



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

0.70%

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		World Legend Consumer World Legend	
	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential
Canada Intracountry Consumer Credit								
Card Present EMV	0.70%		0.93%	0.23%	1.17%	0.47%	1.42%	0.72%
Unsecure Card Present	0.93%	0.23%	1.17%	0.47%	1.42%	0.72%	1.48%	0.78%
Digital Commerce	1.57%	0.87%	1.80%	1.10%	2.03%	1.33%	2.13%	1.43%
Contactless	0.70%		0.93%	0.23%	1.19%	0.49%	1.25%	0.55%
3DS	1.40%	0.70%	1.60%	0.90%	1.80%	1.10%	1.93%	1.23%
Standard	1.96%	1.26%	2.19%	1.49%	2.42%	1.72%	2.54%	1.84%
Card Present Refund	0.43%		0.57%		0.73%	0.03%	0.77%	0.07%
Card Not Present Refund	0.96%	0.26%	1.10%	0.40%	1.24%	0.54%	1.33%	0.63%

Current Canada Domestic Debit Interchange Rates (CDN DEBIT)

Mastercard Descriptor	Interchange Rate		Differential					
	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential
Electronic	0.15% + 5.0¢ (CAD)							
Big Box Stores	0.15% + 5.0¢ (CAD)							
Specialty Clothing Stores	0.25% + 5.0¢ (CAD)							
Masterpass	1.00%		1.00%					
Secure Code		1.00%						
Contactless: Tier 1	0.00% + 5.0¢ (CAD)							
Contactless: Tier 2	0.00% + 5.0¢ (CAD)							
Contactless: Tier 3	0.00% + 5.0¢ (CAD)							
Standard		1.15%						

Current Canada Domestic Consumer Prepaid Interchange Rates (CDN PREPAID)

Mastercard Descriptor	Interchange Rate		Differential					
	Interchange Rate	Differential						
Electronic	1.44%	0.74%						
Standard	1.95%	0.85%						

Current Canada Domestic Commercial Interchange Rates (CDN COMMERCIAL)

Mastercard Descriptor	Small Medium Enterprise & Prepaid		Large Market		World Elite For Business			
	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential
Commercial Standard Rate	2.00%	1.30%	2.00%	1.30%	2.35%	1.65%		
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	Interchange Rate	Differential
Base	1.65%	0.95%	1.90%	1.20%	2.03%	1.33%		
Card Present	1.10%	0.40%	1.85%	1.15%	1.98%	1.28%		
Digital Commerce	1.60%	0.90%	1.85%	1.15%	1.98%	1.28%		
Refund	1.00%	0.30%	1.00%	0.30%	1.00%	0.30%		

Current International Commercial Interchange Rates (NONCDN)

Mastercard Descriptor	Standard		Electronic Product					
	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential
Standard	2.00%	1.30%						
Electronic Product	1.85%	1.15%						

Visa

Applicable Visa Interchange Rate

0.77%

Current Consumer Credit Products Interchange Rates (CDN CONSUMER - Qualifying Small Business)

Visa Descriptor	Classic, Gold, Platinum		Infinite		Infinite+ Infinite+		Visa Infinite Privilege	
	Consumer	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate
Standard	1.45%	0.68%	1.70%	0.93%	2.35%	1.58%	2.45%	1.68%
Card Not Present	1.30%	0.53%	1.55%	0.78%	2.20%	1.43%	2.30%	1.53%
Card Not Present (Token)	1.25%	0.48%	1.50%	0.73%	2.15%	1.38%	2.25%	1.48%
Industry Program – Everyday Needs	0.81%	0.04%	0.99%	0.22%	1.35%	0.58%	1.80%	1.03%

Current Debit Products Interchange Rates (CDN DEBIT)

Visa Descriptor	Interchange Rate		Differential					
	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					
	Commercial	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate
Standard	2.00%	1.23%	2.35%	1.58%				

Current Corporate & Purchasing Credit Products Interchange Rates (CDN COMMERCIAL)

Visa Descriptor	Corporate		Purchasing					
	Commercial	Interchange Rate	Differential	Commercial	Interchange Rate	Differential	Interchange Rate	Differential
Standard	2.00%	1.23%	2.00%	1.23%				
Electronic	1.90%	1.13%	1.90%	1.13%				

Current Prepaid Products Interchange Rates (CDN PREPAID)

Visa Descriptor	Consumer Prepaid		Commercial Prepaid					
	Consumer	Interchange Rate	Differential	Commercial	Interchange Rate	Differential	Interchange Rate	Differential
Standard	1.52%	0.75%	2.00%	1.23%				
Electronic	1.52%	0.75%	2.00%	1.23%				

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	
	Electron	Same as above	Premium	Super Premium	Commercial	Differential	Interchange Rate	Differential
Electronic	1.10%	0.33%	1.80%	1.03%	1.97%	1.20%	2.00%	1.23%
Card Present	1.10%	0.33%	1.85%	1.08%	1.98%	1.21%	2.00%	1.23%
Standard (Uncategorized Product)	1.60%	0.83%	1.80%	1.03%	1.97%	1.20%	2.00%	1.23%
Card Not Present	1.60%	0.83%	1.85%	1.08%	1.98%	1.21%	2.00%	1.23%
Downgrade	1.65%	0.88%	1.90%	1.13%	2.03%	1.26%	2.05%	1.28%

Chip Incentive Rates

Full Chip Data Device with PIN	1.10%	0.33%	1.80%	1.03%	1.97%	1.20%	2.00%	1.23%
Full Chip Data Device	1.10%	0.33%	1.80%	1.03%	1.97%	1.20%	2.00%	1.23%
Acquirer Chip (Chip Terminal & Magnetic-stripe Card)	1.00%	0.23%	1.80%	1.03%	1.97%	1.20%	2.00%	1.23%
Issuer Chip (Magnetic-stripe Terminal and Chip Card)	1.20%	0.43%	1.80%	1.03%	1.97%	1.20%	2.00%	1.23%

Secure eCommerce Incentive Rates

Secure eCommerce Transaction	1.44%	0.67%	1.80%	1.03%	1.97%	1.20%	2.00%	1.23%
Credit Voucher or Merchandise Return	1.00%	0.23%	1.00%	0.23%	1.00%	0.23%	1.80%	1.03%
All Other MCCs	1.20%	0.40%	1.80%	1.03%	1.97%	1.20%	2.05%	1.28%

American Express (OptBlue)

American Express OptBlue Interchange Rate	Wholesale							
	Discount Rate	Differential	Transaction Amount	Discount Rate	Differential	Transaction Amount	Discount Rate	Differential
American Express Cards								
Restaurant	≤ \$200	16.0%						
Retail	≤ \$500	16.0%						
Services/Prof Service	≤ \$500	16.0%						
B2B/Wholesale	≤ \$1,000	16.0%						
Other	≤ \$500	16.0%						
Travel & Entertainment	≤ \$1,000	16.0%						
HealthCare								
Mail Order & Internet								
Emerging Markets								
Residential Rent (include Long Term Care)								
Utilities	≤ \$1,000	\$0.68/txn						

Prepaid Cards