

1.42% Target Qualification Rate

CONSUMER CARD – DOMESTIC

Fee	Program As Identified on Moneris Statements	Interchange Rate (%)	Differential Rate (%)
CAN-CS01/CAN-CS02 / CAN-DS01/CAN-DS02	STANDARD – CONSUMER CARD	1.52%	0.10%
CAN-C918/CAN-C919	STANDARD – ECOMMERCE	1.44%	0.02%
CAN-XED3/CAN-XED4	B2B – ENHANCED DATA LEVEL 2	1.60%	0.18%

CORPORATE CARD – DOMESTIC

Fee	Program As Identified on Moneris Statements	Interchange Rate (%)	Differential Rate (%)
CAN-XE03/CAN-XE04/ CAN-VE03/CAN-WE03	NON-CHIP ELECTRONIC – BUSINESS CREDIT	1.90%	0.48%
CAN-XB03/CAN-XB04	RECURRING PAYMENT – BUSINESS CREDIT	1.85%	0.43%
CAN-XB05/CAN-XB06	RECURRING PAYMENT – CORPORATE CREDIT	1.85%	0.43%
CAN-XB07/CAN-XB08	RECURRING PAYMENT – PURCHASING CREDIT	1.85%	0.43%
CAN-XE33	BUSINESS CREDIT EMERGING NNSS-CHIP	1.80%	0.38%
CAN-XP01/CAN-XP02	BUSINESS CREDIT PERFORMANCE INCENTIVE TIER	1.80%	0.38%
CAN-XP03/CAN-XP04/ CAN-VP04	BUSINESS CREDIT, PERFORMANCE INCENTIVE TIER	1.85%	0.43%
CAN-XS03/CAN-XS04/ CAN-WS03	STANDARD – BUSINESS CARD	2.00%	0.58%
CAN-XS05/CAN-XS06/ CAN-WS05/CAN-WS06	STANDARD – CORPORATE CARD	2.00%	0.58%
CAN-XS07/CAN-XS08/ CAN-WS07	STANDARD – PURCHASING CARD	2.00%	0.58%
CAN-XI05/CAN-XI06/ CAN-VI05/CAN-WI05	BUSINESS CREDIT, INDUSTRY 1	1.80%	0.38%
CAN-XI07/CAN-XI08	BUSINESS CREDIT, INDUSTRY 2	1.85%	0.43%

INFINITE® CARD – DOMESTIC

Fee	Program As Identified on Moneris Statements	Interchange Rate (%)	Differential Rate (%)
CAN-CF01/CAN-CF02/ CAN-DF01	STANDARD – INFINITE CREDIT	1.71%	0.29%
CAN-CF07/CAN-CF08/ CAN-EF07/CAN-DF07	NON-CHIP ELECTRONIC – INFINITE CREDIT	1.61%	0.19%
CAN-CF11/CAN-CF12	RECURRING PAYMENT – INFINITE CREDIT	1.56%	0.14%
CAN-CF21/CAN-CF22	INFINITE CREDIT PERFORMANCE INCENTIVE TIER 1	1.56%	0.14%
CAN-CF23/CAN-CF24	INFINITE CREDIT PERFORMANCE INCENTIVE TIER 2	1.61%	0.19%

