

Interchange Rates

The following is a summary of interchange rates of Visa® Canada, Mastercard® Canada, Discover® Financial Service and *Interac*® Direct Payment. For more information, please visit:

https://www.visa.ca/en_CA/support/small-business/interchange.html

<https://www.mastercard.ca/en-ca/about-mastercard/what-we-do/interchange.html>

<https://www.interac.ca/en/business/support/understanding-fees/>

Visa Canada – Interchange Reimbursement Fees

Consumer Credit Products

Fee Program	Classic / Gold / Platinum	Infinite	Visa Infinite Privilege
Card Not Present	1.40%	1.65%	2.40%
Electronic	1.25%	1.57%	2.08%
Emerging Segments	0.98%	1.17%	1.95%
Emerging Segments – Preferred*	0.80%	1.00%	1.95%
Industry Program – Everyday Needs	1.20%	1.30%	1.95%
Industry Program – Gas	1.07%	1.34%	1.95%
Industry Program – Grocery and Food Retail	1.00%	1.20%	1.95%
Industry Program – Utilities	\$0.75 CAD per transaction		
Performance Program – Card Present	1.20%	1.49%	1.95%
Performance Program – CNP	1.35%	1.60%	1.95%
Recurring Payments	1.25%	1.53%	1.95%
Standard	1.45%	1.70%	2.45%

Debit Products

Fee Program	Visa Debit
Debt Repayment	0.30%
Electronic	0.25% + \$0.05
Emerging Segments	0.30%
Emerging Segments – Preferred*	\$1.00 CAD per transaction
Industry Program – Gas	0.15% + \$0.05
Industry Program – Grocery	0.15% + \$0.05
Industry Program – Utilities	\$0.10 CAD per transaction
Performance Program – Card Present	0.15% + \$0.05
Recurring Payments	0.60%
Standard	1.15%

Visa Canada – Domestic Interchange Reimbursement Fees

Business Credit Products

Fee Program	Business	Visa Infinite Business
Electronic	1.90%	2.10%
Emerging Segments	1.80%	2.00%
Industry Program – Gas	1.80%	2.00%
Industry Program - Grocery	1.85%	2.00%
Performance Program – Tier 1	1.80%	2.00%
Performance Program – Tier 2	1.85%	2.00%
Recurring Payments	1.85%	2.00%
Standard	2.00%	2.25%

Corporate & Purchasing Credit Products

Fee Program	Corporate	Purchasing
Electronic	1.90%	1.90%
Enhanced Data – Fuel	1.80%	1.80%
Enhanced Data – Level 2	1.60%	1.60%
Enhanced Data – Level 3	1.40%	1.40%
Large Ticket (STP) Transaction Amount: \$7,000 - \$15,000	1.30% + \$35	1.30% + \$35
Large Ticket (STP) Transaction Amount: \$15,000 -\$50,000	1.20% + \$35	1.20% + \$35
Large Ticket (STP) Transaction Amount: \$50,000+	1.10% + \$35	1.10% + \$35
Standard	2.00%	2.00%

Prepaid Products

Fee Program	Consumer Prepaid	Commercial Prepaid
Card Not Present	1.52%	N/A
Emerging Segments	0.98%	1.80%
Electronic	1.42%	1.90%
Industry Program – Everyday Needs	1.36%	N/A
Industry Program – Gas	1.18%	1.80%
Industry Program – Grocery	N/A	1.85%
Industry Program – Grocery and Food Retail	1.23%	N/A
Performance Program – Card Present	1.32%	1.80%
Recurring Payments	1.37%	1.85%
Standard	1.52%	2.00%

Visa Canada – 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%
Chip Incentive Rates				
Full Chip Data Device with PIN	1.10%	1.80%	1.97%	2.00%
Full Chip Data Device	1.10%	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 & 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)	0.49\$ USD			
OCT Fast Funds Delivery	\$0.89 USD			
Interlink	1.10%			

Mastercard Canada – Interchange Programs

Canada Domestic Consumer Credit Interchange Rates – Cardholder in Store

Interchange Description	Core	World	World Elite	Muse Mastercard
Card Present EMV	0.92%	1.22%	1.56%	1.65%
Unsecure Card Present	1.22%	1.52%	1.86%	1.95%
Digital Commerce	1.76%	2.00%	2.24%	2.39%
Contactless	0.87%	1.16%	1.48%	1.57%
SecureCode / 3DS	1.50%	1.70%	1.90%	2.03%
Utilities	\$0.10	\$0.10	\$0.10	\$0.10
Charity	0.92%	1.22%	1.56%	1.65%
Standard	2.06%	2.30%	2.54%	2.69%
Card Present Refund	0.55%	0.73%	0.94%	0.99%
Card Not Present Refund	1.06%	1.20%	1.34%	1.43%

