



TD Merchant Solutions Fee Descriptions

The following table provides a list of the most common Fees, their names as they would appear on your Fee Schedule and Statement, and a description of each fee. For a complete listing of all applicable fees, please check your TD Merchant Solutions Agreement. If you have any questions about Fees, please contact 1 800-283-4567.

1. Payment Card Network Processing Fees

Visa (Credit and Debit)

TD Merchants: Merchants who have not yet transitioned to the Fiserv Platform		TD Clover Merchants: Merchants who are on the Fiserv Platform	Rate	Fee Description
TD Fee Name	Fee Name (Fee schedule)	Fee Name (Statement)		
Visa Assessment Fee	Visa Acquirer Assessment Fee	Visa Assessment Fee	0.1017%	Assessed on all Visa transactions.
Visa Assessment Fee	Visa Acquirer Assessment Fee	Visa Card Brand Fee	0.102%	Assessed on all Visa transactions.
Visa Foreign Assessment Fee (Multi Currency)	Visa Cross Border Assessment Fees – Canadian Currency	VI Cross Border - Multi Curr	0.6780%	Assessed on all Visa transactions when the country codes of the merchant and the cardholder differ and when the transaction currency is in Canadian Dollars.
Visa Foreign Assessment Fee (Single Currency)	Visa Cross Border Assessment Fees – Non-Canadian Currency	VI Cross Border - Single Curr	1.1300%	Assessed on all Visa transactions when the country codes of the merchant and the cardholder differ and when the transaction currency is other than Canadian Dollars.
Visa Foreign Settlement Fee	Visa Non-Domestic Settlement Fee	VI- Non Domestic Settle Charge	0.1130%	Assessed on all cross border transactions where the

				settlement currency is other than Canadian Dollars.
Visa Commercial Fee	Visa Commercial Solution Fee	VI- Commercial Solutions Fee	0.0113%	Assessed on all sales volumes from transactions made with Visa Business Solutions products.
Visa B2B Domestic Assessment Fee	Visa B2B Service Fee - Domestic	VI- ACQ B2B Virtual Svc Fee Dom	0.60%	Designed to enable online travel agencies (OTAs), travel service providers, and other travel payment providers to use virtual accounts to pay their suppliers for inventory.
Visa B2B Foreign Assessment Fee	Visa B2B Service Fee - International	VI- ACQ B2B Virtual Svc Fee Intl	1.55%	Designed to enable online travel agencies (OTAs), travel service providers, and other travel payment providers to use virtual accounts to pay their suppliers for inventory.
Visa DCSF Domestic Fee	Digital Commerce Services Fee (DCSF) - Domestic	Visa Credit DCSF Domestic Fee Visa Debit DCSF Domestic Fee	0.017%	Visa will assess the DCSF on Domestic Card Not Present (CNP) to help support the management, development and improvement of Visa services that enhance CNP transaction capabilities and help improve ecosystem performance.
Visa DCSF Foreign Fee	Digital Commerce Services Fee (DCSF) - Cross-Border	Visa Credit DCSF Foreign Fee Visa Debit DCSF Foreign Fee	0.0396%	Visa will assess the DCSF on Cross Border Card Not Present (CNP) to help support the management, development and improvement of Visa services that enhance CNP transaction capabilities and help improve ecosystem performance.
Visa CP Token Domestic Fee	Visa CP Token Fee - Domestic	Visa Credit CP Token Domestic Fee Visa Debit CP Token Domestic Fee	0.0113%	Visa will assess the CP Token Fee to all transactions conducted via mobile wallet.
Visa CP Token Foreign Fee	Visa CP Token Fee - Cross-border	Visa Credit CP Token Foreign Fee Visa Debit CP Token Foreign Fee	0.0565%	Visa will assess the CP Token Fee to all transactions conducted via mobile wallet.
Card Verification Fee	Visa Account Verification	VI Zero Acct Ver & Avs Fee Cr VI Zero Acct Ver & Avs Fee Db VI Zero Acct Ver & Avs Fee Int	\$0.0452	An Account verification message, an optional transaction type, is

				used to verify the status of an account prior to an authorization.
Visa Pre-Authorization Fee	Visa Estimated and Incremental Authorizations	VI Estimated Auth Fee VI Incremental Auth Fee	0.0226%	Visa will assess a Fee on all estimated authorization and incremental authorizations. An estimated authorization request, an optional transaction type, also referred to as a preauthorization, allows a merchant to obtain approval for funds before a cardholder has identified exactly what goods or services will be purchased. Within that same transaction journey, if the initial estimated amount is insufficient, a merchant may then submit an incremental authorization to increase the total authorized funds.
VAU Enrollment Fee	Enrollment Fee	Enrollment Fee	\$75.00	One time Visa Account Updater (VAU) enrollment per Merchant Location.

