

The following is a list of upcoming (Oct 2026) most common interchange rates applicable by Payment Card Networks (PCNs). For a full listing of all current and applicable interchange programs and rates, please visit the specific PCN's website.

To learn about changes in interchange rates please visit www.tdmerchantsolutions.com/change

Visa

Applicable Visa Interchange Rate

1.25%

Visa Canada Consumer Credit Products - Interchange Reimbursement Fees					Differential			
Fee Program	Classic, Gold, Platinum	Infinite	Infinite+	Visa Infinite Privilege	Classic, Gold, Platinum	Infinite	Infinite+	Visa Infinite Privilege
Electronic	1.25%	1.57%	1.60%	2.08%		0.32%	0.35%	0.83%
Industry Program - Everyday Needs	1.10%	1.10%	1.35%	1.85%			0.10%	0.60%
Industry Program - Gas	1.07%	1.24%	1.50%	1.85%			0.25%	0.60%
Industry Program - Grocery and Food Retail	0.95%	1.05%	1.30%	1.85%			0.05%	0.60%
Performance Program Card Present	1.20%	1.49%	1.55%	1.95%			0.30%	0.70%
Card Not Present	1.40%	1.65%	2.15%	2.40%	0.15%	0.40%	0.90%	1.15%
Card Not Present - Tokenized	1.35%	1.60%	2.10%	2.35%	0.10%	0.35%	0.85%	1.10%
Performance Program CNP	1.35%	1.60%	2.10%	2.35%	0.10%	0.35%	0.85%	1.10%
Performance Program CNP - Tokenized	1.30%	1.55%	2.05%	2.30%	0.05%	0.30%	0.80%	1.05%
Recurring Payments	1.25%	1.53%	1.95%	1.95%		0.28%	0.70%	0.70%
Recurring Payments - Tokenized	1.20%	1.48%	1.90%	1.90%		0.23%	0.65%	0.65%
Standard	1.45%	1.70%	2.20%	2.45%	0.20%	0.45%	0.95%	1.20%
Emerging Segments	0.98%	1.17%	1.45%	1.95%			0.20%	0.70%
Emerging Segments - Preferred	0.80%	1.00%	1.25%	1.95%				0.70%
Industry Program - Utilities	\$0.75 CAD per transaction	\$0.75 CAD per transaction	\$0.75 CAD per transaction	\$0.75 CAD per transaction				

Visa Canada Business Credit Products - Interchange Reimbursement Fees			Differential	
Fee Program	Business	Visa Infinite Business	Business	Visa Infinite Business
Standard	2.15%	2.35%	0.90%	1.10%

Visa Canada Corporate & Purchasing Credit Products - Interchange Reimbursement Fees			Differential	
Fee Program	Corporate	Purchasing	Corporate	Purchasing
Electronic	1.90%	1.90%	0.65%	0.65%
Enhanced Data - Fuel	1.80%	1.80%	0.55%	0.55%
Enhanced Data - Level 2	1.60%	1.60%	0.35%	0.35%
Enhanced Data - Level 3	1.40%	1.40%	0.15%	0.15%
Large Ticket Tier 1 Transaction Amount: \$100,000-\$249,999	1.30%	1.30%	0.05%	0.05%
Large Ticket Tier 2 Transaction Amount: \$250,000 +	1.00%	1.00%		
Standard	2.00%	2.00%	0.75%	0.75%

Visa Canada Debit Products - Interchange Reimbursement Fees	
Fee Program	Visa Debit
Debit Repayment	0.30%
Electronic	\$0.03 CAD per transaction
Emerging Segments	0.30%
Emerging Segments - Preferred	\$1.00 CAD per transaction
Industry Program - Gas	\$0.03 CAD per transaction
Industry Program - Grocery	\$0.03 CAD per transaction
Industry Program - Utilities	\$0.10 CAD per transaction
Performance Program - Card Present	\$0.03 CAD per transaction
Recurring Payments	0.60%
Standard	1.15%

Visa Canada Prepaid Products - Interchange Reimbursement Fees			Differential	
Fee Program	Consumer Prepaid	Commercial Prepaid	Consumer Prepaid	Commercial Prepaid
Electronic	1.42%	N/A	0.17%	
Standard	1.52%	2.00%	0.27%	0.75%

International Interchange Reimbursement Fees					Differential			
Fee Program	Visa Classic / Visa Gold / Visa Platinum / Electron	Visa Signature / Visa Premium	Visa Signature Preferred / Visa Infinite	All Commercial Products	Visa Classic / Visa Gold / Visa Platinum / Electron	Visa Signature / Visa Premium	Visa Signature Preferred / Visa Infinite	All Commercial Products
Card-Present (Base)	1.10%	1.85%	1.98%	2.00%		0.60%	0.73%	0.75%
Card-Absent (Alternative)	1.60%	1.85%	1.98%	2.00%	0.35%	0.60%	0.73%	0.75%
Downgrade	1.65%	1.90%	2.03%	2.05%	0.40%	0.65%	0.78%	0.80%
Credit Voucher	1.00%	1.00%	1.00%	1.80%				0.55%

