

ing is a list of the most common interchange rates by the applicable Payment Card Network (PCN) for the General Business program at the time of publishing.

usiness Program – A Merchant who processes Card Present or Card Not Present transactions and whose business does not qualify for one of the designated interchange programs.

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.

	0.72%							
Canada Domestic Consumer Credit Interchange Rates (CDN CONSUMER - Qualifying Sma Mastercard Descriptor	Core		World		World E		Mus	
TD Descriptor	Consumo Interchange Rate		Consumer H		Consumer Premiu		Consumer nterchange Rate	
Canada Intracountry Consumer Credit Card Present EMV	0.72%		Interchange Rate 0.95%	0.23%	1.22%	0.50%	1.29%	0.57%
Unsecure Card Present Digital Commerce	0.95% 1.57%	0.23% 0.85%	1.19% 1.80%	0.47% 1.08%	1.45% 2.03%	0.73% 1.31%	1.52% 2.15%	0.80%
Contactless	0.72%	0.85%	0.95%	0.23%	1.22%	0.50%	1.29%	0.57%
DS	1.40%	0.68%	1.60%	0.88%	1.80%	1.08%	1.93%	1.219
tandard Card Present Refund	1.96%	1.24%	2.19% 0.57%	1.47%	2.42% 0.73%	1.70%	2.54% 0.77%	1.829
Card Not Present Refund	0.43% 0.96%	0.24%	1.10%	0.38%	1.24%	0.01% 0.52%	1.33%	0.05%
Current Canada Domestic Debit Interchange Rates (CDN DEBIT)	Interchange Rate	Differential						
Electronic Masterpass	0.25% + \$.05 (CAD) 1.00%							
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)							
itandard	1.15%							
Control Description	t	Differential						
Current Canada Domestic Consumer Prepaid Interchange Rates (CDN PREPAID)	Interchange Rate 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)			D					
Mastercard Descriptor TD Descriptor	Core	er	Premium Premium		Super Premium Super Premium			
	Interchange Rate	Differential	Interchange Rate		Interchange Rate			
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)								
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 Smal		latin		•	Vice to find	Driviloge		
Visa Descriptor TD Descriptor	Classic, Gold, F Consum		Infinit Infinit		Visa Infinite I Infinite Pri			
	Interchange Rate				Interchange Rate			
Standard	1.45%	0.64%	1.70%	0.89%	2.45%	1.64%		
Electronic	0.81%	0.400/	0.99% 1.55%	0.18%	1.80% 2.30%	0.99%		
Card Not Present Card Not Present (Token)	1.30% 1.25%	0.49%	1.50%	0.74%	2.25%	1.49% 1.44%		
Current Debit Products Interchange Rates (CDN DEBIT)	Interchange Rate	Differential						
Standard Electronic	1.15% \$0.03							
Liectionic	30.03							
Current Business Credit Products Interchange Rates (CDN COMMERCIAL & CDN INFINITE								
Visa Descriptor	Busines		Visa Infinite I					
TD Descriptor	Commerce Interchange Rate	cial Differential	Infinite Bu Interchange Rate					
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	Corpora	te	Purchas	ing				
`								
TD Descriptor	Commerc	ciai	Commer					
	Interchange Rate	Differential	Interchange Rate					
Standard	Interchange Rate 2.00%	Differential 1.19%	Interchange Rate 2.00%	1.19%				
Standard	Interchange Rate	Differential	Interchange Rate					
Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID)	Interchange Rate 2.00% 1.90%	Differential 1.19% 1.09%	Interchange Rate 2.00% 1.90%	1.19% 1.09%				
Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor	Interchange Rate 2.00% 1.90% Consumer Pa	Differential 1.19% 1.09%	Interchange Rate 2.00% 1.90% Commercial	1.19% 1.09% Prepaid				
ID Descriptor Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor ID Descriptor	Interchange Rate 2.00% 1.90% Consumer Pr	Differential 1.19% 1.09%	Interchange Rate 2.00% 1.90% Commercial Commercial	1.19% 1.09% Prepaid				
Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor	Interchange Rate 2.00% 1.90% Consumer Pa	Differential 1.19% 1.09%	Interchange Rate 2.00% 1.90% Commercial	1.19% 1.09% Prepaid				
Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor ID Descriptor Standard	Interchange Rate 2.00% 1.90% Consumer Pr Consumer Interchange Rate 1.52% 1.42%	Differential 1.19% 1.09% repaid er Differential 0.71% 0.61%	Interchange Rate 2.00% 1.90% Commercial Commer Interchange Rate 2.00% 1.90%	1.19% 1.09% Prepaid cial Differential				
Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor ID Descriptor Standard	Interchange Rate 2.00% 1.90% Consumer Pi Consumer Interchange Rate 1.52%	Differential 1.19% 1.09% repaid er Differential 0.71%	Interchange Rate 2.00% 1.90% Commercial Commer Interchange Rate 2.00%	1.19% 1.09% Prepaid cial Differential 1.19%				
Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Jisa Descriptor ID Descriptor Standard Electronic Card Not Present	Interchange Rate 2.00% 1.90% Consumer Pr Consumer Interchange Rate 1.52% 1.42%	Differential 1.19% 1.09% repaid er Differential 0.71% 0.61%	Interchange Rate 2.00% 1.90% Commercial Commer Interchange Rate 2.00% 1.90%	1.19% 1.09% Prepaid cial Differential 1.19%				
Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Jisa Descriptor ID Descriptor Standard Electronic Card Not Present	Interchange Rate 2.00% 1.90% Consumer Pr Consumer Interchange Rate 1.52% 1.42% 1.52% Visa Classic / Visa	Differential 1.19% 1.09% repaid er Differential 0.71% 0.61% 0.71%	Interchange Rate 2.00% 1.90% Commercial Commer Interchange Rate 2.00% 1.90%	1.19% 1.09% Prepaid cial Differential 1.19%	Visa Signature Pre	ferred / Visa		
Standard Lectronic Current Prepaid Products Interchange Rates (CDN PREPAID) //sa Descriptor ID Descriptor Standard Lectronic Lard Not Present Current International Interchange Reimbursement Fees (NON CDN)	Interchange Rate 2.00% 1.90% Consumer Pi Consumer Interchange Rate 1.52% 1.42% 1.52% Visa Classic / Visa Platinum / Eli	Differential 1.19% 1.09% repaid er Differential 0.71% 0.61% 0.71% Gold / Visa ectron	Interchange Rate 2.00% 1.90% Commercial Commer Interchange Rate 2.00% 1.90% n/a	1.19% 1.09% Prepaid cial Differential 1.19% 1.09%	Infinit	e	All Commercia	
Standard Lectronic Current Prepaid Products Interchange Rates (CDN PREPAID) //sa Descriptor ID Descriptor Standard Lectronic Lard Not Present Current International Interchange Reimbursement Fees (NON CDN)	Interchange Rate 2.00% 1.90% Consumer Pi Consumi Interchange Rate 1.52% 1.42% 1.52% Visa Classic / Visa Platinum / El Same as at	Differential 1.19% 1.09% repaid er Differential 0.71% 0.61% 0.71% Gold / Visa ectron	Interchange Rate 2.00% 1.90% Commercial Commer Interchange Rate 2.00% 1.90% n/a Visa Signature / V Premiu	1.19% 1.09% Prepaid cial Differential 1.19% 1.09%	Infinite Super Pres	e mium	Comme	rcial
Standard Current Prepaid Products Interchange Rates (CDN PREPAID) Isa Descriptor ID Descriptor Standard Electronic Card Not Present Current International Interchange Reimbursement Fees (NON CDN) Isa Descriptor ID Descriptor	Interchange Rate 2.00% 1.90% Consumer Pi Consumer Interchange Rate 1.52% 1.42% 1.52% Visa Classic / Visa Platinum / Eli	Differential 1.19% 1.09% repaid er Differential 0.71% 0.61% 0.71% Gold / Visa ectron	Interchange Rate 2.00% 1.90% Commercial Commer Interchange Rate 2.00% 1.90% n/a	1.19% 1.09% Prepaid cial Differential 1.19% 1.09%	Infinit	e mium		rcial Differen
