



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](http://www.tdmerchantsolutions.com/change).

#### Mastercard

Applicable Mastercard Interchange Rate		0.92%							
Canada Domestic Consumer Credit Interchange Rates (CDN CONSUMER)		Core Consumer		World Consumer Hi-Spend		World Elite Consumer Premium Hi-Spend		World Legend Consumer World Legend	
Mastercard Descriptor	TD Descriptor	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential
<b>Canada Intracountry Consumer Credit</b>									
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%
<b>Current Canada Domestic Debit Interchange Rates (CDN DEBIT)</b>									
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%								
<b>Current Canada Domestic Consumer Prepaid Interchange Rates (CDN PREPAID)</b>									
Electronic	1.44%	0.52%							
Standard	1.55%	0.63%							
<b>Current Canada Domestic Commercial Interchange Rates (CDN COMMERCIAL)</b>									
Small Medium Enterprise & Prepaid									
Commercial Standard Rate	Interchange Rate	Differential		Interchange Rate	Differential		Interchange Rate	Differential	
Commercial Charity	2.00%	1.08%		2.00%	1.08%		2.35%	1.43%	
Data Rate 1				1.80%	0.88%				
Large Ticket				1.80%	0.88%				
				1.20%	0.28%				
<b>Current International Consumer Interchange Rates (NONCDN)</b>									
Mastercard Descriptor	Core Consumer			Premium Premium			Super Premium Super Premium		
TD Descriptor	Interchange Rate	Differential		Interchange Rate	Differential		Interchange Rate	Differential	
Base	1.65%	0.73%		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%	
<b>Current International Commercial Interchange Rates (NONCDN)</b>									
Standard	2.00%	1.08%							
Electronic Product	1.85%	0.93%							

#### Visa

Applicable Visa Interchange Rate		0.95%							
Current Consumer Credit Products Interchange Rates (CDN CONSUMER)		Classic, Gold, Platinum Consumer		Infinite Infinite		Infinite+ Infinite+		Visa Infinite Privilege Infinite Privilege	
Visa Descriptor	TD Descriptor	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential
Standard	1.45%	0.50%		1.70%	0.75%	2.35%	1.40%	2.45%	1.50%
Card Not Present	1.40%	0.45%		1.65%	0.70%	2.30%	1.35%	2.40%	1.45%
Card Not Present (Token)	1.35%	0.40%		1.60%	0.65%	2.25%	1.30%	2.35%	1.40%
Industry Program – Grocery and Food Retail	0.95%			1.15%	0.20%	1.30%	0.35%	1.95%	1.00%
<b>Current Debit Products Interchange Rates (CDN DEBIT)</b>									
Standard	1.15%								
Industry Program – Grocery	\$0.03								
<b>Current Business Credit Products Interchange Rates (CDN COMMERCIAL &amp; CDN INFINITE BUSINESS)</b>									
Visa Descriptor	Business Commercial			Visa Infinite Business Infinite Business					
TD Descriptor	Interchange Rate	Differential		Interchange Rate	Differential				
Standard	2.00%	1.05%		2.35%	1.40%				
<b>Current Corporate &amp; Purchasing Credit Products Interchange Rates (CDN COMMERCIAL)</b>									
Visa Descriptor	Corporate Commercial			Purchasing Commercial					
TD Descriptor	Interchange Rate	Differential		Interchange Rate	Differential				
Standard	2.00%	1.05%		2.00%	1.05%				
Electronic	1.90%	0.95%		1.90%	0.95%				
<b>Current Prepaid Products Interchange Rates (CDN PREPAID)</b>									
Visa Descriptor	Consumer Prepaid Consumer			Commercial Prepaid Commercial					
TD Descriptor	Interchange Rate	Differential		Interchange Rate	Differential				
Standard	1.52%	0.57%		2.00%	1.05%				
<b>Current International Interchange Reimbursement Fees (NON CDN)</b>									
Visa Descriptor	Visa Classic / Visa Gold / Visa Platinum / Electron			Visa Signature / Visa Premium			Visa Signature Preferred / Visa Infinite		
TD Descriptor	Interchange Rate	Differential		Interchange Rate	Differential		Interchange Rate	Differential	
Same as above				Premium			Super Premium		
Electronic	1.10%	0.45%		1.80%	0.65%		1.97%	1.02%	2.00%
Card Present	1.10%	0.15%		1.85%	0.90%		1.98%	1.03%	2.00%
Standard (Uncategorized Product)	1.60%	0.65%		1.80%	0.85%		1.97%	1.02%	2.00%
Card Not Present	1.60%	0.65%		1.85%	0.90%		1.98%	1.03%	2.00%
Downgrade	1.65%	0.70%		1.90%	0.95%		2.03%	1.08%	2.05%
<b>Chip Incentive Rates</b>									
Full Chip Data Device with PIN	1.10%	0.15%		1.80%	0.85%		1.97%	1.02%	2.00%
Full Chip Data Device	1.10%	0.15%		1.80%	0.85%		1.97%	1.02%	2.00%
Acquirer Chip (Chip Terminal & Magnetic-stripe Card)	1.00%	0.05%		1.80%	0.85%		1.97%	1.02%	2.00%
Issuer Chip (Magnetic-stripe Terminal and Chip Card)	1.20%	0.25%		1.80%	0.85%		1.97%	1.02%	2.00%
<b>Secure eCommerce Incentive Rates</b>									
Secure eCommerce Transaction	1.44%	0.49%		1.80%	0.85%		1.97%	1.02%	2.00%
Credit Voucher or Merchandise Return	1.00%	0.05%		1.00%	0.05%		1.00%	0.05%	1.80%

#### 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)

Applicable E-Commerce transactions (CDN & NONCDN ECOMM)		1.20%					
Other MCCs		Interchange Rate	Differential				

#### 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	2.00%	0.40%
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/bn			\$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		Transaction Amount	Wholesale Discount Rate	Differential	Transaction Amount	Wholesale Discount Rate	Differential
All Industries		2.20%					
<b>* Card Not Present (Non-Swiped Transaction Fee) of 0.30% to be added in Differential for all Credit American Express Cards</b>							
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