

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

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

Canada Domestic Consumer Credit Interchange Rates (CDN COM Mastercard Descriptor	Core		World		World E		World Le	
TD Descriptor Canada Intracountry Consumer Credit	Consum Interchange Rate	er Differential	Consumer Hi Interchange Rate		Consumer Premiu		Consumer Wo Interchange Rate	rld Legend
Card Present EMV Unsecure Card Present	0.72% 0.95%	0.23%	0.95% 1.19%	0.23%	1.22% 1.45%	0.50%	1.29% 1.52%	0.57%
Digital Commerce	1.57%	0.85%	1.80%	1.08%	2.03%	1.31%	2.15%	1.439
Contactless BDS	0.72% 1.40%	0.68%	0.95% 1.60%	0.23%	1.22% 1.80%	0.50% 1.08%	1.29% 1.93%	0.579 1.219
Standard Card Present Refund	1.96%	1.24%	2.19% 0.57%	1.47%	2.42% 0.73%	1.70% 0.01%	2.54% 0.77%	1.829
Card Not Present Refund	0.96%	0.24%	1.10%	0.38%	1.24%	0.52%	1.33%	0.619
Current Canada Domestic Debit Interchange Rates (CDN DEBIT)	Interchange Bate	Differential						
Supermarket	Interchange Rate 0.15% + \$.05 (CAD)	Differential						
Masterpass Secure Code	1.00%							
Contactless Tier 1	0.00% + \$.02 (CAD)							
Contactless Tier 2 Contactless Tier 3	0.00% + \$.02 (CAD) 0.00% + \$.03 (CAD)							
Standard	1.15%							
Current Canada Domestic Consumer Prepaid Interchange Rates	(CDN PREPAID) Interchange Rate	Differential						
Electronic	1.44%	0.72%						
Standard	1.55%	0.83%						
Current Canada Domestic Commercial Interchange Rates (CDN	COMMERCIAL) Interchange Rate	Differential						
Commercial Standard Rate	2.00%	1.28%						
Commercial Charity Data Rate 1	1.80%	1.08%						
Large Ticket	1.20%	0.48%						
Current International Consumer Interchange Rates (NONCDN)	_							
Mastercard Descriptor TD Descriptor	Core	ier	Premiu Premiu		Super Pre			
	Interchange Rate	Differential	Interchange Rate		Interchange Rate	Differential		
Base Card Present	1.65%	0.93%	1.90%	1.18%	2.03% 1.98%	1.31%		
Digital Commerce Refund	1.60%	0.88%	1.85%	1.13%	1.98%	1.26%		
		0.2070	2.5070	J.20/0	1.00/0	0.20/0		
Current International Commercial Interchange Rates (NONCDN) Standard	2.00%	1.28%						
Electronic Product	1.85%	1.13%						
Visa								
Applicable Visa Interchange Rate	0.77%							
Current Consumer Credit Products Interchange Rates (CDN CON								
Visa Descriptor TD Descriptor	Classic, Gold, Consum		Infinit Infinit		Visa Infinite I Infinite Pri			
Standard	Interchange Rate	Differential	Interchange Rate		Interchange Rate	Differential 1.68%		
Card Not Present	1.45% 1.30%	0.68% 0.53%	1.70% 1.55%	0.78%	2.45% 2.30%	1.53%		
Card Not Present (Token) Industry Program – Grocery and Food Retail	1.25% 0.81%	0.48%	1.50% 0.99%	0.73% 0.22%	2.25% 1.80%	1.48%		
Current Debit Products Interchange Rates (CDN DEBIT)	Interchange Rate	Differential						
Standard Industry Program – Grocery	1.15% \$0.03							
		TE DITCIPIECE)						
Current Business Credit Products Interchange Rates (CDN COMI Visa Descriptor	MERCIAL & CDN INFINI Busine	SS (SINESS)	Visa Infinite I	Business				
TD Descriptor	Commer Interchange Rate	cial Differential	Infinite Bu					
Standard	2.00%	1.23%	2.35%	1.58%				
Current Corporate & Purchasing Credit Products Interchange Ra	tes (CDN COMMERCIA	L)						
Visa Descriptor TD Descriptor	Corpora	ite	Purchas Commer					
	Interchange Rate	Differential	Interchange Rate	Differential				
Standard Electronic	2.00% 1.90%	1.23%	2.00% 1.90%	1.23%				
	1.50%	1.1370	1.50%	1.13/0				
Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor	Consumer P	repaid	Commercial					
TD Descriptor	Consum Interchange Rate	ner Differential	Commer Interchange Rate					
Standard	1.52%	0.75%	2.00%	1.23%				
Current International Interchange Reimbursement Fees (NON C	DN)							
Visa Descriptor	Visa Classic / Visa Platinum / E		Visa Signature / V	ica Promium	Visa Signature Pre Infinit		All Commercia	l Products
	Same as a	bove	Premiu	ım	Super Pre	mium	Comme	rcial
TD Descriptor		Differential 0.33%	Interchange Rate 1.80%	Differential 1.03%	Interchange Rate 1.97%	Differential 1.20%	Interchange Rate 2.00%	Differen 1.239
TD Descriptor Electronic	Interchange Rate 1.10%			1.08%	1.98%	1.21%	2.00%	1.239
Electronic Card Present	1.10% 1.10%	0.33%	1.85%			1 20%		1.239
Electronic Card Present Standard (Uncategorized Product) Card Not Present	1.10% 1.10% 1.60% 1.60%	0.33% 0.83% 0.83%	1.85% 1.80% 1.85%	1.08%	1.97% 1.98%	1.20% 1.21%	2.00%	
Electronic Card Present Standard (Uncategorized Product) Card Not Present	1.10% 1.10% 1.60%	0.33% 0.83%	1.85% 1.80%		1.97%			1.289
Electronic Card Present Standard (Uncategorized Product) Card Not Present Downgrade Chip Incentive Rates	1.10% 1.10% 1.60% 1.60% 1.65%	0.33% 0.83% 0.83% 0.88%	1.85% 1.80% 1.85% 1.90%	1.08%	1.97% 1.98% 2.03%	1.21% 1.26%	2.00% 2.05%	
Electronic Card Present Standard (Uncategorized Product) Card Not Present Downgrade Chip Incentive Rates Full Chip Data Device with PIN	1.10% 1.10% 1.60% 1.60%	0.33% 0.83% 0.83%	1.85% 1.80% 1.85%	1.08%	1.97% 1.98%	1.21%	2.00%	1.239
