

## What is simplified pricing?

Simplified pricing makes it easier to understand the costs associated with processing credit and debit card payments by clearly outlining the components that make up your processing fees. Processing fees on simplified pricing consist of: Interchange/Wholesale Discount, Network Assessment and Moneris Transaction Fees.

### SIMPLIFIED PRICING COMPONENTS



**INTERCHANGE/  
WHOLESALE  
DISCOUNT**



**NETWORK  
ASSESSMENT  
FEE**



**MONERIS  
TRANSACTION  
FEE**

## What is Interchange?



Interchange is the amount that card processors, like Moneris, are required to pay credit card issuers and/or financial institutions for each credit or debit card transaction processed by its merchants. Interchange rates are set and regulated by the card brands (i.e. Visa, Mastercard, Discover, UnionPay, etc.), and can vary by:

- **Card type** (basic, premium, corporate, etc.)
- **Transaction type** (chip, swipe, ecommerce, etc.)
- **Business type/Merchant Category Code (MCC)**

With simplified pricing, the interchange amount, as set by the card brands, is passed through by Moneris to the merchant. As a result, merchants will benefit from increased visibility and exposure to interchange rate updates periodically announced by the card brands, including reductions or special programs.

## What is a Network Assessment Fee?



A Network Assessment Fee is the amount that card processors, like Moneris, are required to pay the card brands for each credit or debit card transaction processed by its merchants. Network Assessment fees are set and regulated by the card brands and can vary by:

- **Region where card was issued** (domestic/foreign)
- **Settlement currency** (CAD, US)

With simplified pricing, the Network Assessment Fee, as set by the card brands, is passed through to the merchant.

## What is the Transaction Fee?



The Transaction Fee is the fee paid to Moneris for the credit and debit card transaction processing, clearing, settlement, reporting and customer service it provides your business.

## How is Total Processing Cost Calculated?

Processing cost is the total of the three processing fees described above applied to the transaction amount.



**Total Processing  
Cost (\$)  
(per Transaction)<sup>1</sup>**

=



**Interchange/Wholesale  
Discount Rate (%)**  
  
x  
**Transaction  
Amount (\$)**

+



**Network Assessment  
Fee(s) (%)**  
  
x  
**Transaction  
Amount (\$)**

+



**Moneris Transaction  
Fee (%)**  
  
x  
**Transaction  
Amount (\$)**

<sup>1</sup> The foregoing is an overview of the simplified pricing structure that applies to the processing of credit and debit card transactions. Other fees may apply depending on the services received from Moneris. Please review your Moneris Merchant Agreement for details.

REGION	FEE PROGRAM	DESCRIPTION	INTERCHANGE RATE	ASSESSMENT FEE
CAN	VFA5	INFINITE PRIV, BUSINESS PERFORM 1, NNSS-PARTIAL CHIP	2.00%	0.08%
CAN	WFA5	INFINITE PRIVILEGE, BUSINESS PERFORM 1, NNSS-NON CHIP	2.00%	0.08%
CAN	XFA5	INFINITE PRIV, BUSINESS PERFORM 1, NNSS-FULL CHIP	2.00%	0.08%
CAN	VFA6	INFINITE PRIV, BUSINESS PERFORM 1, ISS-PARTIAL CHIP	2.00%	0.08%
CAN	WFA6	INFINITE PRIVILEGE, BUSINESS PERFORM 1, ISS-NON CHIP	2.00%	0.08%
CAN	XFA6	INFINITE PRIV, BUSINESS PERFORM 1, ISS-FULL CHIP	2.00%	0.08%
CAN	VFA7	INFINITE PRIV, BUSINESS PERFORM 2, NNSS-PARTIAL CHIP	2.00%	0.08%
CAN	WFA7	INFINITE PRIVILEGE, BUSINESS PERFORM 2, NNSS-NON CHIP	2.00%	0.08%
CAN	DF76	INFINITE PRIVILEGE, CONSUMER INDUSTRY 2, ISS-NON CHIP	1.95%	0.08%
CAN	EF76	INFINITE PRIVILEGE, CONS INDUSTRY 2, ISS-PARTIAL CHIP	1.95%	0.08%
CAN	CF77	INFINITE PRIVILEGE, CONSUMER RECURRING, NNSS	1.95%	0.08%
CAN	CF78	INFINITE PRIVILEGE, CONSUMER RECURRING, ISS	1.95%	0.08%
CAN	CF79	INFINITE PRIVILEGE, CONSUMER EMERGING, NNSS-FULL CHIP	1.95%	0.08%
CAN	DF79	INFINITE PRIVILEGE, CONSUMER EMERGING, NNSS-NON CHIP	1.95%	0.08%
CAN	EF79	INFINITE PRIVILEGE, CONSUMER EMERGING, NNSS-NON CHIP	1.95%	0.08%
CAN	FF79	INFINITE PRIVILEGE, CONS EMERGING, NNSS-PARTIAL CHIP	1.95%	0.08%
CAN	GF79	INFINITE PRIVILEGE, CONSUMER EMERGING, NNSS-RECURRING	1.95%	0.08%
CAN	HF79	INFINITE PRIVILEGE, CONSUMER EMERGING, NNSS-STANDARD	1.95%	0.08%
CAN	CF80	INFINITE PRIVILEGE, CONSUMER EMERGING, ISS-FULL CHIP	1.95%	0.08%
CAN	DF80	INFINITE PRIVILEGE, CONSUMER EMERGING, ISS-NON CHIP	1.95%	0.08%
CAN	EF80	INFINITE PRIVILEGE, CONSUMER EMERGING, ISS-NON CHIP	1.95%	0.08%
CAN	FF80	INFINITE PRIVILEGE, CONS EMERGING, ISS-PARTIAL CHIP	1.95%	0.08%
CAN	GF80	INFINITE PRIVILEGE, CONSUMER EMERGING, ISS-RECURRING	1.95%	0.08%
CAN	HF80	INFINITE PRIVILEGE, CONSUMER EMERGING, ISS-STANDARD	1.95%	0.08%
CAN	XFA7	INFINITE PRIV, BUSINESS PERFORM 2, NNSS-FULL CHIP	2.00%	0.08%
CAN	VFA8	INFINITE PRIV, BUSINESS PERFORM 2, ISS-PARTIAL CHIP	2.00%	0.08%
CAN	WFA8	INFINITE PRIVILEGE, BUSINESS PERFORM 2, ISS-NON CHIP	2.00%	0.08%
CAN	XFA8	INFINITE PRIV, BUSINESS PERFORM 2, ISS-FULL CHIP	2.00%	0.08%
CAN	VFC5	INFINITE PRIV, BUSINESS INDUSTRY 1, NNSS-PARTIAL CHIP	2.00%	0.08%
CAN	WFC5	INFINITE PRIVILEGE, BUSINESS INDUSTRY 1, NNSS-NON CHIP	2.00%	0.08%
CAN	XFC5	INFINITE PRIV, BUSINESS INDUSTRY 1, NNSS-FULL CHIP	2.00%	0.08%
CAN	VFC6	INFINITE PRIV, BUSINESS INDUSTRY 1, ISS-PARTIAL CHIP	2.00%	0.08%
CAN	WFC6	INFINITE PRIVILEGE, BUSINESS INDUSTRY 1, ISS-NON CHIP	2.00%	0.08%
CAN	XFC6	INFINITE PRIV, BUSINESS INDUSTRY 1, ISS-FULL CHIP	2.00%	0.08%
CAN	VFC7	INFINITE PRIV, BUSINESS INDUSTRY 2, NNSS-PARTIAL CHIP	2.00%	0.08%
CAN	WFC7	INFINITE PRIVILEGE, BUSINESS INDUSTRY 2, NNSS-NON CHIP	2.00%	0.08%
CAN	XFC7	INFINITE PRIV, BUSINESS INDUSTRY 2, NNSS-FULL CHIP	2.00%	0.08%
CAN	VFC8	INFINITE PRIV, BUSINESS INDUSTRY 2, ISS-PARTIAL CHIP	2.00%	0.08%
CAN	WFC8	INFINITE PRIVILEGE, BUSINESS INDUSTRY 2, ISS-NON CHIP	2.00%	0.08%
CAN	XFC8	INFINITE PRIV, BUSINESS INDUSTRY 2, ISS-FULL CHIP	2.00%	0.08%
CAN	WFC9	RECURRING PAYMENT – HNW, NNSS	2.00%	0.08%
CAN	XFC9	INFINITE PRIVILEGE, BUSINESS RECURRING, NNSS	2.00%	0.08%
CAN	WFD1	RECURRING PAYMENT – HNW, INTERNATIONALLY-SETTLED	2.00%	0.08%
CAN	XFD1	INFINITE PRIVILEGE, BUSINESS RECURRING, ISS	2.00%	0.08%
CAN	SFD2	INFINITE PRIVILEGE, BUSINESS EMERGING, NNSS-STANDARD	2.00%	0.08%
CAN	TFD2	INFINITE PRIVILEGE, CORPORATE RECURRING EMERG, NNSS	2.00%	0.08%
CAN	UFD2	INFINITE PRIV, BUSINESS EMERGING, NNSS-PARTIAL CHIP	2.00%	0.08%
CAN	VFD2	INFINITE PRIVILEGE, BUSINESS EMERGING, NNSS-NON CHIP	2.00%	0.08%
CAN	WFD2	INFINITE PRIVILEGE, BUSINESS EMERGING, NNSS-FULL CHIP	2.00%	0.08%
CAN	XFD2	INFINITE PRIVILEGE, CORPORATE EMERGING, NNSS-CHIP	2.00%	0.08%
CAN	SFD3	INFINITE PRIVILEGE, BUSINESS EMERGING, ISS-STANDARD	2.00%	0.08%

Continued from the previous page...

