.19% 1.19% 1.19% 1.09% 1.04% 1.04% 1.09% 1.0	Infini Super Pro- Interchange Rate 1.97% 1.98% 1.98% 2.03% 1.98% 1.97% 1.97% 1.97% 1.97% 1.97% 1.00%  Transaction Amoun > \$200 > \$500 > \$5,000   \$5,000   \$5	te minim Differential 1.16% 1.16% 1.17% 1.17% 1.22% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.22% 1.16% 1.22% 1.	Comme Interchange Rate 2,00% 2	1.19 1.19 1.19 1.19 1.19 1.19 1.19 1.19
Standard  Current International Interchange Reimbursement Fees (NOI Current International Interchange Reimbursement Fees (NOI Visa Descriptor TD Descriptor	Interchange Rate 1.52%  V CDN)  Visa Classic / Visr Platinum / E Same as a Interchange Rate 1.10% 1.10% 1.10% 1.00% 1.00% 1.00% 1.20%  1.10% 1.1	Differential 0.71% 0.60id / Visa lectron bove Differential 0.25% 0.25% 0.75% 0.84% 0.29% 0.29% 0.19% 0.39% 0.19% 0.39% 0.19% 0.19% 0.19% 0.19% 0.19% 0.19% 0.19% 0.19% 0.19% 0.19% 0.19% 0.19% 0.19% 0.19% 0.19% 0.19% 0.19%	Comme Interchange Rate 2.00%  Visa Signature / 1 Premi Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.00% 1.00%	rical : Differential 1.19% 1.19% 1.19% 1.19% 1.19% 1.19% 1.09% 1.04% 1.04% 1.09% 1.0	Infinit Super Pro- Interchange Rate 1.97% 1.98% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 1.95%	te minum  Differential  1.16%  1.17%  1.16%  1.17%  1.12%  1.16%  1.16%  1.16%  1.16%  1.16%  2.16%  2.00%  2.00%  2.00%  2.00%	Comme Interchange Rate 2,00% 2	Differen   1.195
Standard  Current International Interchange Reimbursement Fees (NOI Visa Descriptor TD	Interchange Rate 1.52%  V CDN)  Visa Classic / Vis Platnum / E Same as a Interchange Rate 1.10% 1.10% 1.10% 1.60% 1.60% 1.00% 1.20% 1.10% 1.20% 1.10% 1.20% 1.50%	Differential 0.71% 0.60id / Visa lectron bove 0.29% 0.29% 0.29% 0.79% 0.84% 0.79% 0.84% 0.19% 0.39% 0.19% 0.39% 0.19% 0.	Comme Interchange Rate 2.00%  Visa Signature / 1 Premi Interchange Rate 1.80% 1.85% 1.90% 1.85% 1.90% 1.80% 1.80% 1.00% 1.00% 1.00%	rical : Differential 1.19% 1.19% 1.19% 1.19% 1.19% 1.19% 1.09% 1.04% 1.09% 1.0	Infinite Super Pro- Interchange Rate 1.97% 1.97% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 2.03%  **Transaction Amount \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	te minum Differential 1.16% 1.17% 1.17% 1.12% 1.16% 1.	Comme	Differen   1.195
Standard  Current International Interchange Reimbursement Fees (NOI Current International Interchange Reimbursement Fees (NOI Visa Descriptor TD Descriptor	Interchange Rate 1.52%  N CDN)  Visa Classic / Visr Platinum /E Same as a Interchange Rate 1.10% 1.10% 1.60% 1.65% 1.65%  1.10% 1.00% 1.20% 1.20%  1.20%  1.10% 1.20%  1.20%  1.20%  Tolow interchange Rate 1.20%	Differential 0.71% 0.60id / Visa lectron bove 0.29% 0.29% 0.29% 0.79% 0.84% 0.79% 0.84% 0.19% 0.39% 0.19% 0.39% 0.19% 0.	Comme Interchange Rate 2.00%  Visa Signature / 1 Premi Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.00% 1.00%	rical : Differential 1.19% 1.19% 1.19% 1.19% 1.19% 1.19% 1.09% 1.04% 1.09% 1.0	Infini Super Pro- Interchange Rate 1.97% 1.98% 1.98% 2.03% 1.98% 1.97% 1.97% 1.97% 1.97% 1.97% 1.00%  Transaction Amoun > \$200 > \$500 > \$5,000   \$5,000   \$5	te minum Differential 1.16% 1.17% 1.17% 1.12% 1.16% 1.	Comme Interchange Rate 2,00% 2	Differen   1.195
