



The following is a list of the most common interchange rates by the applicable Payment Card Network (PCN) for the Everyday program at the time of publishing.  
**Everyday** - A Merchant who processes card present or Card not present transactions and qualifies for the Everyday 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	0.72%							
<b>Canada Domestic Consumer Credit Interchange Rates (CDN CONSUMER - Qualifying Small Business)</b>								
Mastercard Descriptor	Core		World		World Elite		Muse	
TD Descriptor	Consumer		Consumer Hi-Spend		Consumer Premium Hi-Spend		Consumer Muse	
<b>Canada Intracountry Consumer Credit</b>	<b>Interchange Rate</b>	<b>Differential</b>	<b>Interchange Rate</b>	<b>Differential</b>	<b>Interchange Rate</b>	<b>Differential</b>	<b>Interchange Rate</b>	<b>Differential</b>
Card Present EMV	0.72%		0.95%	0.23%	1.22%	0.50%	1.29%	0.57%
Unsecure Card Present	0.95%	0.23%	1.19%	0.47%	1.45%	0.73%	1.52%	0.80%
Digital Commerce	1.57%	0.85%	1.80%	1.08%	2.03%	1.31%	2.15%	1.43%
Contactless	0.72%		0.95%	0.23%	1.22%	0.50%	1.29%	0.57%
3DS	1.40%	0.68%	1.60%	0.88%	1.80%	1.08%	1.93%	1.21%
Standard	1.96%	1.24%	2.19%	1.47%	2.42%	1.70%	2.54%	1.82%
Card Present Refund	0.43%		0.57%		0.73%	0.01%	0.77%	0.05%
Card Not Present Refund	0.96%	0.24%	1.10%	0.38%	1.24%	0.52%	1.33%	0.61%
<b>Current Canada Domestic Debit Interchange Rates (CDN DEBIT)</b>								
Electronic	Interchange Rate	Differential						
Big Box Stores	0.25% + \$0.05 (CAD)							
Specialty Clothing Stores	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)							
Standard	1.15%							
<b>Current Canada Domestic Consumer Prepaid Interchange Rates (CDN PREPAID)</b>								
Electronic	Interchange Rate	Differential						
Standard	1.44%	0.72%						
Standard	1.55%	0.83%						
<b>Current Canada Domestic Commercial Interchange Rates (CDN COMMERCIAL)</b>								
Commercial Standard Rate	Interchange Rate	Differential						
	2.00%	1.28%						
<b>Current International Consumer Interchange Rates (NONCDN)</b>								
Mastercard Descriptor	Core		Premium		Super Premium			
TD Descriptor	Consumer		Premium		Super Premium			
	<b>Interchange Rate</b>	<b>Differential</b>	<b>Interchange Rate</b>	<b>Differential</b>	<b>Interchange Rate</b>	<b>Differential</b>		
Base	1.60%	0.88%	1.85%	1.13%	1.98%	1.26%		
Card Present	1.10%	0.38%	1.85%	1.13%	1.98%	1.26%		
Digital Commerce	1.60%	0.88%	1.85%	1.13%	1.98%	1.26%		
Refund	1.00%	0.28%	1.00%	0.28%	1.00%	0.28%		
<b>Current International Commercial Interchange Rates (NONCDN)</b>								
Standard	Interchange Rate	Differential						
Electronic Product	2.00%	1.28%						
	1.85%	1.13%						

