

Canada Domestic Consumer Credit Interchange Rates — Effective December 1 2016

	2016			2015			Change
	Core	World	World Elite	Core	World	World Elite	
Cardholder in Store							
Merchant Volume Tier 1 (min. CAD 3 Billion net purchase vol)	1.26%	1.38%	1.90%	1.26%	1.38%	1.96%	0.00%
Merchant Volume Tier 2 (min. CAD 1 Billion net purchase vol)	1.36%	1.48%	1.90%	1.36%	1.48%	1.96%	0.00%
Merchant Volume Tier 3 (min. CAD 400 Million net purchase vol)	1.38%	1.53%	1.90%	1.41%	1.53%	1.96%	0.03%
High Volume Supermarket (min. CAD 3 Billion net purchase vol)	1.22%	1.34%	1.60%	1.22%	1.34%	1.96%	0.00%
Supermarket (less than CAD 3 Billion net purchase vol)	1.22%	1.34%	1.60%	1.32%	1.44%	1.96%	0.10%
Independent Business in Everyday Spend Category	1.38%	1.53%	1.90%	1.44%	1.56%	2.00%	0.06%
Petroleum	1.17%	1.30%	1.60%	1.17%	1.30%	1.96%	0.00%
Contactless†	\$.05 (CAD)	\$.06 (CAD)	\$.07 (CAD)	\$.05 (CAD)	\$.06 (CAD)	\$.07 (CAD)	0.00%
Electronic	1.44%	1.77%	2.06%	1.49%	1.77%	2.12%	0.05%

Other Programs	2016			2015			Change
	Core	World	World Elite	Core	World	World Elite	
Recurring Payments	1.36%	1.48%	1.90%	1.36%	1.48%	1.96%	0.00%
SecureCode-enabled	1.55%	1.89%	2.49%	1.61%	1.89%	2.49%	0.06%
MasterPass	1.55%	1.89%	2.49%				
Charity	1.00%	1.25%	1.50%	1.00%	1.25%	1.50%	0.00%
Emerging Sectors	1.00%	1.25%	1.50%	1.00%	1.25%	1.50%	0.00%
Public Sector*	1.00%	1.25%	1.50%				new
Utilities*	\$0.10 CAD	\$0.10 CAD	\$0.10 CAD				new
Standard	1.55%	1.89%	2.49%	1.61%	1.89%	2.49%	0.06%

Canada Domestic Debit Interchange Rates

	2016	2015
Supermarket	0.15% + \$.05 (CAD)	0.15% + \$.05 (CAD)
Petroleum	0.15% + \$.05 (CAD)	0.15% + \$.05 (CAD)
Electronic	0.25% + \$.05 (CAD)	0.25% + \$.05 (CAD)
Big Box Stores	0.25% + \$.05 (CAD)	0.25% + \$.05 (CAD)
Specialty Clothing Stores	0.25% + \$.05 (CAD)	0.25% + \$.05 (CAD)
Recurring Payments	0.60%	0.60%
Charity	0.30%	0.30%
Emerging Sectors	0.30%	0.30%
MasterPass	1.00%	1.00%
Secure Code	1.00%	1.00%
Contactless Tier 1* (MCCs 5814, 5331, 7832, 5499)	0.00% + \$0.20CAD	new
Contactless Tier 2* (Min. CAD \$400 Million net purchase volume)	0.00% + \$0.25CAD	new
Contactless Tier 3*	0.00% + \$0.35CAD	new
Public Sector*	0.30%	
Utilities*	0.00% + \$0.10CAD	new
Standard	1.15%	1.15%

Note: For further detail on interchange incentive programs, please see the Glossary or contact your acquirer, or other card acceptance service provider.

* Effective January 20th 2017

Canada Domestic Consumer and Commercial Prepaid

	2016	2015
Electronic*	1.44%	new
Standard*	1.55%	new

Note: For further detail on interchange incentive programs, please see the Glossary or contact your acquirer, or other card acceptance service provider.

* Effective January 20th 2017

Canada Domestic Commercial Interchange Rates

All Products

Commercial Standard Rate 2.00%

Large Market Products Only

Data Rate 1 1.80%

Data Rate 2 1.40%

Large Ticket 1.20%

1.80%		1.80%	
1.40%		1.40%	
1.20%		1.20%	

Note: For further detail on interchange incentive programs, please see the Glossary or contact your acquirer, or other card acceptance service provider.

International Interchange Rates

Consumer Core Premium	2016		2015	
	Core	Premium	Core	Premium
International Standard Rate	1.60%	1.85%	1.60%	1.85%
International Cardholder in Store	1.10%	1.85%	1.10%	1.85%
SecureCode Merchant	1.44%	1.85%	1.44%	1.85%
SecureCode Merchant and	1.54%	1.85%	1.54%	1.85%
Large Market Product Data Rate			2.00%	
Large Market Large Ticket			.90% + \$30	

Commercial

	2016	2015
International Commercial Standard Rate	2.00%	2.00%
Electronic Product	1.85%	1.85%
Large Market Product Data Rate 1	2.00%	2.00%
Large Market Large Ticket	0.90% + \$30 (USD)	0.90% + \$30 (USD)

Note: For further detail on interchange incentive programs, please see the Glossary or contact your acquirer, or other card acceptance service provider.