Standard  Current International Interchange Reimbursement Fees (NOI   If it is a Descriptor  ID DISCOVER  ID DISCOVE	Interchange Rate	Differential 0.71% 6 Gold / Visa lectron bove Differential 0.23% 0.25% 0.25% 0.29% 0.29% 0.29% 0.19% 0.29% 0.19% 0.19% 0.19% 0.25% 0.25% 0.25% 0.25% 0.19% 0	Comme Interchange Rate 2.00%  Visa Signature / 1 Premi Interchange Rate 1.80% 1.85% 1.90% 1.85% 1.90% 1.80% 1.80% 1.00% 1.00% 1.00%	rical : Differential 1.19% 1.19% 1.19% 1.19% 1.19% 1.19% 1.09% 1.04% 1.09% 1.0	Infini Super Pro- Interchange Rate 1.97% 1.98% 1.98% 2.03% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 2.03% 1.97% 1.97% 1.97% 1.97% 1.00%	te minim Differential 1.16% 1.16% 1.17% 1.17% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	Comme Interchange Rate 2,00% 2	1.19 1.19 1.19 1.19 1.19 1.19 1.19 1.19
Standard  Current International Interchange Reimbursement Fees (NOI   If is a Descriptor  ID Des	Interchange Rate	Differential 0.71% 0.71% 6 Gold / Visa lectron bove Differential 0.23% 0.25% 0.25% 0.29% 0.29% 0.29% 0.39% 0.39% 0.19% 0	Comme Interchange Rate 2.00%  Visa Signature / 1 Premi Interchange Rate 1.80% 1.85% 1.90% 1.85% 1.90% 1.80% 1.80% 1.00% 1.00% 1.00%	rical : Differential 1.19% 1.19% 1.19% 1.19% 1.19% 1.19% 1.09% 1.04% 1.09% 1.0	Infini Super Pro- Interchange Rate 1.97% 1.98% 1.98% 2.03% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 2.03% 1.97% 1.97% 1.97% 1.97% 1.00%	te minim Differential 1.16% 1.16% 1.17% 1.17% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	Comme Interchange Rate 2,00% 2	Differe   1.19
Standard  Current International Interchange Reimbursement Fees (NOI   If it is a Descriptor  ID DISCOVER  ID DISCOVE	Interchange Rate	Differential 0.71% 0 Gold / Visa lectron bove 0 Gold / Visa lectron bove 0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.39% 0.79% 0.84% 0.29% 0.19% 0.29% 0.29% 0.19% 0.29% 0.29% 0.19% 0.29% 0.19% 0.29% 0.19% 0.29% 0.19%	Comme Interchange Rate 2.00%  Visa Signature / 1 Premi Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.00%	rical : Differential 1.19% 1.19% 1.19% 1.19% 1.19% 1.19% 1.09% 1.04% 1.09% 1.0	Infini Super Pro- Interchange Rate 1.97% 1.98% 1.98% 2.03% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 2.03% 1.97% 1.97% 1.97% 1.97% 1.00%	te minim Differential 1.16% 1.16% 1.17% 1.17% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	Comme Interchange Rate 2,00% 2	Differe   1.19
Standard  Current International Interchange Reimbursement Fees (NOI   If is a Descriptor  ID Des	Interchange Rate   1.52%     N CDN   Visa Classic / Vist   Platinum / E     Same as a   Interchange Rate   1.10%   1.60%   1.60%   1.60%   1.00%   1.00%   1.20%   1.10%   1.00%   1.20%   1.10%   1.20%   1.10%   1.20%	Differential 0.71% Gold / Visa	Comme Interchange Rate 2.00%  Visa Signature / 1.00%  Visa Signature / 1.00%  1.80% 1.85% 1.90% 1.80%	rical : Differential 1.19%  1.19%  1.19%  1.19%  1.19%  1.09%  1.04%  1.09%  1.09%  1.09%  0.99%  0.99%  0.99%  0.19%  0.19%	Infini Super Pro- Interchange Rate 1.97% 1.98% 1.98% 2.03% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 2.03% 1.97% 1.97% 1.97% 1.97% 1.00%	te minim Differential 1.16% 1.16% 1.17% 1.17% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	Comme Interchange Rate 2,00% 2	1.19 1.19 1.19 1.19 1.19 1.19 1.19 1.19