REGION	FEE PROGRAM	DESCRIPTION	INTERCHANGE RATE	ASSESSMENT FEE
CAN	TFD3	INFINITE PRIVILEGE, CORPORATE RECURRING EMERG, ISS	2.00%	0.08%
CAN	UFD3	INFINITE PRIV, BUSINESS EMERGING, ISS-PARTIAL CHIP	2.00%	0.08%
CAN	VFD3	INFINITE PRIVILEGE, BUSINESS EMERGING, ISS-NON CHIP	2.00%	0.08%
CAN	WFD3	INFINITE PRIVILEGE, BUSINESS EMERGING, ISS-FULL CHIP	2.00%	0.08%
CAN	XFD3	INFINITE PRIVILEGE, CORPORATE EMERGING, ISS-CHIP	2.00%	0.08%
CAN	CI01	CONSUMER CREDIT, INDUSTRY 1 NNSS-FULL CHIP	1.18%	0.08%
CAN	DI01	CONSUMER CREDIT, INDUSTRY 1 NNSS-NON CHIP	1.18%	0.08%
CAN	EI01	CONSUMER CREDIT, INDUSTRY 1 NNSS-PARTIAL CHIP	1.18%	0.08%
CAN	CI02	CONSUMER CREDIT, INDUSTRY 1 ISS-FULL CHIP	1.18%	0.08%
CAN	DI02	CONSUMER CREDIT, INDUSTRY 1 ISS-NON CHIP	1.18%	0.08%
CAN	EI02	CONSUMER CREDIT, INDUSTRY 1 ISS-PARTIAL CHIP	1.18%	0.08%
CAN	VI05	BUSINESS CREDIT, INDUSTRY 1, NNSS-PARTIAL CHIP	1.80%	0.08%
CAN	WI05	BUSINESS CREDIT, INDUSTRY 1, NNSS-NON CHIP	1.80%	0.08%
CAN	XI05	BUSINESS CREDIT, INDUSTRY 1, NNSS-FULL CHIP	1.80%	0.08%
CAN	VI06	BUSINESS CREDIT, INDUSTRY 1, ISS-PARTIAL CHIP	1.80%	0.08%
CAN	WI06	BUSINESS CREDIT, INDUSTRY 1, ISS-NON CHIP	1.80%	0.08%
CAN	XI06	BUSINESS CREDIT, INDUSTRY 1, ISS-FULL CHIP	1.80%	0.08%
CAN	VI07	BUSINESS CREDIT, INDUSTRY 2, NNSS-PARTIAL CHIP	1.85%	0.08%
CAN	WI07	BUSINESS CREDIT, INDUSTRY 2, NNSS-NON CHIP	1.85%	0.08%
CAN	XI07	BUSINESS CREDIT, INDUSTRY 2, NNSS-FULL CHIP	1.85%	0.08%
CAN	VI08	BUSINESS CREDIT, INDUSTRY 2, ISS-PARTIAL CHIP	1.85%	0.08%
CAN	WI08	BUSINESS CREDIT, INDUSTRY 2, ISS-NON CHIP	1.85%	0.08%
CAN	XI08	BUSINESS CREDIT, INDUSTRY 2, ISS-FULL CHIP	1.85%	0.08%
CAN	CI21	PREPAID, INDUSTRY 1, NNSS-FULL CHIP	1.18%	0.08%
CAN	DI21	PREPAID, INDUSTRY 1, NNSS-NON CHIP	1.18%	0.08%
CAN	EI21	PREPAID, INDUSTRY 1, NNSS-PARTIAL CHIP	1.18%	0.08%
CAN	VI21	PREPAID, INDUSTRY 1, NNSS-PARTIAL CHIP	1.18%	0.08%
CAN	WI21	PREPAID, INDUSTRY 1, NNSS-NON CHIP	1.18%	0.08%
CAN	XI21	PREPAID, INDUSTRY 1, NNSS-FULL CHIP	1.18%	0.08%
CAN	CI22	PREPAID, INDUSTRY 1, ISS-FULL CHIP	1.18%	0.08%
CAN	DI22	PREPAID, INDUSTRY 1, ISS-NON CHIP	1.18%	0.08%
CAN	EI22	PREPAID, INDUSTRY 1, ISS-PARTIAL CHIP	1.18%	0.08%
CAN	VI22	PREPAID, INDUSTRY 1, ISS-PARTIAL CHIP	1.18%	0.08%
CAN	WI22	PREPAID, INDUSTRY 1, ISS-NON CHIP	1.18%	0.08%
CAN	XI22	PREPAID, INDUSTRY 1, ISS-FULL CHIP	1.18%	0.08%
CAN	VI49	COMMERCIAL INDUSTRY 1 – PREPAID, NNSS	1.80%	0.08%
CAN	WI49	COMMERCIAL INDUSTRY 1 – PREPAID, NNSS	1.80%	0.08%
CAN	XI49	COMMERCIAL INDUSTRY 1 – PREPAID, NNSS	1.80%	0.08%
CAN	VI50	COMMERCIAL INDUSTRY 1 – PREPAID, ISS	1.80%	0.08%
CAN	WI50	COMMERCIAL INDUSTRY 1 – PREPAID, ISS	1.80%	0.08%
CAN	XI50	COMMERCIAL INDUSTRY 1 – PREPAID, ISS	1.80%	0.08%
CAN	VI51	COMMERCIAL INDUSTRY 2 – PREPAID, NNSS	1.85%	0.08%
CAN	WI51	COMMERCIAL INDUSTRY 2 – PREPAID, NNSS	1.85%	0.08%
CAN	XI51	COMMERCIAL INDUSTRY 2 – PREPAID, NNSS	1.85%	0.08%
CAN	VI52	COMMERCIAL INDUSTRY 2 – PREPAID, ISS	1.85%	0.08%
CAN	WI52	COMMERCIAL INDUSTRY 2 – PREPAID, ISS	1.85%	0.08%
CAN	XI52	COMMERCIAL INDUSTRY 2 – PREPAID, ISS	1.85%	0.08%
CAN	VP01	BUSINESS CREDIT PERFORM INCENT TIER 1, ISS-PART CHIP	1.80%	0.08%
CAN	WP01	BUSINESS CREDIT PERFORM INCENT TIER 1, ISS-NON CHIP	1.80%	0.08%

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REGION	FEE PROGRAM	DESCRIPTION	INTERCHANGE RATE	ASSESSMENT FEE
CAN	XP01	BUSINESS CREDIT PERFORM INCENT TIER 1, ISS-FULL CHIP	1.80%	0.08%
CAN	VP02	BUSINESS CREDIT PERFORM INCENT TIER 1, NNSS-PART CHIP	1.80%	0.08%
CAN	WP02	BUSINESS CREDIT PERFORM INCENT TIER 1, NNSS-NON CHIP	1.80%	0.08%
CAN	XP02	BUSINESS CREDIT PERFORM INCENT TIER 1, NNSS-FULL CHIP	1.80%	0.08%
CAN	VP03	BUSINESS CREDIT, PERFORM INCENT TIER 2, ISS-PART CHIP	1.85%	0.08%
CAN	WP03	BUSINESS CREDIT, PERFORM INCENT TIER 2, ISS-NON CHIP	1.85%	0.08%
CAN	XP03	BUSINESS CREDIT, PERFORM INCENT TIER 2, ISS-FULL CHIP	1.85%	0.08%
CAN	VP04	BUSINESS CREDIT PERFORM INCENT TIER 2, NNSS-PART CHIP	1.85%	0.08%
CAN	WP04	BUSINESS CREDIT PERFORM INCENT TIER 2, NNSS-NON CHIP	1.85%	0.08%
CAN	XP04	BUSINESS CREDIT PERFORM INCENT TIER 2, NNSS-FULL CHIP	1.85%	0.08%
CAN	CP07	CONSUMER CREDIT, PERFORMANCE INCENTIVE TIER 1 INTERNATIONAL-FULL CHIP	1.32%	0.08%
CAN	DP07	CONSUMER CREDIT, PERFORMANCE INCENTIVE TIER 1 INTERNATIONAL-NON CHIP	1.32%	0.08%
CAN	EP07	CONSUMER CREDIT, PERFORMANCE INCENTIVE TIER 1 INTERNATIONAL-PARTIAL CHIP	1.32%	0.08%
CAN	CP08	CONSUMER CREDIT, PERFORMANCE INCENTIVE TIER 1 NNSS-FULL CHIP	1.32%	0.08%
CAN	DP08	CONSUMER CREDIT, PERFORMANCE INCENTIVE TIER 1 NNSS-NON CHIP	1.32%	0.08%
CAN	EP08	CONSUMER CREDIT, PERFORMANCE INCENTIVE TIER 1 NNSS-PARTIAL CHIP	1.32%	0.08%
CAN	CP09	CONSUMER CREDIT, PERFORMANCE INCENTIVE TIER 2 INTERNATIONAL-FULL CHIP	1.36%	0.08%
CAN	DP09	CONSUMER CREDIT, PERFORMANCE INCENTIVE TIER 2 INTERNATIONAL-NON CHIP	1.36%	0.08%
CAN	EP09	CONSUMER CREDIT, PERFORMANCE INCENTIVE TIER 2 INTERNATIONAL-PARTIAL CHIP	1.36%	0.08%
CAN	CP10	CONSUMER CREDIT, PERFORMANCE INCENTIVE TIER 2, NNSS-FULL CHIP	1.36%	0.08%
CAN	DP10	CONSUMER CREDIT, PERFORMANCE INCENTIVE TIER 2, NNSS-NON CHIP	1.36%	0.08%
CAN	EP10	CONSUMER CREDIT, PERFORMANCE INCENTIVE TIER 2, NNSS-PARTIAL CHIP	1.36%	0.08%
CAN	CP25	PREPAID, PERFORMANCE INCENTIVE TIER 1, INTERNATIONAL-FULL CHIP	1.32%	0.08%
CAN	DP25	PREPAID, PERFORMANCE INCENTIVE TIER 1, INTERNATIONAL-NON CHIP	1.32%	0.08%
CAN	EP25	PREPAID, PERFORMANCE INCENTIVE TIER 1, INTERNATIONAL-PARTIAL CHIP	1.32%	0.08%
CAN	VP25	PREPAID, PERFORMANCE INCENTIVE TIER 1, INTERNATIONAL-PARTIAL CHIP	1.32%	0.08%
CAN	WP25	PREPAID, PERFORMANCE INCENTIVE TIER 1, INTERNATIONAL-NON CHIP	1.32%	0.08%
CAN	XP25	PREPAID, PERFORMANCE INCENTIVE TIER 1, INTERNATIONAL-FULL CHIP	1.32%	0.08%
CAN	CP26	PREPAID, PERFORMANCE INCENTIVE TIER 1, NNSS-FULL CHIP	1.32%	0.08%
CAN	DP26	PREPAID, PERFORMANCE INCENTIVE TIER 1, NNSS-NON CHIP	1.32%	0.08%
CAN	EP26	PREPAID, PERFORMANCE INCENTIVE TIER 1, NNSS-PARTIAL CHIP	1.32%	0.08%
CAN	VP26	PREPAID, PERFORMANCE INCENTIVE TIER 1, NNSS-PARTIAL CHIP	1.32%	0.08%
CAN	WP26	PREPAID, PERFORMANCE INCENTIVE TIER 1, NNSS-NON CHIP	1.32%	0.08%
CAN	XP26	PREPAID, PERFORMANCE INCENTIVE TIER 1, NNSS-FULL CHIP	1.32%	0.08%
CAN	CP27	PREPAID, PERFORMANCE INCENTIVE TIER 2 INTERNATIONAL-FULL CHIP	1.36%	0.08%
CAN	DP27	PREPAID, PERFORMANCE INCENTIVE TIER 2 INTERNATIONAL-NON CHIP	1.36%	0.08%
CAN	EP27	PREPAID, PERFORMANCE INCENTIVE TIER 2 INTERNATIONAL-PARTIAL CHIP	1.36%	0.08%
CAN	VP27	PREPAID, PERFORMANCE INCENTIVE TIER 2 INTERNATIONAL-PARTIAL CHIP	1.36%	0.08%
CAN	WP27	PREPAID, PERFORMANCE INCENTIVE TIER 2 INTERNATIONAL-NON CHIP	1.36%	0.08%
CAN	XP27	PREPAID, PERFORMANCE INCENTIVE TIER 2 INTERNATIONAL-FULL CHIP	1.36%	0.08%
CAN	CP28	PREPAID, PERFORMANCE INCENTIVE TIER 2, NNSS-FULL CHIP	1.36%	0.08%
CAN	DP28	PREPAID, PERFORMANCE INCENTIVE TIER 2, NNSS-NON CHIP	1.36%	0.08%
CAN	EP28	PREPAID, PERFORMANCE INCENTIVE TIER 2, NNSS-PARTIAL CHIP	1.36%	0.08%
CAN	VP28	PREPAID, PERFORMANCE INCENTIVE TIER 2, NNSS-PARTIAL CHIP	1.36%	0.08%
CAN	WP28	PREPAID, PERFORMANCE INCENTIVE TIER 2, NNSS-NON CHIP	1.36%	0.08%
CAN	XP28	PREPAID, PERFORMANCE INCENTIVE TIER 2, NNSS-FULL CHIP	1.36%	0.08%
CAN	VP73	COMMERCIAL PERFORMANCE 1 – PREPAID, NNSS	1.80%	0.08%
CAN	WP73	COMMERCIAL PERFORMANCE 1 – PREPAID, NNSS	1.80%	0.08%
CAN	XP73	COMMERCIAL PERFORMANCE 1 – PREPAID, NNSS	1.80%	0.08%
CAN	VP74	COMMERCIAL PERFORMANCE 1 – PREPAID, ISS	1.80%	0.08%
CAN	WP74	COMMERCIAL PERFORMANCE 1 – PREPAID, ISS	1.80%	0.08%

# Moneris®/Visa® Credit

## Interchange & Assessment Fees



Continued from the previous page...

