



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		0.92%											
Canada Domestic Consumer Credit Interchange Rates (CDN CONSUMER)													
Mastercard Descriptor													
TD Descriptor	Core Consumer		World Consumer Hi-Spend		World Elite Consumer Premium Hi-Spend		World Legend Consumer World Legend						
Canada Intracountry Consumer Credit	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate						
Card Present EMV	0.92%		1.22%	0.30%	1.56%	0.64%	1.95%						
Unsecure Card Present	1.22%	0.30%	1.52%	0.60%	1.86%	0.94%	2.25%						
Digital Commerce	1.67%	0.75%	1.90%	0.98%	2.13%	1.21%	2.23%						
Contactless	0.92%		1.22%	0.30%	1.56%	0.64%	1.95%						
3DS	1.50%	0.58%	1.70%	0.78%	1.90%	0.98%	2.03%						
Standard	1.96%	1.04%	2.19%	1.27%	2.42%	1.50%	2.53%						
Card Present Refund	0.55%		0.73%		0.94%	0.02%	1.17%						
Card Not Present Refund	1.06%	0.14%	1.20%	0.28%	1.34%	0.42%	1.43%						
Current Canada Domestic Debit Interchange Rates (CDN DEBIT)													
TD Descriptor	Interchange Rate	Differential											
Electronic	0.25% + \$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)													
TD Descriptor	Interchange Rate	Differential											
Electronic	1.44%	0.52%											
Standard	1.55%	0.63%											
Current Canada Domestic Commercial Interchange Rates (CDN COMMERCIAL)													
TD Descriptor	Small Medium Enterprise & Prepaid		Large Market		World Elite For Business								
Commercial Standard Rate	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential							
	2.00%	1.08%	2.00%	1.08%	2.35%	1.43%							
Current International Consumer Interchange Rates (NONCDN)													
TD Descriptor	Core Consumer		Premium Premium		Super Premium Super Premium								
Base	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential							
Card Present	1.65%	0.73%	1.90%	0.98%	2.03%	1.11%							
Digital Commerce	1.10%	0.18%	1.85%	0.93%	1.98%	1.06%							
Refund	1.60%	0.68%	1.85%	0.93%	1.98%	1.06%							
1.00%	0.08%	1.00%	0.08%	1.00%	0.08%								
Current International Commercial Interchange Rates (NONCDN)													
TD Descriptor	Standard		1.08%										
Standard	2.00%												
Electronic Product	1.85%		0.93%										
Visa													
Applicable Visa Interchange Rate	1.25%												
Current Consumer Credit Products Interchange Rates (CDN CONSUMER)													
Visa Descriptor	Classic, Gold, Platinum		Infinite		Infinite+ Infinite+		Visa Infinite Privilege						
TD Descriptor	Consumer		Interchange Rate	Differential	Interchange Rate	Differential	Infinite Privilege						
Standard	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential							
Electronic	1.45%	0.20%	1.70%	0.45%	2.35%	1.10%	2.45%						
Card Not Present	1.25%		1.57%	0.32%	1.60%	0.35%	2.08%						
Card Not Present (Token)	1.40%	0.15%	1.65%	0.40%	2.30%	1.05%	2.40%						
	1.35%	0.10%	1.60%	0.35%	2.25%	1.00%	2.35%						
Current Debit Products Interchange Rates (CDN DEBIT)													
TD Descriptor	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%	0.75%	2.35%	1.10%									
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%	0.75%	2.00%	0.75%									
Electronic	1.90%	0.65%	1.90%	0.65%									
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%	0.27%	2.00%	0.75%									
Electronic	1.42%	0.17%	n/a										
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						
Electronic	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential							
Card Present	1.10%		1.80%	0.55%	1.97%	0.72%	2.00%						
Standard (Uncategorized Product)	1.60%	0.35%	1.80%	0.55%	1.97%	0.72%	2.00%						
Card Not Present	1.60%	0.35%	1.85%	0.60%	1.98%	0.73%	2.00%						
Downgrade	1.65%	0.40%	1.90%	0.65%	2.03%	0.78%	2.05%						
Chip Incentive Rates													
Full Chip Data Device with PIN	1.10%		1.80%	0.55%	1.97%	0.72%	2.00%						
Full Chip Data Device	1.10%		1.80%	0.55%	1.97%	0.72%	2.00%						
Acquirer Chip (Chip Terminal & Magnetic-stripe Card)	1.00%		1.80%	0.55%	1.97%	0.72%	2.00%						
Issuer Chip (Magnetic-stripe Terminal and Chip Card)	1.20%		1.80%	0.55%	1.97%	0.72%	2.00%						
Secure eCommerce Incentive Rates													
Secure eCommerce Transaction	1.44%	0.19%	1.80%	0.55%	1.97%	0.72%	2.00%						
Credit Voucher or Merchandise Return	1.00%		1.00%		1.00%		1.80%						
Discover													
Applicable Discover Interchange Rate	1.20%												
Current International Interchange Rates Consumer Credit Card (NON CDN)													
TD Descriptor	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)													
TD Descriptor	Interchange Rate	Differential											
POS	1.10%												
E-Commerce transactions (CDN & NONCDN ECOMM)													
TD Descriptor	Interchange Rate	Differential											
Other MCCs	1.20%	0.10%											
American Express (OptBlue)													
Applicable American Express OptBlue Interchange Rate	1.60%												
American Express Cards													
TD Descriptor	Transaction Amount	Discount Rate	Differential		Transaction Amount	Discount Rate	Wholesale						
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													
All Industries	Transaction Amount	Discount Rate	Differential		Transaction Amount	Discount Rate	Wholesale						
	≤ \$200	1.60%			> \$200	2.00%	0.40%						
USD Settlement													
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													
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											