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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. Grocery Program – A Merchant who processes Card Present or Card Not Present transactions and qualifies for the Grocery 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.

Mastereard Applicable Mastercard Interchange Rate	0.72%							
Canada Domestic Consumer Credit Interchange Rates (CDN CONSUMER - Qualifying Sma			World		World El	ito	Muco	
Mastercard Descriptor TD Descriptor	Core	er	World Consumer Hi		World El Consumer Premiu		Muse Consumer	
Canada Intracountry Consumer Credit Card Present EMV	Interchange Rate 0.72%	Differential	Interchange Rate 0.95%	Differential 0.23%	Interchange Rate 1.22%	Differential 0.50%	Interchange Rate 1.29%	Differentia 0.57%
Unsecure Card Present Digital Commerce	0.95%	0.23%	1.19% 1.80%	0.47%	1.45% 2.03%	0.73%	1.52% 2.15%	0.80%
Contactless	0.72%		0.95%	0.23%	1.22%	0.50%	1.29%	0.57%
3DS Standard	1.40% 1.96%	0.68%	1.60% 2.19%	0.88%	1.80% 2.42%	1.08% 1.70%	1.93% 2.54%	1.21% 1.82%
Card Present Refund Card Not Present Refund	0.43%	0.24%	0.57%	0.38%	0.73%	0.01%	0.77%	0.05%
			1.1070	0.5670	112.170	0.5270	1.5570	0.0170
Current Canada Domestic Debit Interchange Rates (CDN DEBIT) 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) Electronic	Interchange Rate 1.44%	Differential 0.72%						
Standard	1.55%	0.83% Differential						
Current Canada Domestic Commercial Interchange Rates (CDN COMMERCIAL) Commercial Standard Rate	Interchange Rate 2.00%	1.28%						
Commercial Charity Data Rate 1	1.80% 1.80%	1.08%						
Large Ticket	1.20%	0.48%						
Current International Consumer Interchange Rates (NONCDN)								
Mastercard Descriptor	Core		Premiu		Super Pren			
TD Descriptor	Consume Interchange Rate		Interchange Rate	m Differential	Super Pren Interchange Rate			
Base	1.60%	0.88%	1.85%	1.13%	1.98%	1.26%		
Card Present Digital Commerce	1.10% 1.60%	0.38%	1.85% 1.85%	1.13% 1.13%	1.98% 1.98%	1.26% 1.26%		
Refund	1.00%	0.28%	1.00%	0.28%	1.00%	0.28%		
Current International Commercial Interchange Rates (NONCDN)								
Standard Electronic Product	2.00% 1.85%	1.28%						
Visa Applicable Visa Interchange Rate	0.81%							
Current Consumer Credit Products Interchange Rates (CDN CONSUMER - Qualifying Sma								
Visa Descriptor	Classic, Gold, P	latinum	Infinite		Visa Infinite F	rivilege		
TD Descriptor	Consume Interchange Rate	er Differential	Infinite Interchange Rate	e Differential	Infinite Priv Interchange Rate			
Standard	1.45%	0.64%	1.70%	0.89%	2.45%	1.64%		
Card Not Present Card Not Present (Token)	1.30% 1.25%	0.49%	1.55% 1.50%	0.74%	2.30% 2.25%	1.49% 1.44%		
Industry Program – Grocery and Food Retail	0.81%	0.1170	0.99%	0.18%	1.80%	0.99%		
Current Debit Products Interchange Rates (CDN DEBIT)	Interchange Rate	Differential						
Standard	1.15%							
Industry Program – Grocery	\$0.03							
Current Business Credit Products Interchange Rates (CDN COMMERCIAL & CDN INFINITE Visa Descriptor	BUSINESS) Busines	c	Visa Infinite E	lucinocc				
TD Descriptor	Commerc		Infinite Bus					
Standard	Interchange Rate 2.00%	Differential 1.19%	Interchange Rate 2,35%	Differential 1.54%				
Current Corporate & Purchasing Credit Products Interchange Rates (CDN COMMERCIAL) Visa Descriptor	Corporat	te	Purchasi	ing				
