

The following is a list of the most common interchange rates by the applicable Payment Card Network (PCN) for the Petroleum/Gas program at the time of publishing.

Petroleum/Gas – A Merchant who processes card present or Card not present transactions and qualifies for the Petroleum/Gas 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.

Canada Domestic Consumer Credit Interchange Rates (CDN CONSUMER)								
Mastercard Descriptor I'D Descriptor	Core	or	World Consumer H		World E Consumer Premiu		Muse Consumer	
Canada Intracountry Consumer Credit	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate		Interchange Rate	
ard Present EMV	0.92%		1.22%	0.30%	1.56%	0.64%	1.65%	0.73%
Insecure Card Present ligital Commerce	1.22% 1.67%	0.30%	1.52% 1.90%	0.60%	1.86% 2.13%	0.94% 1.21%	1.95% 2.25%	1.03%
ontactless	0.92%		1.22%	0.30%	1.56%	0.64%	1.65%	0.73%
DS tandard	1.50% 1.96%	0.58% 1.04%	1.70% 2.19%	0.78% 1.27%	1.90% 2.42%	0.98% 1.50%	2.03% 2.54%	1.11%
ard Present Refund	0.55%	1.04%	0.73%	1.2770	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)	Interchange Rate	Differential						
Electronic	0.25% + \$.05 (CAD)							
Masterpass Secure Code	1.00%							
Contactless Tier 1	0.00% + \$.02 (CAD)							
Contactless Tier 2	0.00% + \$.02 (CAD)							
Contactless Tier 3 Public Sector	0.00% + \$.03 (CAD) 0.30%							
tandard	1.15%							
Current Canada Domestic Consumer Prepaid Interchange Rates (CDN PREPAID)	Interchange Rate	Differential						
Electronic	1.44%	0.52%						
tandard	1.55%	0.63%						
current Canada Domestic Commercial Interchange Rates (CDN COMMERCIAL)	Interchange Rate	Differential						
ommercial Standard Rate	2.00%	1.08%						
Current International Consumer Interchange Rates (NONCDN)								
Asstercard Descriptor	Core		Premiu		Super Prer	nium		
D Descriptor	Consum		Premiu		Super Prer	nium		
daça	Interchange Rate	Differential	Interchange Rate	Differential	Interchange Rate			
Base Card Present	1.60% 1.10%	0.68 % 0.18 %	1.85% 1.85%	0.93 % 0.93 %	1.98%	1.06 % 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)								
itandard	2.00%	1.08 %						
Electronic Product	1.85%	0.93 %						
/isa								
Applicable Visa Interchange Rate	1.07%							
current Consumer Credit Products Interchange Rates (CDN CONSUMER)								
'isa Descriptor	Classic, Gold, F		Infinit		Visa Infinite I			
*D Descriptor	Consum Interchange Rate	er Differential	Infinit Interchange Rate	e Differential	Infinite Pri Interchange Rate			
itandard	1.45%	0.38%	1.70%	0.63%	2.45%	1.38%		
ard Not Present	1.40%	0.33%	1.65%	0.58%	2.40%	1.33%		
ard Not Present (Token)	1.35% 1.07%	0.28%	1.60%	0.53% 0.27%	2.35% 1.95%	1.28% 0.88%		
ndustry Program – Gas	1.07%		1.54%	0.27%	1.95%	0.00%		
Current Debit Products Interchange Rates (CDN DEBIT)	Interchange Rate	Differential						
Standard ndustry Program – Gas	1.15% \$0.03							
Current Business Credit Products Interchange Rates (CDN COMMERCIAL & CDN INFINITE B		_	Vice Infinite I	i.				