Electronic Card Present Standard (Uncategorized Product) Card Not Present Downgrade Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Cacquier Chip (Chip Terminal & Magnetic-stripe Card)	1.10% 1.10% 1.60% 1.60% 1.65% 1.10% 1.10%	0.33% 0.83% 0.83% 0.88% 0.33% 0.33% 0.23%	1.85% 1.80% 1.85% 1.90% 1.80% 1.80%	1.08% 1.13% 1.03% 1.03% 1.03%	1.97% 1.98% 2.03% 1.97% 1.97%	1.21% 1.26% 1.20% 1.20% 1.20%	2.00% 2.05% 2.00% 2.00% 2.00% 2.00%	1.239 1.239 1.239
Electronic Card Present Standard (Uncategorized Product) Card Not Present Downgrade Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Chip Card Not Perminal & Magnetic-stripe Card) Sssuer Chip (Magnetic-stripe Terminal and Chip Card	1.10% 1.10% 1.60% 1.60% 1.65% 1.10%	0.33% 0.83% 0.83% 0.88% 0.33%	1.85% 1.80% 1.85% 1.90% 1.80% 1.80%	1.08% 1.13% 1.03% 1.03%	1.97% 1.98% 2.03% 1.97%	1.21% 1.26% 1.20% 1.20%	2.00% 2.05% 2.00% 2.00%	1.239 1.239 1.239
Electronic Card Present Standard (Uncategorized Product) Card Not Present Downgrade Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Capuirer Chip (Chip Terminal & Magnetic-stripe Card) Secure Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates	1.10% 1.10% 1.60% 1.60% 1.65% 1.10% 1.10%	0.33% 0.83% 0.83% 0.88% 0.33% 0.33% 0.23%	1.85% 1.80% 1.85% 1.90% 1.80% 1.80%	1.08% 1.13% 1.03% 1.03% 1.03%	1.97% 1.98% 2.03% 1.97% 1.97%	1.21% 1.26% 1.20% 1.20% 1.20%	2.00% 2.05% 2.00% 2.00% 2.00% 2.00%	1.239 1.239 1.239 1.239
Electronic Lard Present Land and (Uncategorized Product) Lard Not Present Downgrade Chip Incentive Rates Full Chip Data Device with PIN Ull Chip Data Device with PIN Suser Chip (Magnetic-stripe Card) Suser Chip (Magnetic-stripe Terminal and Chip Card Secure e Commerce Incentive Rates Secure e Commerce Transaction	1.10% 1.10% 1.60% 1.60% 1.65% 1.00% 1.10% 1.10% 1.20%	0.33% 0.83% 0.83% 0.88% 0.33% 0.33% 0.23% 0.43%	1.85% 1.80% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80%	1.08% 1.13% 1.03% 1.03% 1.03% 1.03%	1.97% 1.98% 2.03% 1.97% 1.97% 1.97%	1.21% 1.26% 1.20% 1.20% 1.20% 1.20%	2.00% 2.05% 2.00% 2.00% 2.00% 2.00%	1.239 1.239 1.239 1.239 1.239
Electronic Card Present Standard (Uncategorized Product) Card Not Present Downgrade Obomgrade Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device with PIN Full Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Ssuer Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates Secure eCommerce Transaction Credit Voucher or Merchandise Return	1.10% 1.10% 1.60% 1.60% 1.65% 1.65% 1.10% 1.10% 1.20%	0.33% 0.83% 0.83% 0.88% 0.33% 0.33% 0.23% 0.43%	1.85% 1.80% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80%	1.08% 1.13% 1.03% 1.03% 1.03% 1.03%	1.97% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97%	1.21% 1.26% 1.20% 1.20% 1.20% 1.20% 1.20%	2.00% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00%	1.239 1.239 1.239 1.239 1.239
Electronic	1.10% 1.10% 1.60% 1.60% 1.65% 1.65% 1.10% 1.10% 1.20%	0.33% 0.83% 0.83% 0.88% 0.33% 0.33% 0.23% 0.43%	1.85% 1.80% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80%	1.08% 1.13% 1.03% 1.03% 1.03% 1.03%	1.97% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97%	1.21% 1.26% 1.20% 1.20% 1.20% 1.20% 1.20%	2.00% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00%	1.23% 1.23% 1.23% 1.23% 1.23%
Electronic Card Present Standard (Uncategorized Product) Card Not Present Downgrade Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Full Chip Data Device Susuer Chip (Chip Terminal & Magnetic-stripe Card) Susuer Chip (Migmetic-stripe Terminal and Chip Card Secure e Commerce Incentive Rates Secure e Commerce Transaction Credit Voucher or Merchandise Return	1.10% 1.10% 1.60% 1.60% 1.65% 1.10% 1.10% 1.10% 1.00% 1.00% 1.20% NON CDN)	0.33% 0.83% 0.83% 0.88% 0.33% 0.23% 0.43% 0.67% 0.23%	1.85% 1.80% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80%	1.08% 1.13% 1.03% 1.03% 1.03% 1.03%	1.97% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97%	1.21% 1.26% 1.20% 1.20% 1.20% 1.20% 1.20%	2.00% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00%	1.239 1.239 1.239 1.239 1.239
Electronic Zard Present Zard Present Zard Nese (Uncategorized Product) Zard Not Present Downgrade Uncategorized Product Downgrade Unit Chip Data Device with PIN Unit Chip Data Device with PIN Unit Chip Data Device Requirer Chip (Chip Terminal & Magnetic-stripe Card) Ssuer Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates Secure eCommerce Transaction Credit Voucher or Merchandise Return Discover Lepidoble Discover Interchange Rate Current International Interchange Rates Consumer Credit Card (Card International Interchange Rates Consumer Credit Card International International In	1.10% 1.10% 1.60% 1.60% 1.65% 1.10% 1.10% 1.10% 1.20%	0.33% 0.83% 0.83% 0.88% 0.33% 0.33% 0.23% 0.43%	1.85% 1.80% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80%	1.08% 1.13% 1.03% 1.03% 1.03% 1.03%	1.97% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97%	1.21% 1.26% 1.20% 1.20% 1.20% 1.20% 1.20%	2.00% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00%	1.239 1.239 1.239 1.239 1.239