TD Descriptor	Commerc	ial	Commer					
Standard	Interchange Rate 2.00%	Differential 1.19%	Interchange Rate 2.00%	Differential 1.19%				
Electronic	1.90%	1.09%	1.90%	1.09%				
Current Prepaid Products Interchange Rates (CDN PREPAID)								
Visa Descriptor	Consumer Pr		Commercial I					
TD Descriptor	Consume		Commer					
	Consume Interchange Rate	Differential	Commer Interchange Rate	Differential				
TD Descriptor Standard								
	Interchange Rate 1.52%	Differential 0.71%	Interchange Rate	Differential				
Standard Current International Interchange Reimbursement Fees (NON CDN)	Interchange Rate 1.52% Visa Classic / Visa	Differential 0.71% Gold / Visa	Interchange Rate 2.00%	Differential 1.19%	Visa Signature Pre Infinite		All Commercial	Products
Standard Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor	Interchange Rate 1.52% Visa Classic / Visa Platinum / Ele Same as ab	Differential 0.71% Gold / Visa ectron bove	Interchange Rate 2.00% Visa Signature / V Premiu	Differential 1.19% isa Premium m	Infinite Super Prer	nium	All Commercial Commer Interchange Pate	cial
Standard Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor TD Descriptor Electronic	Interchange Rate 1.52% Visa Classic / Visa Platinum / Ele Same as ab Interchange Rate 1.10%	Differential 0.71% Gold / Visa ectron Differential 0.29%	Interchange Rate 2.00% Visa Signature / V Premiu Interchange Rate 1.80%	Differential 1.19% isa Premium m Differential 0.99%	Infinite Super Prer Interchange Rate 1.97%	nium Differential 1.16%	Commer Interchange Rate 2.00%	cial Differenti 1.19%
Standard Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor TD Descriptor Electronic Card Present	Interchange Rate 1.52% Visa Classic / Visa Platinum / Ele Same as ab Interchange Rate 1.10%	Differential 0.71% Gold / Visa ectron pove Differential 0.29% 0.29%	Interchange Rate 2.00% Visa Signature / V Premiu Interchange Rate 1.80% 1.85%	Differential 1.19% isa Premium m Differential 0.99% 1.04%	Infinite Super Prer Interchange Rate 1.97% 1.98%	nium Differential 1.16% 1.17%	Commer Interchange Rate 2.00% 2.00%	cial Differentia 1.19% 1.19%
Standard Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor TD Descriptor Electronic Card Present Standard (Uncategorized Product) Card Not Present	Interchange Rate 1.52% Visa Classic / Visa Platinum / Ek Same as ab Interchange Rate 1.10% 1.00% 1.60%	Differential 0.71% Gold / Visa ectron Dove Differential 0.29% 0.29% 0.79% 0.79%	Interchange Rate 2.00% Visa Signature / V Premiu Interchange Rate 1.80% 1.85%	Differential 1.19% isa Premium m Differential 0.99% 1.04% 0.99% 1.04%	Infinite Super Prer Interchange Rate 1.97% 1.98% 1.97% 1.98%	nium Differential 1.16% 1.17% 1.16% 1.17%	Commer Interchange Rate 2.00% 2.00% 2.00%	cial Differentia 1.19% 1.19% 1.19% 1.19%
Standard Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor TD Descriptor Electronic Card Present Standard (Uncategorized Product) Card Not Present	Interchange Rate 1.52% Visa Classic / Visa Platinum / Iel Same as ab Interchange Rate 1.10% 1.10% 1.60%	Differential 0.71% Gold / Visa ectron Differential 0.29% 0.29% 0.79%	Interchange Rate 2.00% Visa Signature / V Premiu Interchange Rate 1.80% 1.85% 1.80%	Differential 1.19% isa Premium m Differential 0.99% 1.04% 0.99%	Infinite Super Prer Interchange Rate 1.97% 1.98% 1.98%	nium Differential 1.16% 1.17% 1.16%	Commer Interchange Rate 2.00% 2.00% 2.00%	cial Differentia 1.19% 1.19% 1.19%