/isa Descriptor I'D Descriptor	Busines		Visa Infinite I Infinite Bu					
o canpo	Interchange Rate	Differential	Interchange Rate					
Standard Control Contr	2.00%	0.93%	2.25%	1.18%				
ndustry Program – Gas	1.80%	0.73%	2.00%	0.93%				
Current Corporate & Purchasing Credit Products Interchange Rates (CDN COMMERCIAL)								
Visa Descriptor TD Descriptor	Corpora		Purchas Commer					
o canpo	Interchange Rate	Differential	Interchange Rate					
Standard	2.00%	0.93%	2.00%	0.93%				
Current Prepaid Products Interchange Rates (CDN PREPAID)								
/isa Descriptor	Consumer P		Commercial					
TD Descriptor	Consum Interchange Rate	er Differential	Commer Interchange Rate	cial Differential				
standard	1.52%	0.45%	2.00%	0.93%				
ndustry Program – Gas	1.18%	0.11%	1.80%	0.73%				
Current International Interchange Reimbursement Fees (NON CDN)								
	Visa Classic / Visa				Visa Signature Pre	ferred / Visa		
/isa Descriptor	Platinum / El	ectron	Visa Signature / V		Infinit	e	All Commercia	
TD Descriptor	Same as all Interchange Rate	Differential	Premiu Interchange Rate		Super Prei		Commer Interchange Rate	
	1.10%	0.03%	1.80%	0.73%	1.97%	0.90%	2.00%	0.93%
lectronic				0.78%	1.98%	0.91%	2.00%	0.939
Card Present	1.10%	0.03%	1.85%		4.0701		2.00%	0.939
Card Present Standard (Uncategorized Product)	1.60%	0.53%	1.85% 1.80%	0.73%	1.97% 1.98%	0.90%	2.00%	0,939
ard Present isandard (Uncategorized Product) ard Not Present			1.85%		1.97% 1.98% 2.03%	0.90% 0.91% 0.96%	2.00% 2.05%	
Card Present tandard (Uncategorized Product) Card Not Present Downgrade	1.60% 1.60%	0.53% 0.53%	1.85% 1.80% 1.85%	0.73% 0.78%	1.98%	0.91%		
ard Present itandard (Uncategorized Product) ard Not Present Downgrade Chip Incentive Rates	1.60% 1.60%	0.53% 0.53%	1.85% 1.80% 1.85%	0.73% 0.78%	1.98%	0.91%		0.989
and Present tandard (Uncategorized Product) and Not Present Downgrade Chip Incentive Rates full Chip Data Device with PIN full Chip Data Device	1.60% 1.60% 1.65% 1.10%	0.53% 0.53% 0.58%	1.85% 1.80% 1.85% 1.90% 1.80%	0.73% 0.78% 0.83% 0.73% 0.73%	1.98% 2.03% 1.97% 1.97%	0.91% 0.96% 0.90% 0.90%	2.05% 2.00% 2.00%	0.989 0.939 0.939
Card Present tandard (Uncategorized Product) Card Not Present Downgrade Chip Incentive Rates uil Chip Data Device with PIN Eull Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card)	1.60% 1.60% 1.65% 1.10% 1.10% 1.00%	0.53% 0.53% 0.58% 0.03%	1.85% 1.80% 1.85% 1.90% 1.80% 1.80% 1.80%	0.73% 0.78% 0.83% 0.73% 0.73% 0.73%	1.98% 2.03% 1.97% 1.97% 1.97%	0.91% 0.96% 0.90% 0.90% 0.90%	2.05% 2.00% 2.00% 2.00%	0.989 0.939 0.939 0.939
and Present icandard (Uncategorized Product) iard Not Present bowngrade Chip Incentive Rates ull Chip Data Device with PIN ull Chip Data Device koquirer Chip (Chip Terminal & Magnetic-stripe Card) ssuer Chip (Magnetic-stripe Terminal and Chip Card	1.60% 1.60% 1.65% 1.10%	0.53% 0.53% 0.58%	1.85% 1.80% 1.85% 1.90% 1.80%	0.73% 0.78% 0.83% 0.73% 0.73%	1.98% 2.03% 1.97% 1.97%	0.91% 0.96% 0.90% 0.90%	2.05% 2.00% 2.00%	0.989 0.939 0.939 0.939
Electronic Card Present Stand Present Card Not Present Downgrade Downgrade Lipi Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Sugarrer Chip (Chip Terminal & Magnetic-stripe Card) Susuer Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates	1.60% 1.60% 1.65% 1.10% 1.10% 1.00% 1.20%	0.53% 0.53% 0.58% 0.03% 0.03% 0.03%	1.85% 1.80% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80%	0.73% 0.78% 0.83% 0.73% 0.73% 0.73% 0.73%	1.98% 2.03% 1.97% 1.97% 1.97% 1.97%	0.91% 0.96% 0.90% 0.90% 0.90% 0.90%	2.05% 2.00% 2.00% 2.00% 2.00%	0.98% 0.93% 0.93% 0.93%
