



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.

| Mastercard | | | | | | | | | |
|--|---------------------------------|---------------------|-------------------------------|---------------------|---------------------------------|---------------------|-------------------------|---------------------|--|
| Applicable Mastercard Interchange Rate | | 0.72% | | | | | | | |
| Canada Domestic Consumer Credit Interchange Rates (CDN CONSUMER - Qualifying Small Business) | | | | | | | | | |
| Mastercard Descriptor | Core | | World | | World Elite | | Muse | | |
| TD Descriptor | Consumer | | Consumer Hi-Spend | | Consumer Premium Hi-Spend | | Consumer Muse | | |
| Canada Intracountry Consumer Credit | Interchange Rate | Differential | Interchange Rate | Differential | Interchange Rate | Differential | Interchange Rate | Differential | |
| Card Present EMV | 0.72% | | 0.95% | 0.23% | 1.22% | 0.50% | 1.29% | 0.57% | |
| Unsecure Card Present | 0.95% | 0.23% | 1.19% | 0.47% | 1.45% | 0.73% | 1.52% | 0.80% | |
| Digital Commerce | 1.57% | 0.85% | 1.80% | 1.08% | 2.03% | 1.31% | 2.15% | 1.43% | |
| Contactless | 0.72% | | 0.95% | 0.23% | 1.22% | 0.50% | 1.29% | 0.57% | |
| 3DS | 1.40% | 0.68% | 1.60% | 0.88% | 1.80% | 1.08% | 1.93% | 1.21% | |
| Standard | 1.96% | 1.24% | 2.19% | 1.47% | 2.42% | 1.70% | 2.54% | 1.82% | |
| Card Present Refund | 0.43% | | 0.57% | | 0.73% | 0.01% | 0.77% | 0.05% | |
| Card Not Present Refund | 0.96% | 0.24% | 1.10% | 0.38% | 1.24% | 0.52% | 1.33% | 0.61% | |
| Current Canada Domestic Debit Interchange Rates (CDN DEBIT) | | | | | | | | | |
| | 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) | | | | | | | | | |
| | 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% | | | | | | | |
| Current International Consumer Interchange Rates (NONCDN) | | | | | | | | | |
| Mastercard Descriptor | Core | | Premium | | Super Premium | | | | |
| TD Descriptor | Consumer | | Premium | | Super Premium | | | | |
| | Interchange Rate | Differential | Interchange Rate | Differential | Interchange Rate | Differential | | | |
| Base | 1.60% | 0.88% | 1.85% | 1.13% | 1.98% | 1.26% | | | |
| Card Present | 1.10% | 0.38% | 1.85% | 1.13% | 1.98% | 1.26% | | | |
| Digital Commerce | 1.60% | 0.88% | 1.85% | 1.13% | 1.98% | 1.26% | | | |
| Refund | 1.00% | 0.28% | 1.00% | 0.28% | 1.00% | 0.28% | | | |
| Current International Commercial Interchange Rates (NONCDN) | | | | | | | | | |
| | Interchange Rate | Differential | | | | | | | |
| Standard | 2.00% | 1.28% | | | | | | | |
| Electronic Product | 1.85% | 1.13% | | | | | | | |
| Visa | | | | | | | | | |
| Applicable Visa Interchange Rate | | 0.81% | | | | | | | |
| Current Consumer Credit Products Interchange Rates (CDN CONSUMER - Qualifying Small Business) | | | | | | | | | |
| Visa Descriptor | Classic, Gold, Platinum | | Infinite | | Visa Infinite Privilege | | | | |
| TD Descriptor | Consumer | | Infinite | | Infinite Privilege | | | | |
| | Interchange Rate | Differential | Interchange Rate | Differential | Interchange Rate | Differential | | | |
| Standard | 1.45% | 0.64% | 1.70% | 0.89% | 2.45% | 1.64% | | | |
| Card Not Present | 1.30% | 0.49% | 1.55% | 0.74% | 2.30% | 1.49% | | | |
| Card Not Present (Token) | 1.25% | 0.44% | 1.50% | 0.69% | 2.25% | 1.44% | | | |
| Industry Program – Everyday Needs | 0.81% | | 0.99% | 0.18% | 1.80% | 0.99% | | | |
| Current Debit Products Interchange Rates (CDN DEBIT) | | | | | | | | | |
| | Interchange Rate | Differential | | | | | | | |
| Standard | 1.15% | | | | | | | | |
| Electronic | \$0.03 | | | | | | | | |
