

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.

Applicable Mastercard Interchange Rate								
Canada Domestic Consumer Credit Interchange Rates (CDN CONSUMER)	0.92%							
Mastercard Descriptor TD Descriptor	Core Consumer		World Consumer Hi-Spend		World Elite Consumer Premium Hi-Spend		Muse Consumer Muse	
Canada Intracountry Consumer Credit	Interchange Rate		Interchange Rate		Interchange Rate		Interchange Rate	
Card Present EMV	0.92%		1.22%	0.30%	1.56%	0.64%	1.65%	0.73%
Unsecure Card Present Digital Commerce	1.22% 1.67%	0.30%	1.52%	0.60%	1.86% 2.13%	0.94% 1.21%	1.95% 2.25%	1.03%
Contactless	0.92%	0.7570	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 Card Present Refund	1.96% 0.55%	1.04%	2.19% 0.73%	1.27%	2.42% 0.94%	1.50% 0.02%	2.54% 0.99%	1.62% 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) Supermarket	Interchange Rate 0.15% + \$.05 (CAD)	Differential						
Masterpass	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)							
Standard	1.15%							
Current Canada Domestic Consumer Prepaid Interchange Rates (CDN PREPAID)	Interchange Rate 1.44%	Differential 0.52%						
Standard	1.55%	0.63%						
Current Canada Domestic Commercial Interchange Rates (CDN COMMERCIAL)	Interchange Rate	Differential						
Commercial Standard Rate Commercial Charity	2.00% 1.80%	1.08% 0.88%						
Data Rate 1	1.80%	0.88%						
arge Ticket	1.20%	0.28%						
Current International Consumer Interchange Rates (NONCDN) Mastercard Descriptor	Core		Premiu	m	Super Prer	nium		
Mastercard Descriptor TD Descriptor	Consume	er	Premiu		Super Prer			
	Interchange Rate		Interchange Rate		Interchange Rate			
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% 1.00%	0.68%	1.85%	0.93%	1.98% 1.00%	1.06% 0.08%		
Refund	1.00%	0.06%	1.00%	0.08%	1.00%	0.06%		
Current International Commercial Interchange Rates (NONCDN)								
Standard	2.00%	1.08%						
Electronic Product	1.85%	0.93%						
Visa								
Applicable Visa Interchange Rate	0.95%							
applicable visa interchange nate	0.5570							
Current Consumer Credit Products Interchange Rates (CDN CONSUMER)								
Visa Descriptor	Classic, Gold, P		Infinit		Visa Infinite I			
TD Descriptor	Consume		Infinite		Infinite Pri			
Standard	Interchange Rate 1.45%	Differential 0.50%	Interchange Rate 1.70%	0.75%	Interchange Rate 2.45%	Differential 1.50%		
Card Not Present	1.40%	0.45%	1.65%	0.70%	2.40%	1.45%		
Card Not Present (Token)	1.35%	0.40%	1.60%	0.65%	2.35%	1.40%		
ndustry Program – Grocery and Food Retail	0.95%		1.15%	0.20%	1.95%	1.00%		
Current Debit Products Interchange Rates (CDN DEBIT)	Interchange Rate	Differential						
Standard	1.15%	Dinerential						
Industry Program – Grocery	\$0.03							
Current Business Credit Products Interchange Rates (CDN COMMERCIAL & CDN INFINITE E Visa Descriptor	Busines		Visa Infinite E	ucinocc				
TD Descriptor	Commerc		Infinite Bus					
	Interchange Rate		Interchange Rate					
Standard	2.00%	1.05%	2.25%	1.30%				
Industry Program – Grocery	1.85%	0.90%	2.00%	1.05%				
Current Corporate & Purchasing Credit Products Interchange Rates (CDN COMMERCIAL)								
Visa Descriptor	Corporat	te	Purchas	ng				
TD Descriptor	Commerc		Commer					
Chan doub	Interchange Rate		Interchange Rate					
