

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 interch

	Core		World		World El		World Le	
D Descriptor Canada Intracountry Consumer Credit	Consum	er Differential	Consumer Hi Interchange Rate		Consumer Premiu	m Hi-Spend Differential	Consumer Wor	
ard Present EMV	Interchange Rate 0.92%		1.22%	0.30%	Interchange Rate 1.56%	0.64%	Interchange Rate 1.65%	0.739
nsecure Card Present igital Commerce	1.22% 1.67%	0.30%	1.52%	0.60%	1.86%	0.94% 1.21%	1.95%	1.039
ontactless	0.92%	0.50%	1.22%	0.30%	1.56%	0.64%	1.65%	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 ard Not Present Refund	0.55%	0.14%	0.73% 1.20%	0.28%	0.94% 1.34%	0.02% 0.42%	0.99% 1.43%	0.079
	1.00%	0.1470	1.20%	0.20%	1.5476	0.42/0	2.4570	0.517
urrent Canada Domestic Debit Interchange Rates (CDN DEBIT)	Interchange Rate	Differential						
lectronic Aasterpass	0.25% + \$.05 (CAD)							
ecure Code	1.00%							
ontactless Tier 1 ontactless Tier 2	0.00% + \$.02 (CAD) 0.00% + \$.02 (CAD)							
Ontactless Tier 3	0.00% + \$.03 (CAD)							
ublic Sector tandard	0.30% 1.15%							
current Canada Domestic Consumer Prepaid Interchange Rates (Interchange Rate	Differential						
lectronic tandard	1.44%	0.52% 0.63%						
		0.0376						
current Canada Domestic Commercial Interchange Rates (CDN C	OMMERCIAL) Interchange Rate	Differential						
ommercial Standard Rate	2.00%	1.08%						
urrent International Consumer Interchange Rates (NONCDN)								
Mastercard Descriptor	Core Consum	or	Premiu Premiu		Super Pren			
*D Descriptor	Interchange Rate	Differential	Interchange Rate	Differential	Super Pren Interchange Rate	Differential		
Base	1.65%	0.73 %	1.90%	0.98 %	2.03%	1.11 %		
ard Present Digital Commerce	1.10% 1.60%	0.18 % 0.68 %	1.85% 1.85%	0.93 % 0.93 %	1.98% 1.98%	1.06 %		
lefund	1.00%	0.08 %	1.00%	0.93 %	1.00%	0.08 %		
Current International Commercial Interchange Rates (NONCDN)								
tandard	2.00%	1.08 %						
lectronic Product	1.85%	0.93 %						
ISS								
pplicable Visa Interchange Rate	1.07%							
urrent Consumer Credit Products Interchange Rates (CDN CONS		Datinum	Infinite		Man Infinite	rivilage		
isa Descriptor D Descriptor	Classic, Gold, I Consum	er	Infinite	2	Visa Infinite P	rilege		
tandard	Interchange Rate 1.45%	Differential 0.38%	Interchange Rate 1.70%	Differential 0.63%	Interchange Rate 2.45%	Differential 1.38%		
Card Not Present	1.40%	0.33%	1.65%	0.58%	2.40%	1.33%		
ard Not Present (Token) ndustry Program – Gas	1.35%	0.28%	1.60% 1.34%	0.53% 0.27%	2.35% 1.95%	1.28% 0.88%		
	1.07/0		2.54/0	0.2770	1.33/0	0.00/0		
current Debit Products Interchange Rates (CDN DEBIT)	Interchange Rate	Differential						
itandard	1.15%							
ndustry Program – Gas	\$0.03							
current Business Credit Products Interchange Rates (CDN COMM								
risa Descriptor D Descriptor	Busine: Commer		Visa Infinite E Infinite Bus					
	Interchange Rate	Differential	Interchange Rate					
tandard	2.00%	0.93%	2.35%	1.28%				
current Corporate & Purchasing Credit Products Interchange Rat	es (CDN COMMERCIAL) Corpora		Purchasi					
D Descriptor	Commer		Commer					
tandard	Interchange Rate 2.00%	Differential 0.93%	Interchange Rate 2.00%	Differential 0.93%				