INFINITE® PRIVILEGE CARD – DOMESTIC

Fee	Program As Identified on Moneris Statements	Interchange Rate (%)	Differential Rate (%)
CAN-CF63/CAN-DF63	INFINITE PRIVILEGE, CONSUMER STANDARD, NNSS	2.45%	1.03%
CAN-CF65	INFINITE PRIVILEGE, CONSUMER ELECTRONIC, NNSS-FULLCHIP	2.08%	0.66%
CAN-CF67	INFINITE PRIVILEGE, CONSUMER PERFORM 1, NNSS-FULL	1.95%	0.53%
CAN-CF69	INFINITE PRIVILEGE, CONSUMER PERFORM 2, NNSS-FULL	1.95%	0.53%
CAN-CF73	INFINITE PRIVILEGE, CONSUMER INDUSTRY 1, NNSS-FULL	1.95%	0.53%
CAN-CF75	INFINITE PRIVILEGE, CONSUMER INDUSTRY 2, NNSS-FULL	1.95%	0.53%
CAN-CF77	INFINITE PRIVILEGE, CONSUMER RECURRING, NNSS	1.95%	0.53%
CAN-CF79/CAN-EF79	INFINITE PRIVILEGE, CONSUMER EMERGING, NNSS-FULLCHIP	1.95%	0.53%
CAN-WFA1	INFINITE PRIVILEGE, BUSINESS STANDARD, NNSS	2.25%	0.83%
CAN-WFA3	INFINITE PRIVILEGE, BUSINESS ELECTRONIC, NNSS-NONCHIP	2.10%	0.68%
CAN-WFA5	INFINITE PRIVILEGE, BUSINESS PERFORM 1, NNSS-NON	2.00%	0.58%
CAN-WFA7	INFINITE PRIVILEGE, BUSINESS PERFORM 2, NNSS-NON	2.00%	0.58%
CAN-WFC5	INFINITE PRIVILEGE, BUSINESS INDUSTRY 1, NNSS-NON	2.00%	0.58%
CAN-WFC7	INFINITE PRIVILEGE, BUSINESS INDUSTRY 2, NNSS-NON	2.00%	0.58%
CAN-WFD2	INFINITE PRIVILEGE, BUSINESS EMERGING, NNSS-FULLCHIP	2.00%	0.58%
CAN-XFC9	INFINITE PRIVILEGE, BUSINESS RECURRING, NNSS	2.00%	0.58%

1.42% Target Qualification Rate

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CONSUMER CARD – INTERNATIONAL			
Fee	Program As Identified on Moneris Statements	Interchange Rate (%)	Differential Rate (%)
INT-C901	STANDARD CARD	1.60%	0.18%
INT-C947	PREMIUM CARD	1.80%	0.38%
INT-C948	SUPER PREMIUM CARD	1.97%	0.55%
CORPORATE CARD – INTERNATIONAL			
Fee	Program As Identified on Moneris Statements	Interchange Rate (%)	Differential Rate (%)
INT-X905	BUSINESS CARD	2.00%	0.58%
INT-X906	CORPORATE CARD	2.00%	0.58%
INT-X907	PURCHASING CARD	2.00%	0.58%
PREPAID			
Fee	Program As Identified on Moneris Statements	Interchange Rate (%)	Differential Rate (%)
CAN-CS10/CAN-CS12/ CAN-DS10/CAN-DS12/ CAN-WS10/CAN-WS12/ CAN-XS10/CAN-XS12	STANDARD – CONSUMER	1.52%	0.10%
CAN-CS22/CAN-DS23/ CAN-WS22/CAN-WS23/ CAN-XS22/CAN-XS23	STANDARD – COMMERCIAL	2.00%	0.58%
CAN-VE48/CAN-VE49/ CAN-WE48/CAN-WE49/ CAN-XE48/CAN-XE49	ELECTRONIC – COMMERCIAL	1.90%	0.48%
CAN-VP73/CAN-WP74	COMMERCIAL – PERFORMANCE INCENTIVE 1	1.80%	0.38%
CAN-VP75/CAN-WP76	COMMERCIAL – PERFORMANCE INCENTIVE 2	1.85%	0.43%
CAN-SE50/CAN-SE51/ CAN-UE50/CAN-UE51/ CAN-VE50/CAN-VE51	COMMERCIAL – STANDARD EMERGING	1.80%	0.38%
CAN-TE50/CAN-TE51	COMMERCIAL – RECURRING EMERGING	1.80%	0.38%
CAN-VI49/CAN-VI50	COMMERCIAL – INDUSTRY 1	1.80%	0.38%
CAN-VI51/CAN-WI52/ CAN-WP75/CAN-WP76	COMMERCIAL – INDUSTRY 2	1.85%	0.43%
CAN-XB13/CAN-XB14	COMMERCIAL – RECURRING	1.85%	0.43%