Electronic Card Present Standard (Uncategorized Product) Card Not Present Downgrade Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device with PIN Full Chip Data Device Full Chip Data Device Socquier Chip (Chip Ferminal & Magnetic-stripe Card) Sosser Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates Secure eCommerce Transaction Credit Voucher or Merchandise Return Discover Applicable Discover Interchange Rate	1.10% 1.10% 1.60% 1.60% 1.65% 1.10% 1.10% 1.10% 1.10% 1.20% 1.20% 1.20% 1.20%	0.33% 0.83% 0.83% 0.88% 0.33% 0.23% 0.43% 0.67% 0.23%	1.85% 1.80% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80%	1.08% 1.13% 1.03% 1.03% 1.03% 1.03%	1.97% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97%	1.21% 1.26% 1.20% 1.20% 1.20% 1.20% 1.20%	2.00% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00%	1.239 1.239 1.239 1.239 1.239
Electronic Card Present Standard (Uncategorized Product) Card Not Present Downgrade Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquier Chip (Chip Terminal & Magnetic-stripe Card) Sissuer Chip (Magnetic-stripe Terminal and Chip Card Secure e Commerce Incentive Rates Secure e Commerce Transaction Credit Youcher or Merchandise Return DISCOVET Applicable Discover Interchange Rate Current International Interchange Rates Consumer Credit Card (International) International Base	1.10% 1.10% 1.60% 1.60% 1.65% 1.10% 1.10% 1.10% 1.10% 1.00% 1.20% NON CDN) Interchange Rate 1.20%	0.33% 0.83% 0.88% 0.33% 0.33% 0.23% 0.43% 0.67% 0.23%	1.85% 1.80% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80%	1.08% 1.13% 1.03% 1.03% 1.03% 1.03%	1.97% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97%	1.21% 1.26% 1.20% 1.20% 1.20% 1.20% 1.20%	2.00% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00%	1.23% 1.23% 1.23% 1.23% 1.23%
Electronic Card Present Standard (Uncategorized Product) Card Not Present Downgrade Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device with PIN Stud Chip Card Device with PIN Sub Chip Chip Chip Card Suser Chip (Chip Terminal all Adapnetic-stripe Card) Sesure Chip (Magnetic-stripe Terminal and Chip Card Sesure e Commerce Incentive Rates Secure e Commerce Transaction Credit Vouchter or Merchandise Return Discover Papplicable Discover Interchange Rate Current Intermational Interchange Rates Consumer Credit Card (International	1.10% 1.10% 1.60% 1.60% 1.65% 1.10% 1.10% 1.10% 1.10% 1.00% 1.20% NON CDN) Interchange Rate 1.20%	0.33% 0.83% 0.88% 0.33% 0.33% 0.23% 0.43% 0.67% 0.23%	1.85% 1.80% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80%	1.08% 1.13% 1.03% 1.03% 1.03% 1.03%	1.97% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97%	1.21% 1.26% 1.20% 1.20% 1.20% 1.20% 1.20%	2.00% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00%	1.239 1.239 1.239 1.239 1.239
Electronic Card Present Standard (Uncategorized Product) Card Not Present Downgrade Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device with PIN Full Chip Data Device Full Chip Data Device Roquier Chip (Chip Ferminal & Magnetic-stripe Card) Sissuer Chip (Magnetic-stripe Terminal and Chip Card Secure e Commerce Incentive Rates Secure e Commerce Transaction Credit Voucher or Merchandise Return Discover Applicable Discover Interchange Rate Current International Interchange Rates Current Bost Secure Commerce LinionPay Applicable UnionPay Interchange Rate Current POS and Recurring Transactions (CDN & NONCDN)	1.10% 1.10% 1.60% 1.60% 1.65% 1.65% 1.10% 1.10% 1.10% 1.00% 1.20% 1.20% 1.20% 1.20% 1.20% 1.20% 1.20% 1.20% 1.20% 1.20% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10%	0.33% 0.83% 0.88% 0.33% 0.33% 0.23% 0.43% 0.67% 0.23%	1.85% 1.80% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80%	1.08% 1.13% 1.03% 1.03% 1.03% 1.03%	1.97% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97%	1.21% 1.26% 1.20% 1.20% 1.20% 1.20% 1.20%	2.00% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00%	1.239 1.239 1.239 1.239 1.239
Electronic Card Present Standard (Uncategorized Product) Card Not Present Downgrade Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device with PIN Full Chip Data Device with PIN Full Chip Data Device Requirer Chip (Chip Terminal & Magnetic-stripe Card) Sesure Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates Secure eCommerce Incentive Rates Secure eCommerce Transaction Credit Voucher or Merchandise Return DISCOVET Applicable Discover Interchange Rate Current International Interchange Rates Consumer Credit Card (International Base) UnionPay Applicable Discover Interchange Rate UnionPay Applicable Discover Interchange Rate	1.10% 1.10% 1.60% 1.60% 1.65% 1.10% 1.10% 1.10% 1.10% 1.00% 1.20% 1.20% NON CDN) Interchange Rate 1.20% 1.72%	0.33% 0.83% 0.83% 0.88% 0.33% 0.33% 0.23% 0.43% 0.23% 0.23% 0.23%	1.85% 1.80% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80%	1.08% 1.13% 1.03% 1.03% 1.03% 1.03%	1.97% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97%	1.21% 1.26% 1.20% 1.20% 1.20% 1.20% 1.20%	2.00% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00%	1.28% 1.23% 1.23% 1.23% 1.23% 1.23%