Canada Domestic Debit Interchange Rates

Interchange Description	
Supermarket	0.15% + \$0.05 (CAD)
Petroleum	0.15% + \$0.05 (CAD)
Electronic	0.25% + \$0.05 (CAD)
Big Box Stores	0.25% + \$0.05 (CAD)
Specialty Clothing Stores	0.25% + \$0.05 (CAD)
Recurring Payments	0.60%
Charity	0.30%
Emerging Sectors	0.30%
Masterpass	1.00%
SecureCode / 3DS	1.00%
Contactless Tier 1 (MCCs 5814, 5331, 7832, 5499)	0.00% + \$0.02 (CAD)
Contactless Tier 2 (Min. CAD \$400 Million net purchase volume)	0.00% + \$0.02 (CAD)
Contactless Tier 3	0.00% + \$0.03 (CAD)
Public Sector	0.30%
Utilities	0.00% + \$0.10 (CAD)
Standard	1.15%

Canada Domestic Consumer Prepaid Interchange Rates

Interchange Description	
Electronic	1.44%
Standard	1.55%

Mastercard Canada – Interchange Programs

Canada Domestic Commercial Interchange Rates

Interchange Description	Small Medium Enterprise	Large Market	World Elite for Business
Commercial Standard Rate	2.00%	2.00%	2.25%
Commercial Charity	1.80%	1.80%	1.80%
Data Rate 1		1.80%	
Data Rate 2		1.40%	
Large Ticket		1.20%	

International Interchange Rates

Interchange Description	Core	Premium	Super Premium
Consumer			
Standard	1.60%	1.85%	1.98%
Electronic	1.10%	1.85%	1.98%
SecureCode / 3DS Merchant	1.44%	1.85%	1.98%
SecureCode / 3DS Merchant and Cardholder	1.54%	1.85%	1.98%
Refunds / Return Transactions	1.00%	1.00%	1.00%
Commercial			
Standard	2.00%		
Electronic Product	1.85%		
Large Market – Data Rate 1	2.00%		
Refunds / Return Transactions	1.80%		

Discover – Interchange Rates

Consumer Credit Card Products

Acquirer Interchange Program	Core/Rewards		Premium		Premium Plus	
	Rate	Trans Fee	Rate	Trans Fee	Rate	Trans Fee
CPSL – Recurring Payments	1.37%	\$0.00	1.56%	\$0.00	1.96%	\$0.00
CPSL- Supermarket / Warehouse Clubs	1.32%	\$0.00	1.45%	\$0.00	1.96%	\$0.00
CPSL – Petroleum	1.18%	\$0.00	1.35%	\$0.00	1.96%	\$0.00
CPSL – Retail	1.45%	\$0.00	1.60%	\$0.00	2.05%	\$0.00
Base Submission Level	1.58%	\$0.00	1.85%	\$0.00	2.49%	\$0.00

Debit and Prepaid Card Products

Acquirer Interchange Program	Debit		Prepaid	
	Rate	Trans Fee	Rate	Trans Fee
CPSL – Recurring Payments	1.15%	\$0.00	1.37%	\$0.00
CPSL- Supermarket / Warehouse Clubs	1.15%	\$0.00	1.32%	\$0.00
CPSL – Petroleum	1.15%	\$0.00	1.18%	\$0.00
CPSL – Retail	1.15%	\$0.00	1.45%	\$0.00
Base Submission Level	1.15%	\$0.00	1.58%	\$0.00

Business, Executive Business and Corporate Card Products

Acquirer Interchange Program	Rate	Trans Fee
Commercial Recurring Payments	2.00%	\$0.00
Commercial Supermarket / Warehouse Clubs	2.00%	\$0.00
Commercial Petroleum	2.00%	\$0.00
Commercial Retail	2.00%	\$0.00
Commercial Base	2.00%	\$0.00

International Card Sales Occurring in Canada

Acquirer Interchange Program	All Card Products	
	Rate	Trans Fee
International Electronic	1.20%	\$0.00
International Base Submission Level	1.72%	\$0.00

Interac Direct Payment – Interchange Rate Programs

Interac Direct Payment Interchange

Interchange for *Interac* Debit transactions is currently \$0.00. For *Interac* Flash, interchange fees range from \$0.02 to \$0.035 based on qualifying tier of merchant from which transactions originate:

Interac Flash Interchange

Tiers	Rate
Tier 1: Low-ticket merchants	\$0.020
Tier 2: High volume merchants	\$0.025
Tier 3: All other merchants	\$0.035

For *Interac* Debit in-app and in-browser payments, interchange is 60 basis points capped at a transactions value of \$300. Above transaction value of \$300, there is a flat fee of \$1.80.