



The following is a list of the most common interchange rates by the applicable Payment Card Network (PCN) for the Everyday program at the time of publishing.  
**Everyday**- A Merchant who processes card present or Card not present transactions and qualifies for the Everyday interchange program.

For a full listing of all current and applicable and current interchange programs and rates, please visit the specific applicable PCN's Payment Card Network's website. To learn about changes in interchange rates please visit [www.tdmerchantsolutions.com/change](http://www.tdmerchantsolutions.com/change).

### Mastercard

Applicable Mastercard Interchange Rate 0.92%

#### Canada Domestic Consumer Credit Interchange Rates (CDN CONSUMER)

Mastercard Descriptor TD Descriptor	Core Consumer		World Consumer Hi-Spend		World Elite Consumer Premium Hi-Spend		Muse Consumer Muse	
	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential
<b>Canada Intracountry Consumer Credit</b>								
Card Present EMV	0.92%		1.22%	0.30%	1.56%	0.64%	1.65%	0.73%
Unsecure Card Present	1.22%	0.30%	1.52%	0.60%	1.86%	0.94%	1.95%	1.03%
Digital Commerce	1.67%	0.75%	1.90%	0.98%	2.13%	1.21%	2.25%	1.33%
Contactless	0.92%		1.22%	0.30%	1.56%	0.64%	1.65%	0.73%
3DS	1.50%	0.58%	1.70%	0.78%	1.90%	0.98%	2.03%	1.11%
Standard	1.96%	1.04%	2.19%	1.27%	2.42%	1.50%	2.54%	1.62%
Card Present Refund	0.55%		0.73%		0.94%	0.02%	0.99%	0.07%
Card Not Present Refund	1.06%	0.14%	1.20%	0.28%	1.34%	0.42%	1.43%	0.51%

#### Current Canada Domestic Debit Interchange Rates (CDN DEBIT)

Mastercard Descriptor TD Descriptor	Interchange Rate	Differential
Electronic	0.25% + \$0.05 (CAD)	
Big Box Stores	0.25% + \$0.05 (CAD)	
Specialty Clothing Stores	0.25% + \$0.05 (CAD)	
Masterpass	1.00%	
Secure Code	1.00%	
Contactless Tier 1	0.00% + \$0.02 (CAD)	
Contactless Tier 2	0.00% + \$0.02 (CAD)	
Contactless Tier 3	0.00% + \$0.03 (CAD)	
Standard	1.15%	

#### Current Canada Domestic Consumer Prepaid Interchange Rates (CDN PREPAID)

Mastercard Descriptor TD Descriptor	Interchange Rate	Differential
Electronic	1.44%	0.52%
Standard	1.55%	0.63%

#### Current Canada Domestic Commercial Interchange Rates (CDN COMMERCIAL)

Mastercard Descriptor TD Descriptor	Interchange Rate	Differential
Commercial Standard Rate	2.00%	1.08%

#### Current International Consumer Interchange Rates (NONCDN)

Mastercard Descriptor TD Descriptor	Core Consumer		Premium Premium		Super Premium Super Premium	
	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential
Base	1.60%	0.68%	1.85%	0.93%	1.98%	1.06%
Card Present	1.10%	0.18%	1.85%	0.93%	1.98%	1.06%
Digital Commerce	1.60%	0.68%	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 (NONCDN)

Mastercard Descriptor TD Descriptor	Interchange Rate	Differential
Standard	2.00%	1.08%
Electronic Product	1.85%	0.93%

### Visa

Applicable Visa Interchange Rate 1.10%

#### Current Consumer Credit Products Interchange Rates (CDN CONSUMER)

Visa Descriptor TD Descriptor	Classic, Gold, Platinum Consumer		Infinite Infinite		Visa Infinite Privilege Infinite Privilege	
	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential
Standard	1.45%	0.35%	1.70%	0.60%	2.45%	1.35%
Card Not Present	1.40%	0.30%	1.65%	0.55%	2.40%	1.30%
Card Not Present (Token)	1.35%	0.25%	1.60%	0.50%	2.35%	1.25%
Industry Program – Everyday Needs	1.10%		1.20%	0.10%	1.95%	0.85%

