

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.

Canada Domestic Consumer Credit Interchange Rates (CDN CO Mastercard Descriptor	NSUMER) Core		World		World El	ite	World Le	gend
rD Descriptor	Consum		Consumer Hi	-Spend	Consumer Premiu		Consumer World Le	
Canada Intracountry Consumer Credit Card Present EMV	Interchange Rate 0.92%	Differential	Interchange Rate 1.22%	Differential 0.30%	Interchange Rate 1.56%	Differential 0.64%	Interchange Rate 1.65%	Differen 0.73%
Unsecure Card Present	1.22%	0.30%	1.52%	0.60%	1.86%	0.94%	1.95%	1.039
Digital Commerce Contactless	1.67% 0.92%	0.75%	1.90% 1.22%	0.98%	2.13% 1.56%	1.21% 0.64%	2.25% 1.65%	1.339 0.739
DS tandard	1.50% 1.96%	0.58% 1.04%	1.70% 2.19%	0.78% 1.27%	1.90% 2.42%	0.98% 1.50%	2.03% 2.54%	1.119
ard Present Refund	0.55%		0.73%		0.94%	0.02%	0.99%	0.079
ard Not Present Refund	1.06%	0.14%	1.20%	0.28%	1.34%	0.42%	1.43%	0.519
Current Canada Domestic Debit Interchange Rates (CDN DEBIT) Interchange Rate	Differential						
Electronic	0.25% + \$.05 (CAD)							
Masterpass Secure Code	1.00%							
Contactless Tier 1 Contactless Tier 2	0.00% + \$.02 (CAD)							
Contactless Tier 3	0.00% + \$.02 (CAD) 0.00% + \$.03 (CAD)							
Standard	1.15%							
Current Canada Domestic Consumer Prepaid Interchange Rate	(CDN PREPAID) Interchange Rate	Differential						
Electronic	1.44%	0.52%						
Standard	1.55%	0.63%						
Current Canada Domestic Commercial Interchange Rates (CDN	I COMMERCIAL) Interchange Rate	Differential						
Commercial Standard Rate	2.00%	1.08%						
Current International Consumer Interchange Rates (NONCDN)								
Mastercard Descriptor ID Descriptor	Core	or	Premiur Premiur		Super Pren			
Descriptor	Interchange Rate	Differential	Interchange Rate		Super Pren Interchange Rate	Differential		
Base Cord Process	1.65%	0.73%	1.90%	0.98%	2.03%	1.11%		
Card Present Digital Commerce	1.10%	0.18%	1.85% 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 (NONCD)								
Standard Electronic Product	2.00% 1.85%	1.08%						
Visa Applicable Visa Interchange Rate	1.25%							
Current Consumer Credit Products Interchange Rates (CDN CO /isa Descriptor	Classic, Gold, I		Infinite		Visa Infinite P			
TD Descriptor	Consum Interchange Rate	er Differential	Infinite Interchange Rate	Differential	Infinite Priv	vilege Differential		
Standard	1.45%	0.20%	1.70%	0.45%	2.45%	1.20%		
Electronic Card Not Present	1.25% 1.40%	0.15%	1.57% 1.65%	0.32% 0.40%	2.08%	0.83% 1.15%		
Card Not Present (Token)	1.35%	0.10%	1.60%	0.35%	2.35%	1.10%		
Current Debit Products Interchange Rates (CDN DEBIT)								
Standard	Interchange Rate 1.15%	Differential						
Electronic	\$0.03							
Current Business Credit Products Interchange Rates (CDN COM	MERCIAL & CDN INFINIT	TE BUSINESS)						
/isa Descriptor ID Descriptor	Busines	ss	Visa Infinite B					
	Interchange Rate	Differential	Interchange Rate	Differential				
Standard	2.00%	0.75%	2.35%	1.10%				
Current Corporate & Purchasing Credit Products Interchange R								
/isa Descriptor ID Descriptor	Corpora		Purchasi Commerc					
