



The following is a list of the most common interchange rates by the applicable Payment Card Network (PCN) for the General Business program at the time of publishing. General Business Program – A Merchant who processes Card Present or Card Not Present transactions and whose business does not qualify for one of the designated interchange programs.									
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		
TD Descriptor	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential	
Canada Intracountry Consumer Credit	0.70%		0.93%	0.23%	1.19%	0.49%	1.25%	0.55%	
Card Present EMV	0.93%	0.23%	1.17%	0.47%	1.42%	0.72%	1.48%	0.78%	
Unsecure Card Present	1.57%	0.87%	1.80%	1.10%	2.03%	1.33%	2.13%	1.43%	
Digital Commerce	0.70%		0.93%	0.23%	1.19%	0.49%	1.25%	0.55%	
Contactless	1.40%	0.70%	1.60%	0.90%	1.80%	1.10%	1.93%	1.23%	
3DS	1.96%	1.26%	2.19%	1.49%	2.42%	1.72%	2.54%	1.84%	
Standard	0.43%		0.57%		0.73%	0.03%	0.77%	0.07%	
Card Present Refund	0.96%		1.10%	0.40%	1.24%	0.54%	1.33%	0.63%	
Card Not Present Refund									
Current Canada Domestic Debit Interchange Rates (CDN DEBIT)									
	Interchange Rate	Differential							
Electronic	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%	0.74%							
Standard	1.55%	0.85%							
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%	1.30%	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			
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)									
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 Consumer		Infinite Infinite		Infinite+ Infinite+		Visa Infinite Privilege Infinite Privilege		
TD Descriptor	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential	
Standard	1.45%	0.68%	1.70%	0.93%	2.35%	1.58%	2.45%	1.68%	
Electronic	0.77%		0.99%	0.22%	1.05%	0.28%	1.80%	1.03%	
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%	
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 Commercial		Visa Infinite Business Infinite Business						
TD Descriptor	Interchange Rate	Differential	Interchange Rate	Differential					
Standard	2.00%	1.23%	2.35%	1.58%					
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%	1.23%	2.00%	1.23%					
Electronic	1.90%	1.13%	1.90%	1.13%					
Current Prepaid Products Interchange Rates (CDN PREPAID)									
Visa Descriptor	Consumer Prepaid Consumer		Commercial Prepaid Commercial						
TD Descriptor	Interchange Rate	Differential	Interchange Rate	Differential					
Standard	1.52%	0.75%	2.00%	1.23%					
Electronic	1.42%	0.65%	n/a						
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%	0.33%	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%	
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%		
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%		
		Wholesale Discount Rate	Differential						
USD Settlement		2.20%	0.60%						
All Industries									
* 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							