



## Visa

Assessment Fee Type	Fee
Visa Canada Card-Brand	0.09%
Visa International Cross-Border (CAD Transaction)	0.60%
Visa International Cross-Border (Foreign Currency Transaction)	1.00%

Transaction Type	Consumer	Infinite	Infinite Privilege	Business	Infinite Bus	Consumer PrePaid	Commercial PrePaid	Debit
Chip Electronic <b>Card Present</b>	1.25%	1.57%	2.08%	1.90%	2.10%	1.42%	1.90%	0.25% +\$0.05
Recurring Payments <b>Card Not Present</b>	1.25%	1.53%	1.95%	1.85%	2.00%	1.37%	1.85%	0.60%
VT / E-commerce <b>Card Not Present</b>	1.40%	1.65%	2.40%	2.00%	2.25%	1.52%	2.00%	1.15%
Terminal Keyed <b>Card Not Present</b>	1.45%	1.70%	2.45%	2.00%	2.25%	1.52%	2.00%	1.15%
Industry Program Type	Consumer	Infinite	Infinite Privilege	Business	Infinite Bus	Consumer PrePaid	Commercial PrePaid	Debit
Everyday Needs	1.10%	1.20%	1.95%	1.90%	2.10%	1.36%	1.90%	0.25% +\$0.05
Gas & Service Stations	1.07%	1.34%	1.95%	1.80%	2.00%	1.18%	1.80%	0.15% +\$0.05
Grocery & Food Retail	0.95%	1.15%	1.95%	1.85%	2.00%	1.23%	1.85%	0.15% +\$0.05

Rates directly above (Industry Program Type) apply to 'Chip Electronic Card Present' transactions **ONLY**

Industry Program Type	Consumer	Infinite	Infinite Privilege	Business	Infinite Bus	Consumer PrePaid	Commercial PrePaid	Debit
Emerging Markets/ Charities	0.80%	1.00%	1.95%	1.80%	2.00%	0.98%	1.80%	\$1.00
Utilities	\$0.75	\$0.75	\$0.75	1.80%	2.00%	\$0.75	\$0.75	\$0.10

Rates directly above apply to all transactions types, but can't be surcharged



International Cards				
Type	Consumer	Premium	Super Premium	Business
Swipe/Chip Electronic / <b>Card Present</b>	1.10%	1.80%	1.97%	2.00%
SecureCode / 3DS / <b>Card Not Present</b>	1.44%	1.80%	1.97%	2.00%
<b>Card Not Present</b>	1.60%	1.80%	1.97%	2.00%



## MCC Codes List

Everyday Needs		Emerging Markets / Charities	
4121	Taxi cabs / Limousines	6513	Real Estate Agents & Managers - Rentals
5192	Books / Periodicals / Newspapers	9311	Tax Payments
5331	Variety Stores	8398	Charitable & Social Service Organizations
5697	Tailors, Seamstresses, Mending & Alterations	8050	Nursing & Personal Care Facilities
5811	Caterers	8661	Religious Organizations
5812	Restaurants	<b>If transaction amounts equal to or are greater than \$1,000.00:</b>	
5814	Fast Food Restaurants	8211	Elementary & Secondary Schools
5912	Drug Stores & Pharmacies	8220	Colleges, Universities & Professional Schools
5942	Book Stores	8351	Child Care Services
5994	News Dealers / Newsstands	<b>Gas &amp; Service Stations</b>	
7210	Laundry, Cleaning, & Garment Services	5541	Gas Stations
7211	Laundries - Family / Commercial	5542	Automated Fuel Dispensers
7216	Dry Cleaners	5499	Misc Food Stores, Convenience Stores & Specialty Markets
7230	Beauty / Barber Shops	<b>Utilities (MCC 4900) Includes:</b>	
7298	Health & Beauty Spas	<ul style="list-style-type: none"> <li>• Gas / Oil</li> <li>• Water</li> <li>• Electric</li> <li>• Sanitary</li> </ul>	
7542	Car Washes		
7251	Shoe Repair Shops, Shoe Shine Parlours & Hat Cleaning Shops		
<b>Grocery &amp; Food Retail</b>			
5411	Grocery Stores & Supermarkets	5451	Dairy Product Stores
5422	Freezer & Locker Meat Provisioners	5462	Bakeries
5441	Candy, Nut & Confectionery Stores		



# Mastercard

Assessment Fee Type	Fee
MasterCard Canada Card-Brand (also applies to refunds)	0.087%
MasterCard International Cross-Border (CAD Transaction)	0.60%
MasterCard International Cross-Border (Foreign Currency Transaction)	1.00%
MasterCard Pre-Authorization Fee	0.05%

MasterCard Digital Enablement Fee (applies to ALL card-not-present volume)	Transaction amount / Fee
Less than or equal to \$100.00 USD	\$0.02 USD
Between \$100.01 USD – \$999.99 USD	0.02%
Greater than or equal to \$1,000.00 USD	\$0.20 USD