Mastercard

TD Merchants: Merchants who have not yet transitioned to the Fiserv Platform	TD Clover Merchants: Merchants who are on the Fiserv Platform		Rate	Fee Description
TD Fee Name	Fee Name (Fee schedule)	Fee Name (Statement)		
Mastercard Assessment Fee	Mastercard Acquirer Assessment Fee	MC Assessment Fee	0.1017%	Assessed on all Mastercard transactions.
Mastercard Assessment Fee	Mastercard Acquirer Assessment Fee	MC Card Brand Fee	0.102%	Assessed on all Mastercard transactions.

Mastercard Foreign Assessment Fee (CDN)	Mastercard Cross Border Assessment Fee - Canadian Currency	Cross Border Assessment	0.678% - Current 1.1300% - Aug 01, 2026, onwards	Assessed on all Mastercard transactions when the country codes of the merchant and the cardholder differ and when the transaction currency is in Canadian Dollars.
Mastercard Foreign Assessment Fee (USD)	Mastercard Cross Border Assessment Fee - Non-Canadian Currency	Cross Border Assessment	1.1300%	Assessed on all Mastercard transactions when the country codes of the merchant and the cardholder differ and when the transaction currency is other than Canadian Dollars.
Mastercard Acquirer License Fee	Mastercard Acquirer License Fee	MC License Volume Fee	0.0051%	Assessed on all Mastercard transactions.
Mastercard Digital Enable Fee T1	Mastercard Digital Enablement Fee Min	Mc-Auth Digital Enablement Min	\$0.0280	Assessed on all Canada Acquired approved and declined Card-Not-Present transactions.
Mastercard Digital Enable Fee T2	Mastercard Digital Enablement Fee	Mc-Auth Digital Enablement Fee	0.0226%	Assessed on all Canada Acquired approved and declined Card-Not-Present transactions.
Mastercard Digital Enable Fee T3	Mastercard Digital Enablement Fee Max	Mc-Auth Digital Enablement Max	0.0226%	Assessed on all Canada Acquired approved and declined Card-Not-Present transactions.
Mastercard Pre-Authorization Fee	Mastercard Preauthorization Fee	MC Preauth Fee Dom Min	0.0565%	Assessed on all Mastercard preauthorized transactions.
Mastercard USD Fee	Mastercard Non-Local/Non-domestic Settlement Fee	Mastercard USD Fee	0.0113%	Assessed on all cross- border transactions where the settlement currency is other than Canadian Dollars.
Mastercard B2B Foreign Assessment Fee	Mastercard Enterprise - Global Wholesale Program	MC Gbl Travel B2B Fee	0.678%	The Mastercard Wholesale Travel Program is designed to allow payments between travel buyers and suppliers, such as travel agents, airlines, and hotels using a virtual card.
Mastercard B2B Domestic Assessment Fee	Mastercard Enterprise - Global Wholesale Program	MC Gbl Travel B2B Fee	0.678%	The Mastercard Wholesale Travel Program is designed to allow payments between travel buyers and suppliers, such as travel agents, airlines, and hotels using a virtual card.
Mastercard Clearing Fee 1	Mastercard Acquirer Clearing Fee	MC ACQ Clear Small Ticket NW MA CB ACQ Small Ticket	\$0.0081	The Acquirer Clearing Fee is a Fee billed by Mastercard to cover

		NW MA CB Rev ACQ Small Ticket NW MA Prearb ACQ Small Ticket NW MA filed Arb ACQ Sm Ticket		the costs associated with processing and clearing all transaction types through the Mastercard network.
Mastercard Clearing Fee 2	Mastercard Acquirer Clearing Fee	MC ACQ Clear Large Ticket NW MA CB ACQ Large Ticket NW MA CB Rev ACQ Large Ticket NW MA Prearb ACQ Large Ticket	\$0.0315	The Acquirer Clearing Fee is a Fee billed by Mastercard to cover the costs associated with processing and clearing all transaction types through the Mastercard network.

