

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 publishin

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

Mastercard Descriptor	SUMER) Core		Worl		World E		World Le	
TD Descriptor Canada Intracountry Consumer Credit	Consum Interchange Rate	ner Differential	Consumer H Interchange Rate		Consumer Premiu Interchange Rate	m Hi-Spend Differential	Consumer Wo	rld Legend
Card Present EMV	0.92%		1.22%	0.30%	1.56%	0.64%	1.65%	0.73%
Unsecure Card Present Digital Commerce	1.22% 1.67%	0.30% 0.75%	1.52% 1.90%	0.60%	1.86% 2.13%	0.94% 1.21%	1.95% 2.25%	1.03%
Contactless 3DS	0.92% 1.50%	0.58%	1.22%	0.30%	1.56%	0.64%	1.65%	0.73%
Standard Cord Present Refund	1.96%	1.04%	2.19%	1.27%	2.42%	1.50%	2.54%	1.62%
Card Present Refund Card Not Present Refund	0.55% 1.06%	0.14%	0.73% 1.20%	0.28%	0.94% 1.34%	0.02% 0.42%	0.99% 1.43%	0.07%
Current Canada Domestic Debit Interchange Rates (CDN DEBIT)								
Supermarket	Interchange Rate 0.15% + \$.05 (CAD)	Differential						
Masterpass	1.00%							
Secure Code Contactless Tier 1	1.00% 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								
Electronic	Interchange Rate 1.44%	Differential 0.52%						
Standard	1.55%	0.63%						
Current Canada Domestic Commercial Interchange Rates (CDN C								
Commercial Standard Rate	Interchange Rate 2.00%	Differential 1.08%						
Commercial Charity Data Rate 1	1.80%	0.88%						
Large Ticket	1.20%	0.28%						
Current International Consumer Interchange Rates (NONCDN)								
Mastercard Descriptor TD Descriptor	Core Consum	ner	Premiu Premiu		Super Prei			
	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential		
Base Card Present	1.65%	0.73%	1.90%	0.98%	2.03%	1.11%		
Digital Commerce Refund	1.60%	0.68%	1.85%	0.93%	1.98%	1.06%		
	1.00%	0.08%	1.00%	0.08%	1.00%	0.08%		
Current International Commercial Interchange Rates (NONCDN) Standard	2.00%	1.08%						
Electronic Product	1.85%	0.93%						
Visa							محجوا	
Applicable Visa Interchange Rate	0.95%							
Current Consumer Credit Products Interchange Rates (CDN CON:								
Visa Descriptor TD Descriptor	Classic, Gold, Consun		Infinit Infinit		Visa Infinite I Infinite Pri			
	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential		
Standard Card Not Present	1.45% 1.40%	0.50% 0.45%	1.70% 1.65%	0.75% 0.70%	2.45% 2.40%	1.50% 1.45%		
Card Not Present (Token) Industry Program – Grocery and Food Retail	1.35% 0.95%	0.40%	1.60% 1.15%	0.65% 0.20%	2.35% 1.95%	1.40%		
Current Debit Products Interchange Rates (CDN DEBIT)	Interchange Rate	Differential						
Standard Industry Program – Grocery	1.15% \$0.03							
		TE DISCUSSES						
Current Business Credit Products Interchange Rates (CDN COMN Visa Descriptor	Busine		Visa Infinite	Business				
TD Descriptor	Commer Interchange Rate	cial Differential	Infinite Bu Interchange Rate					
Standard	2.00%	1.05%	2.35%	1.40%				
Current Corporate & Purchasing Credit Products Interchange Rai	es (CDN COMMERCIA	L)						
Visa Descriptor TD Descriptor	Corpora	ate	Purchas					
·	Interchange Rate	Differential	Interchange Rate	Differential				
Standard Electronic	2.00% 1.90%	1.05%	2.00%	1.05%				
Current Present Draducts Interchange Dates (CDM DDEDAID)								
Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor	Consumer F		Commercial					
TD Descriptor	Consun Interchange Rate	ner Differential	Commer Interchange Rate					
Standard	1.52%	0.57%	2.00%	1.05%				
Current International Interchange Reimbursement Fees (NON Ci								