Standard Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor TD Descriptor Electronic Card Present Standard (Uncategorized Product) Card Not Present Downgrade Chip Incentive Rates	Interchange Rate 1.52% Visa Classic / Visa Platinum / Ek Same as ab Interchange Rate 1.10% 1.10% 1.60% 1.65%	Differential 0.71% Gold / Visa ectron 0.29% 0.29% 0.79% 0.79% 0.84%	Interchange Rate 2.00% Visa Signature / V Premiu Interchange Rate 1.80% 1.85% 1.80% 1.85%	Differential 1.19% isa Premium m Differential 0.99% 1.04% 0.99% 1.04% 1.09%	Infinit Super Prer Interchange Rate 1.97% 1.98% 1.97% 2.03%	nium Differential 1.16% 1.17% 1.16% 1.17% 1.22%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.05%	cial Differenti: 1.19% 1.19% 1.19% 1.19% 1.24%
Standard Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor TD Descriptor Electronic Card Present Standard (Uncategorized Product) Card Not Present Downgrade Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device	Interchange Rate 1.52% Visa Classic / Visa Platinum / El Same as ab Interchange Rate 1.10% 1.60% 1.60% 1.60% 1.60% 1.10%	Differential 0.71% Gold / Visa ectron 0.09% 0.29% 0.79% 0.79% 0.79% 0.84% 0.29% 0.29% 0.29%	Interchange Rate 2.00% Visa Signature / V Premiu Interchange Rate 1.80% 1.85% 1.90% 	Differential 1.19% isa Premium m Differential 0.99% 1.04% 0.99% 1.04% 0.99% 0.99% 0.99%	Infinita Super Prer Interchange Rate 1.97% 1.98% 2.03% 2.03% 1.97% 1.97%	nium Differential 1.16% 1.17% 1.16% 1.17%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.05% 2.00% 2.00%	cial Differentia 1.19% 1.19% 1.19% 1.19%
Standard Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor TD Descriptor Electronic Card Present Standard (Uncategorized Product) Card Not Present Downgrade Chip Incentive Rates Full Chip Data Device Acquirer Chip Chip Terminal & Magnetic-stripe Card)	Interchange Rate 1.52% Visa Classic / Visa Platinum / Ele Same as ab Interchange Rate 1.10% 1.60% 1.60% 1.65% 1.10% 1.10% 1.10% 1.00%	Differential 0.71% Gold / Visa ectron Dove Differential 0.29% 0.79% 0.79% 0.84% 0.29% 0.29% 0.29% 0.29% 0.29%	Interchange Rate 2.00% Visa Signature / V Premiu Interchange Rate 1.85% 1.85% 1.85% 1.85% 1.80%	Differential 1.19% isa Premium m Differential 0.99% 1.04% 1.09% 0.99% 0.99% 0.99% 0.99%	Infinita Super Prate Interchange Rate 1.97% 1.98% 2.03% 2.03% 	nium Differential 1.16% 1.17% 1.16% 1.22% 1.16% 1.16% 1.16% 1.16%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.05% 2.00% 2.00% 2.00%	Differenti 1.19% 1.19% 1.19% 1.19% 1.19% 1.19% 1.19% 1.19% 1.19% 1.19%
Standard Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor TD Descriptor Electronic Card Present Standard (Uncategorized Product) Card Not Present Downgrade Chip Incentive Rates Full Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card	Interchange Rate 1.52% Visa Classic / Visa Platinum / El Same as ab Interchange Rate 1.10% 1.60% 1.60% 1.60% 1.60% 1.10%	Differential 0.71% Gold / Visa ectron 0.09% 0.29% 0.79% 0.79% 0.79% 0.84% 0.29% 0.29% 0.29%	Interchange Rate 2.00% Visa Signature / V Premiu Interchange Rate 1.80% 1.85% 1.90% 	Differential 1.19% isa Premium m Differential 0.99% 1.04% 0.99% 1.04% 0.99% 0.99% 0.99%	Infinita Super Prer Interchange Rate 1.97% 1.98% 2.03% 2.03% 1.97% 1.97%	nium Differential 1.16% 1.17% 1.16% 1.17% 1.22% 1.16% 1.16%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.05% 2.00% 2.00%	rcial Differentia 1.19% 1.19% 1.19% 1.24% 1.24% 1.19% 1.19%
