

**Future Interchange Rates**

The document here provides the Interchange and/or Wholesale Rates set by the Visa, Mastercard, American Express, Discover and UnionPay International payment networks in Canada for processing credit and debit card payments. Scroll to the appropriate sections below: [Visa](#) | [Mastercard](#) | [American Express](#) | [Discover](#) | [UnionPay International](#)

**VISA Visa Interchange Rates - Effective July 17, 2020**

Visa Canada Consumer Credit Interchange Rates				
Interchange Program	Classic/Gold/Platinum	Infinite	Visa Infinite Privilege	
Standard	1.45%	1.70%	2.45%	
Electronic	1.25%	1.57%	2.08%	
Card Not Present	1.40%	1.65%	2.40%	
Performance Program - Card Present	1.20%	1.49%	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 - Everyday Needs	1.20%	1.30%	1.95%	
Recurring Payments	1.25%	1.53%	1.95%	
Emerging Segments	0.98%	1.17%	1.95%	
Performance Program - Card Not Present	1.35%	1.60%	2.35%	
Industry Program - Grocery and Food Retail	1.23%	1.42%	1.95%	
Industry Program - Utilities*		CAD 0.75 per transaction		
Emerging Segments - Preferred	0.80%	1.00%	1.95%	
Visa Canada Consumer Debit Interchange Rates				
Interchange Program	All Cards			
Standard	1.15%			
Electronic	0.25% + \$0.05			
Performance Program - Tier 1	0.15% + \$0.05			
Performance Program - Tier 2	0.15% + \$0.05			
Industry Program - Gas	0.15% + \$0.05			
Industry Program - Grocery	0.15% + \$0.05			
Recurring Payments	0.60%			
Emerging Segments	0.30%			
Debt Repayment	0.30%			
Industry Program - Utilities*	CAD 0.10 per transaction			
Emerging Segments - Preferred*	CAD 1.00 per transaction			
<i>*Additional business rules associated with participation in these programs</i>				
Visa Canada Business Credit Interchange Rates				
Interchange Program	Business	Visa Infinite Business		
Standard	2.00%	2.25%		
Electronic	1.90%	2.10%		
Performance Program - Tier 1	1.80%	2.00%		
Performance Program - Tier 2	1.85%	2.00%		
Industry Program - Gas	1.80%	2.00%		
Industry Program - Grocery	1.85%	2.00%		
Recurring Payments	1.85%	2.00%		
Emerging Segments	1.80%	2.00%		
Visa Canada Corporate and Purchasing Credit Interchange Rates				
Interchange Program	Corporate	Purchasing		
Standard	2.00%	2.00%		
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) - \$7,000 - \$15,000	1.30% + \$35	1.30% + \$35		
Large Ticket (STP) - \$15,000 - \$50,000	1.20% + \$35	1.20% + \$35		
Large Ticket (STP) - \$50,000 +	1.10% + \$35	1.10% + \$35		
Visa Canada Prepaid Interchange Rates				
Interchange Program	Consumer Prepaid	Commercial Prepaid		
Standard	1.52%	2.00%		
Electronic	1.42%	1.90%		
Card Not Present	1.52%	N/A		
Performance Program - Tier 1	1.32%	1.80%		
Performance Program - Tier 2	1.36%	1.85%		
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		
Recurring Payments	1.37%	1.85%		
Emerging Segments	0.98%	1.80%		
Visa Canada International Interchange Rates				
Interchange Program	Classic/Gold/Platinum	Visa Signature / 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%
Visa 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)	1.10%	1.80%	1.97%	2.00%
Visa Secure eCommerce Incentive Rate				
Secure eCommerce Transaction	1.44%	1.80%	1.97%	2.00%



**Mastercard Interchange Rates - Effective as of August 1, 2020**

Mastercard Canada Consumer Credit Interchange Rates				
Interchange Program	Core	World	World Elite	Muse
Card Present EMV	0.92%	1.22%	1.56%	1.65%
Unsecure Card Present (Mag Stripe)	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%
Mastercard Canada Consumer Debit Interchange Rates				
Interchange Program	All Cards			
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%			
Mastercard Canada Consumer Prepaid Interchange Rates				
Interchange Program	All Cards			
Electronic	1.44%			
Standard	1.55%			
Mastercard Canada Commercial Interchange Rates				
Interchange Program	SME	Large Market	World Elite Business	
Commercial Standard Rate	2.00%	2.00%	2.25%	
Commercial Charity	1.80%	1.80%	1.80%	
Mastercard Large Market Products Only				
Data Rate 1	1.80%			
Data Rate 2	1.40%			
Large Ticket	1.20%			

