



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		0.70%								
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%		
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)										
	Interchange Rate	Differential								
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)										
	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%				
Commercial Charity			1.80%	1.10%						
Data Rate 1			1.80%	1.10%						
Large Ticket			1.20%	0.50%						
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%		
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 – Grocery and Food Retail	0.81%	0.04%	0.99%	0.22%	1.30%	0.53%	1.80%	1.03%		
Current Debit Products Interchange Rates (CDN DEBIT)										
	Interchange Rate	Differential								
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%	1.23%	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		Commercial Prepaid							
TD Descriptor	Interchange Rate	Differential	Interchange Rate	Differential						
Standard	1.52%	0.75%	2.00%	1.23%						
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 Commercial			
TD Descriptor	Same as above		Premium		Super Premium					
	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	1.10%									
E-Commerce transactions (CDN & NONCDN ECOMM)										
Other MCCs	1.20%	0.10%								
American Express (OptBlue)										
Applicable American Express OptBlue Interchange Rate		1.60%								
	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%			
Health Care		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-Striped Transaction Fee) of 0.30% to be added in Differential for all Credit American Express Cards										
		Wholesale Discount Rate	Differential							
Foreign Issued Debit Cards										
		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								