



## October 13, 2017 – Visa Business-to-Business (B2B) Virtual Payments Program

Visa's new B2B Virtual Payments Program in Canada enables online travel agencies (OTAs), travel service providers and other travel payment providers to use virtual accounts to pay their suppliers for inventory. This program applies to select Merchant Category Codes (MCCs), which are listed below. The fees associated with accepting these types of payment are as follows:

FEE PROGRAM	INTERCHANGE RATE
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<i>Visa B2B Virtual Payments</i>	<b>2.00%</b>
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	CURRENT SERVICE FEE	B2B VIRTUAL SERVICE FEE OCTOBER 13, 2017
Domestic	0.08%	0.60%
International	0.48%	1.55%
International (USD Settlement)	0.88%	1.55%

MCC	MCC DESCRIPTION
3000–3300	Airlines, air carriers
3351–3441	Car rental agencies
3501–3999	Lodging – hotels, motels, resorts
4112	Passenger railways
4131	Bus lines
4411	Steamship and cruise lines
4511	Airlines and air carriers (not elsewhere classified)
4582	Airports, flying fields, and airport terminals
4722	Travel agencies and tour operators
5962	Direct marketing – travel-related arrangement services
6513	Real estate agents and managers – rentals
7011	Lodging – hotels, motels, resorts, central reservation services (not elsewhere classified)
7012	Timeshares
7032	Sporting and recreational camps
7033	Trailer parks and campgrounds
7298	Health and beauty spas
7512	Automobile rental agency
7513	Truck and utility trailer rentals
7519	Motor home and recreational vehicle rentals
7991	Tourist attractions and exhibits
7997	Membership clubs (sports, recreation, athletic), country clubs, and private golf courses
7999	Recreation services (not elsewhere classified)

## October 13, 2017 – Mastercard Global Wholesale Travel Transaction Program (B2B)

Mastercard’s Global Wholesale Travel Transaction Program (B2B) applies to wholesale travel transactions that are initiated with virtual Mastercard account numbers. This program applies to select Merchant Category Codes (MCCs), which are listed below. The fees associated with accepting these types of payment are as follows:

FEE PROGRAM	INTERCHANGE RATE
Global Wholesale Travel Transaction Program (B2B)	2.00%

	CURRENT	GLOBAL WHOLESALE TRAVEL TRANSACTION PROGRAM B2B FEE, OCTOBER 13, 2017
International	0.40%	0.60%
International (USD Settlement)	0.80%	0.60%

MCC	MCC DESCRIPTION
MCC 3000-3350	Airlines, Airline Carriers
MCC 3351-3500	Car Rental Agencies
MCC 3501-3999	Lodging—Hotels, Motels, Resorts
MCC 4112	Passenger Railway
MCC 4131	Bus Lines
MCC 4411	Cruise/Steamship
MCC 4511	Air Carriers, Airlines—not elsewhere classified
MCC 4582	Airports, Airport Terminals, Flying Fields
MCC 4722	Travel Agencies and Tour Operators
MCC 5962	Direct Marketing—Travel-Related Arrangement Services
MCC 6513	Real Estate Agents and Managers—Rentals
MCC 7011	Lodging—Hotels, Motels, Resorts—not elsewhere classified
MCC 7012	Timeshares
MCC 7032	Recreational and Sporting Camps
MCC 7033	Campgrounds and Trailer Parks
MCC 7298	Health and Beauty Spas
MCC 7512	Automobile Rental Agency—not elsewhere classified
MCC 7513	Truck Rental
MCC 7519	Motor Home and Recreational Vehicle Rental
MCC 7991	Tourist Attractions and Exhibits
MCC 7997	Clubs—Country Clubs, Membership (Athletic, Recreation, Sports), Private Golf Courses
MCC 7999	Recreation Services—not elsewhere classified

## October 13, 2017 – Canada Intracountry Debit Mastercard Contactless Assessment Fees

Mastercard will be implementing a transaction-based fee of \$0.004 USD for intracountry debit Mastercard contactless transactions effective October 13, 2017.

PROGRAM	CURRENT ASSESSMENT FEE	NET ASSESSMENT FEE AS OF OCT 13, 2017
<b>Intracountry Debit Mastercard Contactless</b>	<b>0.077%</b>	<b>\$0.004 USD + 0.00%</b>

*Please note: This fee will be charged in the equivalent CAD for accounts settled in Canadian dollars.*

## October 13, 2017 – Mastercard Canada Intracountry Utilities transactions Assessment Fees

Mastercard will be implementing a transaction-based fee of \$0.02 USD for Intracountry Utilities transactions effective October 13, 2017. This program applies for merchants classified under Merchant Category Code (MCC) 4900: Utilities – Electric, Gas, heating Oil, Sanitary, Water.

*Please note: This fee will be charged in the equivalent CAD for accounts settled in Canadian dollars.*

PROGRAMS	CURRENT ASSESSMENT FEE	ASSESSMENT FEE AS OF OCT 13, 2017
<b>Consumer Credit Utilities Core</b>	0.077%	<b>\$0.02 USD + 0.00%</b>
<b>Consumer Credit Utilities World</b>	0.077%	<b>\$0.02 USD + 0.00%</b>
<b>Consumer Credit Utilities World Elite</b>	0.077%	<b>\$0.02 USD + 0.00%</b>
<b>Consumer &amp; Commercial Utilities Debit</b>	0.077%	<b>\$0.02 USD + 0.00%</b>

## November 1, 2017 – Revised Mastercard Intracountry Interchange Programs in Canada

Mastercard will be adjusting some of the interchange rates for domestic transactions in the Canada region effective November 1, 2017.

INTERCHANGE PROGRAM TYPE	CURRENT			EFFECTIVE NOV 2017		
	Core	World	World Elite	Core	World	World Elite
<i>Volume Tier 3 (CAD 400M net purchase volume)</i>	1.38%	1.53%	1.90%	1.38%	<b>1.51%</b>	1.90%
<i>Independent Business in Everyday Category</i>	1.38%	1.53%	1.90%	1.38%	<b>1.51%</b>	1.90%
<i>MasterPass</i>	1.55%	1.89%	2.49%	<b>1.44%</b>	<b>1.71%</b>	<b>2.06%</b>
<i>SecureCode-enabled</i>	1.55%	1.89%	2.49%	<b>1.44%</b>	<b>1.71%</b>	<b>2.06%</b>
<i>Electronic</i>	1.44%	1.77%	2.06%	1.44%	<b>1.71%</b>	2.06%
<i>Standard</i>	1.55%	1.89%	2.49%	<b>1.58%</b>	<b>2.29%</b>	<b>2.79%</b>

## November 1, 2017 – Revised Mastercard Assessment Fee

Mastercard will be adjusting its assessment fee from 0.077% to 0.080%.

For information on how these changes will impact your costs of processing credit and debit card payments with Moneris, please review your July statement message or the letter you received from Moneris. If you did not receive or cannot find the statement message or letter, please contact your Moneris Account Manager or call our 24/7 Customer Service number at 1-866-319-7450.