Visa Descriptor	Visa Classic / Visa Platinum / E		Visa Signature / V	risa Premium	Visa Signature Pre Infinit		All Commercia	al Products
TD Descriptor	Same as a	bove	Premiu	ım	Super Pre		Comme	rcial
Electronic	Interchange Rate 1.10%	Differential 0.15%	Interchange Rate 1.80%	0.85%	Interchange Rate 1.97%	1.02%	Interchange Rate 2.00%	1.05%
Card Present Standard (Uncategorized Product)	1.10%	0.15%	1.85%	0.90%	1.98%	1.03%	2.00%	1.05%
Card Not Present	1.60%	0.65%	1.85%	0.90%	1.98%	1.03%	2.00%	1.05%
	1.65%	0.70%	1.90%	0.95%	2.03%	1.08%	2.05%	1.10%
bonngrade			1.80%	0.85%	1.97%	1.02%	2.00%	1.05%
Chip Incentive Rates	1.10%		1.80%	0.85%	1.97%	1.02%	2.00%	1.05%
Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device	1.10% 1.10%	0.15% 0.15%				1.02%	2.00%	1.05%
Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card)			1.80%	0.85%	1.97%	1.02%	2.00%	
Full Chip Data Device with PIN Full Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card	1.10% 1.00%	0.15% 0.05%	1.80%			1.02%	2.00%	
Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates Secure eCommerce Transaction	1.10% 1.00% 1.20%	0.15% 0.05% 0.25% 0.49%	1.80% 1.80%	0.85%	1.97%	1.02%	2.00%	
Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquier Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates Secure eCommerce Transaction	1.10% 1.00% 1.20%	0.15% 0.05% 0.25%	1.80%	0.85%	1.97%			1.05% 0.85%
Chip Incentive Rates Full Chip Data Device with PIN Full Dip Data Device with PIN Full Dip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Mip (Pagnetic-stripe Terminal and Chip Card) Secure eCommerce Incentive Rates Secure eCommerce Transaction Credit Voucher or Merchandise Return Discover	1.10% 1.00% 1.20% 1.44% 1.00%	0.15% 0.05% 0.25% 0.49%	1.80% 1.80%	0.85%	1.97%	1.02%	2.00%	
Chip Incentive Rates Full Chip Data Device with PIN Full Dip Data Device with PIN Full Dip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Mip (Pagnetic-stripe Terminal and Chip Card) Secure eCommerce Incentive Rates Secure eCommerce Transaction Credit Voucher or Merchandise Return Discover	1.10% 1.00% 1.20%	0.15% 0.05% 0.25% 0.49%	1.80% 1.80%	0.85%	1.97%	1.02%	2.00%	
Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Issuer 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% 1.00% 1.20% 1.44% 1.00%	0.15% 0.05% 0.25% 0.49% 0.05%	1.80% 1.80%	0.85%	1.97%	1.02%	2.00%	
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) Issuer Chip (Magnetic-stripe Terminal and Chip Card) Secure & Commerce Incentive Rates Secure & Commerce Transaction Credit Voucher or Merchandise Return Discover Applicable Discover Interchange Rate Current International Interchange Rates Consumer Credit Card (International	1.10% 1.00% 1.20% 1.44% 1.00% 1.20% NON CDN) Interchange Rate 1.20%	0.15% 0.05% 0.25% 0.49% 0.05%	1.80% 1.80%	0.85%	1.97%	1.02%	2.00%	
Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card) Secure eCommerce Incentive Rates Secure eCommerce Transaction Credit Voucher or Merchandise Return Discover Applicable Discover Interchange Rate Current International Interchange Rates Consumer Credit Card (1.10% 1.00% 1.20% 1.44% 1.00%	0.15% 0.05% 0.25% 0.49% 0.05%	1.80% 1.80%	0.85%	1.97%	1.02%	2.00%	
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) Issuer Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card) Secure eCommerce Incentive Rates Secure eCommerce Transaction Credit Voucher or Merchandise Return Discover Applicable Discover Interchange Rate Comment International Interchange Rates Consumer Credit Card (International International Internat	1.10% 1.00% 1.20% 1.44% 1.00% 1.20% NON CDN) Interchange Rate 1.20%	0.15% 0.05% 0.25% 0.49% 0.05%	1.80% 1.80%	0.85%	1.97%	1.02%	2.00%	