Standard	Interchange Rate 2.00%	Differential 0.75%	Interchange Rate 2.00%	0.75%				
Electronic	1.90%	0.65%	1.90%	0.65%				
Current Prepaid Products Interchange Rates (CDN PREPAID)								
/isa Descriptor	Consumer P		Commercial F					
TD Descriptor	Consum Interchange Rate	Differential	Commerce Interchange Rate	Differential				
Standard Electronic	1.52% 1.42%	0.27%	2.00% n/a	0.75%				
	CDAIL)							
Current International Interchange Reimbursement Fees (NON	Visa Classic / Visa Gold	/ Visa Platinum						
/isa Descriptor	/ Electro	on	Visa Signature / Vi		Visa Signature Preferre		All Commercia	
TD Descriptor	Same as a Interchange Rate	bove Differential	Premius Interchange Rate		Super Pren Interchange Rate	nium Differential	Commer Interchange Rate	
Electronic Card Present	1.10%		1.80%	0.55%	1.97% 1.98%	0.72% 0.73%	2.00%	0.759
Standard (Uncategorized Product)	1.60%	0.35%	1.80%	0.55%	1.97%	0.72%	2.00%	0.759
Card Not Present Downgrade	1.60% 1.65%	0.35%	1.85% 1.90%	0.60%	1.98% 2.03%	0.73%	2.00%	0.759
Chip Incentive Rates								
uli Chip Data Device with PIN	1.10%		1.80%	0.55%	1.97%	0.72%	2.00%	0.759
Full Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card)	1.10%		1.80% 1.80%	0.55%	1.97% 1.97%	0.72% 0.72%	2.00%	0.759
ssuer Chip (Magnetic-stripe Terminal and Chip Card	1.20%		1.80%	0.55%	1.97%	0.72%	2.00%	0.759
Secure eCommerce Incentive Rates								
Secure eCommerce Transaction	1.44%	0.19%	1.80%	0.55%	1.97%	0.72%	2.00%	0.759
Credit Voucher or Merchandise Return	1.00%		1.00%		1.00%		1.80%	0.559
Discover	4.20%							
Applicable Discover Interchange Rate	1.20%							
Current International Interchange Rates Consumer Credit Card	(NON CDN) Interchange Rate	Differential						
nternational	1.20%							
nternational Base	1.72%	0.52%						
UnionPay	4 400/							
Applicable UnionPay Interchange Rate	1.10%							
Current POS and Recurring Transactions (CDN & NONCDN)	Interchange Rate 1.10%	Differential						
E-Commerce transactions (CDN & NONCDN ECOMM) Other MCCs	Interchange Rate 1.20%	Differential 0.10%						
American Express (OptBlue)	1.60%							
Applicable American Express OptBlue Interchange Rate		Wholesale	D		Trans	Wholesale	D.W	
Applicable American Express OptBlue Interchange Rate	Transaction Amount	Discount Rate 1.60%	Differential		Transaction Amount > \$200	Discount Rate 2.40%	Differential 0.80%	
American Express Cards Restaurant	≤ \$200	1.60% 1.60%			> \$500 > \$500	2.00%	0.40%	
American Express Cards	≤ \$500	4.0070			> \$1,000	2.00%	0.40%	
American Express Cards Restaurant Retail Services/Prof Service 238/Wholesale	≤ \$500 ≤ \$500 ≤ \$1,000	1.60%			> \$500 > \$1,000	2.00%	0.40%	
American Express Cards Restaurant Retail Gervices/Prof Service	≤ \$500 ≤ \$500	1.60% 1.60% 1.60%						
American Express Cards Restaurant tetrail services/Prof Service 228/Wholesale ther Travel & Entertainment tealthCare	≤ \$500 ≤ \$500 ≤ \$1,000 ≤ \$500 ≤ \$1,000	1.60% 1.60% 1.34%				2.00%	0.40%	
