



Upcoming Changes to Domestic Interchange Reimbursement Fees

26 July 2016

Visa Canada

Consumer Credit and Prepaid Products

Interchange Reimbursement Fees

Rates Effective CPD 22 April 2017

Consumer Credit

Fee Program	Classic, Gold, Platinum	Infinite	Visa Infinite Privilege
Standard	1.52%	1.71%	2.45%
Electronic	1.42%	1.61%	2.08%
Performance Program – Tier 1	1.32%	1.52%	1.95%
Performance Program – Tier 2	1.36%	1.54%	1.95%
Industry Program – Everyday Needs*	1.36%	1.54%	1.95%
Industry Program – Gas*	1.18%	1.37%	1.95%
Industry Program – Grocery & Food Retail	1.23%	1.42%	1.95%
Recurring Payments	1.37%	1.56%	1.95%
Emerging Segments	0.98%	1.17%	1.95%
Card Not Present*	1.52%	1.71%	2.45%

Fees paid by the Acquirer to the Issuer on purchase transactions

Consumer Prepaid

Fee Program	Consumer Prepaid
Standard	1.52%
Electronic	1.42%
Performance Program – Tier 1	1.32%
Performance Program – Tier 2	1.36%
Industry Program – Everyday Needs*	1.36%
Industry Program – Gas*	1.18%
Industry Program – Grocery & Food Retail	1.23%
Recurring Payments	1.37%
Emerging Segments	0.98%
Card Not Present*	1.52%



Prepaid Load Transaction (POS) ¹	\$0.10 CAD
Prepaid Load Transaction (ATM) ¹	\$0.10 CAD

¹ Fees are paid by the Issuer to the Acquirer on prepaid load transactions

* Effective with the April 2017 VisaNet Business Enhancements release, consumer credit and prepaid rate programs will undergo the following changes:

Visa will adjust the Gas industry program to expand the number of eligible merchant categories. The following merchant category codes (MCCs) will be eligible for the Gas rate program:

- 5541: Service Stations
- 5542: Automated Fuel Dispensers
- 5499: Misc Food Stores – Default

Visa will create a new rate program entitled “Everyday Needs”. The following merchant category codes (MCCs) will be eligible for the Everyday Needs rate program:

- 4121: Taxicabs/Limousines
- 5192: Books/Periodicals/Newspapers
- 5331: Variety Stores
- 5697: Tailor/Seamstress/Alters
- 5811: Caterers
- 5812: Restaurants
- 5814: Fast Food Restaurants
- 5912: Drug Stores & Pharmacies
- 5942: Book Stores
- 5994: News Dealers/Newsstands
- 7210: Laundry/Cleaning/Garment Sv
- 7211: Laundries-Family/Commercial
- 7216: Dry Cleaners
- 7230: Beauty/Barber Shops
- 7298: Health & Beauty Spas
- 7542: Car Washes
- 7251: Shoe Repair/Shine/Hat Clean

Visa will create a new rate program entitled “Card Not Present”. Information about this rate program and eligibility criteria will be available in the April 2017 Global Technical Letter and Implementation Guides.



20 October 2016

Visa Canada
AFT and OCT
Interchange Reimbursement Fees
Rates Effective CPD 22 April 2017

Domestic Account Funding Transactions (AFTs) in Canada

For AFTs with a BAI of AA (Account-to-Account), PP (Person-to-Person) or TU (Prepaid Top-Up):¹

Fee Program	All Products
Domestic Account Funding Transactions	C\$0.25 + 0.05%

¹ AFTs processed without one of these BAIs will receive the standard interchange rate applicable at the time of the transaction

Domestic Original Credit Transactions (OCTs) in Canada

Fee Program	All Products
Domestic Money Transfer Original Credit Transactions	\$0.10

Fees paid by the Acquirer or originator to the recipient Issuer.

Effective with the April 2017 VisaNet Business Enhancements release, Visa will extend this interchange rate to the following BAIs. The full list will include¹:

- AA (Account-to-Account)
- BB (Business-to-Business)
- BI (Bank-Initiated)
- BP (Non-card Bill Payment)
- CP (Card Payment)
- FD (Funds Disbursement)GD (Government Disbursement)
- GP (Gambling Payment)
- LO (Loyalty)
- MD (Merchant Disbursement)
- MI (Money Transfer Merchant)
- OG (Online Gambling)
- PD (Payroll Disbursement)



- PP (Person-to-Person)
- TU (Prepaid Top-Up)
- WT (Wallet)

¹If a domestic OCT in Canada is processed without a BAI value, or with a BAI value not listed above, the transaction will default to the existing interregional OCT interchange rate table.