| Current Business Credit Products Interchange Rates (CDN COMMERCIAL & CDN INFINITE BUSINESS) | | | | | | | | | |
| Visa Descriptor | Business | | Visa Infinite Business | | | | | | |
| TD Descriptor | Commercial | | Infinite Business | | | | | | |
| | Interchange Rate | Differential | Interchange Rate | Differential | | | | | |
| Standard | 2.00% | 1.19% | 2.25% | 1.44% | | | | | |
| Electronic | 1.90% | 1.09% | 2.10% | 1.29% | | | | | |
| Current Corporate & Purchasing Credit Products Interchange Rates (CDN COMMERCIAL) | | | | | | | | | |
| Visa Descriptor | Corporate | | Purchasing | | | | | | |
| TD Descriptor | Commercial | | Commercial | | | | | | |
| | Interchange Rate | Differential | Interchange Rate | Differential | | | | | |
| Standard | 2.00% | 1.19% | 2.00% | 1.19% | | | | | |
| Electronic | 1.90% | 1.09% | 1.90% | 1.09% | | | | | |
| Current Prepaid Products Interchange Rates (CDN PREPAID) | | | | | | | | | |
| Visa Descriptor | Consumer Prepaid | | Commercial Prepaid | | | | | | |
| TD Descriptor | Consumer | | Commercial | | | | | | |
| | Interchange Rate | Differential | Interchange Rate | Differential | | | | | |
| Standard | 1.52% | 0.71% | 2.00% | 1.19% | | | | | |
| Card Not Present | 1.52% | 0.71% | n/a | | | | | | |
| Industry Program – Everyday Needs | 1.36% | 0.55% | n/a | | | | | | |
| Current International Interchange Reimbursement Fees (NON CDN) | | | | | | | | | |
| Visa Descriptor | Visa Classic / Visa Gold / Visa | | Visa Signature / Visa Premium | | Visa Signature Preferred / Visa | | All Commercial Products | | |
| TD Descriptor | Platinum / Electron | | Premium | | Infinite | | Commercial | | |
| | Same as above | | Interchange Rate | | Interchange Rate | | Interchange Rate | | |
| | Interchange Rate | Differential | Interchange Rate | Differential | Interchange Rate | Differential | Interchange Rate | Differential | |
| Electronic | 1.10% | 0.29% | 1.80% | 0.99% | 1.97% | 1.16% | 2.00% | 1.19% | |
| Card Present | 1.10% | 0.29% | 1.85% | 1.04% | 1.98% | 1.17% | 2.00% | 1.19% | |
| Standard (Uncategorized Product) | 1.60% | 0.79% | 1.80% | 0.99% | 1.97% | 1.16% | 2.00% | 1.19% | |
| Card Not Present | 1.60% | 0.79% | 1.85% | 1.04% | 1.98% | 1.17% | 2.00% | 1.19% | |
| Downgrade | 1.65% | 0.84% | 1.90% | 1.09% | 2.03% | 1.22% | 2.05% | 1.24% | |
| Chip Incentive Rates | | | | | | | | | |
| Full Chip Data Device with PIN | 1.10% | 0.29% | 1.80% | 0.99% | 1.97% | 1.16% | 2.00% | 1.19% | |
| Full Chip Data Device | 1.10% | 0.29% | 1.80% | 0.99% | 1.97% | 1.16% | 2.00% | 1.19% | |
| Acquirer Chip (Chip Terminal & Magnetic-stripe Card) | 1.00% | 0.19% | 1.80% | 0.99% | 1.97% | 1.16% | 2.00% | 1.19% | |
| Issuer Chip (Magnetic-stripe Terminal and Chip Card) | 1.20% | 0.39% | 1.80% | 0.99% | 1.97% | 1.16% | 2.00% | 1.19% | |
| Secure eCommerce Incentive Rates | | | | | | | | | |
| Secure eCommerce Transaction | 1.44% | 0.63% | 1.80% | 0.99% | 1.97% | 1.16% | 2.00% | 1.19% | |
| Credit Voucher or Merchandise Return | 1.00% | 0.19% | 1.00% | 0.19% | 1.00% | 0.19% | 1.80% | 0.99% | |
| Discover | | | | | | | | | |
| Applicable Discover Interchange Rate | | 1.60% | | | | | | | |
| Current International Interchange Rates Consumer Credit Card (NON CDN) | | | | | | | | | |
| | 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) | | | | | | | | | |
| | Interchange Rate | Differential | | | | | | | |
| POS | 1.10% | | | | | | | | |
| E-Commerce transactions (CDN & NONCDN ECOMM) | | | | | | | | | |
| | 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 | | | | | | | |