	2.00%	0.5576	2.00/0	0.55%				
current Prepaid Products Interchange Rates (CDN PREPAID)	Consumer P	renaid	Commercial I	Prepaid				
D Descriptor	Consum Interchange Rate		Commerciant Commer					
standard	1.52%	0.45%	2.00%	0.93%				
Current International Interchange Reimbursement Fees (NON CD	IN)							
0	Visa Classic / Visa Gold	d / Visa Platinum						
			Visa Signature / Vi		Visa Signature Preferre		All Commercia Commer	
	/ Electro				Super Pren			Differen
D Descriptor	Same as a Interchange Rate	bove Differential	Premiu Interchange Rate	Differential	Super Pren Interchange Rate	Differential	Interchange Rate	
risa Descriptor D Descriptor lectronic and Present	Same as a Interchange Rate 1.10%	Differential 0.03%	Premiu Interchange Rate 1.80%	Differential 0.73%	Interchange Rate 1.97%	Differential 0.90%	Interchange Rate 2.00%	
D Descriptor lectronic ard Present tandard (Uncategorized Product)	Same as a Interchange Rate 1.10% 1.10% 1.60%	Differential 0.03% 0.03% 0.03% 0.53%	Premiu Interchange Rate 1.80% 1.85% 1.80%	0.73% 0.78% 0.78% 0.73%	1.97% 1.98% 1.97%	0.90% 0.91% 0.90%	2.00% 2.00% 2.00% 2.00%	0.935
D Descriptor lectronic ard Present andard (Uncategorized Product) ard Not Present	Same as a Interchange Rate 1.10% 1.10% 1.60% 1.60%	Differential 0.03% 0.03% 0.53% 0.53%	Premiu Interchange Rate 1.80% 1.85% 1.80% 1.85%	0.73% 0.78% 0.73% 0.73% 0.73%	1.97% 1.98% 1.97% 1.98%	Differential 0.90% 0.91% 0.90% 0.91%	2.00% 2.00% 2.00% 2.00% 2.00%	0.93 0.93 0.93
D Descriptor lectronic ard Present tandard (Uncategorized Product) ard Not Present owngrade	Same as a Interchange Rate 1.10% 1.10% 1.60%	Differential 0.03% 0.03% 0.03% 0.53%	Premiu Interchange Rate 1.80% 1.85% 1.80%	0.73% 0.78% 0.78% 0.73%	1.97% 1.98% 1.97%	0.90% 0.91% 0.90%	2.00% 2.00% 2.00% 2.00%	0.93 0.93 0.93
D Descriptor lectronic ard Present tandard (Uncategorized Product) ard Nut Present owngrade hip Incentive Rates	Same as a Interchange Rate 1.10% 1.10% 1.60% 1.60% 1.65%	Differential 0.03% 0.03% 0.53% 0.53% 0.53% 0.58%	Premiu Interchange Rate 1.80% 1.85% 1.80% 1.85% 1.90%	Differential 0.73% 0.78% 0.73% 0.73% 0.78% 0.83%	Interchange Rate 1.97% 1.98% 1.97% 1.98% 2.03%	Differential 0.90% 0.91% 0.90% 0.91% 0.96%	1nterchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.05%	0.93 0.93 0.93 0.98
D Descriptor lectronic and Present tandard (Uncategorized Product) and Not Present owngrade thip incentive Rates uil Chip Data Device with PIN uil Chip Data Device Unich potate Device Unich potate Device Unich potate Device Unich potate Device	Same as a Interchange Rate 1.10% 1.10% 1.60% 1.65% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10%	Differential 0.03% 0.03% 0.53% 0.53%	Premiu Interchange Rate 1.80% 1.85% 1.80% 1.85% 1.90% 1.85% 1.90%	Differential 0.73% 0.78% 0.78% 0.73% 0.78% 0.83% 0.73% 0.73%	Interchange Rate 1.97% 1.98% 1.97% 1.98% 2.03%	Differential 0.90% 0.91% 0.90% 0.91% 0.96% 0.96%	2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.05%	0.93° 0.93° 0.98° 0.98° 0.93°