Moneris®/Visa® Debit

Differential Rates



BE PAYMENT READY

0.25% + \$0.05 Target Qualification Rate*

DEBIT CARD			
Fee	Program As Identified on Moneris Statements	Interchange Rate (%)	Differential Rate (%)
CS09	STANDARD – DEBIT CARD, NNSS	1.15%	0.85%
XS09	STANDARD – DEBIT CARD, NNSS	1.15%	0.85%
CS11	STANDARD – DEBIT CARD INT'L SETTLEMENT SERVICES	1.15%	0.85%
XS11	STANDARD – DEBIT CARD INT'L SETTLEMENT SERVICES	1.15%	0.85%
CC10	CHIP – DEBIT CARD, NNSS	1.15%	0.85%
XC10	CHIP – DEBIT CARD, NNSS	1.15%	0.85%
CC12	CHIP – DEBIT CARD, INT'L SETTLEMENT SERVICE	1.15%	0.85%
XC12	CHIP – DEBIT CARD, INT'L SETTLEMENT SERVICE	1.15%	0.85%
CB09	RECURRING PAYMENT – DEBIT, NNSS	0.60%	0.30%
XB09	RECURRING PAYMENT – DEBIT, NNSS	0.60%	0.30%
CB10	RECURRING PAYMENT – DEBIT INTERNATIONALLY-SETTLED	0.60%	0.30%
XB10	RECURRING PAYMENT – DEBIT INTERNATIONALLY-SETTLED	0.60%	0.30%

1.44% Target Qualification Rate

CONSUMER CARD – DOMESTIC

Fee	Program As Identified on Moneris Statements:	Interchange Rate (%)	Differential Rate (%)
CAN-CB2	INTRACOUNTRY CONSUMER INDEPENDENT BUSINESS IN EVERYDAY HIGH SPEND	1.53%	0.09%
CAN-C57	PRIVATE LABEL	1.68%	0.24%
CAN-C64	INTRACOUNTRY CONSUMER HIGH SPEND VOLUME TIER 3	1.53%	0.09%
CAN-C70	INTRACOUNTRY CONSUMER STANDARD	1.55%	0.11%
CAN-C77	INTRACOUNTRY CONSUMER SECURE CODE-ENABLED	1.55%	0.11%
CAN-C80/CAN-C87	INTRACOUNTRY CONSUMER HIGH SPEND STANDARD	1.89%	0.45%
CAN-C81	INTRACOUNTRY CONSUMER HIGH SPEND ELECTRONIC	1.77%	0.33%
CAN-CG1	CANADA INTRACOUNTRY CONSUMER MASTERPASS	1.55%	0.11%
CAN-CU0	INTRACOUNTRY CONSUMER PREPAID STANDARD	1.55%	0.11%

COMMERCIAL CARD – DOMESTIC

Fee	Program As Identified on Moneris Statements:	Interchange Rate (%)	Differential Rate (%)
CAN-X40	INTRACOUNTRY RATE 1	2.00%	0.56%

WORLD ELITE™ CARD – DOMESTIC

Fee	Program As Identified on Moneris Statements:	Interchange Rate (%)	Differential Rate (%)
CAN-CB3	INTRACOUNTRY CONSUMER INDEPENDENT BUSINESS IN EVERYDAY PREMIUM HIGH SPEND	1.90%	0.46%
CAN-CC4	INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND CHARITY	1.50%	0.06%
CAN-CE9	INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND EMERGING	1.50%	0.06%
CAN-CJ3	INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND VOLUME TIER 1	1.90%	0.46%
CAN-C65	INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND VOLUME TIER 2	1.90%	0.46%
CAN-C66	INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND VOLUME TIER 3	1.90%	0.46%
CAN-C90	INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND STANDARD	2.49%	1.05%
CAN-C91	INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND ELECTRONIC	2.06%	0.62%
CAN-C94/CAN-CD3	INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND GROCERY	1.60%	0.16%
CAN-C95	INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND PETROLEUM	1.60%	0.16%
CAN-C96	INTRACOUNTRY CONS PREM HIGH SPEND RECURRING PAYMENT	1.90%	0.46%
CAN-C97	INTRACOUNTRY CONS PREM HIGH SPEND SECURECODE ENABLED	2.49%	1.05%
CAN-CG2	CANADA INTRACOUNTRY CONSUMER HIGH SPEND MASTERPASS	1.89%	0.45%
CAN-CG3	CANADA INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND MASTERPASS	2.49%	1.05%
CAN-CU7	CONSUMER WORLD ELITE PUBLIC SECTOR	1.50%	0.06%
CAN-CM2	CONSUMER WORLD ELITE PUBLIC SECTOR	1.50%	0.06%