REGION	FEE PROGRAM	DESCRIPTION	INTERCHANGE RATE	ASSESSMENT FEE
CAN	XP74	COMMERCIAL PERFORMANCE 1 – PREPAID, ISS	1.80%	0.08%
CAN	VP75	COMMERCIAL PERFORMANCE 2 – PREPAID, NNSS	1.85%	0.08%
CAN	WP75	COMMERCIAL PERFORMANCE 2 – PREPAID, NNSS	1.85%	0.08%
CAN	XP75	COMMERCIAL PERFORMANCE 2 – PREPAID, NNSS	1.85%	0.08%
CAN	VP76	COMMERCIAL PERFORMANCE 2 – PREPAID, ISS	1.85%	0.08%
CAN	WP76	COMMERCIAL PERFORMANCE 2 – PREPAID, ISS	1.85%	0.08%
CAN	XP76	COMMERCIAL PERFORMANCE 2 – PREPAID, ISS	1.85%	0.08%
CAN	CS01	STANDARD – CONSUMER CARD, NNSS-CHIP	1.52%	0.08%
CAN	DS01	STANDARD – CONSUMER CARD, NNSS	1.52%	0.08%
CAN	CS02	STANDARD – CONSUMER CARD, ISS-CHIP	1.52%	0.08%
CAN	DS02	STANDARD – CONSUMER CARD, ISS	1.52%	0.08%
CAN	WS03	STANDARD – BUSINESS CARD, NNSS	2.00%	0.08%
CAN	XS03	STANDARD – BUSINESS CARD, NNSS-CHIP	2.00%	0.08%
CAN	WS04	STANDARD – BUSINESS CARD, ISS	2.00%	0.08%
CAN	XS04	STANDARD – BUSINESS CARD, ISS-CHIP	2.00%	0.08%
CAN	WS05	STANDARD – CORPORATE CARD, NNSS	2.00%	0.08%
CAN	XS05	STANDARD – CORPORATE CARD, NNSS-CHIP	2.00%	0.08%
CAN	WS06	STANDARD – CORPORATE CARD, ISS	2.00%	0.08%
CAN	XS06	STANDARD – CORPORATE CARD, ISS-CHIP	2.00%	0.08%
CAN	WS07	STANDARD – PURCHASING CARD, NNSS	2.00%	0.08%
CAN	XS07	STANDARD – PURCHASING CARD, NNSS-CHIP	2.00%	0.08%
CAN	WS08	STANDARD – PURCHASING CARD, ISS	2.00%	0.08%
CAN	XS08	STANDARD – PURCHASING CARD, ISS-CHIP	2.00%	0.08%
CAN	CS10	STANDARD-PREPAID CARD NNSS-CHIP	1.52%	0.08%
CAN	DS10	STANDARD-PREPAID CARD NNSS	1.52%	0.08%
CAN	WS10	STANDARD – PREPAID CARD, NNSS	1.52%	0.08%
CAN	XS10	STANDARD-PREPAID CARD NNSS-CHIP	1.52%	0.08%
CAN	CS11	STANDARD-DEBIT CARD, ISS	1.15%	0.08%
CAN	CS12	STANDARD-PREPAID CARD, ISS-CHIP	1.52%	0.08%
CAN	DS12	STANDARD-PREPAID CARD, ISS	1.52%	0.08%
CAN	WS12	STANDARD – PREPAID CARD, ISS	1.52%	0.08%
CAN	XS12	STANDARD-PREPAID CARD, ISS-CHIP	1.52%	0.08%
CAN	CS22	STANDARD- COMMERCIAL PREPAID NAT	2.00%	0.08%
CAN	WS22	COMMERCIAL STANDARD – PREPAID, NNSS	2.00%	0.08%
CAN	XS22	COMMERCIAL STANDARD – PREPAID, NNSS	2.00%	0.08%
CAN	DS23	STANDARD- COMMERCIAL PREPAID INT	2.00%	0.08%
CAN	WS23	COMMERCIAL STANDARD – PREPAID, ISS	2.00%	0.08%
CAN	XS23	COMMERCIAL STANDARD – PREPAID, ISS	2.00%	0.08%
CAN	VFA3	INFINITE PRIV, BUSINESS ELECTRONIC, NNSS-PARTIAL CHIP	2.10%	0.08%
CAN	VFA4	INFINITE PRIV, BUSINESS ELECTRONIC, ISS-PARTIAL CHIP	2.10%	0.08%
CAN	WFA1	INFINITE PRIVILEGE, BUSINESS STANDARD, NNSS	2.25%	0.08%
CAN	WFA2	INFINITE PRIVILEGE, BUSINESS STANDARD, ISS	2.25%	0.08%
CAN	WFA3	INFINITE PRIVILEGE, BUSINESS ELECTRONIC, NNSS-NON CHIP	2.10%	0.08%
CAN	WFA4	INFINITE PRIVILEGE, BUSINESS ELECTRONIC, ISS-NON CHIP	2.10%	0.08%
CAN	XFA1	INFINITE PRIVILEGE, BUSINESS STANDARD, NNSS-FULL CHIP	2.25%	0.08%
CAN	XFA2	INFINITE PRIVILEGE, BUSINESS STANDARD, ISS-FULL CHIP	2.25%	0.08%
CAN	XFA3	INFINITE PRIV, BUSINESS ELECTRONIC, NNSS-FULL CHIP	2.10%	0.08%
CAN	XFA4	INFINITE PRIV, BUSINESS ELECTRONIC, ISS-FULL CHIP	2.10%	0.08%
CAN	CF15	INFINITE CREDIT, INDUSTRY 2, NNSS-FULL CHIP	1.42%	0.08%
CAN	CF16	INFINITE CREDIT, INDUSTRY 2, ISS-FULL CHIP	1.42%	0.08%
CAN	CI03	CONSUMER CREDIT, INDUSTRY 2 NNSS-FULL CHIP	1.23%	0.08%

# Moneris®/Visa® Credit

## Interchange & Assessment Fees



Continued from the previous page...

REGION	FEE PROGRAM	DESCRIPTION	INTERCHANGE RATE	ASSESSMENT FEE
CAN	CI04	CONSUMER CREDIT, INDUSTRY 2 ISS-FULL CHIP	1.23%	0.08%
CAN	CI23	PREPAID, INDUSTRY 2, NNSS-FULL CHIP	1.23%	0.08%
CAN	CI24	PREPAID, INDUSTRY 2, ISS-FULL CHIP	1.23%	0.08%
CAN	DF15	INFINITE CREDIT, INDUSTRY 2, NNSS-NON CHIP	1.42%	0.08%
CAN	DF16	INFINITE CREDIT, INDUSTRY 2, ISS-NON CHIP	1.42%	0.08%
CAN	DI03	CONSUMER CREDIT, INDUSTRY 2 NNSS-NON CHIP	1.23%	0.08%
CAN	DI04	CONSUMER CREDIT, INDUSTRY 2 ISS-NON CHIP	1.23%	0.08%
CAN	DI23	PREPAID, INDUSTRY 2, NNSS-NON CHIP	1.23%	0.08%
CAN	DI24	PREPAID, INDUSTRY 2, ISS-NON CHIP	1.23%	0.08%
CAN	EF15	INFINITE CREDIT, INDUSTRY 2, NNSS-PARTIAL CHIP	1.42%	0.08%
CAN	EF16	INFINITE CREDIT, INDUSTRY 2, ISS-PARTIAL CHIP	1.42%	0.08%
CAN	EI03	CONSUMER CREDIT, INDUSTRY 2 NNSS-PARTIAL CHIP	1.23%	0.08%
CAN	EI04	CONSUMER CREDIT, INDUSTRY 2 ISS-PARTIAL CHIP	1.23%	0.08%
CAN	EI23	PREPAID, INDUSTRY 2, NNSS-PARTIAL CHIP	1.23%	0.08%
CAN	EI24	PREPAID, INDUSTRY 2, ISS-PARTIAL CHIP	1.23%	0.08%
CAN	VI23	PREPAID, INDUSTRY 2, NNSS-PARTIAL CHIP	1.23%	0.08%
CAN	VI24	PREPAID, INDUSTRY 2, ISS-PARTIAL CHIP	1.23%	0.08%
CAN	WI23	PREPAID, INDUSTRY 2, NNSS-NON CHIP	1.23%	0.08%
CAN	WI24	PREPAID, INDUSTRY 2, ISS-NON CHIP	1.23%	0.08%
CAN	XI23	PREPAID, INDUSTRY 2, NNSS-FULL CHIP	1.23%	0.08%
CAN	XI24	PREPAID, INDUSTRY 2, ISS-FULL CHIP	1.23%	0.08%
CAN	EI51	CONSUMER CREDIT, INDUSTRY 1 NNSS-PARTIAL CHIP	1.85%	0.08%
INT	C901	STANDARD	1.60%	0.48%
INT	C903	ELECTRONIC	1.10%	0.48%
INT	X905	BUSINESS CARD	2.00%	0.48%
INT	X906	CORPORATE CARD	2.00%	0.48%
INT	X907	PURCHASING CARD	2.00%	0.48%
INT	C915	ACQUIRER CHIP FEE	1.00%	0.48%
INT	C916	AIRLINE ACQUIRER CHIP FEE	1.00%	0.48%
INT	C917	ISSUER CHIP FEE	1.20%	0.48%
INT	C918	ELECTRONIC COMMERCE MERCHANT	1.44%	0.48%
INT	C919	SECURE ELECTRONIC COMMERCE	1.44%	0.48%
INT	C920	AIRLINE FEE	1.10%	0.48%
INT	C921	ACQUIRER CHIP FEE – ELECTRONIC	1.00%	0.48%
INT	C922	ISSUER CHIP FEE – ELECTRONIC	1.20%	0.48%
INT	C938	FULL CHIP DATA DEVICE	1.10%	0.48%
INT	C939	ELECTRON – FULL CHIP DATA DEVICE	1.10%	0.48%
INT	C940	AIRLINE FULL CHIP DATA DEVICE	1.10%	0.48%
INT	C941	ELECTRON – AIRLINE FULL CHIP DATA DEVICE	1.10%	0.48%
INT	C942	FULL CHIP WITH PIN DATA DEVICE	1.10%	0.48%
INT	C943	ELECTRON – FULL CHIP WITH PIN DATA DEVICE	1.10%	0.48%
INT	C944	AIRLINE FULL CHIP WITH PIN DATA DEVICE	1.10%	0.48%
INT	C945	ELECTRON – AIRLINE FULL CHIP WITH PIN DATA DEVICE	1.10%	0.48%
INT	C947	INTERREGIONAL PREMIUM CARD	1.80%	0.48%
INT	C948	INTERREGIONAL SUPER PREMIUM CARD	1.97%	0.48%
CAN	CB01	RECURRING PAYMENT-CONSUMER CREDIT NNSS	1.37%	0.08%
CAN	CB02	RECURRING PAYMENT-CONSUMER CREDIT, ISS	1.37%	0.08%
CAN	XB03	RECURRING PAYMENT-BUSINESS CREDIT NNSS	1.85%	0.08%
CAN	XB04	RECURRING PAYMENT-BUSINESS CREDIT, ISS	1.85%	0.08%
CAN	CB11	RECURRING PAYMENT-PREPAID NNSS	1.37%	0.08%
CAN	XB11	RECURRING PAYMENT-PREPAID NNSS	1.37%	0.08%



# Moneris®/Visa® Credit

## Interchange & Assessment Fees



Continued from the previous page...