Standard Electronic	2.00% 1.90%	1.05% 0.95%	2.00% 1.90%	1.05% 0.95%				
Liectionic	1.50%	0.55%	1.50%	0.5576				
Current Prepaid Products Interchange Rates (CDN PREPAID)								
/isa Descriptor	Consumer Pr		Commercial I					
TD Descriptor	Consume Interchange Rate		Commer Interchange Rate					
Standard	1.52%	0.57%	2.00%	1.05%				
Card Not Present	1.52%	0.57%	n/a	05/0				
Industry Program – Grocery	n/a		1.85%					
ndustry Program – Grocery and Food Retail	1.23%	0.28%	,					
		0.20,1	n/a					
Current International Interchange Reimbursement Fees (NON CON)			n/a					
Current International Interchange Reimbursement Fees (NON CDN)			n/a		Visa Signature Pro	ferred / Visa		
Visa Descriptor	Visa Classic / Visa Platinum / Ele	Gold / Visa	Visa Signature / V		Visa Signature Pre	9	All Commercial	Products
Visa Descriptor	Visa Classic / Visa Platinum / Ele Same as ab	Gold / Visa ectron pove	Visa Signature / V Premiu	m	Infinite Super Pres	e nium	Commer	cial
/isa Descriptor ID Descriptor	Visa Classic / Visa Platinum / Ele Same as ab Interchange Rate	Gold / Visa ectron pove Differential	Visa Signature / V Premiu Interchange Rate	m Differential	Infinite Super Pres Interchange Rate	e nium Differential	Commer Interchange Rate	cial Differen
/isa Descriptor D Descriptor Electronic	Visa Classic / Visa Platinum / El Same as ab Interchange Rate 1.10%	Gold / Visa ectron pove Differential 0.15%	Visa Signature / V Premiu Interchange Rate 1.80%	m Differential 0.85%	Infinite Super Pres Interchange Rate 1.97%	nium Differential	Commer Interchange Rate 2.00%	cial Differen 1.05%
/isa Descriptor TD Descriptor Electronic ard Present	Visa Classic / Visa Platinum / Ele Same as ab Interchange Rate	Gold / Visa ectron pove Differential	Visa Signature / V Premiu Interchange Rate 1.80% 1.85% 1.80%	m Differential	Infinite Super Pres Interchange Rate	e nium Differential	Commer Interchange Rate	Differen 1.05% 1.05%
/isa Descriptor ID Descriptor Electronic ard Present Standard (Uncategorized Product) Card Not Present	Visa Classic / Visa Platinum / Ele Same as ab Interchange Rate 1.10% 1.60% 1.60%	Gold / Visa ectron pove Differential 0.15% 0.15% 0.65%	Visa Signature / V Premiu Interchange Rate 1.80% 1.85% 1.80% 1.85%	Differential 0.85% 0.90% 0.85% 0.90%	Infinit Super Prei Interchange Rate 1.97% 1.98% 1.97% 1.98%	nium Differential 1.02% 1.03% 1.02% 1.03%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.00%	1.05% 1.05% 1.05% 1.05% 1.05%
Visa Descriptor TD Descriptor Electronic Card Present Standard (Uncategorized Product) Card Not Present	Visa Classic / Visa Platinum / Ele Same as ab Interchange Rate 1.10% 1.60%	Gold / Visa ectron pove Differential 0.15% 0.15% 0.65%	Visa Signature / V Premiu Interchange Rate 1.80% 1.85% 1.80%	m Differential 0.85% 0.90% 0.85%	Infinit Super Prei Interchange Rate 1.97% 1.98% 1.97%	nium Differential 1.02% 1.03% 1.02%	Commer Interchange Rate 2.00% 2.00% 2.00%	cial
Visa Descriptor ID Descriptor Electronic Card Present Standard (Uncategorized Product) Card Not Present Downgrade	Visa Classic / Visa Platinum / Ele Same as ab Interchange Rate 1.10% 1.60% 1.60%	Gold / Visa ectron pove Differential 0.15% 0.15% 0.65%	Visa Signature / V Premiu Interchange Rate 1.80% 1.85% 1.80% 1.85%	Differential 0.85% 0.90% 0.85% 0.90%	Infinit Super Prei Interchange Rate 1.97% 1.98% 1.97% 1.98%	nium Differential 1.02% 1.03% 1.02% 1.03%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.00%	1.05% 1.05% 1.05% 1.05% 1.05%