D Descriptor lectronic ard Present trandard (Uncategorized Product) ard Not Present bowngrade hip Incentive Rates uil Chip Data Device uil Chip Data Device (Chip Terminal & Magnetic-stripe Card)	Same as a Interchange Rate 1.10% 1.10% 1.60% 1.60% 1.65% 1.10% 1.10% 1.10% 1.10%	Differential 0.03% 0.03% 0.03% 0.53% 0.53% 0.58% 0.03% 0.03%	Premiu Interchange Rate 1.85% 1.85% 1.80% 1.85% 1.90%	Differential 0.73% 0.78% 0.73% 0.78% 0.73% 0.78% 0.83%	1.97% 1.98% 1.97% 1.98% 2.03% 1.97% 1.97% 1.97%	Differential 0.90% 0.91% 0.90% 0.91% 0.90% 0.91% 0.96%	Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.05% 2.00% 2.05%	0.93° 0.93° 0.98° 0.98° 0.93° 0.93°
D Descriptor lectronic ard Present tandard (Uncategorized Product) ard Not Present bowngrade thip Incentive Rates uil Chip Data Device uil Chip Data Device cquirer Chip (Chip Terminal & Magnetic-stripe Card) ssuer Chip (Magnetic-stripe Terminal and Chip Card	Same as a Interchange Rate 1.10% 1.10% 1.60% 1.65% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10%	bove Differential 0.03% 0.03% 0.03% 0.53% 0.53% 0.58% 0.58%	Premiu Interchange Rate 1.80% 1.85% 1.80% 1.85% 1.90% 1.85% 1.90%	Differential 0.73% 0.78% 0.78% 0.73% 0.78% 0.83% 0.73% 0.73%	Interchange Rate 1.97% 1.98% 1.97% 1.98% 2.03%	Differential 0.90% 0.91% 0.90% 0.91% 0.96% 0.96%	2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.05%	0.93° 0.93° 0.98° 0.98° 0.93° 0.93°
D Descriptor lectronic and Present tandard (Uncategorized Product) and Not Present bowngrade whip incentive Rates ull Chip Data Device with PIN ull Chip Data Device copier Chip (Chip Terminal & Magnetic-stripe Card) ssuer Chip (Magnetic-stripe Terminal and Chip Card ecure cCip (Magnetic-stripe Terminal and Chip Card ecure eCommerce Incentive Rates	Same as a Interchange Rate 1.10% 1.10% 1.60% 1.60% 1.65% 1.10% 1.10% 1.10% 1.10%	Differential 0.03% 0.03% 0.03% 0.53% 0.53% 0.58% 0.03% 0.03%	Premiu Interchange Rate 1.85% 1.85% 1.80% 1.85% 1.90%	Differential 0.73% 0.78% 0.73% 0.78% 0.73% 0.78% 0.83%	1.97% 1.98% 1.97% 1.98% 2.03% 1.97% 1.97% 1.97%	Differential 0.90% 0.91% 0.90% 0.91% 0.90% 0.91% 0.96%	Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.05% 2.00% 2.05%	0.93' 0.93' 0.98' 0.93' 0.93' 0.93'
D Descriptor lectronic ard Present wowngrade hip Incentive Rates uil Chip Data Device with PIN uil Chip Data Device cquirer Chip (Chip Terminal & Magnetic-stripe Card) suer Chip (Magnetic-stripe Terminal and Chip Card ecure eCommerce Incentive Rates ecure eCommerce Transaction	Same as a Interchange Rate 1.10% 1.10% 1.10% 1.60% 1.65% 1.65% 1.10% 1.10% 1.10% 1.10% 1.20%	Dove Differential 0.03% 0.03% 0.03% 0.53% 0.53% 0.58% 0.58% 0.58% 0.03% 0.03% 0.03% 0.03%	Premiu Interchange Rate 1.80% 1.85% 1.85% 1.90% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80%	Differential 0.73% 0.78% 0.78% 0.78% 0.83% 0.73% 0.73% 0.73% 0.73% 0.73%	1.97% 1.98% 1.98% 1.97% 1.98% 2.03% 2.03% 1.97% 1.97% 1.97%	Differential 0.90% 0.91% 0.90% 0.91% 0.90% 0.91% 0.96% 0.90% 0.90% 0.90% 0.90%	Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00%	0.93' 0.93' 0.98' 0.98' 0.93' 0.93' 0.93'