Electronic Card Present Standard (Uncategorized Product) Card Not Present Downgrade Chip Incentive Rates Full Chip Data Device with PIN Secure eCommerce Incentive Rates Secure eCommerce Incentive Rates Secure eCommerce Transaction Credit Voucher or Merchandise Return Discover Applicable Discover Interchange Rate Current International Interchange Rates Current International Interchange Rates UnionPay Applicable UnionPay Interchange Rate Current POS and Recurring Transactions (CDN & NONCDN) POS E-Commerce transactions (CDN & NONCDN ECOMM)	1.10% 1.10% 1.60% 1.60% 1.65% 1.10% 1.10% 1.10% 1.00% 1.20% 1.20% NON CDN) Interchange Rate 1.20% 1.10% Interchange Rate 1.10%	0.33% 0.83% 0.83% 0.83% 0.33% 0.33% 0.33% 0.33% 0.23% 0.43% Differential 0.52%	1.85% 1.80% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80%	1.08% 1.13% 1.03% 1.03% 1.03% 1.03%	1.97% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97%	1.21% 1.26% 1.20% 1.20% 1.20% 1.20% 1.20%	2.00% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00%	1.23% 1.23% 1.23% 1.23% 1.23%
Electronic Card Present Standard (Uncategorized Product) Card Not Present Downgrade Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device with PIN Full Chip Data Device Roquier Chip (Chip Terminal & Magnetic-stripe Card) Sissuer Chip (Magnetic-stripe Terminal and Chip Card Secure e Commerce Incentive Rates Secure e Commerce Transaction Credit Voucher or Merchandise Return Discover Applicable Discover Interchange Rate Current International Interchange Rate UnionPay Applicable UnionPay Interchange Rate Current POS and Recurring Transactions (CDN & NONCDN) POS	1.10% 1.10% 1.60% 1.60% 1.65% 1.65% 1.10% 1.10% 1.10% 1.00% 1.20% 1.20% 1.44% 1.20% 1.20% 1.20% 1.20% 1.20% 1.20% 1.20% 1.20% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10%	0.33% 0.83% 0.83% 0.88% 0.33% 0.33% 0.43% 0.43% Differential	1.85% 1.80% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80%	1.08% 1.13% 1.03% 1.03% 1.03% 1.03%	1.97% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97%	1.21% 1.26% 1.20% 1.20% 1.20% 1.20% 1.20%	2.00% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00%	1.239 1.239 1.239 1.239 1.239
Electronic Card Present Standard (Uncategorized Product) Card Not Present Downgrade Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device PIN Full Chip Data Device Recurier Chip (Chip Terminal & Magnetic-stripe Card) Sessure Chip (Magnetic-stripe Terminal and Chip Card) Sescure eCommerce Incentive Rates Secure eCommerce Transaction Credit Voucher or Merchandise Return Discover Applicable Discover Interchange Rate Current International Interchange Rate Current International Interchange Rate UnionPay Applicable UnionPay Interchange Rate UnionPay Applicable UnionPay Interchange Rate Current POS and Recurring Transactions (CDN & NONCDN) POS E-Commerce transactions (CDN & NONCDN ECOMM) Other MCCs American Express (OptBlue)	1.10% 1.10% 1.60% 1.65% 1.65% 1.10% 1.10% 1.10% 1.10% 1.10% 1.20%	0.33% 0.83% 0.83% 0.83% 0.33% 0.33% 0.33% 0.33% 0.23% 0.43% Differential 0.52%	1.85% 1.80% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80%	1.08% 1.13% 1.03% 1.03% 1.03% 1.03%	1.97% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97%	1.21% 1.26% 1.20% 1.20% 1.20% 1.20% 1.20%	2.00% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00%	1.239 1.239 1.239 1.239 1.239
Electronic Card Present Standard (Uncategorized Product) Card Not Present Downgrade Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Full Chip Magnetic-stripe Card) Sescure eCommerce Incentive Rates Secure eCommerce Incentive Rates Secure eCommerce Transaction Credit Voucher or Merchandise Return Discover Applicable Discover Interchange Rate Current International Interchange Rate Consumer Credit Card (International Base UnionPay Applicable UnionPay Interchange Rate Current POS and Recurring Transactions (CDN & NONCDN) POS E-Commerce transactions (CDN & NONCDN ECOMM) Other MCCs American Express (OptBlue) Applicable American Express OptBlue Interchange Rate	1.10% 1.10% 1.60% 1.60% 1.65% 1.10% 1.10% 1.10% 1.10% 1.20%	0.33% 0.83% 0.83% 0.88% 0.33% 0.33% 0.33% 0.43% 0.23% 0.67% 0.23% Differential 0.52% Differential Differential	1.85% 1.80% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80% 1.80%	1.08% 1.13% 1.03% 1.03% 1.03% 1.03%	1.97% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97%	1.21% 1.26% 1.20% 1.20% 1.20% 1.20% 0.23%	2.00% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00% 1.80%	1.239 1.239 1.239 1.239
Electronic Card Present Standard (Uncategorized Product) Card Not Present Downgrade Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device PIN Full Chip Data Device Recurier Chip (Chip Terminal & Magnetic-stripe Card) Sessure Chip (Magnetic-stripe Terminal and Chip Card) Sescure eCommerce Incentive Rates Secure eCommerce Transaction Credit Voucher or Merchandise Return Discover Applicable Discover Interchange Rate Current International Interchange Rate Current International Interchange Rate UnionPay Applicable UnionPay Interchange Rate UnionPay Applicable UnionPay Interchange Rate Current POS and Recurring Transactions (CDN & NONCDN) POS E-Commerce transactions (CDN & NONCDN ECOMM) Other MCCs American Express (OptBlue)	1.10% 1.10% 1.60% 1.60% 1.65% 1.10% 1.10% 1.10% 1.10% 1.20%	0.33% 0.83% 0.83% 0.88% 0.33% 0.33% 0.33% 0.23% 0.43% Differential 0.52%	1.85% 1.80% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80% 1.80%	1.08% 1.13% 1.03% 1.03% 1.03% 1.03%	1.97% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97% 1.00%	1.21% 1.26% 1.20% 1.20% 1.20% 1.20% 1.20% 0.23%	2.00% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00% 1.80%	1.239 1.239 1.239 1.239