REGION	FEE PROGRAM	DESCRIPTION	INTERCHANGE RATE	ASSESSMENT FEE
CAN	CB12	RECURRING PAYMENT-PREPAID, ISS	1.37%	0.08%
CAN	XB12	RECURRING PAYMENT-PREPAID, ISS	1.37%	0.08%
CAN	XB13	COMMERCIAL RECURRING – PREPAID, NNSS	1.85%	0.08%
CAN	XB14	COMMERCIAL RECURRING – PREPAID, ISS	1.85%	0.08%
CAN	XED3	B2B ENHANCED DATA LEVEL 2-NNSS	1.60%	0.08%
CAN	XED4	B2B ENHANCED DATA LEVEL 2-INTL SETTLED	1.60%	0.08%
CAN	XED5	B2B ENHANCED DATA LEVEL 3-NNSS	1.40%	0.08%
CAN	XED6	B2B ENHANCED DATA LEVEL 3-INTL SETTLED	1.40%	0.08%
CAN	CE01	ELECTRONIC-CONSUMER CREDIT-FULL CHIP	1.42%	0.08%
CAN	DE01	ELECTRONIC-CONSUMER CREDIT-NON CHIP	1.42%	0.08%
CAN	EE01	ELECTRONIC-CONSUMER CREDIT-PARTIAL CHIP	1.42%	0.08%
CAN	CE02	ELECTRONIC-CONSUMER CREDIT, ISS-FULL CHIP	1.42%	0.08%
CAN	DE02	ELECTRONIC-CONSUMER CREDIT, ISS-NON CHIP	1.42%	0.08%
CAN	EE02	ELECTRONIC-CONSUMER CREDIT, ISS-PARTIAL CHIP	1.42%	0.08%
CAN	VE03	ELECTRONIC-BUSINESS CREDIT-PARTIAL CHIP	1.90%	0.08%
CAN	WE03	ELECTRONIC-BUSINESS CREDIT-NON CHIP	1.90%	0.08%
CAN	XE03	ELECTRONIC-BUSINESS CREDIT-FULL CHIP	1.90%	0.08%
CAN	VE04	ELECTRONIC-BUSINESS CREDIT, ISS-PARTIAL CHIP	1.90%	0.08%
CAN	WE04	ELECTRONIC-BUSINESS CREDIT, ISS-NON CHIP	1.90%	0.08%
CAN	XE04	ELECTRONIC-BUSINESS CREDIT, ISS-FULL CHIP	1.90%	0.08%
CAN	VE05	ELECTRONIC-CORPORATE CREDIT-PARTIAL CHIP	1.90%	0.08%
CAN	WE05	ELECTRONIC-CORPORATE CREDIT-NON CHIP	1.90%	0.08%
CAN	XE05	ELECTRONIC-CORPORATE CREDIT-FULL CHIP	1.90%	0.08%
CAN	VE06	ELECTRONIC-CORPORATE CREDIT, ISS-PARTIAL CHIP	1.90%	0.08%
CAN	WE06	ELECTRONIC-CORPORATE CREDIT, ISS-NON CHIP	1.90%	0.08%
CAN	XE06	ELECTRONIC-CORPORATE CREDIT, ISS-FULL CHIP	1.90%	0.08%
CAN	VE07	ELECTRONIC-PURCHASING CREDIT-PARTIAL CHIP	1.90%	0.08%
CAN	WE07	ELECTRONIC-PURCHASING CREDIT-NON CHIP	1.90%	0.08%
CAN	XE07	ELECTRONIC-PURCHASING CREDIT-FULL CHIP	1.90%	0.08%
CAN	VE08	ELECTRONIC-PURCHASING CREDIT, ISS-PARTIAL CHIP	1.90%	0.08%
CAN	WE08	ELECTRONIC-PURCHASING CREDIT, ISS-NON CHIP	1.90%	0.08%
CAN	XE08	ELECTRONIC-PURCHASING CREDIT, ISS-FULL CHIP	1.90%	0.08%
CAN	CE11	ELECTRONIC-PREPAID NNSS-FULL CHIP	1.42%	0.08%
CAN	DE11	ELECTRONIC-PREPAID NNSS-NON CHIP	1.42%	0.08%
CAN	EE11	ELECTRONIC-PREPAID NNSS-PARTIAL CHIP	1.42%	0.08%
CAN	VE11	ELECTRONIC-PREPAID NNSS-PARTIAL CHIP	1.42%	0.08%
CAN	WE11	ELECTRONIC-PREPAID NNSS-NON CHIP	1.42%	0.08%
CAN	XE11	ELECTRONIC-PREPAID NNSS-FULL CHIP	1.42%	0.08%
CAN	CE12	ELECTRONIC-PREPAID, ISS-FULL CHIP	1.42%	0.08%
CAN	DE12	ELECTRONIC-PREPAID, ISS-NON CHIP	1.42%	0.08%
CAN	EE12	ELECTRONIC-PREPAID, ISS-PARTIAL CHIP	1.42%	0.08%
CAN	VE12	ELECTRONIC-PREPAID, ISS-PARTIAL CHIP	1.42%	0.08%
CAN	WE12	ELECTRONIC-PREPAID, ISS-NON CHIP	1.42%	0.08%
CAN	XE12	ELECTRONIC-PREPAID, ISS-FULL CHIP	1.42%	0.08%
CAN	CE31	CONSUMER CREDIT, EMERGING SEGMENT, NNSS-CHIP	0.98%	0.08%
CAN	DE31	CONSUMER CREDIT, EMERGING SEGMENT, NNSS-FULL CHIP	0.98%	0.08%
CAN	EE31	CONSUMER CREDIT, EMERGING SEGMENT, NNSS-NON CHIP	0.98%	0.08%
CAN	FE31	CONSUMER CREDIT, EMERGING SEGMENT, NNSS-PARTIAL CHIP	0.98%	0.08%
CAN	GE31	CONSUMER CREDIT, EMERGING SEGMENT, NNSS-RECURRING PAY	0.98%	0.08%
CAN	HE31	CONSUMER CREDIT, EMERGING SEGMENT, NNSS-STANDARD	0.98%	0.08%
CAN	CE32	INFINITE CREDIT, EMERGING SEGMENT, NNSS-CHIP	1.17%	0.08%

# Moneris®/Visa® Credit

## Interchange & Assessment Fees



Continued from the previous page...

REGION	FEE PROGRAM	DESCRIPTION	INTERCHANGE RATE	ASSESSMENT FEE
CAN	DE32	INFINITE CREDIT, EMERGING SEGMENT, NNSS-FULL CHIP	1.17%	0.08%
CAN	EE32	INFINITE CREDIT, EMERGING SEGMENT, NNSS-NON CHIP	1.17%	0.08%
CAN	FE32	INFINITE CREDIT, EMERGING SEGMENT, NNSS-PARTIAL CHIP	1.17%	0.08%
CAN	GE32	INFINITE CREDIT, EMERGING SEGMENT, NNSS-RECURRING PAY	1.17%	0.08%
CAN	HE32	INFINITE CREDIT, EMERGING SEGMENT, NNSS-STANDARD	1.17%	0.08%
CAN	SE33	BUSINESS CREDIT, EMERGING SEGMENT, NNSS-STANDARD	1.80%	0.08%
CAN	TE33	BUSINESS CREDIT, EMERGING SEGMENT, NNSS-RECURRING PAY	1.80%	0.08%
CAN	UE33	BUSINESS CREDIT, EMERGING SEGMENT, NNSS-PARTIAL CHIP	1.80%	0.08%
CAN	VE33	BUSINESS CREDIT, EMERGING SEGMENT, NNSS-NON CHIP	1.80%	0.08%
CAN	WE33	BUSINESS CREDIT, EMERGING SEGMENT, NNSS-FULL CHIP	1.80%	0.08%
CAN	XE33	BUSINESS CREDIT, EMERGING SEGMENT, NNSS-CHIP	1.80%	0.08%
CAN	CE41	CONSUMER CREDIT, EMERGING SEGMENT, ISS-CHIP	0.98%	0.08%
CAN	DE41	CONSUMER CREDIT, EMERGING SEGMENT, ISS-FULL CHIP	0.98%	0.08%
CAN	EE41	CONSUMER CREDIT, EMERGING SEGMENT, ISS-NON CHIP	0.98%	0.08%
CAN	FE41	CONSUMER CREDIT, EMERGING SEGMENT, ISS-PARTIAL CHIP	0.98%	0.08%
CAN	GE41	CONSUMER CREDIT, EMERGING SEGMENT, ISS-RECURRING PAY	0.98%	0.08%
CAN	HE41	CONSUMER CREDIT, EMERGING SEGMENT, ISS-STANDARD	0.98%	0.08%
CAN	CE42	INFINITE CREDIT, EMERGING SEGMENT, ISS-CHIP	1.17%	0.08%
CAN	DE42	INFINITE CREDIT, EMERGING SEGMENT, ISS-FULL CHIP	1.17%	0.08%
CAN	EE42	INFINITE CREDIT, EMERGING SEGMENT, ISS-NON CHIP	1.17%	0.08%
CAN	FE42	INFINITE CREDIT, EMERGING SEGMENT, ISS-PARTIAL CHIP	1.17%	0.08%
CAN	GE42	INFINITE CREDIT, EMERGING SEGMENT, ISS-RECURRING PAY	1.17%	0.08%
CAN	HE42	INFINITE CREDIT, EMERGING SEGMENT, ISS-STANDARD	1.17%	0.08%
CAN	SE43	BUSINESS CREDIT, EMERGING SEGMENT, ISS-STANDARD	1.80%	0.08%
CAN	TE43	BUSINESS CREDIT, EMERGING SEGMENT, ISS-RECURRING PAYM	1.80%	0.08%
CAN	UE43	BUSINESS CREDIT, EMERGING SEGMENT, ISS-PARTIAL CHIP	1.80%	0.08%
CAN	VE43	BUSINESS CREDIT, EMERGING SEGMENT, ISS-NON CHIP	1.80%	0.08%
CAN	WE43	BUSINESS CREDIT, EMERGING SEGMENT, ISS-FULL CHIP	1.80%	0.08%
CAN	XE43	BUSINESS CREDIT, EMERGING SEGMENT, ISS NNSS-CHIP	1.80%	0.08%
CAN	CE46	CONSUMER ELECTRONIC EMERGING SEGMENT – PREPAID, NNSS	0.98%	0.08%
CAN	DE46	CONSUMER ELECTRONIC EMERGING SEGMENT – PREPAID, NNSS	0.98%	0.08%
CAN	EE46	CONSUMER ELECTRONIC EMERGING SEGMENT – PREPAID, NNSS	0.98%	0.08%
CAN	FE46	CONSUMER ELECTRONIC EMERGING SEGMENT – PREPAID, NNSS	0.98%	0.08%
CAN	GE46	CONSUMER ELECTRONIC EMERGING SEGMENT – PREPAID, NNSS	0.98%	0.08%
CAN	HE46	CONSUMER ELECTRONIC EMERGING SEGMENT – PREPAID, NNSS	0.98%	0.08%
CAN	CE47	CONSUMER ELECTRONIC EMERGING SEGMENT – PREPAID, ISS	0.98%	0.08%
CAN	DE47	CONSUMER ELECTRONIC EMERGING SEGMENT – PREPAID, ISS	0.98%	0.08%
CAN	EE47	CONSUMER ELECTRONIC EMERGING SEGMENT – PREPAID, ISS	0.98%	0.08%
CAN	FE47	CONSUMER ELECTRONIC EMERGING SEGMENT – PREPAID, ISS	0.98%	0.08%
CAN	GE47	CONSUMER ELECTRONIC EMERGING SEGMENT – PREPAID, ISS	0.98%	0.08%
CAN	HE47	CONSUMER ELECTRONIC EMERGING SEGMENT – PREPAID, ISS	0.98%	0.08%
CAN	VE48	COMMERCIAL ELECTRONIC – PREPAID, NNSS	1.90%	0.08%
CAN	WE48	COMMERCIAL ELECTRONIC – PREPAID, NNSS	1.90%	0.08%
CAN	XE48	COMMERCIAL ELECTRONIC – PREPAID, NNSS	1.90%	0.08%
CAN	VE49	COMMERCIAL ELECTRONIC – PREPAID, ISS	1.90%	0.08%
CAN	WE49	COMMERCIAL ELECTRONIC – PREPAID, ISS	1.90%	0.08%
CAN	XE49	COMMERCIAL ELECTRONIC – PREPAID, ISS	1.90%	0.08%
CAN	SE50	CONSUMER EMERGING SEGMENT – PREPAID, NNSS	1.80%	0.08%
CAN	TE50	CONSUMER EMERGING SEGMENT – PREPAID, NNSS	1.80%	0.08%
CAN	UE50	CONSUMER EMERGING SEGMENT – PREPAID, NNSS	1.80%	0.08%
CAN	VE50	CONSUMER EMERGING SEGMENT – PREPAID, NNSS	1.80%	0.08%



# Moneris®/Visa® Credit

## Interchange & Assessment Fees



Continued from the previous page...

