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 0.92%

**Canada Domestic Consumer Credit Interchange Rates (CDN CONSUMER)**

| Mastercard Descriptor | Core | | World | | World Elite | | World Legend | |
|---|---|---|---|---|---|---|---|---|
| TD Descriptor | Consumer | | Consumer Hi-Spend | | Consumer Premium Hi-Spend | | Consumer World Legend | |
| **Canada Intracountry Consumer Credit** | **Interchange Rate** | **Differential** | **Interchange Rate** | **Differential** | **Interchange Rate** | **Differential** | **Interchange Rate** | **Differential** |
| Card Present EMV | 0.92% | | 1.22% | 0.30% | 1.56% | 0.64% | 1.95% | 1.03% |
| Unsecure Card Present | 1.22% | 0.30% | 1.52% | 0.60% | 1.86% | 0.94% | 2.25% | 1.33% |
| Digital Commerce | 1.67% | 0.75% | 1.90% | 0.98% | 2.13% | 1.21% | 2.23% | 1.31% |
| Contactless | 0.92% | | 1.22% | 0.30% | 1.56% | 0.64% | 1.95% | 1.03% |
| 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% | 2.53% | 1.61% |
| Card Present Refund | 0.55% | | 0.73% | | 0.94% | 0.02% | 1.17% | 0.25% |
| 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 |
|---|---|---|
| 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% | 0.52% |
| Standard | 1.55% | 0.63% |

**Current Canada Domestic Commercial Interchange Rates (CDN COMMERCIAL)**

| | Small Medium Enterprise & Prepaid | | Large Market | | World Elite For Business | |
|---|---|---|---|---|---|---|
| | Interchange Rate | Differential | Interchange Rate | Differential | Interchange Rate | Differential |
| Commercial Standard Rate | 2.00% | 1.08% | 2.00% | 1.08% | 2.35% | 1.43% |

**Current International Consumer Interchange Rates (NONCDN)**

| Mastercard Descriptor | Core | | Premium | | Super Premium | |
|---|---|---|---|---|---|---|
| TD Descriptor | Consumer | | Premium | | Super Premium | |
| | Interchange Rate | Differential | Interchange Rate | Differential | Interchange Rate | Differential |
| Base | 1.65% | 0.73% | 1.90% | 0.98% | 2.03% | 1.11% |
| 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)**

| | | |
|---|---|---|
| Standard | 2.00% | 1.08% |
| Electronic Product | 1.85% | 0.93% |

## Visa

Applicable Visa Interchange Rate 1.10%

**Current Consumer Credit Products Interchange Rates (CDN CONSUMER)**

| Visa Descriptor | Classic, Gold, Platinum | | Infinite | | Infinite+ | | Visa Infinite Privilege | |
|---|---|---|---|---|---|---|---|---|
| TD Descriptor | Consumer | | Infinite | | Infinite+ | | Infinite Privilege | |
| | Interchange Rate | Differential | Interchange Rate | Differential | Interchange Rate | Differential | Interchange Rate | Differential |
| Standard | 1.45% | 0.35% | 1.70% | 0.60% | 2.35% | 1.25% | 2.45% | 1.35% |
| Card Not Present | 1.40% | 0.30% | 1.65% | 0.55% | 2.30% | 1.20% | 2.40% | 1.30% |
| Card Not Present (Token) | 1.35% | 0.25% | 1.60% | 0.50% | 2.25% | 1.15% | 2.35% | 1.25% |
| Industry Program – Everyday Needs | 1.10% | | 1.20% | 0.10% | 1.35% | 0.25% | 1.95% | 0.85% |

**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% | 0.90% | 2.35% | 1.25% |

**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% | 0.90% | 2.00% | 0.90% |
| Electronic | 1.90% | 0.80% | 1.90% | 0.80% |

**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% | 0.42% | 2.00% | 0.90% |

**Current International Interchange Reimbursement Fees (NON CDN)**

| Visa Descriptor | Visa Classic / Visa Gold / Visa Platinum / Electron | | Visa Signature / Visa Premium | | Visa Signature Preferred / Visa Infinite | | All Commercial Products | |
|---|---|---|---|---|---|---|---|---|
| TD Descriptor | Same as above | | Premium | | Super Premium | | Commercial | |
| | Interchange Rate | Differential | Interchange Rate | Differential | Interchange Rate | Differential | Interchange Rate | Differential |
| Electronic | 1.10% | | 1.80% | 0.70% | 1.97% | 0.87% | 2.00% | 0.90% |
| Card Present | 1.10% | | 1.85% | 0.75% | 1.98% | 0.88% | 2.00% | 0.90% |
| Standard (Uncategorized Product) | 1.60% | 0.50% | 1.80% | 0.70% | 1.97% | 0.87% | 2.00% | 0.90% |
| Card Not Present | 1.60% | 0.50% | 1.85% | 0.75% | 1.98% | 0.88% | 2.00% | 0.90% |
| Downgrade | 1.65% | 0.55% | 1.90% | 0.80% | 2.03% | 0.93% | 2.05% | 0.95% |
| **Chip Incentive Rates** | | | | | | | | |
| Full Chip Data Device with PIN | 1.10% | | 1.80% | 0.70% | 1.97% | 0.87% | 2.00% | 0.90% |
| Full Chip Data Device | 1.10% | | 1.80% | 0.70% | 1.97% | 0.87% | 2.00% | 0.90% |
| Acquirer Chip (Chip Terminal & Magnetic-stripe Card) | 1.00% | | 1.80% | 0.70% | 1.97% | 0.87% | 2.00% | 0.90% |
| Issuer Chip (Magnetic-stripe Terminal and Chip Card | 1.20% | 0.10% | 1.80% | 0.70% | 1.97% | 0.87% | 2.00% | 0.90% |
| **Secure eCommerce Incentive Rates** | | | | | | | | |
| Secure eCommerce Transaction | 1.44% | 0.34% | 1.80% | 0.70% | 1.97% | 0.87% | 2.00% | 0.90% |
| Credit Voucher or Merchandise Return | 1.00% | | 1.00% | | 1.00% | | 1.80% | 0.70% |

## 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)** | **Interchange Rate** | **Differential** |
|---|---|---|
| POS | 1.10% | |

| **E-Commerce transactions (CDN & NONCDN ECOMM)** | **Interchange Rate** | **Differential** |
|---|---|---|
| Other MCCs | 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% |
| 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/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**

| **Foreign Issued Debit Cards** | **Wholesale Discount Rate** | **Differential** |
|---|---|---|
| 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 |