Electronic Card Present Standard (Uncategorized Product) Card Not Present Downgrade Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquirer Chip (Chip Terminal and Chip Card Secure eCommerce Incentive Rates Secure eCommerce Transaction Credit Vouchter or Merchandise Return Discover Papplicable Discover Interchange Rate Current International Interchange Rate Consumer Credit Card (International Base UnionPay Applicable UnionPay Interchange Rate Current POS and Recurring Transactions (CDN & NONCDN) POS E-Commerce transactions (CDN & NONCDN ECOMM) Other McCs American Express (OptBlue) Applicable merican Express OptBlue Interchange Rate Restaurant	1.10% 1.10% 1.60% 1.65% 1.65% 1.10% 1.10% 1.10% 1.10% 1.20%	0.33% 0.83% 0.83% 0.88% 0.33% 0.33% 0.33% 0.23% 0.43% Differential 0.10% Wholesale Discount Rate 1.60%	1.85% 1.80% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80% 1.80%	1.08% 1.13% 1.03% 1.03% 1.03% 1.03%	1.97% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97% 1.00% Transaction Amount > \$200 > \$5500	1.21% 1.26% 1.20% 1.20% 1.20% 1.20% 1.20% 0.23% Wholesale Discount Rate 2.40% 2.20%	2.00% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00% 1.80% Differential 0.80% 0.40%	1.239 1.239 1.239 1.239
Electronic Card Present Standard (Uncategorized Product) Card Not Present Doomgrade Chip Incentive Rates Full Chip Data Device with PIN Full Chip Chip Chip Terminal and Chip Card Secure eCommerce Incentive Rates Secure eCommerce Incentive Rates Secure eCommerce Transaction Fuelt Voucher or Merchandise Return Discover Discover Posicover Posicover Interchange Rate Consumer Credit Card (International International International Base UnionPay Applicable UnionPay Interchange Rate Current POS and Recurring Transactions (CDN & NONCON) FOS Commerce transactions (CDN & NONCON ECOMM) Other MCCS American Express (OptBlue) Applicable American Express OptBlue Interchange Rate American Express Cards Restaurant Retail Fervices/Prof Service 338/Wholesle	1.10% 1.10% 1.60% 1.65% 1.65% 1.10% 1.10% 1.10% 1.10% 1.00% 1.20% 1.20% NON CDN) 1.20% NON CDN) Interchange Rate 1.10% 1.10	0.33% 0.83% 0.83% 0.88% 0.33% 0.33% 0.23% 0.43% 0.52% Differential 0.52% Differential Differential	1.85% 1.80% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80% 1.80%	1.08% 1.13% 1.03% 1.03% 1.03% 1.03%	1.97% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97% 1.00%	1.21% 1.26% 1.20% 1.20% 1.20% 1.20% 1.20% 0.23%	2.00% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00% 1.80%	1.239 1.239 1.239 1.239
Electronic Lard Present Landard (Uncategorized Product) Lard Not Present Downgrade Dohngrade Lidi (Pip Data Device Evel (Pip	1.10% 1.10% 1.60% 1.65% 1.65% 1.10% 1.10% 1.10% 1.10% 1.10% 1.20% 1.20% 1.20% NON CDN) 1.20% Interchange Rate 1.10% 1.10% 1.10% 1.20% 1.20% Transaction Amount 5 \$200 5 \$500 5 \$1,000 5 \$500 5 \$1,000	0.33% 0.83% 0.83% 0.83% 0.33% 0.33% 0.33% 0.23% 0.43% 0.52% Differential 0.52% Wholesale Discount Rate 1.66% 1.66% 1.66% 1.66% 1.66%	1.85% 1.80% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80% 1.80%	1.08% 1.13% 1.03% 1.03% 1.03% 1.03%	1.97% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97% 1.00% Transaction Amount > \$200 > \$500 > \$500 > \$500 > \$500 > \$500	1.21% 1.26% 1.20% 1.20% 1.20% 1.20% 1.20% 0.23% Wholesale Discounts 2.40% 2.00% 2.00% 2.00%	2.00% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 1.80% Differential 0.80% 0.40% 0.40% 0.40% 0.40%	1.239 1.239 1.239 1.239
Electronic Lard Present Landard (Uncategorized Product) Lard Not Present Downgrade Dohip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device with PIN Full Chip Data Device Requirer Chip (Chip Terminal & Magnetic-stripe Card) Sosuer Chip (Chip Terminal & Magnetic-stripe Card) Sosuer Chip (Magnetic-stripe Terminal and Chip Card Sosuer eCommerce Incentive Rates Soecure eCommerce Transaction Tredit Voucher or Merchandise Return Discover Applicable Discover Interchange Rate Courrent International Interchange Rates Courrent International Interchange Rates Courrent PoS and Recurring Transactions (CDN & NONCDN) DOS E-Commerce transactions (CDN & NONCDN ECOMM) Other MCCs American Express (OptBlue) Spicials American Express OptBlue Interchange Rate American Express Cards Restaurant Retail Retail Retail Services STONE ST	1.10% 1.10% 1.60% 1.60% 1.65% 1.10% 1.10% 1.10% 1.10% 1.20% 1.20% 1.20% 1.20% 1.44% 1.00% 1.20% 1.44% 1.00% 1.45% 1.00% 1.45% 1.00% 1.72% 1.10% Interchange Rate 1.10%	0.33% 0.83% 0.83% 0.83% 0.83% 0.33% 0.33% 0.33% 0.33% 0.33% 0.22% 0.43% Differential 0.52% Differential 0.10% Wholesale Discount Rate 1.60% 1.60% 1.60% 1.60% 1.60% 1.60% 1.60% 1.60%	1.85% 1.80% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80% 1.80%	1.08% 1.13% 1.03% 1.03% 1.03% 1.03%	1.97% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97% 1.00% Transaction Amount >\$200 >\$500 >\$500 >\$500 >\$1,000 >\$500 >\$500 >\$500	1.21% 1.26% 1.20% 1.20% 1.20% 1.20% 1.20% 0.23% Wholesale Discount Race 2.40% 2.00% 2.00% 2.00% 2.40%	2.00% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 1.80% Differential 0.80% 0.40% 0.40% 0.40% 0.40% 0.80%	1.239 1.239 1.239 1.239