### Visa

Applicable Visa Interchange Rate	0.81%							
<b>Current Consumer Credit Products Interchange Rates (CDN CONSUMER - Qualifying Small Business)</b>								
Visa Descriptor	Classic, Gold, Platinum		Infinite		Visa Infinite Privilege			
TD Descriptor	Consumer		Infinite		Infinite Privilege			
	<b>Interchange Rate</b>	<b>Differential</b>	<b>Interchange Rate</b>	<b>Differential</b>	<b>Interchange Rate</b>	<b>Differential</b>		
Standard	1.45%	0.64%	1.70%	0.89%	2.45%	1.64%		
Card Not Present	1.30%	0.49%	1.55%	0.74%	2.30%	1.49%		
Card Not Present (Token)	1.25%	0.44%	1.50%	0.69%	2.25%	1.44%		
Industry Program – Everyday Needs	0.81%		0.99%	0.18%	1.80%	0.99%		
<b>Current Debit Products Interchange Rates (CDN DEBIT)</b>								
Standard	Interchange Rate	Differential						
Electronic	1.15%							
	0.25% + \$0.05							
<b>Current Business Credit Products Interchange Rates (CDN COMMERCIAL &amp; CDN INFINITE BUSINESS)</b>								
Visa Descriptor	Business		Visa Infinite Business					
TD Descriptor	Commercial		Infinite Business					
	<b>Interchange Rate</b>	<b>Differential</b>	<b>Interchange Rate</b>	<b>Differential</b>				
Standard	2.00%	1.19%	2.25%	1.44%				
Electronic	1.90%	1.09%	2.10%	1.29%				
<b>Current Corporate &amp; Purchasing Credit Products Interchange Rates (CDN COMMERCIAL)</b>								
Visa Descriptor	Corporate		Purchasing					
TD Descriptor	Commercial		Commercial					
	<b>Interchange Rate</b>	<b>Differential</b>	<b>Interchange Rate</b>	<b>Differential</b>				
Standard	2.00%	1.19%	2.00%	1.19%				
Electronic	1.90%	1.09%	1.90%	1.09%				
<b>Current Prepaid Products Interchange Rates (CDN PREPAID)</b>								
Visa Descriptor	Consumer Prepaid		Commercial Prepaid					
TD Descriptor	Consumer		Commercial					
	<b>Interchange Rate</b>	<b>Differential</b>	<b>Interchange Rate</b>	<b>Differential</b>				
Standard	1.52%	0.71%	2.00%	1.19%				
Card Not Present	1.52%	0.71%	n/a					
Industry Program – Everyday Needs	1.36%	0.55%	n/a					
<b>Current International Interchange Reimbursement Fees (NON CDN)</b>								
Visa Descriptor	Visa Classic / Visa Gold / Visa		Visa Signature / Visa Premium		Visa Signature Preferred / Visa		All Commercial Products	
TD Descriptor	Platinum / Electron		Premium		Infinite		Commercial	
	<b>Same as above</b>		<b>Premium</b>		<b>Super Premium</b>		<b>Commercial</b>	
	<b>Interchange Rate</b>	<b>Differential</b>	<b>Interchange Rate</b>	<b>Differential</b>	<b>Interchange Rate</b>	<b>Differential</b>	<b>Interchange Rate</b>	<b>Differential</b>
Electronic	1.10%	0.29%	1.80%	0.99%	1.97%	1.16%	2.00%	1.19%
Card Present	1.10%	0.29%	1.85%	1.04%	1.98%	1.17%	2.00%	1.19%
Standard (Uncategorized Product)	1.60%	0.79%	1.80%	0.99%	1.97%	1.16%	2.00%	1.19%
Card Not Present	1.60%	0.79%	1.85%	1.04%	1.98%	1.17%	2.00%	1.19%
Downgrade	1.65%	0.84%	1.90%	1.09%	2.03%	1.22%	2.05%	1.24%
<b>Chip Incentive Rates</b>								
Full Chip Data Device with PIN	1.10%	0.29%	1.80%	0.99%	1.97%	1.16%	2.00%	1.19%
Full Chip Data Device	1.10%	0.29%	1.80%	0.99%	1.97%	1.16%	2.00%	1.19%
Acquirer Chip (Chip Terminal & Magnetic-stripe Card)	1.00%	0.19%	1.80%	0.99%	1.97%	1.16%	2.00%	1.19%
Issuer Chip (Magnetic-stripe Terminal and Chip Card)	1.20%	0.39%	1.80%	0.99%	1.97%	1.16%	2.00%	1.19%
<b>Secure eCommerce Incentive Rates</b>								
Secure eCommerce Transaction	1.44%	0.63%	1.80%	0.99%	1.97%	1.16%	2.00%	1.19%
Credit Voucher or Merchandise Return	1.00%	0.19%	1.00%	0.19%	1.00%	0.19%	1.80%	0.99%

### Discover

Applicable Discover Interchange Rate	1.60%							
<b>Current International Interchange Rates Consumer Credit Card (NON CDN)</b>								
International	Interchange Rate	Differential						
International Base	1.20%							
	1.72%	0.12%						

### UnionPay

Applicable UnionPay Interchange Rate	1.10%							
<b>Current POS and Recurring Transactions (CDN &amp; NONCDN)</b>								
POS	Interchange Rate	Differential						
	1.10%							
<b>E-Commerce transactions (CDN &amp; NONCDN ECOMM)</b>								
Other MCCs	Interchange Rate	Differential						
	1.20%	0.10%						

### Interac

<b>Current Interac Flash Rates (Interac Flash Interchange Fee)</b>								
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						