Discover

TD Merchants: Merchants who have not yet transitioned to the Fiserv Platform	TD Clover Merchants: Merchants who are on the Fiserv Platform		Rate	Fee Description
TD Fee Name	Fee Name (Fee schedule)	Fee Name (Statement)		
Discover Assessment Fee	Discover Acquirer Assessment Fee	Discover Assessment Fee	0.0712%	Assessed on all Discover transactions.
Discover Assessment Fee	Discover Acquirer Assessment Fee	Discover Card Brand Fee	0.0712%	Assessed on all Discover transactions.
Discover International Processing Fee	Discover Cross Border Assessment Fee	Discover Intl Service Fee	0.4520%	Assessed on all Discover transactions when the country codes of the merchant and the cardholder are different.

Unionpay

TD Merchants: Merchants who have not yet transitioned to the Fiserv Platform	TD Clover Merchants: Merchants who are on the Fiserv Platform		Rate	Fee Description
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TD Fee Name	Fee Name (Fee schedule)	Fee Name (Statement)		
UnionPay Assessment Fee	Unionpay (UPI) Acquirer Assessment Fee	UPI Service Fee - Credit	0.1130%	Assessed on all UPI Credit and Debit card transactions.
UnionPay Assessment Fee	Unionpay (UPI) Acquirer Assessment Fee	UPI Service Fee - Debit	0.1130%	Assessed on all UPI Credit and Debit card transactions.

Amex

TD Merchants: Merchants who have not yet transitioned to the Fiserv Platform	TD Clover Merchants: Merchants who are on the Fiserv Platform		Rate	Fee Description
TD Fee Name	Fee Name (Fee schedule)	Fee Name (Statement)		
Amex Assessment Fee	Amex Optblue Acquirer Assessment Fee (Network Fee)	Amex Assessment Fee	0.1360%	Assessed on all Amex/JCB transactions.
Amex Assessment Fee	Amex Optblue Acquirer Assessment Fee (Network Fee)	Amex Card Brand Fee	0.1360%	Assessed on all Amex/JCB transactions.
Amex Foreign Assessment Fee	Amex/Jcb Optblue Foreign Assessment Fee	Amex Card Brand Fee	0.6780%	Assessed on all Amex transactions when the country codes of the merchant and the cardholder differ (excludes JCB).

Interac

TD Merchants: Merchants who have not yet transitioned to the Fiserv Platform	TD Clover Merchants: Merchants who are on the Fiserv Platform		Rate	Fee Description
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TD Fee Name	Fee Name (Fee schedule)	Fee Name (Statement)		
Interac Direct Payment (IDP) Assessment Fee	Interac Debit And/Or Flash Switch Fee	Interac Switch Fee - Flash Interac Switch Fee - Contact	\$0.0158 - Current \$0.0163 - Nov 01, 2026 onwards	Assessed on all Interac transactions.
Interac Direct Payment (IDP) Flash Interchange Tier 1 Rate	Interac Flash Interchange Fee - Tier 1	Interac Interchange - Flash	\$0.02	Assessed on all Interac Flash transactions for qualifying merchants: Fast Food Restaurants (MCC 5814) Variety Stores (MCC 5331) Movie Theatres (MCC 7832) Convenience Stores (MCC 5499) Bakeries (MCC 5462) Dairy Product Stores (MCC 5451) Limousines and Taxicabs (MCC 4121) News Dealers and Newsstands (MCC 5994) Charitable and Social Services Organizations (MCC 8398) Transportation – Suburban and Local Commuter Passenger (MCC 4111) Toll Roads/Bridges (MCC 4784)
Interac Direct Payment (IDP) Flash Interchange Tier 2 Rate	Interac Flash Interchange Fee - Tier 2	Interac Interchange - Flash	\$0.025	Assessed on all Interac Flash transactions for merchants that meet a minimum annual transaction volume threshold of 60 million Interac Debit transactions that are \$100 or less.

Interac Direct Payment (IDP) Flash Interchange Tier 3 Rate	Interac Flash Interchange Fee - Tier 3	Interac Interchange - Flash	\$0.035	Standard interchange rate applied to all other merchants.
Interac Direct Payment (IDP) Flash Interchange Tier 4 Rate	Interac Flash Interchange Fee - Tier 4	Interac Interchange - Flash	\$0.055	Standard interchange rate applied to ALL merchants for transactions above \$100.