Electronic Lard Present Land Are Sent Land Are Commerce Land Not Present Downgrade Chip Incentive Rates Lill Chip Data Device with PIN Lill Chip Data Device with PIN Lill Chip Data Device with PIN Lill Chip Data Device Locquier Chip (Chip Terminal & Magnetic-stripe Card) Sesure Chip (Magnetic-stripe Terminal and Chip Card Secure e Commerce Incentive Rates Secure e Commerce Transaction Credit Voucher or Merchandise Return Discover Lourent International Interchange Rate Current International Interchange Rates Current Dos and Recurring Transactions (CDN & NONCDN) COS Locommerce transactions (CDN & NONCDN & NONCDN) Cos Locommerce transactions (CDN & NONCDN & NONCDN) Cos American Express (OptBlue) Applicable American Express OptBlue Interchange Rate Retail Retail Retail Retail Retail Retail Land Cos Ret	1.10% 1.10% 1.60% 1.65% 1.65% 1.10% 1.10% 1.10% 1.10% 1.10% 1.20% 1.20% 1.20% NON CDN) 1.20% Interchange Rate 1.10% 1.10% 1.10% 1.20% 1.20% Transaction Amount 5 \$200 5 \$500 5 \$1,000 5 \$500 5 \$1,000	0.33% 0.83% 0.83% 0.88% 0.33% 0.33% 0.33% 0.23% 0.43% Differential 0.52% Differential 0.10% Wholesale Discount Rate 1.60% 1.60% 1.60% 1.14%	1.85% 1.80% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80% 1.80%	1.08% 1.13% 1.03% 1.03% 1.03% 1.03%	1.97% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97% 1.00% Transaction Amount > \$200 > \$500 > \$500 > \$500 > \$500 > \$500	1.21% 1.26% 1.20% 1.20% 1.20% 1.20% 1.20% 0.23% Wholesale Discounts 2.40% 2.00% 2.00% 2.00%	2.00% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 1.80% Differential 0.80% 0.40% 0.40% 0.40% 0.40%	1.239 1.239 1.239 1.239
Electronic Lard Present Land Are Sevent Land Are Commerce Interchange Rates LinionPay Applicable UnionPay Interchange Rate Lourent POS and Recurring Transactions (CDN & NONCDN) Discover Lourent POS and Recurring Transactions (CDN & NONCDN) Discover Lourent International Interchange Rate Lourent POS and Recurring Transactions (CDN & NONCDN) Discover Lourent International Interchange Rates Lourent	1.10% 1.10% 1.60% 1.65% 1.65% 1.10% 1.10% 1.10% 1.10% 1.00% 1.00% 1.20%	0.33% 0.83% 0.83% 0.88% 0.33% 0.33% 0.33% 0.23% 0.43% 0.52% Differential 0.52% Differential 0.10% Wholesale Discount Rate 1.60% 1.60% 1.60% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16%	1.85% 1.80% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80% 1.80%	1.08% 1.13% 1.03% 1.03% 1.03% 1.03%	1.97% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97% 1.00% Transaction Amount > \$200 > \$500 > \$5,000	1.21% 1.26% 1.20% 1.20% 1.20% 1.20% 1.20% 0.23% Wholesale Discount Rate 2.00% 2.00% 2.00% 2.00% 2.00%	2.00% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00% 1.80% 1.80% 0.40% 0.40% 0.40% 0.40% 0.40%	1.239 1.239 1.239 1.239
Electronic Lard Present Land Are Sevent Land Are Commerce Interchange Rates LinionPay Applicable UnionPay Interchange Rate Lourent POS and Recurring Transactions (CDN & NONCDN) Discover Lourent POS and Recurring Transactions (CDN & NONCDN) Discover Lourent International Interchange Rate Lourent POS and Recurring Transactions (CDN & NONCDN) Discover Lourent International Interchange Rates Lourent	1.10% 1.10% 1.60% 1.60% 1.65% 1.10% 1.10% 1.10% 1.10% 1.20% 1.20% 1.20% 1.20% 1.20% 1.20% 1.44% 1.00% 1.20% 1.20% 1.45% 1.00% 1.20% 1.	0.33% 0.83% 0.83% 0.88% 0.33% 0.33% 0.33% 0.23% 0.43% 0.52% Differential 0.52% Differential 0.10% Wholesale Discount Rate 1.60%	1.85% 1.80% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80% 1.80%	1.08% 1.13% 1.03% 1.03% 1.03% 1.03%	1.97% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97% 1.00% Transaction Amount >\$200 >\$500 >\$500 >\$500 >\$1,000 >\$500 >\$500 >\$500	1.21% 1.26% 1.20% 1.20% 1.20% 1.20% 1.20% 0.23% 1.20% 0.23% Wholesale Discount Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	2.00% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 1.80% Differential 0.80% 0.40% 0.40% 0.40% 0.40% 0.80%	1.239 1.239 1.239 1.239