Standard Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor TD Descriptor Electronic Card Present Standard (Uncategorized Product) Card Not Present Downgrade Chip Incentive Rates Full Chip Data Device Acquirer Chip Chip Terminal & Magnetic-stripe Card)	Interchange Rate 1.52% Visa Classic / Visa Platinum / Ele Same as ab Interchange Rate 1.10% 1.60% 1.60% 1.65% 1.10% 1.10% 1.00%	Differential 0.71% Gold / Visa Ectron Differential 0.29% 0.29% 0.79% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.39%	Interchange Rate 2.00% Visa Signature / V Premiu Interchange Rate 1.85% 1.85% 1.85% 1.85% 1.80%	Differential 1.19% isa Premium m Differential 0.99% 1.04% 1.09% 0.99% 0.99% 0.99% 0.99%	Infinita Super Prate Interchange Rate 1.97% 1.98% 2.03% 2.03% 	nium Differential 1.16% 1.17% 1.16% 1.17% 1.12% 1.16% 1.16% 1.16% 1.16%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.05% 2.00% 2.00% 2.00%	rcial Differentii 1.19% 1.19% 1.19% 1.24% 1.19% 1.19% 1.19% 1.19%
Standard Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor TD Descriptor Electronic Card Present Standard (Uncategorized Product) Card Present Standard (Uncategorized Product) Card Not Present Downgrade Chip Incentive Rates Full Chip Data Device Acquier Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates	Interchange Rate 1.52% Visa Classic / Visa Platinum / Ele Same as ab Interchange Rate 1.10% 1.60% 1.60% 1.60% 1.65% 1.0% 1.0% 1.10% 1.10% 1.20%	Differential 0.71% Gold / Visa ectron Dove Differential 0.29% 0.79% 0.79% 0.84% 0.29% 0.29% 0.29% 0.29% 0.29%	Interchange Rate 2.00% Visa Signature / V Premiu Interchange Rate 1.80% 1.85% 1.85% 1.80% 1.80% 1.80% 1.80%	Differential 1.19% isa Premium m Differential 0.99% 1.04% 0.99% 0.99% 0.99% 0.99% 0.99% 0.99%	Infinit Super Pre- Interchange Kate 1.97% 1.98% 2.03% 2.03% 1.97% 1.97% 1.97% 1.97%	nium Differential 1.16% 1.17% 1.16% 1.22% 1.16% 1.16% 1.16% 1.16%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.05% 2.00% 2.00% 2.00% 2.00%	Differenti 1.19% 1.19% 1.19% 1.19% 1.19% 1.19% 1.19% 1.19% 1.19% 1.19%
Standard Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor TD Descriptor 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 & Magnetic-stripe Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates Secure eCommerce Transation Credit Voucher or Merchandise Return Discover	Interchange Rate 1.52% Visa Classic / Visa Platinum / Ele Same as ab Interchange Rate 1.10% 1.60% 1.60% 1.60% 1.65% 1.10% 1.10% 1.10% 1.10% 1.10% 1.20% 1.44% 1.00%	Differential 0.71% Gold / Visa Ectron Differential 0.29% 0.29% 0.79% 0.79% 0.79% 0.84% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29%	Interchange Rate 2.00% Visa Signature / V Premiu Interchange Rate 1.80% 1.85% 1.80% 1.80% 1.80% 1.80% 1.80%	Differential 1.19% isa Premium m Differential 0.99% 1.04% 1.09% 0.99% 0.99% 0.99% 0.99% 0.99% 0.99% 0.99% 0.99%	Infiniti Super Prer Interchange Rate 1.97% 1.98% 2.03% 	nium Differential 1.16% 1.17% 1.16% 1.17% 1.22% 1.16% 1.16% 1.16% 1.16%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	cial Differenti 1.19% 1.19% 1.19% 1.24% 1.24% 1.19% 1.19% 1.19%