Card Present Standard (Uncategorized Product) Sard Not Present Downgrade Chip Incentive Rates Unli Chip Data Device with PIN Uil Chip Data Device Acquirer Chip (Chip Terminal & Magnetic-stripe Card) Susuer Chip (Magnetic-stripe Terminal and Chip Card	1.60% 1.60% 1.65% 1.10% 1.10% 1.00%	0.53% 0.53% 0.58% 0.03%	1.85% 1.80% 1.85% 1.90% 1.80% 1.80% 1.80%	0.73% 0.78% 0.83% 0.73% 0.73% 0.73%	1.98% 2.03% 1.97% 1.97% 1.97%	0.91% 0.96% 0.90% 0.90% 0.90%	2.05% 2.00% 2.00% 2.00%	0.98% 0.93% 0.93% 0.93% 0.93%
and Present tandard (Uncategorized Product) arad Not Present Downgrade Chip Incentive Rates Full Chip Data Device with PIN Full Chip Data Device Louirer Chip (Chip Terminal & Magnetic-stripe Card) Susuer Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates Fiedure eCommerce Transaction Credit Voucher or Merchandise Return	1.60% 1.65% 1.65% 1.10% 1.10% 1.20%	0.53% 0.53% 0.58% 0.03% 0.03% 0.03%	1.85% 1.80% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80%	0.73% 0.78% 0.83% 0.73% 0.73% 0.73% 0.73%	1.98% 2.03% 1.97% 1.97% 1.97% 1.97%	0.91% 0.96% 0.90% 0.90% 0.90% 0.90%	2.05% 2.00% 2.00% 2.00% 2.00%	0.98% 0.93% 0.93% 0.93% 0.93%
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and Present itandard (Uncategorized Product) arad Not Present Downgrade Chip Incentive Rates Unl Chip Data Device with PIN Unl Chip Data Device (Light Ferminal & 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	1.60% 1.65% 1.65% 1.10% 1.10% 1.00% 1.20% 1.44% 1.00%	0.53% 0.53% 0.53% 0.58% 0.03% 0.03% 0.13%	1.85% 1.80% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80%	0.73% 0.78% 0.83% 0.73% 0.73% 0.73% 0.73%	1.98% 2.03% 1.97% 1.97% 1.97% 1.97%	0.91% 0.96% 0.90% 0.90% 0.90% 0.90%	2.05% 2.00% 2.00% 2.00% 2.00%	0.989 0.939 0.939 0.939 0.939
and Present tandard (Uncategorized Product) ard Not Present Downgrade Chip Incentive Rates Ull Chip Data Device with PIN Ull Chip Data Device Chip (Chip Terminal & Magnetic-stripe Card) Sesuer Chip (Magnetic-stripe Terminal and Chip Card Secure eCommerce Incentive Rates Secure eCommerce Transaction Credit Voucher or Merchandise Return Discover Upplicable Discover Interchange Rate Current International Interchange Rates Consumer Credit Card (NON CDN)	1.60% 1.65% 1.10% 1.10% 1.10% 1.20% 1.20% 1.44% 1.00%	0.53% 0.53% 0.58% 0.03% 0.03% 0.03%	1.85% 1.80% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80%	0.73% 0.78% 0.83% 0.73% 0.73% 0.73% 0.73%	1.98% 2.03% 1.97% 1.97% 1.97% 1.97%	0.91% 0.96% 0.90% 0.90% 0.90% 0.90%	2.05% 2.00% 2.00% 2.00% 2.00%	0.989 0.939 0.939 0.939 0.939
ard Present tandard (Uncategorized Product) ard Not Present bowngrade thip Incentive Rates ull Chip Data Device with PIN ull Chip Data Device ucquirer Chip (Chip Terminal & Magnetic-stripe Card) ssuer Chip (Magnetic-stripe Terminal and Chip Card ecure eCommerce Incentive Rates ecure eCommerce Transaction redit Voucher or Merchandise Return Discover spplicable Discover Interchange Rate current International Interchange Rates Consumer Credit Card (NON CDN) International	1.60% 1.65% 1.65% 1.10% 1.10% 1.00% 1.20% 1.44% 1.00%	0.53% 0.53% 0.53% 0.58% 0.03% 0.03% 0.13%	1.85% 1.80% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80%	0.73% 0.78% 0.83% 0.73% 0.73% 0.73% 0.73%	1.98% 2.03% 1.97% 1.97% 1.97% 1.97%	0.91% 0.96% 0.90% 0.90% 0.90% 0.90%	2.05% 2.00% 2.00% 2.00% 2.00%	0.98% 0.93% 0.93% 0.93% 0.93%