American Express Cards Restaurant tetail services/Prof Service 228/Wholesale ther travel & Entertainment teaithCare dail Order & Internet merging Markets	≤ \$500 ≤ \$500 ≤ \$1,000 ≤ \$500	1.60% 1.60%			> \$500			
American Express Cards Restaurant Restauran	≤\$500 ≤\$500 ≤\$1,000 ≤\$500 ≤\$1,000 ≤\$500	1.60% 1.60% 1.34% 1.60% 1.18% 1.08%				1 20%	0.29%	
American Express Cards Restaurant tetail services/Prof Service 228/Wholesale ther travel & Entertainment teaithCare dail Order & Internet merging Markets	≤ \$500 ≤ \$500 ≤ \$1,000 ≤ \$500 ≤ \$1,000	1.60% 1.60% 1.34% 1.60% 1.18% 1.08% \$0.68/txn			> \$500 > \$1,000	1.88%	0.28%	
American Express Cards Restaurant Restauran	≤\$500 ≤\$500 ≤\$1,000 ≤\$5,000 ≤\$5,000 ≤\$5,000 ≤\$1,000	1.60% 1.60% 1.34% 1.60% 1.18% 1.08% \$0.68/txn	Differenti⊇l			1.88% Wholesale Discount Rate		
American Express Cards Restaurant tetail services/Prof Service 328/Wholesale ther ther fravel & Entertainment tealthCare dwall Order & Internet emerging Markets sesidential Rent (include Long Term Care) Jülitles	≤\$500 ≤\$500 ≤\$1,000 ≤\$500 ≤\$1,000 ≤\$500	1.60% 1.60% 1.34% 1.60% 1.18% 1.08% \$0.68/txn	Differential		> \$1,000	Wholesale	0.28% Differential 0.40%	
American Express Cards Restaurant ketail kervices/Prof Service 238/Wholesale bther fravel & Entertainment tealthCare vali Order & Internet imerging Markets kesidential Rent (include Long Term Care) tillities	≤ \$500 ≤ \$500 ≤ \$1,000 ≤ \$500 ≤ \$1,000 ≤ \$500 ≤ \$1,000	1.60% 1.60% 1.34% 1.60% 1.18% 1.08% \$0.68/txn Wholesale Discount Rate	Differential		> \$1,000 Transaction Amount	Wholesale Discount Rate	Differential	
American Express Cards Restaurant ketail services/Prof Service 28/Wholesale Tother travel & Entertainment tealthCare vali Order & Internet merging Markets Residential Rent (include Long Term Care) ztilities Prepaid Cards Ill Industries JSD Settlement	≤ \$500 ≤ \$500 ≤ \$1,000 ≤ \$500 ≤ \$1,000 ≤ \$500 ≤ \$1,000	1.60% 1.60% 1.34% 1.60% 1.18% 1.08% 50.68/txn Wholesale Discount Rate Discount Rate	Differential		> \$1,000 Transaction Amount	Wholesale Discount Rate	Differential	
American Express Cards Restaurant Letail Lervices/Prof Service 228/Wholesale There Tavel & Entertainment LetalthCare HealthCare Hall Order & Internet Intergring Markets Residential Rent (Include Long Term Care) Tullities Prepaid Cards Il Industries JSD Settlement Il Industries	≤ \$500 ≤ \$500 ≤ \$1,000 ≤ \$500 ≤ \$1,000 ≤ \$500 ✓ \$500 ✓ \$500	1.60% 1.60% 1.34% 1.60% 1.18% 1.08% \$0.68/txn Wholesale Discount Rate 2.20%	Differential 0.60%		> \$1,000 Transaction Amount	Wholesale Discount Rate	Differential	
American Express Cards Restaurant Letail Lervices/Prof Service 226/Wholdsale Uther Tavel & Entertainment LetalthCare Mail Order & Internet Imerging Markets Lesidential Rent (Include Long Term Care) Utilities Prepaid Cards Il Industries JSD Settlement	≤ \$500 ≤ \$500 ≤ \$1,000 ≤ \$500 ≤ \$1,000 ≤ \$500 ✓ \$500 ✓ \$500	1.60% 1.60% 1.34% 1.60% 1.18% 1.08% \$0.68/txn Wholesale Discount Rate 2.20%	Differential 0.60%		> \$1,000 Transaction Amount	Wholesale Discount Rate	Differential	
