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Interchange Rates

The following is a summary of interchange rates of Visa® Canada, MasterCard® Canada and *Interac®* Direct Payment.
For more information, please visit:
http://www.visa.ca/en/aboutcan/mediacentre/interchange/index.jsp
http://www.mastercard.com/ca/merchant/en/getstarted/interchange_rates.html

Visa Canada - Interchange Reimbursement Fees

Domestic Consumer Credit and Commercial Products:

Fee Program	Consumer Credit		All Other Commercial Credit Products	Prepaid	Debit
	Classic / Gold / Platinum	Infinite			
Industry Program – Grocery	1.36%	1.56%	1.85%	1.25%	0.15% + $0.05
Industry Program – Gas	1.21%	1.41%	1.80%	1.25%	0.15% + $0.05
Performance Program – Tier 1	1.40%	1.60%	1.80%	1.25%	0.15% + $0.05
Performance Program – Tier 2	1.45%	1.65%	1.85%	1.25%	0.15% + $0.05
Recurring Payments	1.40%	1.60%	1.85%	1.25%	0.60%
Emerging Segments	1.00%	1.20%	1.80%	1.25%	0.30%
Electronic	1.54%	1.74%	1.90%	1.25%	0.25% + $0.05
Standard	1.65%	1.85%	2.00%	1.25%	1.15%

International Interchange Reimbursement Fees:

Fee Program	Visa Classic / Visa Gold / Visa Platinum / Electron	Visa Signature / Visa Premium	Visa Signature Preferred / Visa Infinite	All Commercial Products
Electronic	1.10%	1.80%	1.97%	2.00%
Standard	1.60%	1.80%	1.97%	2.00%
Airline	1.10%	1.80%	1.97%	2.00%
Chip Incentive Rates				
Full Chip Data Device with PIN	0.95%	1.80%	1.97%	2.00%
Full Chip Data Device	1.00%	1.80%	1.97%	2.00%
Acquirer Chip (Chip Terminal & Magnetic-Stripe Card)	1.00%	1.80%	1.97%	2.00%
Issuer Chip (Magnetic-Stripe Terminal and Chip Card)	1.20%	1.80%	1.97%	2.00%
Secure eCommerce Incentive Rates				
Secure eCommerce Transaction	1.44%	1.80%	1.97%	2.00%
Additional Transaction Types				
Original Credit Transaction (OCT)	$0.49USD	$0.49USD	$0.49USD	$0.49USD
OCT Fast Funds Delivery	$0.89USD	$0.89USD	$0.89USD	$0.89USD
Interlink	1.10%	1.10%	1.10%	1.10%

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MasterCard Canada - Interchange Rate Programs

Canada Consumer Interchange Rates:

Interchange Description	Core	High Spend	Premium High Spend
Merchants with Annual MasterCard dollar volume in Canada in excess of $1 billion	1.40%	1.60%	2.00%
Merchants with annual MasterCard dollar volume in Canada in excess of $400 million	1.45%	1.65%	2.00%
Petroleum merchants with annual MasterCard dollar volume in Canada in excess of $400 million	1.21%	1.41%	2.00%
Supermarket merchants with annual MasterCard dollar volume in Canada in excess of $400 million	1.36%	1.56%	2.00%
All other electronically-captured MasterCard card present transactions	1.59%	2.00%	2.25%
All other MasterCard transactions	1.72%	2.13%	2.65%

Canada Commercial Interchange Rates:

Interchange Description	Core	Premium High Spend
Merchants with annual MasterCard dollar volume in Canada in excess of $1 billion	2.00%	2.00%
Merchants with annual MasterCard dollar volume in Canada in excess of $400 million	2.00%	2.00%
Petroleum merchants with annual MasterCard dollar volume in Canada in excess of $400 million	2.00%	2.00%
Supermarket merchants with annual MasterCard dollar volume in Canada in excess of $400 million	2.00%	2.00%
All other electronically-captured MasterCard card present transactions	2.00%	2.25%
All other MasterCard transactions	2.00%	2.65%

International Consumer Interchange Rates:

Interchange Description	Core	Premium
Electronically-captured transactions	1.10%	1.85%
eCommerce transactions where only the merchant is enrolled in MasterCard SecureCode™	1.44%	1.85%
eCommerce transactions where both merchant and cardholder are enrolled in MasterCard SecureCode™	1.54%	1.85%
All other MasterCard transactions	1.60%	1.85%

International Commercial Interchange Rates:

Interchange Description	Commercial
Electronically-captured transactions with the MasterCard Electronic Commercial card product only	1.85%
Transactions conducted with a MasterCard Corporate Purchasing Card of MasterCard Corporate Fleet card that are submitted with particular financial details	1.70%
Transactions conducted with a MasterCard Corporate Purchasing Card or MasterCard Corporate Fleet card – Large Ticket	0.90% + USD 30.00
All other MasterCard transactions	2.00%

Interac Direct Payment Interchange

Interchange for *Interac* Direct Payment ("IDP") transaction is currently zero.

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