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|---|---|-------------------------|--------------|--|--------------|--|-------------------------|------------------------------------|--------------|
| 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 . | | | | | | | | | |
| Mastercard | | | | | | | | | |
| Applicable Mastercard Interchange Rate | | 0.92% | | | | | | | |
| Canada Domestic Consumer Credit Interchange Rates (CDN CONSUMER) | | | | | | | | | |
| Mastercard Descriptor | Core Consumer | | | World Consumer Hi-Spend | | World Elite Consumer Premium Hi-Spend | | Muse Consumer Muse | |
| TD Descriptor | Interchange Rate | Differential | | Interchange Rate | Differential | Interchange Rate | Differential | Interchange Rate | Differential |
| Canada Intracountry Consumer Credit | 0.92% | | | 1.22% | 0.30% | 1.56% | 0.64% | 1.65% | 0.73% |
| Card Present EMV | 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 | 0.92% | | | 1.22% | 0.30% | 1.56% | 0.64% | 1.65% | 0.73% |
| 3DS | 1.50% | 0.58% | | 1.70% | 0.78% | 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 | 0.55% | | | 0.73% | | 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) | | | | | | | | | |
| Mastercard Descriptor | Interchange Rate | Differential | | | | | | | |
| TD Descriptor | | | | | | | | | |
| Supermarket | 0.15% + \$ 0.05 (CAD) | | | | | | | | |
| Masterpass | 1.00% | | | | | | | | |
| Secure Code | 1.00% | | | | | | | | |
| Contactless Tier 1 | 0.00% + \$ 0.02 (CAD) | | | | | | | | |
| Contactless Tier 2 | 0.00% + \$ 0.02 (CAD) | | | | | | | | |
| Contactless Tier 3 | 0.00% + \$ 0.03 (CAD) | | | | | | | | |
| Standard | 1.15% | | | | | | | | |
| Current Canada Domestic Consumer Prepaid Interchange Rates (CDN PREPAID) | | | | | | | | | |
| Mastercard Descriptor | Interchange Rate | Differential | | | | | | | |
| TD Descriptor | | | | | | | | | |
| Electronic | 1.44% | 0.52% | | | | | | | |
| Standard | 1.55% | 0.63% | | | | | | | |
| Current Canada Domestic Commercial Interchange Rates (CDN COMMERCIAL) | | | | | | | | | |
| Mastercard Descriptor | Interchange Rate | Differential | | | | | | | |
| TD Descriptor | | | | | | | | | |
| Commercial Standard Rate | 2.00% | 1.08% | | | | | | | |
| Commercial Charity | 1.80% | 0.88% | | | | | | | |
| Data Rate 1 | 1.80% | 0.88% | | | | | | | |
| Large Ticket | 1.20% | 0.28% | | | | | | | |
| 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% | 0.68% | | 1.85% | 0.93% | 1.98% | 1.06% | | |
| Card Present | 1.10% | 0.18% | | 1.85% | 0.93% | 1.98% | 1.06% | | |
| Digital Commerce | 1.60% | 0.68% | | 1.85% | 0.93% | 1.98% | 1.06% | | |
| Refund | 1.00% | 0.08% | | 1.00% | 0.08% | 1.00% | 0.08% | | |
| Current International Commercial Interchange Rates (NONCDN) | | | | | | | | | |
| Mastercard Descriptor | | | | | | | | | |
| TD Descriptor | | | | | | | | | |
| 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 Consumer | | | Infinite Infinite | | Visa Infinite Privilege Infinite Privilege | | | |
| TD Descriptor | Interchange Rate | Differential | | Interchange Rate | Differential | Interchange Rate | Differential | | |
| Standard | 1.45% | 0.50% | | 1.70% | 0.75% | 2.45% | 1.50% | | |
| Card Not Present | 1.40% | 0.45% | | 1.65% | 0.70% | 2.40% | 1.45% | | |
| Card Not Present (Token) | 1.35% | 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) | | | | | | | | | |
| Mastercard Descriptor | Interchange Rate | Differential | | | | | | | |
| TD Descriptor | | | | | | | | | |
| Standard | 1.15% | | | | | | | | |
| Industry Program – Grocery | \$0.03 | | | | | | | | |
| Current Business Credit Products Interchange Rates (CDN COMMERCIAL & CDN INFINITE BUSINESS) | | | | | | | | | |
| Visa Descriptor | Business Commercial | | | Visa Infinite Business Infinite Business | | | | | |
| TD Descriptor | Interchange Rate | Differential | | Interchange Rate | Differential | | | | |
| Standard | 2.00% | 1.05% | | 2.35% | 1.40% | | | | |
| Current Corporate & Purchasing Credit Products Interchange Rates (CDN COMMERCIAL) | | | | | | | | | |
| Visa Descriptor | Corporate Commercial | | | Purchasing Commercial | | | | | |
| TD Descriptor | Interchange Rate | Differential | | Interchange Rate | 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 | Consumer Prepaid Consumer | | | Commercial Prepaid Commercial | | | | | |