REGION	FEE PROGRAM	DESCRIPTION	INTERCHANGE RATE	ASSESSMENT FEE
CAN	WE50	CONSUMER EMERGING SEGMENT – PREPAID, NNSS	1.80%	0.08%
CAN	XE50	CONSUMER EMERGING SEGMENT – PREPAID, NNSS	1.80%	0.08%
CAN	SE51	CONSUMER EMERGING SEGMENT – PREPAID, ISS	1.80%	0.08%
CAN	TE51	CONSUMER EMERGING SEGMENT – PREPAID, ISS	1.80%	0.08%
CAN	UE51	CONSUMER EMERGING SEGMENT – PREPAID, ISS	1.80%	0.08%
CAN	VE51	CONSUMER EMERGING SEGMENT – PREPAID, ISS	1.80%	0.08%
CAN	WE51	CONSUMER EMERGING SEGMENT – PREPAID, ISS	1.80%	0.08%
CAN	XE51	CONSUMER EMERGING SEGMENT – PREPAID, ISS	1.80%	0.08%
CAN	EED3	B2B ENHANCED DATA LEVEL 2–NNSS	1.60%	0.08%
CAN	CED4	B2B ENHANCED DATA LEVEL 2–INTERNATIONALLY SETTLED	1.60%	0.08%
CAN	VED5	B2B ENHANCED DATA LEVEL 3–NNSS	1.40%	0.08%
CAN	WED6	B2B ENHANCED DATA LEVEL 3–INTERNATIONALLY SETTLED	1.40%	0.08%
CAN	CF01	STANDARD-INFINITE CREDIT NNSS-CHIP	1.71%	0.08%
CAN	DF01	STANDARD-INFINITE CREDIT NNSS	1.71%	0.08%
CAN	CF02	STANDARD-INFINITE CREDIT, ISS-CHIP	1.71%	0.08%
CAN	DF02	STANDARD-INFINITE CREDIT, ISS	1.71%	0.08%
CAN	CF07	ELECTRONIC-INFINITE CREDIT, NNSS-FULL CHIP	1.61%	0.08%
CAN	DF07	ELECTRONIC-INFINITE CREDIT, NNSS-NON CHIP	1.61%	0.08%
CAN	EF07	ELECTRONIC-INFINITE CREDIT, NNSS-PARTIAL CHIP	1.61%	0.08%
CAN	CF08	ELECTRONIC-INFINITE CREDIT, ISS-FULL CHIP	1.61%	0.08%
CAN	DF08	ELECTRONIC-INFINITE CREDIT, ISS-NON CHIP	1.61%	0.08%
CAN	EF08	ELECTRONIC-INFINITE CREDIT, ISS-PARTIAL CHIP	1.61%	0.08%
CAN	CF11	RECURRING PAYMENT-INFINITE CREDIT NNSS	1.56%	0.08%
CAN	CF12	RECURRING PAYMENT-INFINITE CREDIT, ISS	1.56%	0.08%
CAN	CF13	INFINITE CREDIT, INDUSTRY 1, NNSS-FULL CHIP	1.37%	0.08%
CAN	DF13	INFINITE CREDIT, INDUSTRY 1, NNSS-NON CHIP	1.37%	0.08%
CAN	EF13	INFINITE CREDIT, INDUSTRY 1, NNSS-PARTIAL CHIP	1.37%	0.08%
CAN	CF14	INFINITE CREDIT, INDUSTRY 1, ISS-FULL CHIP	1.37%	0.08%
CAN	DF14	INFINITE CREDIT, INDUSTRY 1, ISS-NON CHIP	1.37%	0.08%
CAN	EF14	INFINITE CREDIT, INDUSTRY 1, ISS-PARTIAL CHIP	1.37%	0.08%
CAN	CF21	INFINITE CREDIT, PERFORMANCE INCENTIVE TIER 1, INTERNATIONAL-FULL CHIP	1.52%	0.08%
CAN	DF21	INFINITE CREDIT, PERFORMANCE INCENTIVE TIER 1, INTERNATIONAL-NON CHIP	1.52%	0.08%
CAN	EF21	INFINITE CREDIT, PERFORMANCE INCENTIVE TIER 1, INTERNATIONAL-PARTIAL CHIP	1.52%	0.08%
CAN	CF22	INFINITE CREDIT, PERFORMANCE INCENTIVE TIER 1, NNSS-FULL CHIP	1.52%	0.08%
CAN	DF22	INFINITE CREDIT, PERFORMANCE INCENTIVE TIER 1, NNSS-NON CHIP	1.52%	0.08%
CAN	EF22	INFINITE CREDIT, PERFORMANCE INCENTIVE TIER 1, NNSS-PARTIAL CHIP	1.52%	0.08%
CAN	CF23	INFINITE CREDIT, PERFORMANCE INCENTIVE TIER 2 INTERNATIONAL-FULL CHIP	1.54%	0.08%
CAN	DF23	INFINITE CREDIT, PERFORMANCE INCENTIVE TIER 2 INTERNATIONAL-NON CHIP	1.54%	0.08%
CAN	EF23	INFINITE CREDIT, PERFORMANCE INCENTIVE TIER 2 INTERNATIONAL-PARTIAL CHIP	1.54%	0.08%
CAN	CF24	INFINITE CREDIT, PERFORMANCE INCENTIVE TIER 2, NNSS-FULL CHIP	1.54%	0.08%
CAN	DF24	INFINITE CREDIT, PERFORMANCE INCENTIVE TIER 2, NNSS-NON CHIP	1.54%	0.08%
CAN	EF24	INFINITE CREDIT, PERFORMANCE INCENTIVE TIER 2, NNSS-PARTIAL CHIP	1.54%	0.08%
CAN	CF63	INFINITE PRIVILEGE, CONSUMER STANDARD, NNSS	2.45%	0.08%
CAN	DF63	INFINITE PRIVILEGE, CONSUMER STANDARD, NNSS-NON CHIP	2.45%	0.08%
CAN	CF64	INFINITE PRIVILEGE, CONSUMER STANDARD, ISS	2.45%	0.08%
CAN	DF64	INFINITE PRIVILEGE, CONSUMER STANDARD, ISS-NON CHIP	2.45%	0.08%
CAN	CF65	INFINITE PRIVILEGE, CONSUMER ELECTRONIC, NNSS-FULL CHIP	2.08%	0.08%
CAN	DF65	INFINITE PRIVILEGE, CONSUMER ELECTRONIC, NNSS-NON CHIP	2.08%	0.08%
CAN	EF65	INFINITE PRIVILEGE, CONS ELECTRONIC, NNSS-PARTIAL CHIP	2.08%	0.08%
CAN	CF66	INFINITE PRIVILEGE, CONSUMER ELECTRONIC, ISS-FULL CHIP	2.08%	0.08%
CAN	DF66	INFINITE PRIVILEGE, CONSUMER ELECTRONIC, ISS-NON CHIP	2.08%	0.08%

# Moneris®/Visa® Credit

## Interchange & Assessment Fees



Continued from the previous page...

REGION	FEE PROGRAM	DESCRIPTION	INTERCHANGE RATE	ASSESSMENT FEE
CAN	EF66	INFINITE PRIVILEGE, CONS ELECTRONIC, ISS-PARTIAL CHIP	2.08%	0.08%
CAN	CF67	INFINITE PRIVILEGE, CONSUMER PERFORM 1, NNSS-FULL CHIP	1.95%	0.08%
CAN	DF67	INFINITE PRIVILEGE, CONSUMER PERFORM 1, NNSS-NON CHIP	1.95%	0.08%
CAN	EF67	INFINITE PRIVILEGE, CONS PERFORM 1, NNSS-PARTIAL CHIP	1.95%	0.08%
CAN	CF68	INFINITE PRIVILEGE, CONSUMER PERFORM 1, ISS-FULL CHIP	1.95%	0.08%
CAN	DF68	INFINITE PRIVILEGE, CONSUMER PERFORM 1, ISS-NON CHIP	1.95%	0.08%
CAN	EF68	INFINITE PRIVILEGE, CONS PERFORM 1, ISS-PARTIAL CHIP	1.95%	0.08%
CAN	CF69	INFINITE PRIVILEGE, CONSUMER PERFORM 2, NNSS-FULL CHIP	1.95%	0.08%
CAN	DF69	INFINITE PRIVILEGE, CONSUMER PERFORM 2, NNSS-NON CHIP	1.95%	0.08%
CAN	EF69	INFINITE PRIVILEGE, CONS PERFORM 2, NNSS-PARTIAL CHIP	1.95%	0.08%
CAN	CF70	INFINITE PRIVILEGE, CONSUMER PERFORM 2, ISS-FULL CHIP	1.95%	0.08%
CAN	DF70	INFINITE PRIVILEGE, CONSUMER PERFORM 2, ISS-NON CHIP	1.95%	0.08%
CAN	EF70	INFINITE PRIVILEGE, CONS PERFORM 2, ISS-PARTIAL CHIP	1.95%	0.08%
CAN	CF73	INFINITE PRIVILEGE, CONSUMER INDUSTRY 1, NNSS-FULL CHIP	1.95%	0.08%
CAN	DF73	INFINITE PRIVILEGE, CONSUMER INDUSTRY 1, NNSS-NON CHIP	1.95%	0.08%
CAN	EF73	INFINITE PRIVILEGE, CONS INDUSTRY 1, NNSS-PARTIAL CHIP	1.95%	0.08%
CAN	CF74	INFINITE PRIVILEGE, CONSUMER INDUSTRY 1, ISS-FULL CHIP	1.95%	0.08%
CAN	DF74	INFINITE PRIVILEGE, CONSUMER INDUSTRY 1, ISS-NON CHIP	1.95%	0.08%
CAN	EF74	INFINITE PRIVILEGE, CONS INDUSTRY 1, ISS-PARTIAL CHIP	1.95%	0.08%
CAN	CF75	INFINITE PRIVILEGE, CONSUMER INDUSTRY 2, NNSS-FULL CHIP	1.95%	0.08%
CAN	DF75	INFINITE PRIVILEGE, CONSUMER INDUSTRY 2, NNSS-NON CHIP	1.95%	0.08%
CAN	EF75	INFINITE PRIVILEGE, CONS INDUSTRY 2, NNSS-PARTIAL CHIP	1.95%	0.08%
CAN	CF76	INFINITE PRIVILEGE, CONSUMER INDUSTRY 2, ISS-FULL CHIP	1.95%	0.08%
CAN	CI31	CONSUMER CREDIT, NNSS	1.36%	0.08%
CAN	CI32	CONSUMER CREDIT, INTERNATIONAL SETTLEMENT	1.36%	0.08%
CAN	CF17	VISA INFINITE, NNSS	1.54%	0.08%
CAN	CF18	VISA INFINITE, INTERNATIONAL SETTLEMENT	1.54%	0.08%
CAN	CF93	VISA INFINITE PRIVILEGE, NNSS	1.95%	0.08%
CAN	CF94	VISA INFINITE PRIVILEGE, INTERNATIONAL SETTLEMENT	1.95%	0.08%
CAN	CI33	VISA PREPAID, NNSS	1.36%	0.08%
CAN	CI34	VISA PREPAID, INTERNATIONAL SETTLEMENT	1.36%	0.08%
CAN	CI35	CONSUMER CREDIT, NNSS	1.36%	0.08%
CAN	CI36	CONSUMER CREDIT, INTERNATIONAL SETTLEMENT	1.36%	0.08%
CAN	CF19	VISA INFINITE, NNSS	1.54%	0.08%
CAN	CF20	VISA INFINITE, INTERNATIONAL SETTLEMENT	1.54%	0.08%
CAN	CF95	VISA INFINITE PRIVILEGE, NNSS	1.95%	0.08%
CAN	CF96	VISA INFINITE PRIVILEGE, INTERNATIONAL SETTLEMENT	1.95%	0.08%
CAN	CI37	VISA PREPAID, NNSS	1.36%	0.08%
CAN	CI38	VISA PREPAID, INTERNATIONAL SETTLEMENT	1.36%	0.08%
CAN	CC13	CONSUMER CREDIT, NNSS	1.52%	0.08%
CAN	CC14	CONSUMER CREDIT, INTERNATIONAL SETTLEMENT	1.52%	0.08%
CAN	CF27	VISA INFINITE, NNSS	1.71%	0.08%
CAN	CF28	VISA INFINITE, INTERNATIONAL SETTLEMENT	1.71%	0.08%
CAN	CF97	VISA INFINITE PRIVILEGE, NNSS	2.45%	0.08%
CAN	CF98	VISA INFINITE PRIVILEGE, INTERNATIONAL SETTLEMENT	2.45%	0.08%
CAN	CC15	VISA PREPAID, NNSS	1.52%	0.08%
CAN	CC16	VISA PREPAID, INTERNATIONAL SETTLEMENT	1.52%	0.08%
INT	X961	GLOBAL B2B VIRTUAL PAYMENTS	2.00%	1.55%
CAN	X961	GLOBAL B2B VIRTUAL PAYMENTS	2.00%	0.60%

Rates are subject to change and accurate as of August 8, 2018. \*MONERIS, MONERIS & Design, MONERIS BE PAYMENT READY & Design are registered trade-marks of Moneris Solutions Corporation. VISA and VISA & Design are registered trade-marks of Visa International. All other marks or registered trade-marks are the property of their respective owners.