Interchange Program Type	Consumer	World	World Elite	Muse	Business	World Elite Business	Pre Paid	MasterCard Debit
Contactless <b>Card Present</b>	0.92%	1.22%	1.56%	1.65%	2.00%	2.25%	1.44%	0.00% +\$0.03**
Chip Electronic <b>Card Present</b>	0.92%	1.22%	1.56%	1.65%	2.00%	2.25%	1.44%	0.25% +\$0.05
SecureCode / 3DS <b>Card Not Present</b>	1.50%	1.70%	1.90%	2.03%	2.00%	2.25%	1.55%	1.00%
Recurring Payments <b>Card Not Present</b>	1.67%	1.90%	2.13%	2.25%	2.00%	2.25%	1.55%	0.60%
VT / E-commerce <b>Card Not Present</b>	1.67%	1.90%	2.13%	2.25%	2.00%	2.25%	1.55%	1.15%
Terminal Keyed <b>Card Not Present</b>	1.96%	2.19%	2.42%	2.54%	2.00%	2.25%	1.55%	1.15%
Interchange Program Type	Consumer	World	World Elite	Muse	Business	World Elite Business	Pre Paid	MasterCard Debit
Emerging Markets/ Public Sector	0.92%*	1.22%*	1.56%*	1.65%*	2.00%	2.25%	1.44%*	0.30%*
Charities	0.92%*	1.22%*	1.56%*	1.65%*	1.80%	1.80%	1.44%*	0.30%*
Gas, Groceries & Supermarkets	0.92%*	1.22%*	1.56%*	1.65%*	2.00%	2.25%	1.44%*	0.15% +\$0.05*
Utilities	\$0.10	\$0.10	\$0.10	\$0.10	2.00%	2.25%	1.44%*	\$0.10

## Legend

\*Rate only applies to 'Chip Electronic Card Present' transactions

\*\*Contactless MC Debit Fee is reduced to \$0.02 for the following MCC Codes:

5814	Fast Food Restaurants	5331	Variety Stores
5499	Miscellaneous Food Stores, Convenience Stores & Specialty Markets	7832	Motion Picture Theatres



Interchange Program Type - REFUNDS				
Type	Consumer	World	World Elite	Muse
<b>Card Present</b>	0.55%	0.73%	0.94%	0.99%
<b>Card Not Present</b>	1.06%	1.20%	1.34%	1.43%
International Cards				
Type	Consumer	Premium	Super Premium	Business
Swipe/Chip Electronic - <b>Card Present</b>	1.10%	1.85%	1.98%	1.85%
SecureCode / 3DS - <b>Card Not Present</b>	1.44%	1.85%	1.98%	2.00%
<b>Card Not Present</b>	1.60%	1.85%	1.98%	2.00%
International Cards				
Type	Consumer	Premium	Super Premium	Business
Refunds	1.00%	1.00%	1.00%	1.80%



## MCC Codes List

Grocery & Food Retail		Utilities (MCC 4900) Includes:	
5541	Gas Stations	<ul style="list-style-type: none"> <li>Gas / Oil</li> <li>Water</li> <li>Electric</li> <li>Sanitary</li> </ul>	
5542	Automated Fuel Dispensers	Charities	
5411	Grocery Stores & Supermarkets	8398	Charitable & Social Service Organizations
Emerging Markets / Charities			
6513	Real Estate Agents & Managers - Rentals	9211	Court Costs Including Alimony & Child Support
9311	Tax Payments	9222	Fines
4784	Toll, Road & Bridge Fees	9223	Bail & Bond Payments
9399	Government Services Including Fire Departments		
If transaction amounts equal to or are greater than \$1,000.00:			
8211	Elementary & Secondary Schools	8351	Childcare Services
8220	Colleges, Universities & Professional Schools	8299	Educational Services



# American Express

Assessment Type	Assessment Fee	
Amex Canada Card Brand	0.12%	
Amex International Cross-Border	0.60%	
Amex Keyed Fee	0.30%	
Interchange Program Type	Transaction Size	Rate
Restaurant	<=\$200.00	1.60%
Restaurant	>=\$200.00	2.40%
Travel & Entertainment	<=\$1,000.00	1.60%
Travel & Entertainment	>=\$1,000.00	2.40%
B2B / Wholesale	<=\$1,000.00	1.60%
B2B / Wholesale	>=\$1,000.00	2.00%
Everything Else	<=\$500.00	1.60%
Everything Else	>=\$500.00	2.00%



## Interac Flash

Interac Switch Fee (charged to all card present transactions: \$0.012852)

Transaction Amount	Interchange Tiers	Flat Fee Per Transaction	Criteria for Merchant Qualification
Transaction from \$0.01 to \$100.00	<b>Tier 1 - Low Ticket Merchants</b>	\$0.020	Merchants in segments with an average Interac Debit Contactless transaction size of \$20 and below. Qualifying segments:
			MCC 5814   Fast Food Restaurants
			MCC 5331   Variety Stores
			MCC 7832   Movie Theatres
			MCC 5499   Convenience Stores
			MCC 5462   Bakeries
			MCC 5451   Dairy Products Stores
			MCC 4121   Limousines and Taxicabs
			MCC 5994   News Dealers & Newsstands
			MCC 8398   Charitable and Social Services Organizations
			MCC 4111   Transportation Suburban & Local Commuter Passenger
	<b>Tier 2 - High Volume Merchants</b>	\$0.025	Merchants that meet the minimum annual transaction volume threshold of 20 million Interac Debit Contactless transactions, based on transaction volume in the previous calendar year.
	<b>Tier 3 - All Other Merchants</b>	\$0.035	Merchants that do not otherwise qualify for Tier 1 and Tier 2.
Transaction from \$100.01 to \$250	<b>Tier 4 - All Merchants</b>	\$0.055	All Merchants.

(Last updated August 3, 2023)