



The following is a list of the most common interchange rates by the applicable Payment Card Network (PCN) for the General Business program at the time of publishing.  
**General Business Program** – A Merchant who processes Card Present or Card Not Present transactions and whose business does not qualify for one of the designated interchange programs.  
 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).

<b>Mastercard</b>										
Applicable Mastercard Interchange Rate		0.72%								
<b>Canada Domestic Consumer Credit Interchange Rates (CDN CONSUMER - Qualifying Small Business)</b>										
Mastercard Descriptor	Core Consumer			World Consumer Hi-Spend		World Elite Consumer Premium Hi-Spend		Muse Consumer Muse		
TD Descriptor	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential		
<b>Canada Intracountry Consumer Credit</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 0.25% + \$0.05 (CAD)		Differential							
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 1.44%		Differential 0.72%							
Standard	1.55%		0.83%							
<b>Current Canada Domestic Commercial Interchange Rates (CDN COMMERCIAL)</b>										
Commercial Standard Rate	Interchange Rate 2.00%		Differential 1.28%							
<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	1.60%	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	2.00%		1.28%							
Electronic Product	1.85%		1.13%							
<b>Visa</b>										
Applicable Visa Interchange Rate		0.81%								
<b>Current Consumer Credit Products Interchange Rates (CDN CONSUMER - Qualifying Small Business)</b>										
Visa Descriptor	Classic, Gold, Platinum Consumer			Infinite Infinite		Visa Infinite Privilege Infinite Privilege				
TD Descriptor	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential				
Standard	1.45%	0.64%	1.70%	0.89%	2.45%	1.64%				
Electronic	0.81%		0.99%	0.18%	1.80%	0.99%				
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%				
<b>Current Debit Products Interchange Rates (CDN DEBIT)</b>										
Standard	Interchange Rate 1.15%		Differential							
Electronic	0.25% + \$0.05									
<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%	1.19%	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 Commercial			Purchasing Commercial						
TD Descriptor	Interchange Rate	Differential	Interchange Rate	Differential						
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 Consumer			Commercial Prepaid Commercial						
TD Descriptor	Interchange Rate	Differential	Interchange Rate	Differential						
Standard	1.52%	0.71%	2.00%	1.19%						
Electronic	1.42%	0.61%	1.90%	1.09%						
Card Not Present	1.52%	0.71%	n/a							
<b>Current International Interchange Reimbursement Fees (NON CDN)</b>										
Visa Descriptor	Visa Classic / Visa Gold / Visa Platinum / Electron			Visa Signature / Visa Premium Premium		Visa Signature Preferred / Visa Infinite Super Premium		All Commercial Products Commercial		
TD Descriptor	Same as above			Same as above		Same as above		Same as above		
	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential		
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%		
<b>Discover</b>										
Applicable Discover Interchange Rate		1.60%								
<b>Current International Interchange Rates Consumer Credit Card (NON CDN)</b>										
International	Interchange Rate 1.20%		Differential							
International Base	1.72%		0.12%							
<b>UnionPay</b>										
Applicable UnionPay Interchange Rate		1.10%								
<b>Current POS and Recurring Transactions (CDN &amp; NONCDN)</b>										
POS	Interchange Rate 1.10%		Differential							
<b>E-Commerce transactions (CDN &amp; NONCDN ECOMM)</b>										
Other MCCs	Interchange Rate 1.20%		Differential 0.10%							
<b>Interac</b>										
<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								