# Moneris®/Visa® Debit

## Interchange & Assessment Fees



REGION	FEE PROGRAM	DESCRIPTION	INTERCHANGE RATE	FIXED RATE	ASSESSMENT FEE
CAN	CI41	DEBIT INDUSTRY 1 NNSS-FULL CHIP	0.15%	\$0.050	0.08%
CAN	DI41	DEBIT INDUSTRY 1 NNSS-PARTIAL CHIP	0.15%	\$0.050	0.08%
CAN	WI41	DEBIT INDUSTRY 1 NNSS-PARTIAL CHIP	0.15%	\$0.050	0.08%
CAN	XI41	DEBIT INDUSTRY 1 NNSS-FULL CHIP	0.15%	\$0.050	0.08%
CAN	CI42	DEBIT INDUSTRY 1 INTERNATIONAL-FULL CHIP	0.15%	\$0.050	0.08%
CAN	DI42	DEBIT INDUSTRY 1 INTERNATIONAL-PARTIAL CHIP	0.15%	\$0.050	0.08%
CAN	WI42	DEBIT INDUSTRY 1 INTERNATIONAL-PARTIAL CHIP	0.15%	\$0.050	0.08%
CAN	XI42	DEBIT INDUSTRY 1 INTERNATIONAL-FULL CHIP	0.15%	\$0.050	0.08%
CAN	CI43	CHIP-DEBIT INDUSTRY 2 NNSS-FULL CHIP	0.15%	\$0.050	0.08%
CAN	DI43	CHIP-DEBIT INDUSTRY 2 NNSS-PARTIAL CHIP	0.15%	\$0.050	0.08%
CAN	WI43	CHIP-DEBIT INDUSTRY 2 NNSS-PARTIAL CHIP	0.15%	\$0.050	0.08%
CAN	XI43	CHIP-DEBIT INDUSTRY 2 NNSS-FULL CHIP	0.15%	\$0.050	0.08%
CAN	CI44	DEBIT INDUSTRY 2 INTERNATIONAL-FULL CHIP	0.15%	\$0.050	0.08%
CAN	DI44	DEBIT INDUSTRY 2 INTERNATIONAL-PARTIAL CHIP	0.15%	\$0.050	0.08%
CAN	WI44	DEBIT INDUSTRY 2 INTERNATIONAL-PARTIAL CHIP	0.15%	\$0.050	0.08%
CAN	XI44	DEBIT INDUSTRY 2 INTERNATIONAL-FULL CHIP	0.15%	\$0.050	0.08%
CAN	CP61	DEBIT PERFORMANCE INCENTIVE TIER 1, NNSS-FULL CHIP	0.15%	\$0.050	0.08%
CAN	DP61	DEBIT PERFORMANCE INCENTIVE TIER 1, NNSS-PARTIAL CHIP	0.15%	\$0.050	0.08%
CAN	WP61	DEBIT PERFORMANCE INCENTIVE TIER 1, NNSS-PARTIAL CHIP	0.15%	\$0.050	0.08%
CAN	XP61	DEBIT PERFORMANCE INCENTIVE TIER 1, NNSS-FULL CHIP	0.15%	\$0.050	0.08%
CAN	CP62	DEBIT PERFORMANCE INCENTIVE TIER 1, INTERNATIONAL-FULL CHIP	0.15%	\$0.050	0.08%
CAN	DP62	DEBIT PERFORMANCE INCENTIVE TIER 1, INTERNATIONAL-PARTIAL CHIP	0.15%	\$0.050	0.08%
CAN	WP62	DEBIT PERFORMANCE INCENTIVE TIER 1, INTERNATIONAL-PARTIAL CHIP	0.15%	\$0.050	0.08%
CAN	XP62	DEBIT PERFORMANCE INCENTIVE TIER 1, INTERNATIONAL-FULL CHIP	0.15%	\$0.050	0.08%
CAN	CP63	DEBIT PERFORMANCE INCENTIVE TIER 2, NNSS-FULL CHIP	0.15%	\$0.050	0.08%
CAN	DP63	DEBIT PERFORMANCE INCENTIVE TIER 2, NNSS-PARTIAL CHIP	0.15%	\$0.050	0.08%
CAN	WP63	DEBIT PERFORMANCE INCENTIVE TIER 2, NNSS-PARTIAL CHIP	0.15%	\$0.050	0.08%
CAN	XP63	DEBIT PERFORMANCE INCENTIVE TIER 2, NNSS-FULL CHIP	0.15%	\$0.050	0.08%
CAN	CP64	DEBIT PERFORMANCE INCENTIVE TIER 2 INTERNATIONAL-FULL CHIP	0.15%	\$0.050	0.08%
CAN	DP64	DEBIT PERFORMANCE INCENTIVE TIER 2 INTERNATIONAL-PARTIAL CHIP	0.15%	\$0.050	0.08%
CAN	WP64	DEBIT PERFORMANCE INCENTIVE TIER 2 INTERNATIONAL-PARTIAL CHIP	0.15%	\$0.050	0.08%
CAN	XP64	DEBIT PERFORMANCE INCENTIVE TIER 2 INTERNATIONAL-FULL CHIP	0.15%	\$0.050	0.08%
CAN	CS09	STANDARD-DEBIT CARD, NNSS	1.15%	\$-	0.08%
CAN	XS09	STANDARD-DEBIT CARD, NNSS	1.15%	\$-	0.08%
CAN	CS11	STANDARD-DEBIT CARD INT'L SETTLEMENT SERVICES	1.15%	\$-	0.08%
CAN	XS11	STANDARD-DEBIT CARD INT'L SETTLEMENT SERVICES	1.15%	\$-	0.08%
CAN	DF01	STANDARD-INFINITE CREDIT NNSS	1.85%	\$-	0.08%
CAN	WS09	STANDARD-CORPORATE CARD, NNSS	1.15%	\$-	0.08%
CAN	CB09	RECURRING PAYMENT-DEBIT, NNSS	0.60%	\$-	0.08%
CAN	XB09	RECURRING PAYMENT-DEBIT, NNSS	0.60%	\$-	0.08%
CAN	CB10	RECURRING PAYMENT-DEBIT INTERNATIONALLY-SETTLED	0.60%	\$-	0.08%
CAN	XB10	RECURRING PAYMENT-DEBIT INTERNATIONALLY-SETTLED	0.60%	\$-	0.08%
CAN	CE21	ELECTRONIC-DEBIT NNSS-FULL CHIP	0.25%	\$0.050	0.08%
CAN	DE21	ELECTRONIC-DEBIT NNSS-PARTIAL CHIP	0.25%	\$0.050	0.08%
CAN	WE21	ELECTRONIC-DEBIT NNSS-PARTIAL CHIP	0.25%	\$0.050	0.08%
CAN	XE21	ELECTRONIC-DEBIT NNSS-FULL CHIP	0.25%	\$0.050	0.08%
CAN	CE22	ELECTRONIC-DEBIT INTERNATIONAL-FULL CHIP	0.25%	\$0.050	0.08%

# Moneris®/Visa® Debit

## Interchange & Assessment Fees



Continued from the previous page...

REGION	FEE PROGRAM	DESCRIPTION	INTERCHANGE RATE	FIXED RATE	ASSESSMENT FEE
CAN	DE22	ELECTRONIC-DEBIT INTERNATIONAL-PARTIAL CHIP	0.25%	\$0.050	0.08%
CAN	WE22	ELECTRONIC-DEBIT INTERNATIONAL-PARTIAL CHIP	0.25%	\$0.050	0.08%
CAN	XE22	ELECTRONIC-DEBIT INTERNATIONAL-FULL CHIP	0.25%	\$0.050	0.08%
CAN	CE30	DEBIT, EMERGING SEGMENT, NNSS-CHIP	0.30%	\$-	0.08%
CAN	DE30	DEBIT, EMERGING SEGMENT, NNSS-FULL CHIP	0.30%	\$-	0.08%
CAN	EE30	DEBIT, EMERGING SEGMENT, NNSS-PARTIAL CHIP	0.30%	\$-	0.08%
CAN	FE30	DEBIT, EMERGING SEGMENT, NNSS-RECURRING PAYMENT	0.30%	\$-	0.08%
CAN	GE30	DEBIT, EMERGING SEGMENT, NNSS-STANDARD	0.30%	\$-	0.08%
CAN	HE30	STANDARD CON EMERGING SEG 28B	0.30%	\$-	0.08%
CAN	TE30	DEBIT, EMERGING SEGMENT, NNSS-STANDARD	0.30%	\$-	0.08%
CAN	UE30	DEBIT, EMERGING SEGMENT, NNSS-RECURRING PAYMENT	0.30%	\$-	0.08%
CAN	VE30	DEBIT, EMERGING SEGMENT, NNSS-PARTIAL CHIP	0.30%	\$-	0.08%
CAN	WE30	DEBIT, EMERGING SEGMENT, NNSS-FULL CHIP	0.30%	\$-	0.08%
CAN	XE30	DEBIT, EMERGING SEGMENT, NNSS-CHIP	0.30%	\$-	0.08%
CAN	CE40	DEBIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED-CHIP	0.30%	\$-	0.08%
CAN	DE40	DEBIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED-FULL CHIP	0.30%	\$-	0.08%
CAN	EE40	DEBIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED-PARTIAL CHIP	0.30%	\$-	0.08%
CAN	FE40	DEBIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED-RECURRING PAYMENT	0.30%	\$-	0.08%
CAN	GE40	DEBIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED-STANDARD	0.30%	\$-	0.08%
CAN	HE40	DEBIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED-STANDARD	0.30%	\$-	0.08%
CAN	TE40	DEBIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED-STANDARD	0.30%	\$-	0.08%
CAN	UE40	DEBIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED-RECURRING PAYMENT	0.30%	\$-	0.08%
CAN	VE40	DEBIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED PARTIAL CHIP	0.30%	\$-	0.08%
CAN	WE40	DEBIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED-FULL CHIP	0.30%	\$-	0.08%
CAN	XE40	DEBIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED-CHIP	0.30%	\$-	0.08%