Standard  Current International Interchange Reimbursement Fees (NOI visa Descriptor TD	Interchange Rate   1.52%     N CDN   Visa Classic / Vist   Platinum / E     Same as a   Interchange Rate   1.10%   1.60%   1.60%   1.60%   1.00%   1.00%   1.20%   1.10%   1.00%   1.20%   1.10%   1.20%   1.10%   1.20%	Differential 0.71% Gold / Visa	Comme Interchange Rate 2.00%  Visa Signature / 1.00%  Visa Signature / 1.00%  1.80% 1.85% 1.90% 1.80%	rical : Differential 1.19%  1.19%  1.19%  1.19%  1.19%  1.09%  1.04%  1.09%  1.09%  1.09%  0.99%  0.99%  0.99%  0.19%  0.19%	Infini Super Pro- Interchange Rate 1.97% 1.98% 1.98% 2.03% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 2.03% 1.97% 1.97% 1.97% 1.97% 1.00%	te minim Differential 1.16% 1.16% 1.17% 1.17% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	Comme Interchange Rate 2,00% 2	Differe   1.19
Standard  Current International Interchange Reimbursement Fees (NOI   If is a Descriptor  ID Descriptor  Electronic  Lard Present  Landard (Uncategorized Product)  Lard Not Present  Discover  Chip Incentive Rates  Lull Chip Data Device with PIN  Lull Chip Data Device with PIN  Lull Chip Data Device  Louding Lot Device  Louding Louding Louding Louding Louding  Louding Louding Louding Louding  Louding Louding Louding Louding  Louding Louding Louding Louding  Louding Louding Louding Louding  Louding Louding Louding Louding  Louding Louding Louding Louding  Louding Louding Louding  Louding Louding Louding  Louding Louding Louding  Louding Louding	Interchange Rate   1.52%     N CDN   Visa Classic / Vist   Platinum / E     Same as a   Interchange Rate   1.10%   1.60%   1.60%   1.60%   1.00%   1.00%   1.20%   1.10%   1.00%   1.20%   1.10%   1.20%   1.10%   1.20%	Differential 0.71% Gold / Visa	Comme Interchange Rate 2.00%  Visa Signature / 1.00%  Visa Signature / 1.00%  1.80% 1.85% 1.90% 1.80%	rical : Differential 1.19%  1.19%  1.19%  1.19%  1.19%  1.09%  1.04%  1.09%  1.09%  1.09%  0.99%  0.99%  0.99%  0.19%  0.19%	Infini Super Pro- Interchange Rate 1.97% 1.98% 1.98% 2.03% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 2.03% 1.97% 1.97% 1.97% 1.97% 1.00%	te minim Differential 1.16% 1.16% 1.17% 1.17% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	Comme Interchange Rate 2,00% 2	1.19 1.19 1.19 1.19 1.19 1.19 1.19 1.19
Standard  Current International Interchange Reimbursement Fees (NOI visa Descriptor TD	Interchange Rate   1.52%     N CDN   Visa Classic / Vist   Platinum / E     Same as a   Interchange Rate   1.10%   1.60%   1.60%   1.60%   1.00%   1.00%   1.20%   1.10%   1.00%   1.20%   1.10%   1.20%   1.10%   1.20%	Differential 0.71% a Gold / Visa lectron bove Differential 0.25% 0.25% 0.29% 0.29% 0.29% 0.29% 0.39% 0.84% 0.29% 0.29% 0.19% 0.05% 0.05%	Comme Interchange Rate 2.00%  Visa Signature / 1 Premi Interchange Rate 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.00%  Differential Differential Differential Differential 0.60% 1.80% 1	rical : Differential 1.19%  1.19%  1.19%  1.19%  1.19%  1.09%  1.04%  1.09%  1.09%  1.09%  0.99%  0.99%  0.99%  0.19%  0.19%	Infini Super Pro- Interchange Rate 1.97% 1.98% 1.98% 2.03% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 2.03% 1.97% 1.97% 1.97% 1.97% 1.00%	te minim Differential 1.16% 1.16% 1.17% 1.17% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	Comme Interchange Rate 2,00% 2	Differen   1.195