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) Issuer Chip (Magnetic-stripe Terminal and Chip Card) Secure & Commerce Incentive Rates Secure & Commerce Transaction Credit Voucher or Merchandise Return Discover Applicable Discover Interchange Rate Current International Interchange Rates Consumer Credit Card (International	1.10% 1.00% 1.20% 1.44% 1.00% 1.20% NON CDN) Interchange Rate 1.20%	0.15% 0.05% 0.25% 0.49% 0.05%	1.80% 1.80%	0.85%	1.97%	1.02%	2.00%	
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) Issuer Chip (Magnetic-stripe Terminal and Chip Card) Secure eCommerce Incentive Rates Secure eCommerce Transaction Credit Voucher or Merchandise Return Discover Applicable Discover Interchange Rate Current International Interchange Rates Consumer Credit Card (International International International International Isase UnionPay Applicable UnionPay Interchange Rate Current POS and Recurring Transactions (CDN & NONCON)	1.10% 1.00% 1.20% 1.44% 1.00% 1.20% 1.42% 1.00% 0N CDN) Interchange Rate 1.20% 1.72% 1.10% Interchange Rate	0.15% 0.05% 0.25% 0.49% 0.05%	1.80% 1.80%	0.85%	1.97%	1.02%	2.00%	
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) Issuer Chip (Magnetic-stripe Terminal and Chip Card) Secure eCommerce Incentive Rates Secure eCommerce Transaction Credit Voucher or Merchandise Return Discover Applicable Discover Interchange Rate Current International International International International International Isase UnionPay Applicable UnionPay Interchange Rate Current POS and Recurring Transactions (CDN & NONCDN) POS	1.10% 1.00% 1.20% 1.44% 1.00% 1.20% 1.20% VON CDN) Interchange Rate 1.20% 1.72% Interchange Rate 1.10%	0.15% 0.05% 0.25% 0.25% 0.49% 0.05% Differential	1.80% 1.80%	0.85%	1.97%	1.02%	2.00%	
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) Issuer Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates Secure eCommerce Transaction Credit Voucher or Merchandise Return Discover Discover Applicable Discover Interchange Rate Current International Interchange Rates Consumer Credit Card (International Base UnionPay Applicable UnionPay Interchange Rate Current POS and Recurring Transactions (CDN & NONCDN) POS E-Commerce transactions (CDN & NONCDN ECOMM)	1.10% 1.00% 1.20% 1.44% 1.00% 1.20% 1.42% 1.00% 0N CDN) Interchange Rate 1.20% 1.72% 1.10% Interchange Rate	0.15% 0.05% 0.25% 0.25% 0.49% 0.05% Differential	1.80% 1.80%	0.85%	1.97%	1.02%	2.00%	
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 Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card Secure a Commerce Incentive Rates Secure a Commerce Transaction Credit Voucher or Merchandise Return Discover Discover Displicable Discover Interchange Rates Current International Interchange Rates Current International International Base UnionPay Applicable UnionPay Interchange Rate Current POS and Recurring Transactions (CDN & NONCON) POS E-Commerce transactions (CDN & NONCON ECOMM) Other MCCS	1.10% 1.00% 1.20% 1.20% 1.44% 1.00% 1.20% VON CDN) Interchange Rate 1.20% 1.72% Interchange Rate 1.10% Interchange Rate	0.15% 0.05% 0.25% 0.25% 0.49% 0.05% Differential	1.80% 1.80%	0.85%	1.97%	1.02%	2.00%	
Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device with PIN Full Chip Data Device Mayer Chip Chip Chip Card Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates Secure eCommerce Transaction Credit Voucher or Merchandise Return Discover Discover Disposition of Merchandise Rates Current International Interchange Rates Consumer Credit Card (International Base UnionPay Applicable UnionPay Interchange Rate Current POS and Recurring Transactions (CDN & NONCON) POS E-Commerce transactions (CDN & NONCON ECOMM) Other MCCs	1.10% 1.00% 1.20% 1.20% 1.44% 1.00% 1.20% VON CDN) Interchange Rate 1.20% 1.72% Interchange Rate 1.10% Interchange Rate	0.15% 0.05% 0.25% 0.49% 0.05% Differential 0.52% Differential 0.10%	1.80% 1.80%	0.85%	1.97%	1.02% 0.05%	2.00%	
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) Issuer Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card) Secure eCommerce Incentive Rates Secure eCommerce Transaction Credit Voucher or Merchandise Return Discover Applicable Discover Interchange Rate Current International Interchange Rates Consumer Credit Card (International International International International International International International 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) Applicable American Express OptBlue Interchange Rate	1.10% 1.00% 1.20% 1.44% 1.00% 1.20% 1.20% VON CDN) Interchange Rate 1.20% 1.72% Interchange Rate 1.10% Interchange Rate 1.10% Interchange Rate 1.10%	0.15% 0.05% 0.25% 0.25% 0.49% 0.05% Differential 0.52% Differential 0.10%	1.80% 1.80% 1.80% 1.00%	0.85%	1.97% 1.97% 1.00%	1.02% 0.05%	2.00%	
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) Issuer Chip (Magnetic-stripe Terminal and Chip Card) Secure eCommerce Incentive Rates Secure eCommerce Transaction Credit Voucher or Merchandise Return Discover Applicable Discover Interchange Rate Current International Interchange Rates Consumer Credit Card (international International International International International International International International International Current POS and Recurring Transactions (CDN & NONCON) POS E-Commerce transactions (CDN & NONCON ECOMM) Other MCCs American Express (OptBlue) Applicable American Express OptBlue Interchange Rate American Express Cards Restaurant	1.10% 1.00% 1.20% 1.44% 1.00% 1.20% 1.20% VON CDN) Interchange Rate 1.20% 1.72% Interchange Rate 1.10% Interchange Rate 1.10% Interchange Rate 1.10% Interchange Rate 1.10% Interchange Rate 1.20%	0.15% 0.05% 0.25% 0.25% 0.49% 0.05% 0.05% Differential 0.52% Differential 0.10%	1.80% 1.80% 1.80% 1.00%	0.85%	1.97% 1.97% 1.00% Transaction Amount > \$200	1.02% 0.05% Wholesale Discount Rate	2.00% 1.80%	
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) Secure Chip (Chip Terminal & Magnetic-stripe Card) Secure e Commerce Incentive Rates Secure e Commerce Transaction Credit Voucher or Merchandise Return Discover Applicable Discover Interchange Rates Current International Interchange Rates 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 UnionPayers Cards Restaurant Restaul and Reservations Restaulant Restaulant	1.10% 1.00% 1.20% 1.44% 1.00% 1.20% 1.20% 1.20% 1.20% 1.10% Interchange Rate 1.20% 1.10% Interchange Rate 1.20% 1.10% Interchange Rate 1.10% Interchange Rate 1.20% Interchange Rate 1.20% Interchange Rate 1.20%	0.15% 0.05% 0.25% 0.49% 0.05% 0.05% Differential 0.52% Differential 0.10%	1.80% 1.80% 1.80% 1.00%	0.85%	1.97% 1.97% 1.00%	1.02% 0.05%	2.00% 1.80%	
