

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		Classic/Gold/Platinum	Infinite	Visa Infinite Privilege	
Interchange Program					
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			
Debit 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%		
Standard		2.00%	2.00%		
Visa Canada Corporate and Purchasing Large Ticket Rates					
Interchange Program		Corporate	Purchasing		
Transaction amount: CAD 100,000–249,999		1.30%			
Transaction amount: CAD 250,000 and over		1.00%			
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%
Unsecured 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%		

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Published on Oct 14, 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
Electronic	1.34%
Card Not Present	1.64%
Foreign	1.74%
Card Not Present + Foreign	2.04%

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%

Utilities	
Transaction equal or less than \$1,000.00	\$0.68 per transaction
Transaction more than a \$1000.00	1.88%

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%

Emerging Market	Wholesale Discount Rate
Electronic	1.18%
Card Not Present	1.48%
Foreign	1.58%
Card Not Present + Foreign	1.88%

Residential Rent	
Electronic	1.08%
Card Not Present	1.38%
Foreign	1.48%
Card Not Present + Foreign	1.78%



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
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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%