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Mastercard Canada International (Inter-Regional) Interchange Rates			
Consumer Cards	Core	Premium	Super Premium
Standard	1.60%	1.85%	1.98%
Electronic	1.10%	1.85%	1.98%
SecureCode Merchant	1.44%	1.85%	1.98%
SecureCode Merchant and Cardholder	1.54%	1.85%	1.98%
Commercial			
Standard Rate	2.00%		
Electronic Rate	1.85%		
Large Market Product - Data Rate 1	2.00%		



**American Express Wholesale Rates**

Business to Business	Wholesale Discount Rate
<b>Tier 1 - \$1,000 or less</b>	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.00%
Card Not Present + Foreign	2.30%
<b>Tier 1 - over \$1,000</b>	
Electronic	2.00%
Card Not Present	2.30%
Foreign	2.40%
Card Not Present + Foreign	2.70%

Healthcare	Wholesale Discount Rate
<b>Tier 1 - \$500 or less</b>	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.00%
Card Not Present + Foreign	2.30%
<b>Tier 2 - over \$500</b>	
Electronic	2.00%
Card Not Present	2.30%
Foreign	2.40%
Card Not Present + Foreign	2.70%

Internet + Mail Order	Wholesale Discount Rate
<b>Tier 1 - \$500 or less</b>	
Card Not Present	1.90%
Card Not Present + Foreign	2.30%
<b>Tier 2 - over \$500</b>	
Card Not Present	2.30%
Card Not Present + Foreign	2.70%

Restaurant	Wholesale Discount Rate
<b>Tier 1 - \$200 or less</b>	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.00%
Card Not Present + Foreign	2.30%
<b>Tier 2 - over \$200</b>	
Electronic	2.40%
Card Not Present	2.70%
Foreign	2.80%
Card Not Present + Foreign	3.10%

Retail	Wholesale Discount Rate
<b>Tier 1 - \$500 or less</b>	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.00%
Card Not Present + Foreign	2.30%
<b>Tier 2 - over \$500</b>	
Electronic	2.00%
Card Not Present	2.30%
Foreign	2.40%
Card Not Present + Foreign	2.70%

Services	Wholesale Discount Rate
<b>Tier 1 - \$500 or less</b>	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.00%
Card Not Present + Foreign	2.30%
<b>Tier 2 - over \$500</b>	
Electronic	2.00%
Card Not Present	2.30%
Foreign	2.40%
Card Not Present + Foreign	2.70%

Travel & Entertainment	Wholesale Discount Rate
<b>Tier 1 - \$1000 or less</b>	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.00%
Card Not Present + Foreign	2.30%
<b>Tier 2 - over \$1,000</b>	
Electronic	2.40%
Card Not Present	2.70%
Foreign	2.80%
Card Not Present + Foreign	3.10%

Other	Wholesale Discount Rate
<b>Tier 1 - \$500 or less</b>	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.00%
Card Not Present + Foreign	2.30%
<b>Tier 2 - over \$500</b>	
Electronic	2.00%
Card Not Present	2.30%
Foreign	2.40%
Card Not Present + Foreign	2.70%

Prepaid	Wholesale Discount Rate
<b>Tier 1 - \$200 or less</b>	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.00%
Card Not Present + Foreign	2.30%
<b>Tier 2 - over \$200</b>	
Electronic	2.00%
Card Not Present	2.30%
Foreign	2.40%
Card Not Present + Foreign	2.70%



**Discover Interchange Rates**

Discover Canada Consumer Credit Interchange Rates	Core Reward		Premium		Premium Plus	
Interchange Program	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

Discover Canada Consumer Debit and Prepaid Interchange Rates	Debit		Prepaid	
Interchange Program	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

Discover Canada Business, Executive Business, and Corporate Card Interchange Rates	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

Discover International Interchange Rates	Rate	Trans Fee
Consumer Cards		
International	1.20%	\$0.00
International Base	1.72%	\$0.00



**Union Pay Interchange Rates**

UnionPay (UPI) - Card Present	Rate
Cards	
Credit Card	1.10%
Debit Card	1.10%