



Mastercard Interchange Program

Intracountry (Canada)	International English	Interchange Rate
Card Present EMV		
Core	MC CONSUMER	0.92%
World	ELEC MC HS ELEC	1.22%
World Elite	MC PHS ELEC	1.56%
Consumer Standard		
Core	MC CONSUMER STANDARD	2.06%
World	MC HS STANDARD	2.30%
World Elite	MC PHS STANDARD	2.54%
Digital Commerce		
Core	MC DOMCONS INDBUS - CONSCORE	1.76%
World	MC DOMCONS INDBUS - HS	2.00%
World Elite	MC DOMCONS INDBUS - PHS	2.24%
Charity		
Core	MC CONSMR SPRMRKT	0.92%
World	MC CONSUMER HS SUPMKT	1.22%
World Elite	MC CONSUMER PHS SUPMKT	1.56%
International	English Statement Descriptors	Interchange Rate
Consumer Electronic		
Core	MC FGN CONSUMER ELEC	1.10%
Premium	MC CAN SAM CON PRM EL	1.85%
Consumer Standard		
Core	MC FGN CONSUMER STD	1.60%
Premium	MC CAN SAM CON PRM STD	1.85%
Commercial		
Purchasing	MC FGN COMM PURCHASING	2.00%



VISA Interchange Program

Domestic (Canada)	English Statement Descriptors	Interchange Rate
Electronic		
Classic, Gold, Platinum	VI CONSUMER ELEC	1.25%
Infinite	VI INFINITE ELEC	1.57%
Infinite Privilege	VI CA ELEC INFINITE PRIV C	2.08%
Standard		
Classic, Gold, Platinum	VI CONSUMER STANDARD VI	1.45%
Infinite	INFINITE STANDARD	1.70%
Infinite Privilege	VI CA STD INFINITE PRIV CA	2.45%
Card Not Present		
Classic, Gold, Platinum	VI CNP CON CRCAD	1.40%
Infinite	VI CNP INF CAD	1.65%
Infinite Privilege	VI CNP INF PRV CAD	2.40%
Grocery and Food Retail		
Classic, Gold, Platinum	VI CONSUMER ELEC GROC	1.00%
Infinite	VI INFINITE ELEC GROC	1.20%
Infinite Privilege	VI CA IND RT1 INFNTE PRVLG CAD	1.95%
Everyday Needs		
Classic, Gold, Platinum - Consumer Credit	VI EVRDAY NEED CON CR CAD	1.20%
Classic, Gold, Platinum - Restaurant Consumer Credit	VI EVRDAY NEED REST CONCR CAD	1.20%
Infinite	VI EVRDAY NEED INF CAD	1.30%
Infinite - Restaurant	VI EVRDAY NEED REST INF CAD	1.30%
Infinite Privilege	VI EVRDAY NEED INF PRVLG CAD	1.95%
Infinite Privilege - Restaurant	VI EVRDAY NEED REST INF PRVLG CAD	1.95%



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International/Interregional	English Statement Descriptors	Interchange Rate
Electronic		
Classic, Gold, Platinum, Electron	VI INTL ELECTRONIC	1.10%
Signature, Premium	VI INTL PREMIUM CARD	1.80%
Signature Preferred, Infinite	VI INTL SPR PREM	1.97%
All Commercial Products	VI INTL BUS & VI SIGNATURE BUS CARD; VI INTL CORP CARD; VI INTL PURCH & DISTRIBUTION CARD	2.00%
Standard		
Classic, Gold, Platinum, Electron	VI INTL STD	1.60%
Signature, Premium	VI INTL PREMIUM CARD	1.80%
Signature Preferred, Infinite	VI INTL SPR PREM	1.97%
All Commercial Products	VI INTL BUS & VI SIGNATURE BUS CARD; VI INTL CORP CARD; VI INTL PURCH & DISTRIBUTION CARD	2.00%