CONSUMER CARD – INTERNATIONAL

Fee	Program As Identified on Moneris Statements:	Interchange Rate (%)	Differential Rate (%)
INT-C57	CONSUMER PRIVATE LABEL	1.68%	0.24%
INT-C75/INT-C85/ INT-C95	INTER REGIONAL CONSUMER INTERNATIONAL STANDARD	1.60%	0.16%
INT-CPE	INTER REGIONAL CONSUMER PREMIUM ELECTONIC	1.85%	0.41%
INT-CPF	INTER REGIONAL CONSUMER PREMIUM FULL UCAF	1.85%	0.41%
INT-CPM	INTER REGIONAL CONSUMER PREMIUM MERCHANT UCAF	1.85%	0.41%
INT-CPS	INTER REGIONAL CONSUMER PREMIUM STANDARD	1.85%	0.41%

Moneris®/Mastercard®

Differential Rates



1.44% Target Qualification Rate

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COMMERCIAL CARD – INTERNATIONAL			
Fee	Program As Identified on Moneris Statements:	Interchange Rate (%)	Differential Rate (%)
INT-X47	INTER REGIONAL MASTERCARD ELECTRONIC COMMCARD F2F	1.85%	0.41%
INT-X61	INTER REGIONAL COMMERCIAL STANDARD	2.00%	0.56%
INT-X63	INTER REGIONAL COMMERCIAL PURCHASING STANDARD	2.00%	0.56%
INT-X67	INTER REGIONAL COMMERCIAL PURCHASING DATA RATE II	1.70%	0.26%
INT-XIP	INTERREGIONAL COMMERCIAL PREMIUM STANDARD	2.00%	0.56%
COMMERCIAL CARD – DOMESTIC			
Fee	Program As Identified on Moneris Statements:	Interchange Rate (%)	Differential Rate (%)
CAN-XBA	COMMERCIAL INTRACOUNTRY PREMIUM HIGH SPEND RATE A	2.00%	0.56%
CAN-XBB	COMMERCIAL INTRACOUNTRY PREMIUM HIGH SPEND RATE B	2.00%	0.56%
CAN-XBC	COMMERCIAL INTRACOUNTRY PREMIUM HIGH SPEND PAYPASS	2.12%	0.68%
CAN-XBD	COMMERCIAL INTRACOUNTRY PREMIUM HIGHSPEND STANDARD	2.65%	1.21%
CAN-XBE	COMMERCIAL INTRACOUNTRY PREM HIGH SPEND ELECTRONIC	2.25%	0.81%
CAN-XBF	COMMERCIAL INTRACOUNTRY PREM HIGH SPEND SUPERMARKET	2.25%	0.81%
CAN-XBJ	COMM INTRACOUNTRY PREM HIGH SPEND RECURRING PYMNT	2.25%	0.81%
CAN-XBK	COMM INTRACOUNTRY PREM HIGH SPEND SECURECD ENABLED	2.65%	1.21%
CAN-XBQ	COMMERCIAL INTRACOUNTRY COMMERCIAL DATA RATE 1	1.80%	0.36%

Moneris®/Debit Mastercard®

Differential Rates

0.25% + \$0.05 Target Qualification Rate*

DEBIT MASTERCARD			
Fee	Program As Identified on Moneris Statements:	Interchange Rate (%)	Differential Rate (%)
CAN-C53	INTRACOUNTRY STANDARD AND NON-SECURE CODE-ENABLED E-COMMERCE (DEBIT)	1.15%	0.85%
CAN-C54	INTRACOUNTRY STANDARD SECURE CODE-ENABLED (DEBIT)	1.00%	0.70%
CAN-CCR	INTRACOUNTRY CONSUMER DEBIT RECURRING PAYMENTS	0.60%	0.30%

Rates are subject to change and accurate as of January 20, 2017. *Based on a ticket size of \$100. Interchange for Debit Mastercard is calculated by converting the merchant discount rate (%) to a dollar amount and comparing it to the Target Qualification Level as a dollar amount. ® MONERIS and MONERIS BE PAYMENT READY & Design are registered trade-marks of Moneris Solutions Corporation. MASTERCARD and MASTERCARD & Design are registered trade-marks of Mastercard Incorporated. All other marks or registered trade-marks are the property of their respective owners.