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) Secure Chip (Chip Terminal & Magnetic-stripe Card) Secure e Commerce Incentive Rates Secure e Commerce Transaction Credit Voucher or Merchandise Return Discover Applicable Discover Interchange Rates Current International Interchange Rates 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 UnionPay Service Restaurant Retail Restaulant Retail Services/Prof Service 828/Wholesale	1.10% 1.00% 1.20% 1.44% 1.00% 1.20% 1.20% 1.20% 0N CDN) Interchange Rate 1.20% 1.72% 1.10% Interchange Rate 1.10% Interchange Rate 1.20% Transaction Amount \$\leq\$ \$500 \$\leq\$ \$500 \$\leq\$ \$5500 \$\leq\$ \$5500 \$\leq\$ \$5500	0.15% 0.05% 0.25% 0.25% 0.49% 0.05% Differential 0.52% Differential 0.10% Wholesale Discount Rate 1.60% 1.60% 1.60%	1.80% 1.80% 1.80% 1.00%	0.85%	1.97% 1.97% 1.00% 1.00% Transaction Amount > \$200 > \$500 > \$50,000	1.02% 0.05% Wholesale Discount Rate 2.40% 2.00% 2.00%	2.00% 1.80% 1.80% Differential 0.80% 0.40% 0.40%	
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 Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Secure Chip (Chip Terminal & Magnetic-stripe Card) Secure e Commerce Incentive Rates Secure e Commerce Incentive Rates Secure e Commerce Transaction Credit Voucher or Merchandise Return Discover Applicable Discover Interchange Rates Current International Interchange Rates Consumer Credit Card (International Base UnionPay Applicable UnionPay Interchange Rate Current Pols and Recurring Transactions (CDN & NONCDN) POS E-Commerce transactions (CDN & NONCDN ECOMM) Other MCCs American Express (OptBlue) Applicable UnionPay Interchange Rate American Express Cortis Restaurant Retaul Services/Prof Service Bazily/Modesale Other Travel & Entertainment	1.10% 1.00% 1.20% 1.44% 1.00% 1.20% 1.20% VON CDN) Interchange Rate 1.20% 1.72% Interchange Rate 1.10% Interchange Rate 1.10% Interchange Rate 1.60% Transaction Amount \$\(\) \$200 \$\(\) \$500 \$\(\) \$5500 \$\(\) \$5500	0.15% 0.05% 0.25% 0.25% 0.49% 0.05% 0.05% Differential 0.52% Wholesale Discount Rate 1.60% 1.60% 1.60% 1.60%	1.80% 1.80% 1.80% 1.00%	0.85%	1.97% 1.97% 1.00% 1.00% Transaction Amount > \$200 > \$500 > \$500	1.02% 0.05% Wholesale Discount Rate 2.40% 2.00%	2.00% 1.80% 1.80% Differential 0.80% 0.40% 0.40%	
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) Issuer Chip (Magnetic-stripe Terminal and Chip Card) Secure eCommerce Incentive Rates Secure eCommerce Transaction Credit Voucher or Merchandise Return Discover Applicable Discover Interchange Rates Current International Interchange Rates Consumer Credit Card (international Base) UnionPay Applicable Discover 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 Retail Re	1.10% 1.00% 1.20% 1.20% 1.44% 1.00% 1.20% 1.20% 1.20% 1.20% 1.20% 1.10% 1.10% 1.10% Interchange Rate 1.10% Interchange Rate 1.20% 1.10% Interchange Rate 1.20% Interchange Sate 1.20%	0.15% 0.05% 0.25% 0.25% 0.49% 0.05% 0.05% Differential 0.52% Differential 0.10% Wholesale Discount Rate 1.60% 1.60% 1.60% 1.60%	1.80% 1.80% 1.80% 1.00%	0.85%	1.97% 1.97% 1.00% 1.00% Transaction Amount > \$200 > \$500 > \$500 > \$500 > \$500 > \$1,000	1.02% 0.05% Wholesale Discount Rate 2.40% 2.00% 2.00% 2.00% 2.00%	2.00% 1.80% 1.80% 0.80% 0.40% 0.40% 0.40%	
Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device with PIN Full Chip Data Device Nacquiere Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates Secure eCommerce Transaction Credit Voucher or Merchandse Return Discover Discover Discover Discover Applicable Discover Interchange Rates Current International Interchange Rates Current International I	1.10% 1.00% 1.20% 1.20% 1.44% 1.00% 1.20% 1.20% VON CDN) Interchange Rate 1.20% 1.72% Interchange Rate 1.10% Interchange Rate 1.10% Interchange Rate 1.10% Interchange Rate 1.10% Interchange Rate 1.20% Interchange Rate 1.50% Interchange Rate	0.15% 0.05% 0.25% 0.25% 0.49% 0.05% 0.05% 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%	1.80% 1.80% 1.80% 1.00%	0.85%	1.97% 1.97% 1.97% 1.00% Transaction Amount > \$200 > \$500 > \$500 > \$1,000 > \$500 > \$500	1.02% 0.05% Wholesale Discount Reat 2.40% 2.00% 2.00% 2.00% 2.00%	2.00% 1.80% 1.80% 0.80% 0.40% 0.40% 0.40% 0.40%	