/Isa Descriptor ITD Descriptor Electronic Card Present Standard (Uncategorized Product) Card Not Present Downgrade Chip Incentive Rates	Visa Classic / Visa Platinum / Ele Same as ab Interchange Rate 1.10% 1.60% 1.60%	Gold / Visa ectron pove Differential 0.15% 0.15% 0.65%	Visa Signature / V Premiu Interchange Rate 1.80% 1.85% 1.80% 1.85%	Differential 0.85% 0.90% 0.85% 0.90%	Infinit Super Prei Interchange Rate 1.97% 1.98% 1.97% 1.98%	nium Differential 1.02% 1.03% 1.02% 1.03%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.00%	Differen 1.05% 1.05% 1.05% 1.05% 1.05% 1.10%
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Visa Descriptor TD Descriptor Electronic Card Present Standard (Uncategorized Product) Card Not Present Downgrade Chip Incentive Rates Full Chip Data Device with PIN	Visa Classic / Visa Platinum / Elk Same as ab Interchange Rate 1.10% 1.60% 1.60% 1.65% 1.10% 1.10%	Gold / Visa ectron pove Differential 0.15% 0.15% 0.65% 0.65% 0.70%	Visa Signature / V Premiu Interchange Rate 1.80% 1.85% 1.80% 1.85% 1.90% 1.80% 1.80% 1.80%	Differential 0.85% 0.90% 0.85% 0.90% 0.95% 0.95% 0.85% 0.85% 0.85%	Infinit Super Pre- Interchange Rate 1.97% 1.98% 1.97% 1.98% 2.03%	enium Differential 1.02% 1.03% 1.03% 1.02% 1.03% 1.08%	Commer Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.05% 2.00% 2.00% 2.00%	Different 1.05% 1.05% 1.05% 1.05% 1.10%
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//isa Descriptor TD Descriptor TD Descriptor Electronic Card Present Landard (Uncategorized Product) Card Not Present Downgrade Chip Incentive Rates Lull Chip Data Device with PIN Lull Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Suser Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates Secure eCommerce Transaction Credit Voucher or Merchandise Return	Visa Classic / Visa Platinum / Ele Same as as Interchange Rate 1.10% 1.10% 1.60% 1.60% 1.65% 1.10% 1.20% 1.10% 1.00% 1.00% 1.00%	Gold / Visa ectron 2000 point of the control of the	Visa Signature / V Premiu Interchange Rate 1.80% 1.85% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80%	m Differential 0.85% 0.90% 0.85% 0.90% 0.95% 0.95% 0.95% 0.85% 0.85% 0.85% 0.85% 0.85% 0.85% 0.85%	Infinit Super Pre: Interchange Rate 1.97% 1.98% 1.97% 1.98% 2.03% 1.97% 1.97% 1.97%	1.02% 1.02% 1.03% 1.03% 1.03% 1.03% 1.08% 1.02% 1.02% 1.02%	Commet Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.05% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	Differen 1.05% 1
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Visa Descriptor TD Descriptor Electronic Card Present Standard (Uncategorized Product) Card Not Present Downgrade Chip Incentive Rates Unl Chip Data Device with PIN Unl Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Ssuer Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates Secure eCommerce Transaction Credit Voucher or Merchandise Return Discover Applicable Discover Interchange Rate Current International Interchange Rates Current International Interchange