1.60% Target Qualification Rate

CONSUMER CARD – DOMESTIC

Fee Program	As Identified on Moneris Statements:	Interchange Rate (%)	Differential Rate (%)
CAN-C274	CANADA BASE SUBMISSION LEVEL (PREMIUM)	1.85%	0.25%

CONSUMER PREMIUM PLUS CARD – DOMESTIC

Fee Program	As Identified on Moneris Statements:	Interchange Rate (%)	Differential Rate (%)
CAN-C275	CPSL – RECURRING PAYMENTS (PREMIUM PLUS)	1.96%	0.36%
CAN-C276	CPSL – SUPERMARKETS/WAREHOUSE CLUBS (PREMIUM PLUS)	1.96%	0.36%
CAN-C277	CPSL – PETROLEUM (PREMIUM PLUS)	1.96%	0.36%
CAN-C278	CPSL – RETAIL (PREMIUM PLUS)	2.05%	0.45%
CAN-C281	CANADA BASE SUBMISSION LEVEL (PREMIUM PLUS)	2.49%	0.89%

COMMERCIAL CARD – DOMESTIC

Fee Program	As Identified on Moneris Statements:	Interchange Rate (%)	Differential Rate (%)
CANX282	CPSL – COMMERCIAL RECURRING PAYMENTS	2.00%	0.40%
CANX283	CPSL – COMMERCIAL SUPERMARKETS/WAREHOUSE CLUBS	2.00%	0.40%
CANX284	CPSL – COMMERCIAL PETROLEUM	2.00%	0.40%
CANX285	CPSL – COMMERCIAL RETAIL	2.00%	0.40%
CANX288	CANADA COMMERCIAL BASE SUBMISSION LEVEL	2.00%	0.40%

DISCOVER CARD – INTERNATIONAL

Fee Program	As Identified on Moneris Statements:	Interchange Rate (%)	Differential Rate (%)
INTC836	CANADA INTERNATIONAL BASE SUBMISSION LEVEL	1.72%	0.12%
INTX836	CANADA INTERNATIONAL BASE SUBMISSION LEVEL	1.72%	0.12%

CONSUMER ADJUSTMENT VOUCHER PREMIUM – DOMESTIC

Fee Program	As Identified on Moneris Statements:	Interchange Rate (%)	Differential Rate (%)
CANC296	CANADA CONSUMER ADJUSTMENT VOUCHER PROGRAM 1 (PREMIUM)	1.85%	0.25%

CONSUMER ADJUSTMENT VOUCHER PREMIUM PLUS – DOMESTIC

Fee Program	As Identified on Moneris Statements:	Interchange Rate (%)	Differential Rate (%)
CANC297	CANADA CONSUMER ADJUSTMENT VOUCHER PROGRAM 1 (PREMIUM PLUS)	2.49%	0.89%
CANC307	CANADA CONSUMER ADJUSTMENT VOUCHER PROGRAM 3 (PREMIUM PLUS)	1.96%	0.36%

COMMERCIAL ADJUSTMENT VOUCHER – DOMESTIC

Fee Program	As Identified on Moneris Statements:	Interchange Rate (%)	Differential Rate (%)
CANX308	CANADA COMMERCIAL ADJUSTMENT VOUCHER PROGRAM 1	2.00%	0.40%
CANX310	CANADA COMMERCIAL ADJUSTMENT VOUCHER PROGRAM 3	2.00%	0.40%



1.10% Target Qualification Rate

CONSUMER CARD – DOMESTIC			
Fee	Program As Identified on Moneris Statements:	Interchange Rate (%)	Differential Rate (%)
CM01	STANDARD – CONSUMER CARD	1.50%	0.40%



\$0.00 Target Qualification Rate

INTERAC FLASH			
Fee	Program As Identified on Moneris Statements:	Interchange Rate (\$)	Differential Rate (\$)
CAN-ZTI1	LOW TICKET FLASH TIER 1	\$0.020	\$0.020
CAN-ZTI2	HIGH VOLUME FLASH TIER 2	\$0.025	\$0.025
CAN-ZFL1	STANDARD FLASH TIER 3	\$0.035	\$0.035

Moneris®/American Express

Differential Rates



Please visit americanexpress.ca/codeofconduct for more information.