Standard Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor TD Descriptor TD Descriptor Electronic Card Present Standard (Uncategorized Product) Card Not Present Downgrade Chip Incentive Rates 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	Interchange Rate 1.52% Visa Classic / Visa · Platinum / Ele Same as ab Interchange Rate 1.10% 1.60% 1.60% 1.60% 1.00% 1.00% 1.00% 1.44% 1.00% 1.60%	Differential 0.71% Gold / Visa Ectron 0.29% 0.29% 0.79% 0.79% 0.84% 0.29% 0.29% 0.29% 0.29% 0.39% 0.39% 0.39%	Interchange Rate 2.00% Visa Signature / V Premiu Interchange Rate 1.80% 1.85% 1.80% 1.80% 1.80% 1.80% 1.80%	Differential 1.19% isa Premium m Differential 0.99% 1.04% 1.09% 0.99% 0.99% 0.99% 0.99% 0.99% 0.99% 0.99% 0.99%	Infiniti Super Prer Interchange Rate 1.97% 1.98% 2.03% 	nium Differential 1.16% 1.17% 1.16% 1.17% 1.22% 1.16% 1.16% 1.16% 1.16%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	cial Differenti 1.19% 1.19% 1.19% 1.24% 1.24% 1.19% 1.19% 1.19%
Standard Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor TD Descriptor 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 Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates Secure eCommerce Transation Credit Voucher or Merchandise Return Discover	Interchange Rate 1.52% Visa Classic / Visa Platinum / Ele Same as ab Interchange Rate 1.10% 1.60% 1.60% 1.00% 1.00% 1.00% 1.20% 1.44% 1.00% 1.60% 1.60% Interchange Rate	Differential 0.71% Gold / Visa Ectron Differential 0.29% 0.29% 0.79% 0.79% 0.79% 0.84% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29%	Interchange Rate 2.00% Visa Signature / V Premiu Interchange Rate 1.80% 1.85% 1.80% 1.80% 1.80% 1.80% 1.80%	Differential 1.19% isa Premium m Differential 0.99% 1.04% 1.09% 0.99% 0.99% 0.99% 0.99% 0.99% 0.99% 0.99% 0.99%	Infiniti Super Prer Interchange Rate 1.97% 1.98% 2.03% 	nium Differential 1.16% 1.17% 1.16% 1.17% 1.22% 1.16% 1.16% 1.16% 1.16%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	cial Differenti 1.19% 1.19% 1.19% 1.24% 1.24% 1.19% 1.19% 1.19%
Standard Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor TD Descriptor 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 & Magnetic-stripe Card) Issuer Chip (Chip Terminal & Magnetic-stripe Card) Issuer Chip (Chip Terminal & Magnetic-stripe 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 (NON CDN)	Interchange Rate 1.52% Visa Classic / Visa · Platinum / Ele Same as ab Interchange Rate 1.10% 1.60% 1.60% 1.60% 1.00% 1.00% 1.00% 1.44% 1.00% 1.60%	Differential 0.71% Gold / Visa Ectron 0.29% 0.29% 0.79% 0.79% 0.84% 0.29% 0.29% 0.29% 0.29% 0.39% 0.39% 0.39%	Interchange Rate 2.00% Visa Signature / V Premiu Interchange Rate 1.80% 1.85% 1.80% 1.80% 1.80% 1.80% 1.80%	Differential 1.19% isa Premium m Differential 0.99% 1.04% 1.09% 0.99% 0.99% 0.99% 0.99% 0.99% 0.99% 0.99% 0.99%	Infiniti Super Prer Interchange Rate 1.97% 1.98% 2.03% 	nium Differential 1.16% 1.17% 1.16% 1.17% 1.22% 1.16% 1.16% 1.16% 1.16%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	cial Differenti 1.19% 1.19% 1.19% 1.24% 1.24% 1.19% 1.19% 1.19%
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