

**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%			
*Additional business rules associated with participation in these programs				
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) <sup>1</sup>	\$0.10 CAD			
Prepaid Load Transaction (ATM) <sup>1</sup>	\$0.10 CAD			
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)	1.20%	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)			

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%		
<b>Mastercard Canada Consumer Prepaid Interchange Rates</b>	<b>All Cards</b>		
Electronic	1.44%		
Standard	1.55%		
<b>Mastercard Canada Commercial Interchange Rates</b>			
<b>Interchange Program</b>	<b>SME</b>	<b>Large Market</b>	<b>World Elite Business</b>
Commercial Standard Rate	2.00%	2.00%	2.25%
Commercial Charity	1.80%	1.80%	1.80%
<b>Mastercard Large Market Products Only</b>			
Data Rate 1	1.80%		
Data Rate 2	1.40%		
Large Ticket	1.20%		

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<b>Mastercard Canada International (Inter-Regional) Interchange Rates</b>			
<b>Consumer Cards</b>	<b>Core</b>	<b>Premium</b>	<b>Super Premium</b>
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%
<b>Commercial</b>			
Standard	2.00%		
Electronic Product	1.85%		
Large Market Product - Data Rate 1	2.00%		
Refunds/Return Transactions	1.80%		

**American Express Wholesale Rates**

<b>Business to Business</b>	<b>Wholesale Discount Rate</b>
<b>Tier 1 - \$1,000 or less</b>	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.20%
Card Not Present + Foreign	2.50%
<b>Tier 2 - over \$1,000</b>	
Electronic	2.00%
Card Not Present	2.30%
Foreign	2.60%
Card Not Present + Foreign	2.90%

<b>Services</b>	<b>Wholesale Discount Rate</b>
<b>Tier 1 - \$500 or less</b>	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.20%
Card Not Present + Foreign	2.50%
<b>Tier 2 - over \$500</b>	
Electronic	2.00%
Card Not Present	2.30%
Foreign	2.60%
Card Not Present + Foreign	2.90%

<b>Healthcare</b>	<b>Wholesale Discount Rate</b>
Electronic	1.34%
Card Not Present	1.64%
Foreign	1.94%
Card Not Present + Foreign	2.24%

<b>Travel &amp; Entertainment</b>	<b>Wholesale Discount Rate</b>
<b>Tier 1 - \$1000 or less</b>	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.20%
Card Not Present + Foreign	2.50%
<b>Tier 2 - over \$1,000</b>	
Electronic	2.40%
Card Not Present	2.70%
Foreign	3.00%
Card Not Present + Foreign	3.30%

<b>Internet + Mail Order</b>	<b>Wholesale Discount Rate</b>
<b>Tier 1 - \$500 or less</b>	
Card Not Present	1.90%
Card Not Present + Foreign	2.50%
<b>Tier 2 - over \$500</b>	
Card Not Present	2.30%
Card Not Present + Foreign	2.90%

<b>Other</b>	<b>Wholesale Discount Rate</b>
<b>Tier 1 - \$500 or less</b>	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.20%
Card Not Present + Foreign	2.50%
<b>Tier 2 - over \$500</b>	
Electronic	2.00%
Card Not Present	2.30%
Foreign	2.60%
Card Not Present + Foreign	2.90%

<b>Restaurant</b>	<b>Wholesale Discount Rate</b>
<b>Tier 1 - \$200 or less</b>	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.20%
Card Not Present + Foreign	2.50%
<b>Tier 2 - over \$200</b>	
Electronic	2.40%
Card Not Present	2.70%
Foreign	3.00%
Card Not Present + Foreign	3.30%

<b>Prepaid</b>	<b>Wholesale Discount Rate</b>
<b>Tier 1 - \$200 or less</b>	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.20%
Card Not Present + Foreign	2.50%
<b>Tier 2 - over \$200</b>	
Electronic	2.00%
Card Not Present	2.30%
Foreign	2.60%
Card Not Present + Foreign	2.90%

<b>Retail</b>	<b>Wholesale Discount Rate</b>
<b>Tier 1 - \$500 or less</b>	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.20%
Card Not Present + Foreign	2.50%
<b>Tier 2 - over \$500</b>	
Electronic	2.00%
Card Not Present	2.30%
Foreign	2.60%
Card Not Present + Foreign	2.90%

<b>Emerging Market</b>	<b>Wholesale Discount Rate</b>
Electronic	1.18%
Card Not Present	1.48%
Foreign	1.78%
Card Not Present + Foreign	2.08%
<b>Residential Rent</b>	
Electronic	1.08%
Card Not Present	1.38%

<b>Utilities</b>	
Transaction equal or less than \$1,000.00	\$0.68 per transaction
Transaction more than a \$1000.00	1.88%

Foreign	1.68%
Card Not Present + Foreign	1.98%



**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
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%	