Descriptor lectronic ard Present tandard (Uncategorized Product) ard Nut Present owngrade thip Incentive Rates uil Chip Data Device with PIN uil Chip Data Device with PIN uil Chip Data Device with PIN suit Chip Cate Deverminal & Magnetic-stripe Card) suser Chip (Magnetic-stripe Terminal and Chip Card ecure eCommerce Incentive Rates ecure eCommerce Transaction redit Voucher or Merchandise Return	Same as a Interchange Rate 1.10% 1.10% 1.60% 1.60% 1.65% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10%	Dove Differential 0.03% 0.03% 0.03% 0.53% 0.53% 0.58% 0.58% 0.58% 0.03% 0.03% 0.03% 0.03%	Premiu Interchange Rate 1.80% 1.85% 1.85% 1.85% 1.90% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80%	Differential 0.73% 0.78% 0.78% 0.78% 0.83% 0.73% 0.73% 0.73% 0.73% 0.73%	Interchange Rate 1.97% 1.98% 1.98% 1.97% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97%	Differential 0.90% 0.91% 0.90% 0.91% 0.90% 0.91% 0.96% 0.90% 0.90% 0.90% 0.90%	Interchange Rate	0.935 0.935 0.935 0.935 0.935 0.935 0.935
D Descriptor	Same as a Interchange Rate 1.10% 1.10% 1.60% 1.60% 1.65% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10% 1.10%	Dove Differential 0.03% 0.03% 0.03% 0.53% 0.53% 0.58% 0.58% 0.58% 0.03% 0.03% 0.03% 0.03%	Premiu Interchange Rate 1.80% 1.85% 1.85% 1.85% 1.90% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80%	Differential 0.73% 0.78% 0.78% 0.78% 0.83% 0.73% 0.73% 0.73% 0.73% 0.73%	Interchange Rate 1.97% 1.98% 1.98% 1.97% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97%	Differential 0.90% 0.91% 0.90% 0.91% 0.90% 0.91% 0.96% 0.90% 0.90% 0.90% 0.90%	Interchange Rate	0.935 0.935 0.935 0.935 0.935 0.935 0.935
D Descriptor lectronic ard Present ard Present tandard (Uncategorized Product) ard Not Present owngrade hip Incentive Rates uil Chip Data Device with PIN uil Chip Data Device cquirer Chip (Chip Terminal & Magnetic-stripe Card) ssuer Chip (Magnetic-stripe Terminal and Chip Card ecure eCommerce Incentive Rates ecure eCommerce Transaction redit Voucher or Merchandise Return	Same as a Interchange Rain Interchange Rain I 1.10% I 1.10% I 1.00% I 1.60% I 1.60% I 1.00% I 1.10% I 1.00%	bove Differential 0.03% 0.03% 0.03% 0.53% 0.53% 0.53% 0.53% 0.53% 0.58% 0.03% 0.03% 0.03% 0.03% 0.03% 0.03% 0.03% 0.13%	Premiu Interchange Rate 1.80% 1.85% 1.85% 1.85% 1.90% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80%	Differential 0.73% 0.78% 0.78% 0.78% 0.83% 0.73% 0.73% 0.73% 0.73% 0.73%	Interchange Rate 1.97% 1.98% 1.98% 1.97% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97%	Differential 0.90% 0.91% 0.90% 0.91% 0.90% 0.91% 0.96% 0.90% 0.90% 0.90% 0.90%	Interchange Rate	0.93' 0.93' 0.98' 0.98' 0.93' 0.93' 0.93'
Descriptor lectronic ard Present ard Present landard (Uncategorized Product) ard Not Present owngrade hip Incentive Rates uil Chip Data Device with PIN uil Chip Data Device cupulier Chip (Chip Terminal & Magnetic-stripe Card) ssuer Chip (Magnetic-stripe Terminal and Chip Card ecure eCommerce Incentive Rates ecure eCommerce Transaction redit Voucher or Merchandise Return DISCOVEr popilicable Discover Interchange Rates Consumer Credit Card (New Parks land Present land	Same as a Interchange Rate 1.10% 1.10% 1.10% 1.60% 1.65% 1.65% 1.65% 1.20% 1.20% 1.20% 1.20% 