2. Payment Card Network Non-Compliance Fees

TD Merchants: Merchants who have not yet transitioned to the Fiserv Platform	TD Clover Merchants: Merchants who are on the Fiserv Platform		Rate	Fee Description
TD Fee Name	Fee Name (Fee schedule)	Fee Name (Statement)		
Visa Domestic Compliance Integrity Fee	Visa Excessive Transaction Reattempt Compliance Program Non-Compliance Fine Visa Data Consistency Compliance Program Non- Compliance Fine	VI Issuer Never Approve VI Decline Tran Resub Fee VI Data Quality Fee	\$0.15	Visa will assess a non-compliance fine for each authorization attempt following a declined transaction. Do not reattempt. Visa will assess a non- compliance fine for each transaction with manipulated data in an authorization retry.
Visa Foreign Compliance	Visa Excessive Transaction Reattempt Compliance Program Non-Compliance Fine Visa Data Consistency Compliance Program Non- Compliance Fine	Vi Data Quality Fee Xbor Vi Decline Tran Resub Fee Xbor Vi Issuer Never Approve Xbor	\$0.38	Visa will assess a non-compliance fine for each authorization attempt following a declined transaction. Do not reattempt. Visa will assess a non-compliance fine for each transaction with manipulated data in an authorization retry.
Mastercard Compliance Integrity Fee (Shows as Mastercard Non- Compliance Fee in Fee Schedule Disclosure www.Tdmerchantsolutions.Com/Notices)	Mastercard Nominal Amount Authorization Transaction Processing Excellence Program Non-Compliance Fine	MC TPE Excessive Auth	\$0.74	Assessed on all Mastercard transactions identified by Mastercard as a Nominal Amount Authorization transaction which is a transaction for an authorization with one full unit of

On Statement, Displays as Mastercard Compliance Integrity Fee Under Account Fees Section				currency and subsequently reversed to validate the card status.
Mastercard CNP Decline Fee* Debit Mastercard Cnp Decline Fee*	Mastercard Authorization Optimizer Service	MC-Decline Reason Code Svc Fee	\$0.03	Assessed on all card not present decline reason codes associated with the Mastercard Authorization Optimizer Service.
Mastercard Card-Not-Present (CNP) Advice Decline Fee	Mastercard Excessive Authorization Attempts Transaction Processing Excellence Program Non-Compliance Fine	MC Tpe Acq Merch Advice Code	\$0.78	Assessed on all transactions when multiple authorization attempts are made following declined response.

3. Chargebacks and Adjustments Fees

TD Merchants: Merchants who have not yet transitioned to the Fiserv Platform	TD Clover Merchants: Merchants who are on the Fiserv Platform		Rate	Fee Description
TD Fee Name	Fee Name (Fee schedule)	Fee Name (Statement)		
Chargeback/Adjustment Fee	Charge Back Billing	Incoming chargebacks all	\$10 – \$25	Per chargeback or adjustment.

4. Termination Fees

TD Merchants: Merchants who have not yet transitioned to the Fiserv Platform	TD Clover Merchants: Merchants who are on the Fiserv Platform		Rate	Fee Description
TD Fee Name	Fee Name (Fee schedule)	Fee Name (Statement)		
Deactivation Fee I	Early Termination Fee	Early termination Fee	\$300	Per Merchant Location.

Deactivation Fee II	Early Termination Fee	Early termination Fee	\$20	Per terminal multiplied by number of terminals multiplied by months remaining in term.
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5. TD Merchant Solutions Fees

TD Merchants: Merchants who have not yet transitioned to the Fiserv Platform	TD Clover Merchants: Merchants who are on the Fiserv Platform		Rate	Fee Description
TD Fee Name	Fee Name (Fee schedule)	Fee Name (Statement)		
Application Fee	Application Fee	Application Fee	\$49-\$99	One Time application Fee.
Monthly Service Fee	Monthly Fee	Monthly Fee	Varies	Per Merchant Location.
Minimum Monthly Discount Fee (MMDf)	Min Discount Fee	Minimum discount Fee	\$30	Per Merchant Location.
Batch Close Fee	Batch Close Fee	Batch close Fee	\$0.35	Per first batch closed per terminal per day.
Non-TDMS Credit Card Transaction Fee	Amex/JCB OptBlue Transaction Fee	Transaction Fees	\$0.10	Assessed on all Amex/JCB transactions.
Monthly Paper Statement Fee	Statement Fee	Statement / reporting Fee	\$5.00	Plus taxes.
Payment Card Industry (PCI) Security Fee (monthly)	Quarterly Compliance Fee	Quarterly PCI Fee	\$0-\$29.85	Quarterly Per Merchant Location.
Seasonal Install Fee	On-Season / Transaction Readiness Maintenance Fee	OS/TRM	\$200 – First Device \$120 – For additional device	One time install Fee per device for seasonal setup.
Seasonal Monthly Service Fee	Monthly Fee	Monthly Fee	\$4.95	Per Merchant Location.

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