Electronic Lard Present Landard (Uncategorized Product) Lard Note Present Downgrade Dohip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Soscure accommerce Incentive Rates Socure accommerce Incentive Rates Socure accommerce Incentive Rates Full Chip Data Device Acquirer Chip Magnetic-stripe Card Discover Discover Discover Discover Discover Discover Discover Discover Acquirer Chip Chip Rate Furnational Interchange Rates Current POS and Recurring Transactions (CDN & NONCDN) Furnational Base UnionPay Discover Lurrent POS and Recurring Transactions (CDN & NONCDN) Discover Commerce transactions (CDN & NONCDN ECOMM) Dither MCCs Annerican Express (OptBlue) Applicable American Express OptBlue Interchange Rate Manerican Express Cards Restaurant Retail Ret	1.10% 1.10% 1.60% 1.65% 1.65% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10% 1.20%	0.33% 0.83% 0.83% 0.83% 0.83% 0.33% 0.33% 0.33% 0.33% 0.33% 0.23% 0.43% 0.52% Differential 0.52% Differential 0.10% Wholesale biscount Rate 1.60%	1.85% 1.90% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80%	1.08% 1.13% 1.03% 1.03% 1.03% 1.03%	1.97% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97% 1.00% Transaction Amount > \$200 > \$500 > \$1,000 > \$500 > \$1,000 > \$500	1.21% 1.26% 1.20% 1.20% 1.20% 1.20% 1.20% 0.23% 1.20% 0.23% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	2,00% 2,05% 2,00% 2,00% 2,00% 2,00% 2,00% 2,00% 1,80% 0,40% 0,40% 0,40% 0,40% 0,40% 0,40% 0,40%	1.239 1.239 1.239 1.239
Electronic Card Present Standard (Uncategorized Product) Card Not Present Downgrade Chip Incentive Rates Full Chip Data Device with PIN Full Dip Data Device with PIN Full Dip Data Device Requirer Chip (Chip Terminal & Magnetic-stripe Card) Sesuer Chip (Magnetic-stripe Terminal and Chip Card) Sesuer elon (Incentive Rates Secure eCommerce Incentive Rates Secure eCommerce Transaction Credit Voucher or Merchandise Return Discover Applicable Discover Interchange Rate Current International Interchange Rates Current International Interchange Rates UnionPay Applicable UnionPay Interchange Rate Current POS and Recurring Transactions (CDN & NONCDN) POS E-Commerce transactions (CDN & NONCDN ECOMM) Other MCCs American Express (OptBlue) Applicable American Express OptBlue Interchange Rate Restaurant	1.10% 1.10% 1.60% 1.65% 1.65% 1.10% 1.10% 1.10% 1.10% 1.00% 1.00% 1.20%	0.33% 0.83% 0.83% 0.83% 0.83% 0.33% 0.33% 0.33% 0.33% 0.33% 0.23% 0.43% 0.52% Differential 0.52% Differential 0.10% Wholesale biscount Rate 1.60%	1.85% 1.90% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80%	1.08% 1.13% 1.03% 1.03% 1.03% 1.03%	1.97% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97% 1.00% Transaction Amount > \$200 > \$500 > \$5,000	1.21% 1.26% 1.20% 1.20% 1.20% 1.20% 1.20% 0.23% 1.20% 0.23% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	2.00% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00% 1.80% 1.80% 0.40% 0.40% 0.40% 0.40% 0.40%	1.239 1.239 1.239 1.239
Electronic Lard Present Land Revent Land Not Present Lond Not Present Lond Not Present Lond Not Present Long Not Data Device with PIN Lond Not Data Device with PIN Lond Data Device Lond Data Data Lond Data Data Data Data Lond Data Data Data Lond Data Data Data Lond Data Data Data Lond Data Data Data Data Lond Data Data Data Data Lond Data Data Data Data Data Data Lond Data Data Data Data Data Data Lond Data Data Data Data Data Data Data Dat	1.10% 1.10% 1.60% 1.65% 1.65% 1.10% 1.10% 1.10% 1.10% 1.10% 1.20%	0.33% 0.83% 0.83% 0.88% 0.33% 0.33% 0.33% 0.43% 0.43% 0.52% Differential 0.52% Differential 0.10% Wholesale Discount Rate 1.60% 1.60% 1.60% 1.60% 1.60% 1.60% 1.60% 1.60% 1.60% 1.60% 1.60% 1.60% 1.60% 1.60%	1.85% 1.90% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80%	1.08% 1.13% 1.03% 1.03% 1.03% 1.03%	1.97% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97% 1.00% 7ransaction Amount \$ \$200 \$ \$500	1.21% 1.26% 1.20% 1.20% 1.20% 1.20% 1.20% 1.20% 0.23% Universal of the properties o	2.00% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00% 1.80% 1.80% 0.40% 0.40% 0.40% 0.40% 0.28%	1.239 1.239 1.239 1.239
Electronic Lard Present Land Are Versent Land Are Versent Land Not Present Downgrade Chip Incentive Rates Full Chip Data Device with PIN Full Chip Magnetic-stripe Card) Secure accommerce Transaction Full Chip Magnetic-stripe Card Full Chip Magnetic	1.10% 1.10% 1.60% 1.65% 1.65% 1.10% 1.10% 1.10% 1.10% 1.10% 1.20%	0.33% 0.83% 0.83% 0.88% 0.88% 0.33% 0.33% 0.33% 0.43% 0.43% 0.52% 0.67% 0.23% Differential 0.10% Differential 0.10% Wholesale Discount Rate 1.60% 1.60% 1.60% 1.60% 1.60% 1.60% 1.60% 1.60% 1.60% 1.60% 1.60% 1.60% 1.60%	1.85% 1.80% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80% 1.80% 1.00%	1.08% 1.13% 1.03% 1.03% 1.03% 1.03%	1.97% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97% 1.00% 7ransaction Amount \$ \$200 \$ \$500	1.21% 1.26% 1.20% 1.20% 1.20% 1.20% 1.20% 1.20% 0.23% Universal of the properties o	2.00% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00% 1.80% 1.80% 0.40% 0.40% 0.40% 0.40% 0.28%	1.239 1.239 1.239 1.239
Electronic Lard Present Land Are Sevent Land Are Conceptorized Product) Land Not Present Downgrade Downgrade Dhip Incentive Rates Full Chip Data Device with PIN Full Chip Magnetic-stripe Card) Secure a Commerce Incentive Rates Secure a Commerce Incentive Rates Full Chip Magnetic-stripe Terminal and Chip Card Secure a Commerce Transaction Fund Discover Applicable Discover Interchange Rate Courrent International Interchange Rate Consumer Credit Card (International Base Union Pay Applicable UnionPay Interchange Rate Current POS and Recurring Transactions (CDN & NONCDN) FOS Full Chip Magnetic Pin	1.10% 1.10% 1.60% 1.65% 1.65% 1.10% 1.10% 1.10% 1.10% 1.10% 1.20%	0.33% 0.83% 0.83% 0.88% 0.88% 0.33% 0.33% 0.33% 0.43% 0.43% 0.52% 0.67% 0.23% 0.67% 0.23% Differential 0.10% Wholesale Discount Rate 1.60%	1.85% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.00%	1.08% 1.13% 1.03% 1.03% 1.03% 1.03% 0.23%	1.97% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97% 1.00% 7ransaction Amount \$ \$200 \$ \$500	1.21% 1.26% 1.20% 1.20% 1.20% 1.20% 1.20% 1.20% 0.23% Universal of the properties o	2.00% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00% 1.80% 1.80% 0.40% 0.40% 0.40% 0.40% 0.28%	1.239 1.239 1.239 1.239