1.20% 1.00% 1.20% 1.0	Dove Differential 0.03% 0.03% 0.03% 0.53% 0.53% 0.58% 0.58% 0.58% 0.03% 0.03% 0.03% 0.03%	Premiu Interchange Rate 1.80% 1.85% 1.85% 1.85% 1.90% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80%	Differential 0.73% 0.78% 0.78% 0.78% 0.83% 0.73% 0.73% 0.73% 0.73% 0.73%	Interchange Rate 1.97% 1.98% 1.98% 1.97% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97%	Differential 0.90% 0.91% 0.90% 0.91% 0.90% 0.91% 0.96% 0.90% 0.90% 0.90% 0.90%	Interchange Rate	0.935 0.935 0.935 0.935 0.935 0.935 0.935
D Descriptor lectronic ard Present and Present Indiand (Uncategorized Product) ard Not Present owngrade wongrade Indiand Present Indiand Pre	Same as a Interchange Rain Interchange Rain I 1.10% I 1.10% I 1.00% I 1.60% I 1.60% I 1.00% I 1.10% I 1.00%	bove Differential 0.03% 0.03% 0.03% 0.53% 0.53% 0.53% 0.53% 0.53% 0.58% 0.03% 0.03% 0.03% 0.03% 0.03% 0.03% 0.03% 0.13%	Premiu Interchange Rate 1.80% 1.85% 1.85% 1.85% 1.90% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80%	Differential 0.73% 0.78% 0.78% 0.78% 0.83% 0.73% 0.73% 0.73% 0.73% 0.73%	Interchange Rate 1.97% 1.98% 1.98% 1.97% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97%	Differential 0.90% 0.91% 0.90% 0.91% 0.90% 0.91% 0.96% 0.90% 0.90% 0.90% 0.90%	Interchange Rate	0.935 0.935 0.935 0.935 0.935 0.935 0.935
D Descriptor lectronic ard Present andard (Uncategorized Product) ard Not Present owngrade hip Incentive Rates ull Chip Data Device ull Chip Data Device cquirer Chip (Chip Terminal & Magnetic-stripe Card) suer Chip (Magnetic-stripe Terminal and Chip Card ccure eCommerce Incentive Rates cure eCommerce Transaction redit Voucher or Merchandise Return Discover policable Discover Interchange Rate urrent International Interchange Rates Consumer Credit Card (Finternational international laternational laternational laternational laternational laternational laternational laternational	Same as a Interchange Rate 1.10% 1.10% 1.10% 1.60% 1.60% 1.65% 1.10% 1.10% 1.10% 1.20% 1.20% 1.20% 1.20% 1.20%	Dove Differential 0.03% 0.03% 0.03% 0.53% 0.53% 0.53% 0.53% 0.53% 0.03%	Premiu Interchange Rate 1.80% 1.85% 1.85% 1.85% 1.90% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80%	Differential 0.73% 0.78% 0.78% 0.78% 0.83% 0.73% 0.73% 0.73% 0.73% 0.73%	Interchange Rate 1.97% 1.98% 1.98% 1.97% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97%	Differential 0.90% 0.91% 0.90% 0.91% 0.90% 0.91% 0.96% 0.90% 0.90% 0.90% 0.90%	Interchange Rate	0.939 0.939 0.939 0.989 0.939 0.939 0.939 0.939 0.739
Descriptor lectronic ard Present ard Present tandard (Uncategorized Product) ard Not Present owngrade hip Incentive Rates uil Chip Data Device with PIN uil Chip Cate Data courre commerce Incentive Rates courre commerce Transaction redit Voucher or Merchandise Return Discover upplicable Discover Interchange Rate current International Interchange Rates Consumer Credit Card (Pinternational International Base JinionPay	Same as a Interchange Rate 1.10% 1.10% 1.10% 1.60% 1.60% 1.65% 1.10% 1.10% 1.10% 1.20% 1.20% 1.20% 1.20% 1.20%	Dove Differential 0.03% 0.03% 0.03% 0.53% 0.53% 0.53% 0.53% 0.53% 0.03%	Premiu Interchange Rate 1.80% 1.85% 1.85% 1.85% 1.90% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80%	Differential 0.73% 0.78% 0.78% 0.78% 0.83% 0.73% 0.73% 0.73% 0.73% 0.73%	Interchange Rate 1.97% 1.98% 1.98% 1.97% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97%	Differential 0.90% 0.91% 0.90% 0.91% 0.90% 0.91% 0.96% 0.90% 0.90% 0.90% 0.90%	Interchange Rate	0.935 0.935 0.935 0.935 0.935 0.935 0.935