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and Present standard (Uncategorized Product) standard (Uncategoriz	1.60% 1.60% 1.65% 1.10% 1.10% 1.10% 1.00% 1.20% 1.44% 1.00% 1.60% Interchange Rate 1.20% 1.72%	0.53% 0.53% 0.58% 0.03% 0.03% 0.13% 0.37%	1.85% 1.80% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80%	0.73% 0.78% 0.83% 0.73% 0.73% 0.73% 0.73%	1.98% 2.03% 1.97% 1.97% 1.97% 1.97%	0.91% 0.96% 0.90% 0.90% 0.90% 0.90%	2.05% 2.00% 2.00% 2.00% 2.00%	0.989 0.939 0.939 0.939 0.939
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Lard Present Idandard (Uncategorized Product) Idandard (Uncategorized Product) Idandard (Uncategorized Product) Idandard (Uncategorized Product) Idandard Not Present Idandard Not Present Idandard Idand	1.60% 1.65% 1.65% 1.10% 1.10% 1.10% 1.20% 1.20% 1.44% 1.00% 1.60% Interchange Rate 1.72% Interchange Rate	0.53% 0.53% 0.58% 0.03% 0.03% 0.13% 0.37%	1.85% 1.80% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80%	0.73% 0.78% 0.83% 0.73% 0.73% 0.73% 0.73%	1.98% 2.03% 1.97% 1.97% 1.97% 1.97%	0.91% 0.96% 0.90% 0.90% 0.90% 0.90%	2.05% 2.00% 2.00% 2.00% 2.00%	0.989 0.939 0.939 0.939 0.939
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Lard Present Idandard (Uncategorized Product) Idandard (Uncategorized Product) Idandard (Uncategorized Product) Idandard Not Present Idandard Not Idandard Idandar	1.60% 1.65% 1.65% 1.10% 1.10% 1.10% 1.20% 1.20% 1.44% 1.00% 1.60% Interchange Rate 1.72% 1.10% Interchange Rate 1.10% Interchange Rate	0.53% 0.53% 0.58% 0.03% 0.03% 0.03% 0.13% Differential 0.12%	1.85% 1.80% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80%	0.73% 0.78% 0.83% 0.73% 0.73% 0.73% 0.73%	1.98% 2.03% 1.97% 1.97% 1.97% 1.97%	0.91% 0.96% 0.90% 0.90% 0.90% 0.90%	2.05% 2.00% 2.00% 2.00% 2.00%	0.93% 0.98% 0.93% 0.93% 0.93% 0.93% 0.73%
rard Present tandard (Uncategorized Product) arad Not Present bowngrade chip Incentive Rates uil Chip Data Device with PIN uil Chip Data Device uil Chip Data Device cull Chip Data Device cull Chip Data Device cull Chip Terminal & Magnetic-stripe Card) ssuer Chip (Chip Terminal & Magnetic-stripe Card) ssuer Chip (Magnetic-stripe Terminal and Chip Card secure eCommerce Incentive Rates ecure eCommerce Incentive Rates ecure eCommerce Transaction redit Voucher or Merchandise Return Discover upplicable Discover Interchange Rate current International Interchange Rate current International Base UnionPay upplicable UnionPay Interchange Rate current POS and Recurring Transactions (CDN & NONCDN) OS	1.60% 1.65% 1.65% 1.10% 1.10% 1.10% 1.00% 1.20% 1.44% 1.00% Interchange Rate 1.20% 1.72% Interchange Rate 1.10%	0.53% 0.53% 0.58% 0.03% 0.03% 0.13% 0.13% Differential	1.85% 1.80% 1.85% 1.90% 1.80% 1.80% 1.80% 1.80%	0.73% 0.78% 0.83% 0.73% 0.73% 0.73% 0.73%	1.98% 2.03% 1.97% 1.97% 1.97% 1.97%	0.91% 0.96% 0.90% 0.90% 0.90% 0.90%	2.05% 2.00% 2.00% 2.00% 2.00%	0.989 0.939 0.939 0.939 0.939
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