# Moneris®/Mastercard® Credit

## Interchange & Assessment Fees



REGION	FEE PROGRAM	DESCRIPTION	INTERCHANGE RATE	FIXED RATE	ASSESSMENT FEE
CAN	CG2	INTRACOUNTRY CONSUMER HIGH SPEND PAYPASS	1.71%	\$-	0.080%
CAN	CG3	INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND PAYPASS	2.06%	\$-	0.080%
INT	XIP	INTERREGIONAL COMMERCIAL PREMIUM STANDARD	2.00%	\$-	0.480%
CAN	CJ1	INTRACOUNTRY CONSUMER VOLUME TIER 1	1.26%	\$-	0.080%
CAN	CJ2	INTRACOUNTRY CONSUMER VOLUME TIER 1 HIGH SPEND	1.38%	\$-	0.080%
INT	CPE	INTERREGIONAL CONSUMER PREMIUM ELECTONIC	1.85%	\$-	0.480%
INT	CPF	INTERREGIONAL CONSUMER PREMIUM FULL UCAF	1.85%	\$-	0.480%
INT	CPM	INTERREGIONAL CONSUMER PREMIUM MERCHANT UCAF	1.85%	\$-	0.480%
INT	CPS	INTERREGIONAL CONSUMER PREMIUM STANDARD	1.85%	\$-	0.480%
CAN	C62	INTRACOUNTRY CONSUMER RATE B	1.38%	\$-	0.080%
CAN	C65	INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND RATE A	1.90%	\$-	0.080%
INT	C20	INTERREGIONAL CONSUMER PAYMENT TRANSACTION	0.19%	\$0.530	0.480%
INT	X21	INTERREGIONAL COMMERCIAL PAYMENT TRANSACTION	0.19%	\$0.530	0.480%
INT	C22	PAYMENT TRANSACTION	0.19%	\$0.530	0.480%
INT	C24	INTERREGIONAL CONSUMER MERCHANT UCAF	1.44%	\$-	0.480%
INT	Z30	PAY NOW MANUAL CASH	0.09%	\$3.600	0.480%
INT	C40	PAY NOW POS – CHIP	0.60%	\$-	0.480%
CAN	X40	MC INTRACOUNTRY RATE 1	2.00%	\$-	0.080%
INT	C41	PAY NOW POS – PIN VERIFIED	0.65%	\$-	0.480%
INT	C42	PAY NOW POS – SIG VERIFIED	0.65%	\$-	0.480%
INT	C43	PAY NOW POS – E&M COMMERCE	0.90%	\$0.250	0.480%
INT	X47	INTERREGIONAL MASTERCARD ELECTRONIC COMM CARD F2F	1.85%	\$-	0.480%
CAN	C57	PRIVATE LABEL	1.68%	\$-	0.080%
INT	C57	CONSUMER PRIVATE LABEL	1.68%	\$-	0.480%
CAN	C61	INTRACOUNTRY CONSUMER RATE A	1.36%	\$-	0.080%
INT	X61	INTERREGIONAL COMMERCIAL STANDARD	2.00%	\$-	0.480%
INT	X62	INTERREGIONAL COMMERCIAL PURCHASING LARGE TICKET	0.90%	\$3.000	0.480%
CAN	C63	INTRACOUNTRY CONSUMER HIGH SPEND RATE A	1.48%	\$-	0.080%
INT	X63	INTERREGIONAL COMMERCIAL PURCHASING STANDARD	2.00%	\$-	0.480%
CAN	C64	INTRACOUNTRY CONSUMER HIGH SPEND RATE B	1.51%	\$-	0.080%
CAN	C67	INTRACOUNTRY CONSUMER PAYPASS	0.00%	\$0.050	0.080%
INT	X67	INTERREGIONAL COMMERCIAL PURCHASING DATA RATE II	1.70%	\$-	0.480%
CAN	C68	INTRACOUNTRY CONSUMER HIGH SPEND PAYPASS	0.00%	\$0.060	0.080%
CAN	C69	INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND PAYPASS	0.00%	\$0.070	0.080%
INT	C73	INTERREGIONAL CONSUMER INTERNATIONAL ELECTRONIC	1.10%	\$-	0.480%
INT	C74	INTERREGIONAL MASTERCARD ELECTRONIC CONSUMER CARD	1.10%	\$-	0.480%
CAN	C75	INTRACOUNTRY CONSUMER PETROLEUM (HV)	1.17%	\$-	0.080%
INT	C75	INTERREGIONAL CONSUMER INTERNATIONAL STANDARD	1.60%	\$-	0.480%
CAN	C76	INTRACOUNTRY CONSUMER RECURRING PAYMENTS	1.36%	\$-	0.080%
INT	C79	INTERREGIONAL CONSUMER INTERNATIONAL FULL UCAF	1.54%	\$-	0.480%
CAN	C80	INTRACOUNTRY CONSUMER HIGH SPEND STANDARD	2.29%	\$-	0.080%
CAN	C81	INTRACOUNTRY CONSUMER HIGH SPEND ELECTRONIC	1.71%	\$-	0.080%
INT	C83	INTERREGIONAL CONSUMER INTERNATIONAL ELECTRONIC	1.10%	\$-	0.480%
CAN	C85	INTRACOUNTRY CONSUMER HIGH SPEND PETROLEUM (HV)	1.30%	\$-	0.080%
INT	C85	INTERREGIONAL CONSUMER INTERNATIONAL STANDARD	1.60%	\$-	0.480%
INT	Z85M	INTERNATIONAL MANUAL CASH	0.09%	\$3.600	0.480%
CAN	C86	INTRACOUNTRY CONSUMER HIGHSPEND RECURRING PAYMENTS	1.48%	\$-	0.080%
CAN	C87	INTRACOUNTRY CONSUMER HIGHSPEND SECURECODE ENABLED	1.71%	\$-	0.080%
CAN	C90	INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND STANDARD	2.79%	\$-	0.080%
INT	C95	INTERREGIONAL CONSUMER INTERNATIONAL STANDARD	1.60%	\$-	0.480%
CAN	C97	INTRACOUNTRY CONS PREM HIGHSPEND SECURECODE ENABLED	2.06%	\$-	0.080%
CAN	XB2B	INTRACOUNTRY COMMERCIAL PREMIUM HIGH SPEND BUSINESS RATE B	2.00%	\$-	0.080%
INT	XB2B	COMMERCIAL INTRACOUNTRY PREMIUM HIGH SPEND RATE B	2.00%	\$-	0.680%
CAN	XBQ	COMMERCIAL INTRACOUNTRY DATA RATE 1	1.80%	\$-	0.080%

# Moneris®/Mastercard® Credit

## Interchange & Assessment Fees



Continued from the previous page...

REGION	FEE PROGRAM	DESCRIPTION	INTERCHANGE RATE	FIXED RATE	ASSESSMENT FEE
CAN	XBR	COMMERCIAL INTRACOUNTRY DATA RATE 2	1.40%	\$-	0.080%
CAN	XBS	COMMERCIAL INTRACOUNTRY LARGE TICKET	1.20%	\$-	0.080%
CAN	CC2	INTRACOUNTRY CONSUMER CHARITY	1.00%	\$-	0.080%
CAN	CC3	INTRACOUNTRY CONSUMER HIGH SPEND CHARITY	1.25%	\$-	0.080%
CAN	CC4	INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND CHARITY	1.50%	\$-	0.080%
CAN	CCC	INTRACOUNTRY COMMERCIAL CHARITY ELECTRONIC	1.80%	\$-	0.080%
CAN	XCC	INTRACOUNTRY COMMERCIAL CHARITY	1.80%	\$-	0.080%
CAN	CD1	INTRACOUNTRY CONSUMER VOLUME TIER 1 SUPERMARKET	1.22%	\$-	0.080%
CAN	CD2	INTRACOUNTRY CONSUMER VOL TIER 1 SUPERMARKET HIGH SPEND	1.34%	\$-	0.080%
CAN	CE7	CONSUMER EMERGING	1.00%	\$-	0.080%
CAN	CE8	CONSUMER HIGH SPEND EMERGING	1.25%	\$-	0.080%
CAN	CE9	CONSUMER PREMIUM HIGH SPEND	1.50%	\$-	0.080%
CAN	C66	INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND RATE B	1.90%	\$-	0.080%
CAN	C70	INTRACOUNTRY CONSUMER STANDARD	1.58%	\$-	0.080%
CAN	C71	INTRACOUNTRY CONSUMER ELECTRONIC	1.44%	\$-	0.080%
CAN	C74	INTRACOUNTRY CONSUMER GROCERY (HV)	1.22%	\$-	0.080%
CAN	C77	INTRACOUNTRY CONSUMER SECURECODE – ENABLED	1.44%	\$-	0.080%
CAN	C84	INTRACOUNTRY CONSUMER HIGH SPEND GROCERY (HV)	1.34%	\$-	0.080%
CAN	C91	INTRACOUNTRY CONSUMER PREMIUM HIGHSPEND ELECTRONIC	2.06%	\$-	0.080%
CAN	C94	INTRACOUNTRY CONS PREMIUM HIGH SPEND GROCERY (HV)	1.60%	\$-	0.080%
CAN	C95	INTRACOUNTRY CONS PREMIUM HIGHSPEND PETROLEUM (HV)	1.60%	\$-	0.080%
CAN	C96	INTRACOUNTRY CONS PREM HIGHSPEND RECURRING PAYMENT	1.90%	\$-	0.080%
CAN	CB1	INTRACOUNTRY CONS INDEPENDENT BUSINESS – EVERYDAY SPEND	1.38%	\$-	0.080%
CAN	CB2	INTRACOUNTRY CONSUMER INDEPENDENT BUSINESS – HIGH SPEND	1.51%	\$-	0.080%
CAN	CB3	INTRACOUNTRY CONS INDEPENDENT BUSINESS – PREM HIGH SPEND	1.90%	\$-	0.080%
CAN	CD3	INTRACOUNTRY CONS VOL TIER 1 SUPERMARKET – PREM HIGH SPEND	1.60%	\$-	0.080%
CAN	CJ3	INTRACOUNTRY CONSUMER VOLUME TIER 1 PREMIUM HIGH SPEND	1.90%	\$-	0.080%
CAN	CG1	INTRACOUNTRY CONSUMER PAYPASS	1.44%	\$-	0.080%
CAN	CU9	INTRACOUNTRY CONSUMER PREPAID ELECTRONIC	1.44%	\$-	0.080%
CAN	CU0	INTRACOUNTRY CONSUMER PREPAID STANDARD	1.55%	\$-	0.080%
CAN	CU5	CONSUMER CORE PUBLIC SECTOR	1.00%	\$-	0.080%
CAN	CU6	CONSUMER WORLD PUBLIC SECTOR	1.25%	\$-	0.080%
CAN	CU7	CONSUMER WORLD ELITE PUBLIC SECTOR	1.50%	\$-	0.080%
CAN	CM0	CONSUMER CORE PUBLIC SECTOR	1.00%	\$-	0.080%
CAN	CM1	CONSUMER WORLD PUBLIC SECTOR	1.25%	\$-	0.080%
CAN	CM2	CONSUMER WORLD ELITE PUBLIC SECTOR	1.50%	\$-	0.080%
CAN	CU1	CONSUMER CORE PUBLIC UTILITIES	0.00%	\$0.100	\$0.02
CAN	CU2	CONSUMER WORLD UTILITIES	0.00%	\$0.100	\$0.02
CAN	CU3	CONSUMER WORLD ELITE UTILITIES	0.00%	\$0.100	\$0.02
CAN	CS1	CANADA INTRACOUNTRY FLEX PREPAID STANDARD INTERCHANGE	1.55%	\$-	0.080%
CAN	CS2	CANADA INTRACOUNTRY FLEX PREPAID ELECTRONIC INTERCHANGE	1.44%	\$-	0.080%
CAN	C71	INTRACOUNTRY CONSUMER ELECTRONIC – CFIB INCENTIVE RATE	1.26%	\$-	0.080%
CAN	C81	INTRACOUNTRY CONSUMER HIGH SPEND ELECTRONIC – CFIB INCENTIVE RATE	1.38%	\$-	0.080%
CAN	C91	INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND ELECTRONIC – CFIB INCENTIVE RATE	1.90%	\$-	0.080%
CAN	CB1	INTRACOUNTRY CONSUMER CORE ELECTRONIC – CFIB INCENTIVE RATE	1.26%	\$-	0.080%
CAN	CB2	INTRACOUNTRY CONSUMER HIGH SPEND ELECTRONIC – CFIB INCENTIVE RATE	1.51%	\$-	0.080%
CAN	CB3	INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND ELECTRONIC – CFIB INCENTIVE RATE	1.90%	\$-	0.080%

Rates are subject to change and accurate as of August 8, 2018. \*MONERIS, MONERIS & Design, MONERIS BE PAYMENT READY & Design are registered trade-marks of Moneris Solutions Corporation. Mastercard is a registered trade-mark of Mastercard International Inc. All other marks or registered trade-marks are the property of their respective owners.