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Descriptor lectronic ard Present andard (Uncategorized Product) ard Not Present owngrade hip Incentive Rates uil Chip Data Device with PIN uil Chip Data Device quirer Chip (Chip Terminal & Magnetic-stripe Card) suer Chip (Magnetic-stripe Terminal and Chip Card suer Chip (Magnetic-stripe Terminal and Chip Card suer eCommerce Incentive Rates suer eCommerce Transaction redit Voucher or Merchandise Return Discover policable Discover Interchange Rate urrent International Interchange Rates Consumer Credit Card (P sternational) suer Possible Discover Interchange Rate urrent International Passe UnionPay policable UnionPay Interchange Rate urrent POS and Recurring Transactions (CDN & NONCDN) OS -Commerce transactions (CDN & NONCDN ECOMM) ther MCCS -International Commerce transactions (CDN & NONCDN) Discover policable American Express OptBlue Interchange Rate merican Express CoptBlue) policable American Express OptBlue Interchange Rate merican Express CoptBlue Rateral Ratera	Same as a Interchange Rate 1.10% 1.10% 1.10% 1.60% 1.60% 1.60% 1.10% 1.10% 1.10% 1.10% 1.2	Differential 0.03% 0.03% 0.03% 0.53% 0.53% 0.53% 0.53% 0.53% 0.13% 0.13% 0.13% 0.13% 0.13% Differential 0.52% Differential 0.52% Differential 0.10% Differential 0.10%	Premis Pr	Differential 0.73% 0.78% 0.78% 0.78% 0.83% 0.73% 0.73% 0.73% 0.73% 0.73%	Interchange Rate 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 1.00%	Differential 0.90% 0.91% 0.91% 0.90% 0.90% 0.90% 0.90% 0.90% 0.90% 0.90% 0.90% 0.90% 0.90% 0.90% 0.90% 0.00%	Interchange Rate	0.93 0.93 0.98 0.98 0.93 0.93 0.93
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Descriptor ectronic ard Present andard (Uncategorized Product) ard Not Present owngrade hip Incentive Rates iii Chip Data Device juli Chip Data Device quiver Chip (Chip Terminal & Magnetic-stripe Card) sure rChip (Magnetic-stripe Terminal and Chip Card sure rCommerce Incentive Rates sure eCommerce Transaction redit Voucher or Merchandise Return Iscover policable Discover Interchange Rates surrent POS and Recurring Transactions (CDN & NONCDN) Commerce transactions (CD	Same as a Interchange Rate 1.10% 1.10% 1.10% 1.60% 1.60% 1.65% 1.10% 1.10% 1.10% 1.20% 1.	Differential 0.03% 0.03% 0.03% 0.53% 0.53% 0.53% 0.53% 0.53% 0.03% 0.13% 0.13% 0.13% 0.13% Differential 0.10% Differential 0.10% Wholesale Discount Rate 1.60% 1.60% 1.60% 1.60% 1.60% 1.60% 1.60% 1.18% 5.0.68/txn	Premis Pr	Differential 0.73% 0.78% 0.78% 0.78% 0.83% 0.73% 0.73% 0.73% 0.73% 0.73%	Interchange Rate 1.97% 1	Differential 0.90% 0.91% 0.91% 0.90%	Interchange Rate	0.93 0.93 0.98 0.98 0.93 0.93 0.93
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