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 Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card) 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 International International International International International International Passe 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 American Express Cards Restaurant Retail Services/Prof Service BZB/Wholesale Other Travel & Entertainment Health Care Travel & Enternation Health Care Travel & Entertainment Health Care Health	1.10% 1.00% 1.20% 1.20% 1.44% 1.00% 1.20% 1.20% 1.20% 1.20% 1.20% 1.10% 1.10% 1.10% Interchange Rate 1.10% Interchange Rate 1.20% 1.10% Interchange Rate 1.20% Interchange Sate 1.20%	0.15% 0.05% 0.05% 0.25% 0.25% 0.05% 0.05% 0.05% Differential 0.52% Wholesale Discount Rate 1.60% 1.60% 1.60% 1.60% 1.40%	1.80% 1.80% 1.80% 1.00%	0.85%	1.97% 1.97% 1.00% 1.00% Transaction Amount > \$200 > \$500 > \$500 > \$500 > \$500 > \$1,000	1.02% 0.05% Wholesale Discount Reat 2.40% 2.00% 2.00% 2.00% 2.00%	2.00% 1.80% 1.80% 0.80% 0.40% 0.40% 0.40% 0.40%	
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 Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card) 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 International International International International International International Passe 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 American Express Cards Restaurant Retail Services/Prof Service BZB/Wholesale Other Travel & Entertainment Health Care Travel & Enternation Health Care Travel & Entertainment Health Care Health	1.10% 1.00% 1.20% 1.44% 1.00% 1.20% 1.20% 1.20% 1.20% 1.20% 1.20% 1.20% 1.20% 1.72% 1.10% 1.10% Interchange Rate 1.10% Interchange Rate 1.10% 1.60% Transaction Amount \$ \$200 \$ \$500	0.15% 0.05% 0.05% 0.25% 0.05% 0.05% 0.05% 0.05% 0.05% Differential 0.52% Wholesale Discount Rate 1.60% 1.60% 1.60% 1.60% 1.160% 1.18% 1.18%	1.80% 1.80% 1.80% 1.00%	0.85%	1.97% 1.97% 1.97% 1.00% 1.00% Transaction Amount > \$200 > \$500 > \$500 > \$500 > \$500 > \$500 > \$500 > \$500 > \$500 > \$500 > \$500 > \$500 > \$500 > \$500 > \$500	1.02% 0.05% Wholesale Discount Rate 2.40% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	2.00% 1.80% 1.80% 2.00% 0.80% 0.40% 0.40% 0.40% 0.80%	
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Chip incentive Rates Full Chip Data Device with PIN Full Chip Chip Terminal and Chip Card Secure eCommerce Incentive Rates Secure eCommerce Transaction Fuelt Voucher or Merchandise Return Full Chip Chip Chip Chip Chip Full Chip Chip Chip Chip Full Chip Chip Chip Full Chip Chip Chip Full Ch	1.10% 1.00% 1.20% 1.20% 1.44% 1.00% 1.20%	0.15% 0.05%	1.80% 1.80% 1.80% 1.80% 1.00% 1.00% Differential Differential Differential Differential	0.85% 0.85% 0.05%	1.97% 1.97% 1.97% 1.00% Transaction Amount > \$200 > \$500 > \$5,000 > \$1,000 > \$500 > \$1,000 Transaction Amount	1.02% 0.05% Wholesale Discount Rate 2.40% 2.00% 2.00% 2.00% 2.00% 1.88% Wholesale Discount Rate	2.00% 1.80% 1.80% 1.80% 0.80% 0.40% 0.40% 0.40% 0.28%	
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