Mastercard

Applicable Mastercard Interchange Rate

0.92%

Canada Domestic Consumer Credit Interchange Rates					Differential			
Interchange Program Type	Core	World	World Elite	World Legend	Core	World	World Elite	World Legend
Card Present EMV	0.92%	1.22%	1.56%	1.95%		0.30%	0.64%	1.03%
Unsecure Card Present	1.22%	1.52%	1.86%	2.25%	0.30%	0.60%	0.94%	1.33%
Digital Commerce	1.67%	1.90%	2.13%	2.23%	0.75%	0.98%	1.21%	1.31%
Contactless	0.92%	1.22%	1.56%	1.95%		0.30%	0.64%	1.03%
SecureCode / 3DS	1.50%	1.70%	1.90%	2.03%	0.58%	0.78%	0.98%	1.11%
Utilities	\$0.10	\$0.10	\$0.10	\$0.10				
Charity	0.92%	1.22%	1.56%	1.65%		0.30%	0.64%	0.73%
Standard	1.96%	2.19%	2.42%	2.53%	1.04%	1.27%	1.50%	1.61%
Card Present Refund	0.55%	0.73%	0.94%	1.17%			0.02%	0.25%
Card Not Present Refund	1.06%	1.20%	1.34%	1.43%	0.14%	0.28%	0.42%	0.51%

Canada Domestic Debit Interchange Rates	
Interchange Program Type	Debit
Supermarket	0.15% + \$0.05 (CAD)
Petroleum	0.15% + \$0.05 (CAD)
Electronic	0.25% + \$0.05 (CAD)
Big Box Stores	0.25% + \$0.05 (CAD)
Specialty Clothing Stores	0.25% + \$0.05 (CAD)
Recurring Payments	0.60%
Charity	0.30%
Emerging Sectors	0.30%
Contactless Tier 1 (MCCs 5814, 5331, 7832, 5499)	0.00% + \$0.02 (CAD)
Contactless Tier 2 (Min. CAD \$400 Million net purchase volume)	0.00% + \$0.02 (CAD)
Contactless Tier 3	0.00% + \$0.03 (CAD)
Public Sector	0.30%
Utilities	0.00% + \$0.10 (CAD)
Standard	1.15%

Canada Domestic Consumer Prepaid Interchange Rates		Differential
Interchange Program Type	Prepaid	Prepaid
Electronic	1.44%	0.52%
Standard	1.55%	0.63%

Canada Domestic Commercial Interchange Rates				Differential		
Interchange Program Type	Small Medium Enterprise & Prepaid	Large Market	World Elite for Business	Small Medium Enterprise & Prepaid	Large Market	World Elite for Business
Commercial Standard	2.00%	2.00%	2.35%	1.08%	1.08%	1.43%
Commercial Charity	1.80%	1.80%	1.80%	0.88%	0.88%	0.88%
Large Market Products Only - Data Rate 1		1.80%			0.88%	
Large Market Products Only - Data Rate 2		1.40%			0.48%	
Large Market Products Only - Large Ticket		1.20%			0.28%	

International Consumer Interchange Rates				Differential		
Interchange Program Type	Core	Premium	Super Premium	Core	Premium	Super Premium
Consumer Rate I: Digital Commerce	1.60%	1.85%	1.98%	0.68%	0.93%	1.06%
Consumer Rate II: Card Present	1.10%	1.85%	1.98%	0.18%	0.93%	1.06%
Consumer Rate III: Base	1.65%	1.90%	2.03%	0.73%	0.98%	1.11%
Refunds / Return Transactions	1.00%	1.00%	1.00%	0.08%	0.08%	0.08%

International Commercial Interchange Rates		Differential
Interchange Program Type	Core	Core
Standard	2.00%	1.08%
Electronic Product	1.85%	0.93%
Large Market - Data Rate 1	2.00%	1.08%
Refunds / Return Transactions	1.80%	0.88%

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%	
Recurring	1.10%	

E-Commerce transactions (CDN & NONCDN ECOMM)	Interchange Rate	Differential
Airport, Education & Insurance	1.15%	0.05%
Other MCCs	1.20%	0.10%

American Express (OptBlue)

Applicable American Express OptBlue Interchange Rate

1.60%

American Express Cards	Transaction Amount	Wholesale Discount Rate	Transaction Amount	Wholesale Discount Rate	Transaction Amount	Differential	Transaction Amount	Differential
Restaurant	≤ \$200	1.60%	> \$200	2.40%	≤ \$200		> \$200	0.80%
Retail	≤ \$500	1.60%	> \$500	2.00%	≤ \$500		> \$500	0.40%
Services/Prof Service	≤ \$500	1.60%	> \$500	2.00%	≤ \$500		> \$500	0.40%
B2B/Wholesale	≤ \$1,000	1.60%	> \$1,000	2.00%	≤ \$1,000		> \$1,000	0.40%
Other	≤ \$500	1.60%	> \$500	2.00%	≤ \$500		> \$500	0.40%
Travel & Entertainment	≤ \$1,000	1.60%	> \$1,000	2.40%	≤ \$1,000		> \$1,000	0.80%
HealthCare		1.34%						
Mail Order & Internet	≤ \$500	1.60%	> \$500	2.00%	≤ \$500		> \$500	0.40%
Emerging Markets		1.18%						
Residential Rent (include Long Term Care)		1.08%						
Utilities	≤ \$1,000	\$0.68/txn	> \$1,000	1.88%	≤ \$1,000		> \$1,000	0.28%

Prepaid Cards	Transaction Amount	Wholesale Discount Rate	Transaction Amount	Wholesale Discount Rate	Transaction Amount	Differential	Transaction Amount	Differential
All Industries	≤ \$200	1.60%	> \$200	2.00%	≤ \$200		> \$200	0.40%

USD Settlement		Wholesale Discount Rate	Differential	
All Industries		2.20%	0.60%	

Foreign Issued Debit Cards		Wholesale 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