Rates Consumer Credit Card (NON CDN)	Visa Classic / Visa Platinum / Elk Same as al Interchange Rate 1.10% 1.60% 1.60% 1.65% 1.10% 1.00% 1.10% 1.00% 1.00% 1.00% 1.20%	Gold / Visa ectron 2000 point of the control of the	Visa Signature / V Premiu Interchange Rate 1.80% 1.85% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80%	m Differential 0.85% 0.90% 0.85% 0.90% 0.95% 0.95% 0.95% 0.85% 0.85% 0.85% 0.85% 0.85% 0.85% 0.85%	Infinit Super Pre: Interchange Rate 1.97% 1.98% 1.97% 1.98% 2.03% 1.97% 1.97% 1.97%	1.02% 1.02% 1.03% 1.03% 1.03% 1.03% 1.08% 1.02% 1.02% 1.02%	Commet Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.05% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	Differen 1.05% 1
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Visa Descriptor TD Descriptor Electronic Card Present Standard (Uncategorized Product) Card Not Present Downgrade Chip Incentive Rates Unl Chip Data Device with PIN Unl Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Ssuer Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates Secure eCommerce Transaction Credit Voucher or Merchandise Return Discover Applicable Discover Interchange Rate Current International Interchange Rates Current International Interchange Rates Consumer Credit Card (NON CDN)	Visa Classic / Visa Platinum / Elk Same as al Interchange Rate 1.10% 1.60% 1.60% 1.65% 1.10% 1.00% 1.10% 1.00% 1.00% 1.00% 1.20%	Gold / Visa ectron sove Differential 0.15% 0.15% 0.65% 0.65% 0.070% 0.15% 0.25% 0.05% 0.05% 0.05%	Visa Signature / V Premiu Interchange Rate 1.80% 1.85% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80%	m Differential 0.85% 0.90% 0.85% 0.90% 0.95% 0.95% 0.95% 0.85% 0.85% 0.85% 0.85% 0.85% 0.85% 0.85%	Infinit Super Pre: Interchange Rate 1.97% 1.98% 1.97% 1.98% 2.03% 1.97% 1.97% 1.97%	1.02% 1.02% 1.03% 1.03% 1.03% 1.03% 1.08% 1.02% 1.02% 1.02%	Commet Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.05% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.10% 1.05% 1.05%
Visa Descriptor TD Descriptor Electronic Card Present Standard (Uncategorized Product) Card Not Present Downgrade Chip Incentive Rates Unl Chip Data Device with PIN Unl Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Ssuer Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates 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) International International Base	Visa Classic / Visa Platinum / Itil Same as al Interchange Rate 1.10% 1.60% 1.60% 1.65% 1.00% 1.00% 1.00% 1.00% 1.00% 1.20% 1.44% 1.00% 1.60% 1.00% 1.20% 1.60% 1.	Gold / Visa ectron Differential 0.15% 0.15% 0.65% 0.65% 0.70% 0.15% 0.25% 0.25% 0.25% 0.05% 0.05% 0.25%	Visa Signature / V Premiu Interchange Rate 1.80% 1.85% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80%	m Differential 0.85% 0.90% 0.85% 0.90% 0.95% 0.95% 0.95% 0.85% 0.85% 0.85% 0.85% 0.85% 0.85% 0.85%	Infinit Super Pre: Interchange Rate 1.97% 1.98% 1.97% 1.98% 2.03% 1.97% 1.97% 1.97%	1.02% 1.02% 1.03% 1.03% 1.03% 1.03% 1.08% 1.02% 1.02% 1.02%	Commet Interchange Rate 2.00% 2.00% 2.00% 2.00% 2.05% 2.05% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%	1.05% 1.05% 1.05% 1.05% 1.05% 1.05% 1.10% 1.05% 1.05% 1.05%
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