

Current 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

| Visa Canada Consumer Credit Interchange Rates | | | | |
|---|--------------------------|--------------------------|-------------------------|-------------------------|
| Interchange 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 | 1.10% | 1.20% | 1.95% | |
| Industry Program - Gas | 1.07% | 1.34% | 1.95% | |
| Industry Program - Grocery and Food Retail | 0.95% | 1.15% | 1.95% | |
| Industry Program - Utilities* | | CAD 0.75 per transaction | | |
| Performance Program - Card Present | 1.20% | 1.49% | 1.95% | |
| Performance Program - Card Not Present | 1.35% | 1.60% | 2.35% | |
| Recurring Payments | 1.25% | 1.53% | 1.95% | |
| Standard | 1.45% | 1.70% | 2.45% | |
| Visa Canada Consumer Token Credit Interchange Rates | | | | |
| Interchange Program | Classic/Gold/Platinum | Infinite | Visa Infinite Privilege | |
| Card Not Present | 1.35% | 1.60% | 2.35% | |
| Performance Program - Card Not Present | 1.30% | 1.55% | 2.30% | |
| Recurring Payments | 1.20% | 1.48% | 1.90% | |
| Visa Canada Consumer Debit Interchange Rates | | | | |
| Interchange Program | All Cards | | | |
| Debt Repayment | 0.30% | | | |
| Electronic | 0.25% + \$0.05 | | | |
| Emerging Segments | 0.30% | | | |
| Emerging Segments - Preferred* | CAD 1.00 per transaction | | | |
| Industry Program - Gas | 0.15% + \$0.05 | | | |
| Industry Program - Grocery | 0.15% + \$0.05 | | | |
| Industry Program - Utilities* | CAD 0.10 per transaction | | | |
| Performance Program - Card Present | 0.15% + \$0.05 | | | |
| Recurring Payments | 0.60% | | | |
| Standard | 1.15% | | | |
| <small>*Additional business rules associated with participation in these programs</small> | | | | |
| Visa Canada Business Credit Interchange Rates | | | | |
| Interchange 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 - Card Present | 1.80% | 2.00% | | |
| Recurring Payments | 1.85% | 2.00% | | |
| Standard | 2.00% | 2.25% | | |
| Visa Canada Corporate and Purchasing Credit Interchange Rates | | | | |
| Interchange 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% | | |
| Standard | 2.00% | 2.00% | | |
| Visa Canada Corporate and Purchasing Large Ticket Rates | | | | |
| Interchange Program | Corporate | Purchasing | | |
| Transaction amount: CAD 100,000–249,999 | 1.30% | | | |
| Transaction amount: CAD 250,000 and over | 1.00% | | | |
| Visa Canada Prepaid Interchange Rates | | | | |
| Interchange 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% | | |
| Prepaid Load Transaction (POS) ¹ | \$0.10 CAD | | | |
| Prepaid Load Transaction (ATM) ¹ | \$0.10 CAD | | | |
| Visa Canada International Interchange Rates | | | | |
| Interchange Program | Classic/Gold/Platinum | Visa Signature / Premium | Visa Infinite Preferred | 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) | 1.20% | 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

| Mastercard Canada Consumer Credit Interchange Rates | | | | |
|---|----------------------|--------|-------------|--------|
| Interchange Program | Core | World | World Elite | Muse |
| Card Present EMV | 0.92% | 1.22% | 1.56% | 1.65% |
| Unsecured Card Present (Mag Stripe) | 1.22% | 1.52% | 1.86% | 1.95% |
| Digital Commerce | 1.67% | 1.90% | 2.13% | 2.25% |
| 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 | 1.96% | 2.19% | 2.42% | 2.54% |
| Card Present Refund | 0.55% | 0.73% | 0.94% | 0.99% |
| Card Not Present Refund | 1.06% | 1.20% | 1.34% | 1.43% |
| 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) | | | |

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|---|----------------------|---------------------|-----------------------------|
| 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 | 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 |
| Consumer Rate I: Digital Commerce | 1.60% | 1.85% | 1.98% |
| Consumer Rate II: Card Present | 1.10% | 1.85% | 1.98% |
| Consumer Rate III: Base | 1.60% | 1.85% | 1.98% |
| Refunds/Return Transactions | 1.00% | 1.85% | 1.98% |
| Commercial | | | |
| Standard | 2.00% | | |
| Electronic Product | 1.85% | | |
| Large Market Product - Data Rate 1 | 2.00% | | |
| Refunds/Return Transactions | 1.80% | | |

American Express Wholesale Rates

| | |
|---------------------------------|--------------------------------|
| Business to Business | Wholesale Discount Rate |
| Tier 1 - \$1,000 or less | |
| Electronic | 1.60% |
| Card Not Present | 1.90% |
| Foreign | 2.00% |
| Card Not Present + Foreign | 2.30% |
| Tier 2 - over \$1,000 | |
| Electronic | 2.00% |
| Card Not Present | 2.30% |
| Foreign | 2.40% |
| Card Not Present + Foreign | 2.70% |

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| Healthcare | Wholesale Discount Rate |
| Electronic | 1.34% |
| Card Not Present | 1.64% |
| Foreign | 1.74% |
| Card Not Present + Foreign | 2.04% |

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

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

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

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|---|------------------------|
| Utilities | |
| Transaction equal or less than \$1,000.00 | \$0.68 per transaction |
| Transaction more than a \$1000.00 | 1.88% |

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

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

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

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

| | |
|----------------------------|--------------------------------|
| Emerging Market | Wholesale Discount Rate |
| Electronic | 1.18% |
| Card Not Present | 1.48% |
| Foreign | 1.58% |
| Card Not Present + Foreign | 1.88% |
| Residential Rent | |
| Electronic | 1.08% |
| Card Not Present | 1.38% |

| | |
|----------------------------|-------|
| Foreign | 1.48% |
| Card Not Present + Foreign | 1.78% |



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 | 1.15% | \$0.00 | 1.30% | \$0.00 | 1.70% | \$0.00 | |
| CPSL - Supermarket/Warehouse Clubs | 1.00% | \$0.00 | 1.22% | \$0.00 | 1.64% | \$0.00 | |
| CPSL - Petroleum | 1.00% | \$0.00 | 1.25% | \$0.00 | 1.64% | \$0.00 | |
| CPSL - Retail | 1.15% | \$0.00 | 1.30% | \$0.00 | 1.75% | \$0.00 | |
| Base Submission Level | 1.55% | \$0.00 | 1.82% | \$0.00 | 2.35% | \$0.00 | |

| Discover Canada Consumer Debit and Prepaid Interchange Rates | | Debit | | Prepaid | |
|--|-------|-----------|-------|-----------|--|
| Interchange Program | Rate | Trans Fee | Rate | Trans Fee | |
| CPSL - Recurring Payments | 0.45% | \$0.00 | 1.40% | \$0.00 | |
| CPSL - Supermarket/Warehouse Clubs | 0.35% | \$0.00 | 1.43% | \$0.00 | |
| CPSL - Petroleum | 0.35% | \$0.00 | 1.20% | \$0.00 | |
| CPSL - Retail | 0.45% | \$0.00 | 1.43% | \$0.00 | |
| Base Submission Level | 1.15% | \$0.00 | 1.55% | \$0.00 | |

| Discover Canada Business, Executive Business, and Corporate Card Interchange Rates | | Rate | Trans Fee |
|--|-------|-----------|-----------|
| 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 | |

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



Union Pay Interchange Rates

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