

December 1, 2016

MasterCard Canada Interchange Categories by Financial Institution

The following chart summarizes interchange rate categories applicable to the MasterCard card programs in Canada listed as of January 1, 2016. This information is being provided as a convenience to merchants to clearly communicate which interchange rate categories are applicable to which MasterCard credit cards offered by various issuing financial institutions.

<u>FINANCIAL INSTITUTION</u>	<u>Core</u>	<u>World</u>	<u>Elite</u>
Electronic Interchange	1.44%	1.77%	2.06%
Standard (Keyed or ecommerce) Interchange	1.55%	1.89%	2.49%
Recurring Interchange	1.36%	1.48%	1.96%
MasterCard Commercial All	2.00%	2.00%	2.00%
Independent Business	1.38%	1.53%	1.60%
Grocery	1.22%	1.34%	2.49%

Interchange is the fee paid to the card issuing bank, Processors charge more based on your plan.

ATB Platinum MasterCard	X		
ATB Platinum Cash Rewards World MasterCard		X	
ATB Alberta MasterCard	X		
ATB Alberta Rewards Card	X		
ATB Gold MyRewards MasterCard	X		
ATB Gold Cash Back MasterCard	X		
ATB Preferred Variable Rate MasterCard	X		
ATB Preferred Fixed Rate MasterCard	X		
My Husky Rewards Card	X		
Student First MasterCard	X		
Bank of Montreal			
BMO CashBack MasterCard		X	
BMO Premium Cash Back MasterCard		X	
BMO CashBack World MasterCard		X	
BMO World Elite MasterCard			X
BMO Air Miles World MasterCard			X
BMO Air Miles MasterCard		X	
BMO Gold Air Miles MasterCard		X	
BMO Rewards MasterCard		X	
BMO US Dollar MasterCard		X	
BMO Preferred Rate MasterCard		X	
BMO Student Price Card MasterCard (Air Miles or CashBack)		X	
BMO MasterCard Access on Personal Line of Credit		X	
BMO Prepaid Travel MasterCard		X	
Shell Air Miles MasterCard		X	
Shell CashBack MasterCard		X	
Shell Air Miles World MasterCard		X	

Contact Info

Welland/St.Catharines: (905) 714 1487 Hamilton: (905) 317 5560

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No Fee BMO Sobeys Air Miles MasterCard		X	
BMO No Fee Club Sobeys MasterCard		X	
No Fee BMO IGA MasterCard		X	
BMO Rewards MasterCard		X	
BMO Affinity AIR MILES MasterCard		X	
BMO Affinity CashBack MasterCard		X	
BMO Affinity AIR MILES World MasterCard			X
BMO Affinity CashBack World MasterCard		X	
Canadian Tire			
Options MasterCard	X		
Low Rate Options MasterCard	X		
Options World MasterCard		X	
Gas Advantage MasterCard	X		
Cash Advantage MasterCard	X		
SportChek MasterCard		X	
Capital One			
Capital One Miles Plus	X		
Cash Back Gold MasterCard	X		
Cash Back Plus Platinum MasterCard	X		
SmartLine Platinum MasterCard	X		
Aspire Cash World MasterCard		X	
Aspire Cash Platinum MasterCard		X	
Aspire Travel World MasterCard		X	
Aspire Travel Platinum MasterCard		X	
Delta Skymiles World MasterCard		X	
Delta Skymiles Gold MasterCard	X		
Priority Club World MasterCard		X	
Priority Club Platinum MasterCard		X	
Gold MasterCard with a 9.9% Interest Rate	X		
Gold MasterCard with a 11.9% Interest Rate	X		
Gold MasterCard with a 14.9% Interest Rate	X		

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Guaranteed MasterCard	X		
Guaranteed Secured MasterCard	X		
Guaranteed MasterCard for Newcomers	X		
Low Rate Guaranteed MasterCard	X		
Low Rate Guaranteed Secured MasterCard	X		
Chase			
Sears MasterCard	X		
Sears Voyage MasterCard	X		
CIBC			
CIBC Aventura MasterCard	X		
CIBC Aventura World MasterCard	X	X	
CIBC Aventura World Elite MasterCard			X
CIBC Dividend One MasterCard	X		
CIBC Dividend Unlimited World MasterCard	X	X	
CIBC Dividend Unlimited World Elite MasterCard			X
CIBC Petro Points MasterCard	X		
CIBC Drivers Edge MasterCard		X	
CIBC Drivers Edge World MasterCard	X	X	
CIBC Platinum MasterCard	X		
HSBC			
Standard MasterCard	X		
Premier MasterCard	X	X	
Premier World MasterCard		X	
Gold MasterCard	X	X	
Advance MasterCard	X	X	
MBNA			
mbna rewards MasterCard	X		
mbna rewards World Elite MasterCard			X
Smart Cash MasterCard		X	
Smart Cash World MasterCard			X

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Premier Rewards MasterCard	X		
Gold MasterCard	X		
Platinum Plus MasterCard	X		
Retail and Co-Brand MasterCard	X		
Credit Union MasterCard	X		
GPC MasterCard	X		
CUETS Business Card MasterCard	X		
Choice Rewards World Elite MasterCard			X
CAA Quebec World MasterCard			X
Alaska Airline World Elite MasterCard			X
National Bank			
Ovation Gold MasterCard	X		
Platinum MasterCard	X		
Ultramar MasterCard	X		
Allure MasterCard	X		
Edition MasterCard	X		
MCi MasterCard	X		
Syncro MasterCard	X		
World MasterCard			X
World Elite MasterCard			X
Peoples Trust			
Peoples Trust Secured MasterCard	X		
Non-Reloadable Prepaid MasterCard	X		
Reloadable Prepaid MasterCard	X		
President's Choice Financial			
President's Choice Financial MasterCard	X		
President's Choice Financial World MasterCard			X
President's Choice Financial Prepaid MasterCard		X	
President's Choice Financial World Elite MasterCard			

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Rogers Bank			
Rogers First Rewards MasterCard	X		
Royal Bank			
Westiet RBC MasterCard	X		
Westiet RBC World Elite MasterCard			X
RBC Cash Back MasterCard		X	
RBC Shoppers Pharmaprix MasterCard		X	
RBC Shoppers Optimum MasterCard		X	
Target RBC MasterCard		X	
Scotiabank			
Scotiabank Momentum MasterCard	x		
Tangerine			
Tangerine Money-Back MasterCard	X		
ID Bank			
Classic Cash Back MasterCard	X		
Walmart Canada Bank			
Walmart Rewards MasterCard	X		
Commercial Cards			
Business use cards identified on card face with one of the following descriptors: Business Corporate, Commercial, Professional, Purchasing, Fleet or Multi Card			
MasterCard Commercial All	2.00%	2.00%	2.00%

The rate categories (Core, World or World Elite) applicable to the card programs shown above are, to the best of MasterCard's knowledge, accurate as of the date of this document. Such programs are established by MasterCard's issuers, and the information here is provided as a convenience by MasterCard.

MasterCard cannot warrant the accuracy or currency of such information, and any specific questions should be discussed directly with the issuer in question. We have included all programs for which we have received authorization from the issuing financial institution.

*Effective March 1—April 15, 2016, the dollar volume of transactions on World Elite cards will qualify for Core interchange rates as a result of a specific action undertaken by MasterCard.

"Grocery" refers to stores that sell a minimum of 50% of sales in food

"Independent Business" refers to a special classification of small independent business belonging to specific industries a list is available online or from SmallBizAssist

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