



Visa Fees (Interchange & Assessment)

	Classic, Gold, Platinum	Infinite	Infinite Privilege	Corporate	Corporate Infinite Privilege	Visa Debit
Electronic (chip transactions)	1.25%	1.57%	2.08%	1.90%	2.10%	0.25% + \$0.05
Standard	1.45%	1.70%	2.45%	2.00%	2.25%	1.15%
Card Not Present	1.40%	1.65%	2.40%	2.00%	2.25%	1.15%
Recurring (i.e., set-up via web terminal)	1.25%	1.53%	1.95%	1.85%	2.00%	0.60%
Everyday Need Rate Program (Note 1)	1.20%	1.30%	1.95%	1.90%	2.00%	0.25% + \$0.05
Petroleum	1.07%	1.34%	1.95%	1.80%	2.00%	0.15% + \$0.05
Supermarket	1.00%	1.20%	1.95%	1.85%	2.00%	0.15% + \$0.05
Emerging	0.98%	1.17%	1.95%	1.80%	2.00%	0.15% + \$0.05
Emerging Preferred (Note 2)	0.80%	1.00%	1.95%	1.80%	2.00%	\$1 per tx
Utilities	75 cents per tx	75 cents per tx	75 cents per tx	1.80%	2.00%	10 cents per tx
Performance Program (>\$2 Billion) - Card Present	1.20%	1.49%	1.95%	1.90%	2.10%	0.15% + \$0.05
Performance Program (>\$2 Billion) - Card Not Present	1.35%	1.60%	2.35%	2.00%	2.25%	0.15% + \$0.05

Foreign Interchange	Visa Classic / Visa Gold / Visa Platinum / Electron	Visa Signature / Visa Premium	Visa Signature Preferred / Visa Infinite	All Commercial Products
Electronic (chip transactions)	1.10%	1.80%	1.97%	2.00%
Standard (keyed transactions)	1.60%	1.80%	1.97%	2.00%
Airline	1.10%	1.80%	1.97%	2.00%

Large Transactions	Enhanced Data
\$7,000-\$15,000	1.30% + \$35
\$15,000-\$50,000	1.20% + \$35
\$50,000 +	1.10% + \$35

Assessment Fees

Visa Assessment (Cdn + Foreign Gross Sales)	0.1017% (9bps + 13% HST)
International Acquirer Service Fee - Multi Currency	0.60%
International Acquirer Service Fee - Single Currency - CP	1.00%
International Acquirer Service Fee - Single Currency - CNP	1.05%

Enhanced Data Description

Level I data—account number, transaction date, purchase amount, supplier category code, supplier name, city, state, and ZIP code—that Visa supplies for all purchases

Level II data—check-in dates, number of nights stay, passenger name, departure date, destination code, fuel type, fuel quantity, sales tax etc...

Level III data—employee name, SIN, cost centre, tracking #, pick up date, service description, weight, discount, car class, insurance charges, movie charges, health club charges, gift shop charges etc...

Note 1

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

Note 2

The following MCCs qualify, but only if the service fees they charge are below a specific threshold:

- Rent (MCC 6513)
- Tax (MCC 9311)
- Nursing and Personal Care Facilities (MCC 8050)
- Education (≥ CAD \$1,000)
 - Elementary & Secondary Schools (MCC 8211)
 - Colleges, Universities (MCC 8220)
 - Child Care Services (MCC 8351)



MasterCard Fees (Interchange & Assessments)

	Consumer	High Spend	Premium High Spend	Muse MasterCard	MC Debit
Electronic (chip transactions)	0.92%	1.22%	1.56%	1.65%	0.25% + \$0.05
Unsecure Card Present	1.22%	1.52%	1.86%	1.95%	1.15%
Standard	2.06%	2.30%	2.54%	2.69%	1.15%
Digital Commerce	1.76%	2.00%	2.24%	2.39%	1.15%
Contactless	0.87%	1.16%	1.48%	1.57%	\$0.03 (note 1)
Contactless Transaction Fee (under \$25 only)	\$0.05	\$0.06	\$0.07	\$0.07	\$0.02
Card Present Refund	0.55%	0.73%	0.94%	0.99%	n/a
Card Not Present Refund	1.06%	1.20%	1.34%	1.43%	n/a
Commercial	2.00%	2.00%	2.00%	2.00%	0.25% + \$0.05
Recurring (i.e., set-up via web terminal)	n/a	n/a	n/a	n/a	0.60%
Secure Code Enabled / 3DS (note 2)	1.50%	1.70%	1.90%	2.03%	1.00%
Charity / Emerging Sectors / Public Sectors	0.92%	1.22%	1.56%	1.65%	0.30%
Utilities (in addition to see listed above for Public Sectors)	0.10	0.10	0.10	0.10	0.10

Fees on Returns Transactions

	Consumer	Commercial
Foreign Credit Cards	1.00%	1.80%
Canadian Issued Credit Cards	0.0904% (8bps + 13% HST)	

Foreign Interchange

Consumer Electronic	1.10%
Consumer Standard	1.60%
Corporate/Purchasing Electronic	1.85%
Corporate/Purchasing Standard	2.00%
Premium High Spend Consumer (Electronic & Standard)	1.85%
Premium High Spend Commercial (Electronic & Standard)	2.00%
Purchase Large Ticket	0.90% + \$30.00 per transaction
Purchase Data II	1.70%

Prepaid

Electronic	1.44%
Standard	1.55%

PreAuthorizations

All	0.05%
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Commercial

	Small Medium Enterprise	Large Market	World Elite for Business
Standard	2.00%	2.00%	2.25%
Charity	1.80%	1.80%	1.80%

Assessment Fees

MasterCard Assessment	0.0904% (8bps + 13% HST)
MasterCard Acquirer Digital Communication (Ecommerce) Fee	0.000226%
MasterCard Acquirer Fee	0.000122%
Cross Border Assessment - CDN Currency Transactions	0.60% (60 basis points)
Cross Border Assessment - USD Currency Transactions	1.00% (100 basis points)

Note 1 - Contactless Fee reduced to \$0.02 for MCC 5814 (fast food), 5331 (variety stores), 7832 (cinema), 5499 (bakeries)



American Express - OptBlue

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 1 - 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%

In addition to the above, AMEX applies a 0.1356% (0.12% x 13% HST) Assessment Fee on Gross Sales



China Union Fees (Interchange & Assessments)

Canadian Interchange

Rates

UPI Credit Card	1.10%
UPI Debit Card	1.10%

Assessment Fees

Rates

UPI Credit Card	0.113%*
UPI Debit Card	0.113%*

* 0.10% x 13% HST = 0.113%