# Moneris®/Mastercard® Debit

## Interchange & Assessment Fees



REGION	FEE PROGRAM	DESCRIPTION	INTERCHANGE RATE	FIXED RATE	ASSESSMENT FEE
CAN	CG4	CANADA INTRACOUNTRY CONSUMER MASTERPASS	1.00%	\$-	0.080%
CAN	C41	INTRACOUNTRY SUPERMARKET BASE (DEBIT)	0.15%	\$0.050	0.080%
CAN	X41	INTRACOUNTRY SUPERMARKET BASE (DEBIT)	0.15%	\$0.050	0.080%
CAN	C42	INTRACOUNTRY SUPERMARKET TIER 1 (DEBIT)	0.15%	\$0.050	0.080%
CAN	X42	INTRACOUNTRY SUPERMARKET TIER 1 (DEBIT)	0.15%	\$0.050	0.080%
CAN	C43	INTRACOUNTRY SUPERMARKET TIER 2 (DEBIT)	0.15%	\$0.050	0.080%
CAN	X43	INTRACOUNTRY SUPERMARKET TIER 2 (DEBIT)	0.15%	\$0.050	0.080%
CAN	C44	INTRACOUNTRY BIG BOX STORES BASE (DEBIT)	0.25%	\$0.050	0.080%
CAN	X44	INTRACOUNTRY BIG BOX STORES BASE (DEBIT)	0.25%	\$0.050	0.080%
CAN	C45	INTRACOUNTRY BIG BOX STORES TIER 1 (DEBIT)	0.00%	\$-	0.080%
CAN	X45	INTRACOUNTRY BIG BOX STORES TIER 1 (DEBIT)	0.00%	\$-	0.080%
CAN	C46	INTRACOUNTRY BIG BOX STORES TIER 2 (DEBIT)	0.00%	\$-	0.080%
CAN	X46	INTRACOUNTRY BIG BOX STORES TIER 2 (DEBIT)	0.00%	\$-	0.080%
CAN	C47	INTRACOUNTRY PETROLEUM BASE (DEBIT)	0.15%	\$0.050	0.080%
CAN	X47	INTRACOUNTRY PETROLEUM BASE (DEBIT)	0.15%	\$0.050	0.080%
CAN	C48	INTRACOUNTRY PETROLEUM TIER 1 (DEBIT)	0.15%	\$0.050	0.080%
CAN	X48	INTRACOUNTRY PETROLEUM TIER 1 (DEBIT)	0.15%	\$0.050	0.080%
CAN	C49	INTRACOUNTRY PETROLEUM TIER 2 (DEBIT)	0.15%	\$0.050	0.080%
CAN	X49	INTRACOUNTRY PETROLEUM TIER 2 (DEBIT)	0.15%	\$0.050	0.080%
CAN	C50	INTRACOUNTRY SPECIALTY CLOTHING STORES BASE (DEBIT)	0.25%	\$0.050	0.080%
CAN	X50	INTRACOUNTRY SPECIALTY CLOTHING STORES BASE (DEBIT)	0.25%	\$0.050	0.080%
CAN	C51	INTRACOUNTRY SPECIALTY CLOTHING STORES TIER 1 (DEBIT)	0.00%	\$-	0.080%
CAN	X51	INTRACOUNTRY SPECIALTY CLOTHING STORES TIER 1 (DEBIT)	0.00%	\$-	0.080%
CAN	C52	INTRACOUNTRY SPECIALTY CLOTHING STORES TIER 2 (DEBIT)	0.00%	\$-	0.080%
CAN	X52	INTRACOUNTRY SPECIALTY CLOTHING STORES TIER 2 (DEBIT)	0.00%	\$-	0.080%
CAN	C53	INTRACOUNTRY STANDARD AND NON-SECURECODE-ENABLED E-COMMERCE (DEBIT)	1.15%	\$-	0.080%
CAN	X53	INTRACOUNTRY STANDARD AND NON-SECURECODE-ENABLED E-COMMERCE (DEBIT)	1.15%	\$-	0.080%
CAN	C54	INTRACOUNTRY STANDARD SECURECODE-ENABLED (DEBIT)	1.00%	\$-	0.080%
CAN	X54	INTRACOUNTRY STANDARD SECURECODE-ENABLED (DEBIT)	1.00%	\$-	0.080%
CAN	C55	INTRACOUNTRY OTHER ELECTRONIC BASE (DEBIT)	0.25%	\$0.050	0.080%
CAN	X55	INTRACOUNTRY OTHER BASE (DEBIT)	0.25%	\$0.050	0.080%
CAN	C56	INTRACOUNTRY OTHER ELECTRONIC TIER 1 (DEBIT)	0.25%	\$0.050	0.080%
CAN	X56	INTRACOUNTRY OTHER TIER 1 (DEBIT)	0.25%	\$0.050	0.080%
CAN	C58	INTRACOUNTRY OTHER ELECTRONIC TIER 2 (DEBIT)	0.25%	\$0.050	0.080%
CAN	X58	INTRACOUNTRY OTHER TIER 2 (DEBIT)	0.25%	\$0.050	0.080%
CAN	C59	INTRACOUNTRY CONSUMER DEBIT EMERGING SECTORS	0.30%	\$-	0.080%
CAN	X59	INTRACOUNTRY CONSUMER DEBIT EMERGING SECTORS	0.30%	\$-	0.080%
CAN	CC5	INTRACOUNTRY CONSUMER DEBIT CHARITY	0.30%	\$-	0.080%
CAN	XC5	INTRACOUNTRY CONSUMER DEBIT CHARITY	0.30%	\$-	0.080%
CAN	CCR	INTRACOUNTRY CONSUMER DEBIT RECURRING PAYMENTS	0.60%	\$-	0.080%
CAN	XCR	INTRACOUNTRY CONSUMER DEBIT RECURRING PAYMENTS	0.60%	\$-	0.080%
CAN	C3U	CONSUMER DEBIT CONTACTLESS TIER 1	0.00%	\$0.020	\$0.004
CAN	C4U	CONSUMER DEBIT CONTACTLESS TIER 2	0.00%	\$0.020	\$0.004
CAN	C5U	CONSUMER DEBIT CONTACTLESS TIER 3	0.00%	\$0.030	\$0.004
CAN	X3U	COMMERCIAL DEBIT CONTACTLESS TIER 1	0.00%	\$0.020	\$0.004
CAN	X4U	COMMERCIAL DEBIT CONTACTLESS TIER 2	0.00%	\$0.020	\$0.004
CAN	X5U	COMMERCIAL DEBIT CONTACTLESS TIER 3	0.00%	\$0.030	\$0.004
CAN	CU8	CONSUMER DEBIT PUBLIC SECTOR	0.30%	\$-	0.080%
CAN	CM4	CONSUMER DEBIT PUBLIC SECTOR	0.30%	\$-	0.080%
CAN	CU4	CONSUMER DEBIT UTILITIES	0.00%	\$0.100	0.080%
CAN	XU4	COMMERCIAL UTILITIES DEBIT	0.00%	\$0.100	\$0.02

Rates are subject to change and accurate as of August 8, 2018. \*MONERIS, MONERIS & Design, MONERIS BE PAYMENT READY & Design are registered trade-marks of Moneris Solutions Corporation. Mastercard is a registered trade-mark of Mastercard International Inc. All other marks or registered trade-marks are the property of their respective owners.



REGION	FEE PROGRAM	DESCRIPTION	INTERCHANGE RATE	ASSESSMENT FEE
CAN	C261	CPSL – RECURRING PAYMENTS (CORE/REWARDS)	1.37%	0.063%
CAN	C262	CPSL – SUPERMARKETS/WAREHOUSE CLUBS (CORE/REWARDS)	1.32%	0.063%
CAN	C263	CPSL – PETROLEUM (CORE/REWARDS)	1.18%	0.063%
CAN	C264	CPSL – RETAIL (CORE/REWARDS)	1.45%	0.063%
CAN	C267	CANADA BASE SUBMISSION LEVEL (CORE/REWARDS)	1.58%	0.063%
CAN	C268	CPSL – RECURRING PAYMENTS (PREMIUM)	1.56%	0.063%
CAN	C269	CPSL – SUPERMARKETS/WAREHOUSE CLUBS (PREMIUM)	1.45%	0.063%
CAN	C270	CPSL – PETROLEUM (PREMIUM)	1.35%	0.063%
CAN	C271	CPSL – RETAIL (PREMIUM)	1.60%	0.063%
CAN	C274	CANADA BASE SUBMISSION LEVEL (PREMIUM)	1.85%	0.063%
CAN	C275	CPSL – RECURRING PAYMENTS (PREMIUM PLUS)	1.96%	0.063%
CAN	C276	CPSL – SUPERMARKETS/WAREHOUSE CLUBS (PREMIUM PLUS)	1.96%	0.063%
CAN	C277	CPSL – PETROLEUM (PREMIUM PLUS)	1.96%	0.063%
CAN	C278	CPSL – RETAIL (PREMIUM PLUS)	2.05%	0.063%
CAN	C281	CANADA BASE SUBMISSION LEVEL (PREMIUM PLUS)	2.49%	0.063%
CAN	C290	CPSL – RECURRING PAYMENTS (PREPAID)	1.37%	0.063%
CAN	C292	CANADIAN BASE SUBMISSION LEVEL (PREPAID)	1.58%	0.063%
CAN	C293	CANADA CONSUMER ADJUSTMENT VOUCHER PROGRAM 1 (CORE/REWARDS)	1.58%	0.063%
CAN	C295	CANADA CONSUMER ADJUSTMENT VOUCHER PROGRAM 1 (PREPAID)	1.58%	0.063%
CAN	C296	CANADA CONSUMER ADJUSTMENT VOUCHER PROGRAM 1 (PREMIUM)	1.85%	0.063%
CAN	C297	CANADA CONSUMER ADJUSTMENT VOUCHER PROGRAM 1 (PREMIUM PLUS)	2.49%	0.063%
CAN	C303	CANADA CONSUMER ADJUSTMENT VOUCHER PROGRAM 3 (CORE/REWARDS)	1.32%	0.063%
CAN	C305	CANADA CONSUMER ADJUSTMENT VOUCHER PROGRAM 3 (PREPAID)	1.32%	0.063%
CAN	C306	CANADA CONSUMER ADJUSTMENT VOUCHER PROGRAM 3 (PREMIUM)	1.45%	0.063%
CAN	C307	CANADA CONSUMER ADJUSTMENT VOUCHER PROGRAM 3 (PREMIUM PLUS)	1.96%	0.063%
CAN	C328	CPSL – SUPERMARKETS/WAREHOUSE CLUBS (PREPAID)	1.32%	0.063%
CAN	C329	CPSL – PETROLEUM (PREPAID)	1.18%	0.063%
CAN	C330	CPSL – RETAIL (PREPAID)	1.45%	0.063%
CAN	X282	CPSL – COMMERCIAL RECURRING PAYMENTS	2.00%	0.063%
CAN	X283	CPSL – COMMERCIAL SUPERMARKETS/WAREHOUSE CLUBS	2.00%	0.063%
CAN	X284	CPSL – COMMERCIAL PETROLEUM	2.00%	0.063%
CAN	X285	CPSL – COMMERCIAL RETAIL	2.00%	0.063%
CAN	X288	CANADA COMMERCIAL BASE SUBMISSION LEVEL	2.00%	0.063%
CAN	X308	CANADA COMMERCIAL ADJUSTMENT VOUCHER PROGRAM 1	2.00%	0.063%
CAN	X310	CANADA COMMERCIAL ADJUSTMENT VOUCHER PROGRAM 3	2.00%	0.063%
INT	C835	CANADA INTERNATIONAL ELECTRONIC	1.20%	0.463%
INT	X835	CANADA INTERNATIONAL ELECTRONIC	1.20%	0.463%
INT	C836	CANADA INTERNATIONAL BASE SUBMISSION LEVEL	1.72%	0.463%
INT	X836	CANADA INTERNATIONAL BASE SUBMISSION LEVEL	1.72%	0.463%
INT	C837	CANADA INTERNATIONAL ADJUSTMENT VOUCHER PROGRAM	1.20%	0.463%
INT	X837	CANADA INTERNATIONAL ADJUSTMENT VOUCHER PROGRAM	1.20%	0.463%
CAN	C289	CPSL – RECURRING PAYMENTS (SIGNATURE DEBIT)	1.15%	0.063%
CAN	C291	CANADIAN BASE SUBMISSION LEVEL (SIGNATURE DEBIT)	1.15%	0.063%
CAN	C294	CANADA CONSUMER ADJUSTMENT VOUCHER PROGRAM 1 (DEBIT)	1.15%	0.063%
CAN	C304	CANADA CONSUMER ADJUSTMENT VOUCHER PROGRAM 3 (DEBIT)	1.15%	0.063%
CAN	C323	CPSL – SUPERMARKETS/WAREHOUSE CLUBS (SIGNATURE DEBIT)	1.15%	0.063%
CAN	C324	CPSL – PETROLEUM (SIGNATURE DEBIT)	1.15%	0.063%
CAN	C325	CPSL – RETAIL (SIGNATURE DEBIT)	1.15%	0.063%

# Moneris®/UnionPay

## Interchange & Assessment Fees



REGION	FEE PROGRAM	DESCRIPTION	INTERCHANGE RATE	ASSESSMENT FEE
CAN	CM01	STANDARD – CONSUMER CARD	1.50%	0.100%
CAN	CR01	RECURRING – CONSUMER CARD	1.10%	0.100%
INT	CU01	STANDARD	1.10%	0.100%
INT	CNON	OTHER	1.10%	0.100%



REGION	FEE PROGRAM	DESCRIPTION	INTERCHANGE RATE	FIXED RATE	ASSESSMENT FEE
CAN	ZFL1	STANDARD FLASH TIER 3	0.00%	\$0.035	\$0.0080
CAN	ZSTD	STANDARD TRANSACTION	0.00%	\$-	\$0.0080
CAN	ZTI2	HIGH VOLUME FLASH TIER 2	0.00%	\$0.025	\$0.0080
CAN	ZTI1	LOW TICKET FLASH TIER I	0.00%	\$0.020	\$0.0080

# Moneris®/American Express

Wholesale Discount & Assessment Fees



REGION	FEE PROGRAM	DESCRIPTION	INTERCHANGE RATE	FIXED RATE	ASSESSMENT FEE
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