



The following is a list of the most common interchange rates by the applicable Payment Card Network (PCN) for the Petroleum/Gas program at the time of publishing.  
**Petroleum/Gas** – A Merchant who processes card present or Card not present transactions and qualifies for the Petroleum/Gas 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)**

Mastercard Descriptor TD Descriptor	Core Consumer		World Consumer Hi-Spend		World Elite Consumer Premium Hi-Spend		Muse Consumer Muse	
	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%	1.65%	0.73%
Unsecure Card Present	1.22%	0.30%	1.52%	0.60%	1.86%	0.94%	1.95%	1.03%
Digital Commerce	1.67%	0.75%	1.90%	0.98%	2.13%	1.21%	2.25%	1.33%
Contactless	0.92%		1.22%	0.30%	1.56%	0.64%	1.65%	0.73%
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%	2.54%	1.62%
Card Present Refund	0.55%		0.73%		0.94%	0.02%	0.99%	0.07%
Card Not Present Refund	1.06%	0.14%	1.20%	0.28%	1.34%	0.42%	1.43%	0.51%

**Current Canada Domestic Debit Interchange Rates (CDN DEBIT)**

Electronic	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)	
Public Sector	0.30%	
Standard	1.15%	

**Current Canada Domestic Consumer Prepaid Interchange Rates (CDN PREPAID)**

Electronic	Interchange Rate	Differential
Electronic	1.44%	0.52%
Standard	1.55%	0.63%

**Current Canada Domestic Commercial Interchange Rates (CDN COMMERCIAL)**

Commercial Standard Rate	Interchange Rate	Differential
Commercial Standard Rate	2.00%	1.08%

**Current International Consumer Interchange Rates (NONCDN)**

Mastercard Descriptor TD Descriptor	Core Consumer		Premium Premium		Super Premium Super Premium	
	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential
Base	1.60%	0.68 %	1.85%	0.93 %	1.98%	1.06 %
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 %

**Current International Commercial Interchange Rates (NONCDN)**

Standard	Interchange Rate	Differential
Standard	2.00%	1.08 %
Electronic Product	1.85%	0.93 %

**Visa**

Applicable Visa Interchange Rate 1.07%

**Current Consumer Credit Products Interchange Rates (CDN CONSUMER)**

Visa Descriptor TD Descriptor	Classic, Gold, Platinum Consumer		Infinite Infinite		Visa Infinite Privilege Infinite Privilege	
	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential
Standard	1.45%	0.38%	1.70%	0.63%	2.45%	1.38%
Card Not Present	1.40%	0.33%	1.65%	0.58%	2.40%	1.33%
Card Not Present (Token)	1.35%	0.28%	1.60%	0.53%	2.35%	1.28%
Industry Program – Gas	1.07%		1.34%	0.27%	1.95%	0.88%

**Current Debit Products Interchange Rates (CDN DEBIT)**

Standard	Interchange Rate	Differential
Standard	1.15%	
Industry Program – Gas	\$0.03	

**Current Business Credit Products Interchange Rates (CDN COMMERCIAL & CDN INFINITE BUSINESS)**

Visa Descriptor TD Descriptor	Business Commercial		Visa Infinite Business Infinite Business	
	Interchange Rate	Differential	Interchange Rate	Differential
Standard	2.00%	0.93%	2.25%	1.18%
Industry Program – Gas	1.80%	0.73%	2.00%	0.93%

**Current Corporate & Purchasing Credit Products Interchange Rates (CDN COMMERCIAL)**

Visa Descriptor TD Descriptor	Corporate Commercial		Purchasing Commercial	
	Interchange Rate	Differential	Interchange Rate	Differential
Standard	2.00%	0.93%	2.00%	0.93%

**Current Prepaid Products Interchange Rates (CDN PREPAID)**

Visa Descriptor TD Descriptor	Consumer Prepaid Consumer		Commercial Prepaid Commercial	
	Interchange Rate	Differential	Interchange Rate	Differential
Standard	1.52%	0.45%	2.00%	0.93%
Industry Program – Gas	1.18%	0.11%	1.80%	0.73%

**Current International Interchange Reimbursement Fees (NON CDN)**

Visa Descriptor TD Descriptor	Visa Classic / Visa Gold / Visa Platinum / Electron Same as above		Visa Signature / Visa Premium Premium		Visa Signature Preferred / Visa Infinite Super Premium		All Commercial Products Commercial	
	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential
Electronic	1.10%	0.03%	1.80%	0.73%	1.97%	0.90%	2.00%	0.93%
Card Present	1.10%	0.03%	1.85%	0.78%	1.98%	0.91%	2.00%	0.93%
Standard (Uncategorized Product)	1.60%	0.53%	1.80%	0.73%	1.97%	0.90%	2.00%	0.93%
Card Not Present	1.60%	0.53%	1.85%	0.78%	1.98%	0.91%	2.00%	0.93%
Downgrade	1.65%	0.58%	1.90%	0.83%	2.03%	0.96%	2.05%	0.98%
<b>Chip Incentive Rates</b>								
Full Chip Data Device with PIN	1.10%	0.03%	1.80%	0.73%	1.97%	0.90%	2.00%	0.93%
Full Chip Data Device	1.10%	0.03%	1.80%	0.73%	1.97%	0.90%	2.00%	0.93%
Acquirer Chip (Chip Terminal & Magnetic-stripe Card)	1.00%		1.80%	0.73%	1.97%	0.90%	2.00%	0.93%
Issuer Chip (Magnetic-stripe Terminal and Chip Card)	1.20%	0.13%	1.80%	0.73%	1.97%	0.90%	2.00%	0.93%
<b>Secure eCommerce Incentive Rates</b>								
Secure eCommerce Transaction	1.44%	0.37%	1.80%	0.73%	1.97%	0.90%	2.00%	0.93%
Credit Voucher or Merchandise Return	1.00%		1.00%		1.00%		1.80%	0.73%

**Discover**

Applicable Discover Interchange Rate 1.60%

**Current International Interchange Rates Consumer Credit Card (NON CDN)**

International	Interchange Rate	Differential
International	1.20%	
International Base	1.72%	0.12%

**UnionPay**

Applicable UnionPay Interchange Rate 1.10%

**Current POS and Recurring Transactions (CDN & NONCDN)**

POS	Interchange Rate	Differential
POS	1.10%	

**E-Commerce transactions (CDN & NONCDN ECOMM)**

Other MCCs	Interchange Rate	Differential
Other MCCs	1.20%	0.10%

**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