American Express Cards Instaurant Instau	≤ \$500 ≤ \$500 ≤ \$1,000 ≤ \$500 ≤ \$1,000 ≤ \$500 ✓ \$500 ✓ \$500	1.60% 1.60% 1.34% 1.60% 1.1.8% 1.08% 50.68/txn Wholesale Discount Rate 1.60% Wholesale Discount Rate 2.20% for all Credit Ame	Differential 0.60% rican Express Cards		> \$1,000 Transaction Amount	Wholesale Discount Rate	Differential	
smerican Express Cards sestaurant testail dervices/Prof Service 228/Wholesale ther ther ravel & Entertainment tealthCare tall Order & Internet merging Markets sesidential Rent (include Long Term Care) titlities repaid Cards all Industries ISSD Settlement all Industries Card Not Present (Non-Swiped Transaction Fee) of 0.30% to oreign Issued Debit Cards all Industries - CAD Settlement	≤ \$500 ≤ \$500 ≤ \$1,000 ≤ \$500 ≤ \$1,000 ≤ \$500 ✓ \$500 ✓ \$500	1.60% 1.60% 1.34% 1.60% 1.134% 1.60% 1.118% 1.08% S0.68/txn Wholesale Discount Rate 2.20% for all Credit Ame	Differential 0.60% rican Express Cards Differential		> \$1,000 Transaction Amount	Wholesale Discount Rate	Differential	
merican Express Cards estaurant etail dervices/Prof Service 28/Wholesale ther ther ravel & Entertainment eaithCare tail Order & Internet merging Markets esidential Rent (include Long Term Care) titities repaid Cards Ill Industries SD Settlement Ill Industries Card Not Present (Non-Swiped Transaction Fee) of 0.30% to oreign Issued Debit Cards Ill Industries - CAD Settlement	≤ \$500 ≤ \$500 ≤ \$1,000 ≤ \$500 ≤ \$1,000 ≤ \$500 ✓ \$500 ✓ \$500	1.60% 1.60% 1.34% 1.60% 1.18% 1.08% 50.68/txn Wholesale Discount Rate 2.20% for all Credit Ame Wholesale	Differential 0.60% rican Express Cards		> \$1,000 Transaction Amount	Wholesale Discount Rate	Differential	
merican Express Cards estaurant etail ervices/Prof Service 2B/Wholesale ther ravel & Entertainment ealthCare tail Order & Internet merging Markets esidential Rent (include Long Term Care) tillities repaid Cards iii Industries II Industries Card Not Present (Non-Swiped Transaction Fee) of 0.30% to l oreign Issued Debit Cards IiI Industries - CAD Settlement IiI Industries - USD Settlement	≤ \$500 ≤ \$500 ≤ \$1,000 ≤ \$500 ≤ \$1,000 ≤ \$500 ✓ \$500 ✓ \$500	1.60% 1.60% 1.34% 1.60% 1.138% 1.08% 50.68/txn Wholesale Discount Rate 2.20% Wholesale Discount Rate 2.20%	Differential 0.60% rican Express Cards Differential		> \$1,000 Transaction Amount	Wholesale Discount Rate	Differential	
merican Express Cards sestaurant testail ervices/Prof Service 228/Wholesale ther ravel & Entertainment teelathCare tail Order & Internet merging Markets sesidential Rent (include Long Term Care) titlities trepaid Cards all Industries ISD Settlement II Industries Card Not Present (Non-Swiped Transaction Fee) of 0.30% to loreign Issued Debit Cards	≤ \$500 ≤ \$500 ≤ \$1,000 ≤ \$500 ≤ \$1,000 ≤ \$500 ✓ \$500 ✓ \$500	1.60% 1.60% 1.34% 1.60% 1.138% 1.08% 50.68/txn Wholesale Discount Rate 2.20% Wholesale Discount Rate 2.20%	Differential 0.60% rican Express Cards Differential		> \$1,000 Transaction Amount	Wholesale Discount Rate	Differential	