| TD Descriptor | Interchange Rate | Differential | | Interchange Rate | Differential | | | | |
| Standard | 1.52% | 0.57% | | 2.00% | 1.05% | | | | |
| Current International Interchange Reimbursement Fees (NON CDN) | | | | | | | | | |
| Visa Descriptor | Visa Classic / Visa Gold / Visa Platinum / Electron Same as above | | | Visa Signature / Visa Premium Premium | | Visa Signature Preferred / Visa Infinite Super Premium | | All Commercial Products Commercial | |
| TD Descriptor | Interchange Rate | Differential | | Interchange Rate | Differential | Interchange Rate | Differential | Interchange Rate | Differential |
| Electronic | 1.10% | 0.15% | | 1.80% | 0.85% | 1.97% | 1.02% | 2.00% | 1.05% |
| Card Present | 1.10% | 0.15% | | 1.85% | 0.90% | 1.98% | 1.03% | 2.00% | 1.05% |
| Standard (Uncategorized Product) | 1.60% | 0.65% | | 1.80% | 0.85% | 1.97% | 1.02% | 2.00% | 1.05% |
| Card Not Present | 1.60% | 0.65% | | 1.85% | 0.90% | 1.98% | 1.03% | 2.00% | 1.05% |
| Downgrade | 1.65% | 0.70% | | 1.90% | 0.95% | 2.03% | 1.08% | 2.05% | 1.10% |
| Chip Incentive Rates | | | | | | | | | |
| Full Chip Data Device with PIN | 1.10% | 0.15% | | 1.80% | 0.85% | 1.97% | 1.02% | 2.00% | 1.05% |
| Full Chip Data Device | 1.10% | 0.15% | | 1.80% | 0.85% | 1.97% | 1.02% | 2.00% | 1.05% |
| Acquirer Chip (Chip Terminal & Magnetic-stripe Card) | 1.00% | 0.05% | | 1.80% | 0.85% | 1.97% | 1.02% | 2.00% | 1.05% |
| Issuer Chip (Magnetic-stripe Terminal and Chip Card) | 1.20% | 0.25% | | 1.80% | 0.85% | 1.97% | 1.02% | 2.00% | 1.05% |
| Secure eCommerce Incentive Rates | | | | | | | | | |
| Secure eCommerce Transaction | 1.44% | 0.49% | | 1.80% | 0.85% | 1.97% | 1.02% | 2.00% | 1.05% |
| Credit Voucher or Merchandise Return | 1.00% | 0.05% | | 1.00% | 0.05% | 1.00% | 0.05% | 1.80% | 0.85% |
| Discover | | | | | | | | | |
| Applicable Discover Interchange Rate | | 1.20% | | | | | | | |
| Current International Interchange Rates Consumer Credit Card (NON CDN) | | | | | | | | | |
| Mastercard Descriptor | Interchange Rate | Differential | | | | | | | |
| TD Descriptor | | | | | | | | | |
| International | 1.20% | | | | | | | | |
| International Base | 1.72% | 0.52% | | | | | | | |
| UnionPay | | | | | | | | | |
| Applicable UnionPay Interchange Rate | | 1.10% | | | | | | | |
| Current POS and Recurring Transactions (CDN & NONCDN) | | | | | | | | | |
| Mastercard Descriptor | Interchange Rate | Differential | | | | | | | |
| TD Descriptor | | | | | | | | | |
| POS | 1.10% | | | | | | | | |
| E-Commerce transactions (CDN & NONCDN ECOMM) | | | | | | | | | |
| Mastercard Descriptor | Interchange Rate | Differential | | | | | | | |
| TD Descriptor | | | | | | | | | |
| Other MCCs | 1.20% | 0.10% | | | | | | | |
| American Express (OptBlue) | | | | | | | | | |
| Applicable American Express OptBlue Interchange Rate | | 1.60% | | | | | | | |
| Mastercard Descriptor | Transaction Amount | Wholesale Discount Rate | Differential | | | Transaction Amount | Wholesale Discount Rate | Differential | |
| TD Descriptor | | | | | | | | | |
| American Express Cards | | | | | | | | | |
| 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% | |
| B2B/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/bxn | | | | > \$1,000 | 1.88% | 0.28% | |
| Prepaid Cards | | | | | | | | | |
| Mastercard Descriptor | Transaction Amount | Wholesale Discount Rate | Differential | | | Transaction Amount | Wholesale Discount Rate | Differential | |
| TD Descriptor | | | | | | | | | |
| All Industries | ≤ \$200 | 1.60% | | | | > \$200 | 2.00% | 0.40% | |
| USD Settlement | | | | | | | | | |
| Mastercard Descriptor | | Wholesale Discount Rate | Differential | | | | | | |
| TD Descriptor | | | | | | | | | |
| 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 | | | | | | | | | |
| | | | | | | | | | |
| Foreign Issued Debit Cards | | | | | | | | | |
| Mastercard Descriptor | | Wholesale Discount Rate | Differential | | | | | | |
| TD Descriptor | | | | | | | | | |
| All Industries - CAD Settlement | | 1.28% | | | | | | | |
| All Industries - USD Settlement | | 1.78% | 0.18% | | | | | | |
| Interac | | | | | | | | | |
| Current Interac Flash Rates (Interac Flash Interchange Fee) | | | | | | | | | |
| Mastercard Descriptor | | | | | | | | | |
| TD Descriptor | | | | | | | | | |
| 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 | | | | | | | |