

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%		
Large Ticket (STP) - \$7,000 - \$15,000	1.30% + \$35	1.30% + \$35		
Large Ticket (STP) - \$15,000 - \$50,000	1.20% + \$35	1.20% + \$35		
Large Ticket (STP) - \$50,000 +	1.10% + \$35	1.10% + \$35		
Standard	2.00%	2.00%		
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) ¹	\$0.10 CAD			
Prepaid Load Transaction (ATM) ¹	\$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%
Unsecure 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%		
Mastercard Canada Consumer Prepaid Interchange Rates	All Cards		
Electronic	1.44%		
Standard	1.55%		
Mastercard Canada Commercial Interchange Rates			
Interchange Program	SME	Large Market	World Elite Business
Commercial Standard Rate	2.00%	2.00%	2.25%
Commercial Charity	1.80%	1.80%	1.80%
Mastercard Large Market Products Only			
Data Rate 1	1.80%		
Data Rate 2	1.40%		
Large Ticket	1.20%		

Continued on next page.

Published on August 1, 2022

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

American Express Wholesale Rates

Business to Business	Wholesale Discount Rate
Tier 1 - \$1,000 or less	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.00%
Card Not Present + Foreign	2.30%
Tier 1 - over \$1,000	
Electronic	2.00%
Card Not Present	2.30%
Foreign	2.40%
Card Not Present + Foreign	2.70%

Healthcare	Wholesale Discount Rate
Tier 1 - \$500 or less	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.00%
Card Not Present + Foreign	2.30%
Tier 2 - over \$500	
Electronic	2.00%
Card Not Present	2.30%
Foreign	2.40%
Card Not Present + Foreign	2.70%

Internet + Mail Order	Wholesale Discount Rate
Tier 1 - \$500 or less	
Card Not Present	1.90%
Card Not Present + Foreign	2.30%
Tier 2 - over \$500	
Card Not Present	2.30%
Card Not Present + Foreign	2.70%

Restaurant	Wholesale Discount Rate
Tier 1 - \$200 or less	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.00%
Card Not Present + Foreign	2.30%
Tier 2 - over \$200	
Electronic	2.40%
Card Not Present	2.70%
Foreign	2.80%
Card Not Present + Foreign	3.10%

Retail	Wholesale Discount Rate
Tier 1 - \$500 or less	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.00%
Card Not Present + Foreign	2.30%
Tier 2 - over \$500	
Electronic	2.00%
Card Not Present	2.30%
Foreign	2.40%
Card Not Present + Foreign	2.70%

Services	Wholesale Discount Rate
Tier 1 - \$500 or less	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.00%
Card Not Present + Foreign	2.30%
Tier 2 - over \$500	
Electronic	2.00%
Card Not Present	2.30%
Foreign	2.40%
Card Not Present + Foreign	2.70%

Travel & Entertainment	Wholesale Discount Rate
Tier 1 - \$1000 or less	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.00%
Card Not Present + Foreign	2.30%
Tier 2 - over \$1,000	
Electronic	2.40%
Card Not Present	2.70%
Foreign	2.80%
Card Not Present + Foreign	3.10%

Other	Wholesale Discount Rate
Tier 1 - \$500 or less	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.00%
Card Not Present + Foreign	2.30%
Tier 2 - over \$500	
Electronic	2.00%
Card Not Present	2.30%
Foreign	2.40%
Card Not Present + Foreign	2.70%

Prepaid	Wholesale Discount Rate
Tier 1 - \$200 or less	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.00%
Card Not Present + Foreign	2.30%
Tier 2 - over \$200	
Electronic	2.00%
Card Not Present	2.30%
Foreign	2.40%
Card Not Present + Foreign	2.70%

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		
Interchange Program	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		
Consumer Cards	Rate	Trans Fee
International	1.20%	\$0.00
International Base	1.72%	\$0.00



Union Pay Interchange Rates

UnionPay (UPI) - Card Present	
Cards	Rate
Credit Card	1.10%
Debit Card	1.10%