



The following is a list of the most common interchange rates by the applicable Payment Card Network (PCN) for the Grocery program at the time of publishing.
Grocery Program – A Merchant who processes Card Present or Card Not Present transactions and qualifies for the Grocery 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.

Mastercard								
Applicable Mastercard Interchange Rate	0.72%							
Canada Domestic Consumer Credit Interchange Rates (CDN CONSUMER - Qualifying Small Business)								
Mastercard Descriptor	Core		World		World Elite		Muse	
TD Descriptor	Consumer		Consumer Hi-Spend		Consumer Premium Hi-Spend		Consumer Muse	
Canada Intracountry Consumer Credit	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential
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%
Current Canada Domestic Debit Interchange Rates (CDN DEBIT)								
Supermarket	0.15% + \$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%							
Current Canada Domestic Consumer Prepaid Interchange Rates (CDN PREPAID)								
Electronic	1.44%	0.72%						
Standard	1.55%	0.83%						
Current Canada Domestic Commercial Interchange Rates (CDN COMMERCIAL)								
Commercial Standard Rate	2.00%	1.28%						
Commercial Charity	1.80%	1.08%						
Data Rate 1	1.80%	1.08%						
Large Ticket	1.20%	0.48%						
Current International Consumer Interchange Rates (NONCDN)								
Mastercard Descriptor	Core		Premium		Super Premium			
TD Descriptor	Consumer		Premium		Super Premium			
	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%		
Current International Commercial Interchange Rates (NONCDN)								
Standard	2.00%	1.28%						
Electronic Product	1.85%	1.13%						
Visa								
Applicable Visa Interchange Rate	0.81%							
Current Consumer Credit Products Interchange Rates (CDN CONSUMER - Qualifying Small Business)								
Visa Descriptor	Classic, Gold, Platinum		Infinite		Visa Infinite Privilege			
TD Descriptor	Consumer		Infinite		Infinite Privilege			
	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential		
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 – Grocery and Food Retail	0.81%		0.99%	0.18%	1.80%	0.99%		
Current Debit Products Interchange Rates (CDN DEBIT)								
Standard	1.15%							
Industry Program – Grocery	0.15% + \$0.05							
Current Business Credit Products Interchange Rates (CDN COMMERCIAL & CDN INFINITE BUSINESS)								
Visa Descriptor	Business		Visa Infinite Business					
TD Descriptor	Commercial		Infinite Business					
	Interchange Rate	Differential	Interchange Rate	Differential				
Standard	2.00%	1.19%	2.25%	1.44%				
Industry Program – Grocery	1.85%	1.04%	2.00%	1.19%				
Current Corporate & Purchasing Credit Products Interchange Rates (CDN COMMERCIAL)								
Visa Descriptor	Corporate		Purchasing					
TD Descriptor	Commercial		Commercial					
	Interchange Rate	Differential	Interchange Rate	Differential				
Standard	2.00%	1.19%	2.00%	1.19%				
Electronic	1.90%	1.09%	1.90%	1.09%				
Current Prepaid Products Interchange Rates (CDN PREPAID)								
Visa Descriptor	Consumer Prepaid		Commercial Prepaid					
TD Descriptor	Consumer		Commercial					
	Interchange Rate	Differential	Interchange Rate	Differential				
Standard	1.52%	0.71%	2.00%	1.19%				
Card Not Present	1.52%	0.71%	n/a					
Industry Program – Grocery	n/a		1.85%					
Industry Program – Grocery and Food Retail	1.23%	0.42%	n/a					
Current International Interchange Reimbursement Fees (NON CDN)								
Visa Descriptor	Visa Classic / Visa Gold / Visa		Visa Signature / Visa Premium		Visa Signature Preferred / Visa		All Commercial Products	
TD Descriptor	Platinum / Electron		Premium		Infinite Super Premium		Commercial	
	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%
Chip Incentive Rates								
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%
Secure eCommerce Incentive Rates								
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%							
Current International Interchange Rates Consumer Credit Card (NON CDN)								
International	1.20%							
International Base	1.72%	0.12%						
UnionPay								
Applicable UnionPay Interchange Rate	1.10%							
Current POS and Recurring Transactions (CDN & NONCDN)								
POS	1.10%							
E-Commerce transactions (CDN & NONCDN ECOMM)								
Other MCCs	1.20%							
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						