Standard Lectronic Current Prepaid Products Interchange Rates (CDN PREPAID) //isa Descriptor Standard Lelectronic Card Not Present Current International Interchange Reimbursement Fees (NON CDN) //isa Descriptor Descriptor Lectronic	Interchange Rate 2.00% 1.90% Consumer Pr Consumer Interchange Rate 1.52% 1.42% 1.52% Visa Classic / Visa Platinum / Eh Same as at Interchange Rate 1.10%	Differential 1.19% 1.09% 1.09% repaid er Differential 0.71% 0.61% 0.71% Gold / Visa extron cove Differential 0.29% 0.29%	Interchange Rate 2.00% 1.90% Commercial Commer Interchange Rate 2.00% 1.90% n/a Visa Signature / V Premiu Interchange Rate 1.80% 1.85%	1.19% 1.09% Prepaid cial Differential 1.19% 1.09% isa Premium m Differential 0.99% 1.04%	Infinite Super Pres Interchange Rate 1.97% 1.98%	e mium Differential I 1.16% 1.17%	Comme nterchange Rate 2.00% 2.00%	Differen 1.199 1.199
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Standard Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor D D Standard Electronic Card Not Present Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor ID Descriptor Electronic Card Present Coungrade Chip Incentive Rates Full Chip Data Device with PIN Lul Chip Data Device Lul Chip Data Device Lul Chip Data Device Lul Chip Data Device	Interchange Rate 2.00% 1.90% Consumer Pi Consumi Interchange Rate 1.52% 1.42% 1.52% Visa Classic / Visa Platinum / Ele Same as at Interchange Rate 1.10% 1.60% 1.60% 1.65%	Differential 1.19% 1.09% 1.09% 1.09% 1.09% 1.09% 1.09% 1.09% 0.71% 0.71% 0.71% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29%	Interchange Rate	1.19% 1.09% 1.09% 1.09% 1.19% 1.09% 1.09% 1.04% 1.09% 1.04% 1.09% 1.04% 1.09%	Infinit Super Prei Interchange Rate 1.97% 1.98% 1.97% 2.03%	e mium Differential I 1.16% 1.17% 1.16% 1.22% 1.16% 1.16% 1.16% 1.16% 1.16%	Comme nterchange Rate 2.00% 2.00% 2.00% 2.00% 2.05% 2.05%	1.199 1.199 1.199 1.199 1.249 1.199 1.199 1.199
Standard Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor Standard Electronic Card Not Present Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor TD Descriptor Electronic Card Present Card Present Card Present Downgrade Chip Incentive Rates Full Chip Data Device with PIN Ull Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Ssuer Chip (Magnetic-stripe Terminal and Chip Card	Interchange Rate 2.00% 1.90% Consumer Pr Consumer Interchange Rate 1.52% 1.42% 1.52% Visa Classic / Visa Platinum / El Same as at Interchange Rate 1.10% 1.60% 1.60% 1.65%	Differential 1.19% 1.09% 1.09% 1.09% 1.09% 1.09% 1.09% 1.09% 0.0fferential 0.71% 0.61% 0.71% 0.61% 0.71% 0.29%	Interchange Rate	1.19% 1.09% 1.09% 1.09% 1.19% 1.19% 1.09% 1.09% 1.04% 1.09% 1.04% 1.09% 1.09% 1.09% 1.09% 1.09% 1.09% 1.09% 1.09% 1.09% 1.09% 1.09%	Infinite Super Previous 1.97% 1.98% 1.97% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97%	e mium Differential I 1.16% 1.17% 1.16% 1.17% 1.22% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16%	Comme nterchange Rate 2.00% 2.00% 2.00% 2.00% 2.05% 2.00% 2.00% 2.00% 2.00%	1.199 1.199 1.249 1.199 1.199 1.249
Standard Electronic Current Prepaid Products Interchange Rates (CDN PREPAID) Visa Descriptor Electronic Current International Interchange Reimbursement Fees (NON CDN) Visa Descriptor Electronic Electroni	Interchange Rate	Differential 1.19% 1.09% 1.09% 1.09% 1.09% 1.09% 1.09% 1.09% 0.61% 0.61% 0.71% 0.61% 0.71% 0.61% 0.71% 0.61% 0.79% 0.79% 0.79% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.39%	Interchange Rate	1.19% 1.09% 1.09% 1.09% 1.19% 1.09% 1.09% 1.09% 1.04% 1.09% 1.04% 1.09% 0.99% 0.99% 0.99% 0.99%	Infinit Super Pret Interchange Rate 1.97% 1.98% 1.97% 1.98% 2.03% 1.97% 1.97% 1.97% 1.97% 1.97%	e milum milum Differential I 1.16% 1.17% 1.16% 1.22% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16%	Comme Nate	rcial Differer 1.199 1.199 1.199 1.199 1.249 1.199 1.199 1.199 1.199 1.199
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