Electronic Lard Present Land Are Versent Land Are Versent Land Not Present Downgrade Chip Incentive Rates Full Chip Data Device with PIN Full Chip Magnetic-stripe Card) Secure accommerce Transaction Full Chip Magnetic-stripe Card Full Chip Magnetic	1.10% 1.10% 1.60% 1.65% 1.65% 1.10% 1.10% 1.10% 1.10% 1.10% 1.20%	0.33% 0.83% 0.83% 0.88% 0.88% 0.33% 0.33% 0.33% 0.43% 0.43% 0.52% 0.67% 0.23% 0.67% 0.23% Differential 0.10% Wholesale Discount Rate 1.60%	1.85% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.00%	1.08% 1.13% 1.03% 1.03% 1.03% 1.03% 0.23%	1.97% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97% 1.00% 7ransaction Amount \$ \$200 \$ \$500	1.21% 1.26% 1.20% 1.20% 1.20% 1.20% 1.20% 1.20% 0.23% Universal of the properties o	2.00% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00% 1.80% 1.80% 0.40% 0.40% 0.40% 0.40% 0.28%	1.239 1.239 1.239 1.239
Electronic ard Present tandard (Uncategorized Product) ard Not Present Downgrade Chip Incentive Rates Full Chip Data Device with PIN Lill Chip Data Device PIN Lill C	1.10% 1.10% 1.60% 1.65% 1.65% 1.10% 1.10% 1.10% 1.10% 1.10% 1.20%	0.33% 0.83% 0.83% 0.83% 0.83% 0.33% 0.33% 0.23% 0.43% 0.43% 0.23% 0.43% 0.52% Differential 0.52% Differential 0.10% Wholesale Discount Rate 1.60% 1	1.85% 1.80%	1.08% 1.13% 1.03% 1.03% 1.03% 1.03% 0.23%	1.97% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97% 1.00% 7ransaction Amount \$ \$200 \$ \$500	1.21% 1.26% 1.20% 1.20% 1.20% 1.20% 1.20% 1.20% 0.23% Universal of the properties o	2.00% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00% 1.80% 1.80% 0.40% 0.40% 0.40% 0.40% 0.28%	1.239 1.239 1.239 1.239
Electronic ard Present tandard (Uncategorized Product) ard Not Present Downgrade Chip Incentive Rates Full Chip Data Device with PIN Lill Chip Data Dev	1.10% 1.10% 1.60% 1.65% 1.65% 1.10% 1.10% 1.10% 1.10% 1.10% 1.20%	0.33% 0.83% 0.83% 0.83% 0.88% 0.33% 0.33% 0.23% 0.43% 0.23% 0.43% 0.52% Differential 0.52% Differential 0.10% Wholesale Discount Rate 1.60% 1.66	1.85% 1.80%	1.08% 1.13% 1.03% 1.03% 1.03% 1.03% 0.23%	1.97% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97% 1.00% 7ransaction Amount \$ \$200 \$ \$500	1.21% 1.26% 1.20% 1.20% 1.20% 1.20% 1.20% 1.20% 0.23% Universal of the properties o	2.00% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00% 1.80% 1.80% 0.40% 0.40% 0.40% 0.40% 0.28%	1.239 1.239 1.239 1.239
Electronic ard Present tandard (Uncategorized Product) ard Not Present Downgrade Lhip Incentive Rates still Chip Data Device with PIN still Chip Terminal & Magnetic-stripe Card) ssuer Chip (Chip Terminal & Magnetic-stripe Card) ssuer Chip (Chip Terminal & Magnetic-stripe Card) ssuer Chip (Magnetic-stripe Terminal and Chip Card descure eCommerce Incentive Rates secure eCommerce Incentive Rates secure eCommerce Incentive Rates secure eCommerce Incentive Rates Discover Applicable Discover Interchange Rate Current International Interchange Rate Consumer Credit Card (International Base Joion Pay Applicable UnionPay Interchange Rate Current POS and Recurring Transactions (CDN & NONCDN) DOS Scommerce transactions (CDN & NONCDN ECOMM) Other MCCs American Express (OptBlue) Applicable American Express OptBlue Interchange Rate American Express Cards Assessaurant Retail Retail	1.10% 1.10% 1.60% 1.65% 1.65% 1.10% 1.10% 1.10% 1.10% 1.10% 1.20%	0.33% 0.83% 0.83% 0.83% 0.83% 0.33% 0.33% 0.33% 0.23% 0.43% 0.22% 0.43% Differential 0.52% Differential 0.10% Wholesale Discount Rate 1.60% 1	1.85% 1.80%	1.08% 1.13% 1.03% 1.03% 1.03% 1.03% 0.23%	1.97% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97% 1.00% 7ransaction Amount \$ \$200 \$ \$500	1.21% 1.26% 1.20% 1.20% 1.20% 1.20% 1.20% 1.20% 0.23% Universal to the property of the proper	2.00% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00% 1.80% 1.80% 0.40% 0.40% 0.40% 0.40% 0.28%	1.239 1.239 1.239 1.239
Electronic ard Present tandard (Uncategorized Product) ard Not Present Downgrade Chip Incentive Rates Full Chip Data Device with PIN Lill Chip Data Dev	1.10% 1.10% 1.60% 1.65% 1.65% 1.10% 1.10% 1.10% 1.10% 1.10% 1.20%	0.33% 0.83% 0.83% 0.83% 0.83% 0.33% 0.33% 0.23% 0.43% 0.43% 0.22% 0.43% 0.57% 0.23% Differential 0.52% Differential 0.10% Wholesale Discount Rate 1.60% 1	1.85% 1.80%	1.08% 1.13% 1.03% 1.03% 1.03% 1.03% 0.23%	1.97% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97% 1.00% 7ransaction Amount \$ \$200 \$ \$500	1.21% 1.26% 1.20% 1.20% 1.20% 1.20% 1.20% 1.20% 0.23% Universal to the property of the proper	2.00% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00% 1.80% 1.80% 0.40% 0.40% 0.40% 0.40% 0.28%	1.239 1.239 1.239 1.239