#### Current Debit Products Interchange Rates (CDN DEBIT)

Visa Descriptor TD Descriptor	Interchange Rate	Differential
Standard	1.15%	
Electronic	\$0.03	

#### Current Business Credit Products Interchange Rates (CDN COMMERCIAL & CDN INFINITE BUSINESS)

Visa Descriptor TD Descriptor	Business Commercial		Visa Infinite Business Infinite Business	
	Interchange Rate	Differential	Interchange Rate	Differential
Standard	2.00%	0.90%	2.35%	1.25%

#### Current Corporate & Purchasing Credit Products Interchange Rates (CDN COMMERCIAL)

Visa Descriptor TD Descriptor	Corporate Commercial		Purchasing Commercial	
	Interchange Rate	Differential	Interchange Rate	Differential
Standard	2.00%	0.90%	2.00%	0.90%
Electronic	1.90%	0.80%	1.90%	0.80%

#### Current Prepaid Products Interchange Rates (CDN PREPAID)

Visa Descriptor TD Descriptor	Consumer Prepaid Consumer		Commercial Prepaid Commercial	
	Interchange Rate	Differential	Interchange Rate	Differential
Standard	1.52%	0.42%	2.00%	0.90%

#### Current International Interchange Reimbursement Fees (NON CDN)

Visa Descriptor TD Descriptor	Visa Classic / Visa Gold / Visa Platinum / Electron Same as above		Visa Signature / Visa Premium Premium		Visa Signature Preferred / Visa Infinite Super Premium		All Commercial Products Commercial	
	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate	Differential
Electronic	1.10%		1.80%	0.70%	1.97%	0.87%	2.00%	0.90%
Card Present	1.10%		1.85%	0.75%	1.98%	0.88%	2.00%	0.90%
Standard (Uncategorized Product)	1.60%	0.50%	1.80%	0.70%	1.97%	0.87%	2.00%	0.90%
Card Not Present	1.60%	0.50%	1.85%	0.75%	1.98%	0.88%	2.00%	0.90%
Downgrade	1.65%	0.55%	1.90%	0.80%	2.03%	0.93%	2.05%	0.95%
<b>Chip Incentive Rates</b>								
Full Chip Data Device with PIN	1.10%		1.80%	0.70%	1.97%	0.87%	2.00%	0.90%
Full Chip Data Device	1.10%		1.80%	0.70%	1.97%	0.87%	2.00%	0.90%
Acquirer Chip (Chip Terminal & Magnetic-stripe Card)	1.00%		1.80%	0.70%	1.97%	0.87%	2.00%	0.90%
Issuer Chip (Magnetic-stripe Terminal and Chip Card)	1.20%	0.10%	1.80%	0.70%	1.97%	0.87%	2.00%	0.90%
<b>Secure eCommerce Incentive Rates</b>								
Secure eCommerce Transaction	1.44%	0.34%	1.80%	0.70%	1.97%	0.87%	2.00%	0.90%
Credit Voucher or Merchandise Return	1.00%		1.00%		1.00%		1.80%	0.70%

### Discover

Applicable Discover Interchange Rate 1.60%

#### Current International Interchange Rates Consumer Credit Card (NON CDN)

Discover Descriptor	Interchange Rate	Differential
International	1.20%	
International Base	1.72%	0.12%

### UnionPay

Applicable UnionPay Interchange Rate 1.10%

#### Current POS and Recurring Transactions (CDN & NONCDN)

UnionPay Descriptor	Interchange Rate	Differential
POS	1.10%	

#### E-Commerce transactions (CDN & NONCDN ECOMM)

UnionPay Descriptor	Interchange Rate	Differential
Other MCCs	1.20%	0.10%

### Interac

#### Current Interac Flash Rates (Interac Flash Interchange Fee)

Tier 1 Low-ticket merchants - Transaction \$0.01-\$100	\$	0.020
Tier 2 High volume merchants - Transaction \$0.01-\$100	\$	0.025
Tier 3 All other merchants - Transaction \$0.01-\$100	\$	0.035
Tier 4 All merchants - Transaction \$100-\$250	\$	0.055