

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.



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?



Total Processing Cost (\$)
(per Transaction)¹



Interchange/Wholesale Discount Rate (%)

x

Transaction Amount (\$)



Network Assessment Fee(s) (%)

x

Transaction Amount (\$)



Moneris Transaction Fee (%)

x

Transaction Amount (\$)

¹ 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.

Moneris / Visa Credit

Assessment Fees

Applicable to		Fee Description	Assessment %
Purchase	Refund		
Y		VISA - ASSESSMENT	0.09%
Y		VISA - FOREIGN ASSESSMENT (Multi currency - Card Present)	0.40%
Y		VISA - FOREIGN ASSESSMENT (Single currency - Card Present)	0.80%
Y		VISA - FOREIGN ASSESSMENT (Single currency - Card Not Present)	0.85%
Y		VISA - B2B VIRTUAL SERVICE DOMESTIC	0.60%
Y		VISA - B2B VIRTUAL SERVICE FOREIGN	1.55%

Interchange Fees

Region	Fee Program	Description	Interchange Rate%
CAN	VFA5	Performance Tier 1 - HNW, NNSS	2.00%
CAN	WFA5	Performance Tier 1 - HNW, NNSS	2.00%
CAN	XFA5	Performance Tier 1 - HNW, NNSS	2.00%
CAN	VFA6	Performance Tier 1 - HNW, Internationally-settled	2.00%
CAN	WFA6	Performance Tier 1 - HNW, Internationally-settled	2.00%
CAN	XFA6	Performance Tier 1 - HNW, Internationally-settled	2.00%
CAN	VFA7	Performance Tier 2 - HNW, NNSS	2.00%
CAN	WFA7	Performance Tier 2 - HNW, NNSS	2.00%
CAN	DF76	Industry Rate 2 - HNW, Internationally Settled	1.95%
CAN	EF76	Industry Rate 2 - HNW, Internationally Settled	1.95%
CAN	CF77	Recurring Payment - HNW, NNSS	1.95%
CAN	CF78	Recurring Payment - HNW, Internationally-settled	1.95%
CAN	CF79	Emerging Segment–HNW, NNSS	1.95%
CAN	DF79	Emerging Segment–HNW, NNSS	1.95%
CAN	EF79	Emerging Segment–HNW, NNSS	1.95%
CAN	FF79	Emerging Segment–HNW, NNSS	1.95%
CAN	GF79	Emerging Segment–HNW, NNSS	1.95%
CAN	HF79	Emerging Segment–HNW, NNSS	1.95%
CAN	CF80	Emerging Segment–HNW, Internationally-settled	1.95%
CAN	DF80	Emerging Segment–HNW, Internationally-settled	1.95%
CAN	EF80	Emerging Segment–HNW, Internationally-settled	1.95%
CAN	FF80	Emerging Segment–HNW, Internationally-settled	1.95%
CAN	GF80	Emerging Segment–HNW, Internationally-settled	1.95%
CAN	HF80	Emerging Segment–HNW, Internationally-settled	1.95%
CAN	XFA7	Performance Tier 2 - HNW, NNSS	2.00%
CAN	VFA8	Performance Tier 2 - HNW, Internationally-settled	2.00%
CAN	WFA8	Performance Tier 2 - HNW, Internationally-settled	2.00%
CAN	XFA8	Performance Tier 2 - HNW, Internationally-settled	2.00%
CAN	VFC5	Industry Rate 1 - HNW, NNSS	2.00%
CAN	WFC5	Industry Rate 1 - HNW, NNSS	2.00%

Moneris / Visa Credit

Interchange Fees

Continued from the previous page...

Region	Fee Program	Description	Interchange Rate%
CAN	XFC5	Industry Rate 1 - HNW, NNSS	2.00%
CAN	VFC6	Industry Rate 1 - HNW, Internationally Settled	2.00%
CAN	WFC6	Industry Rate 1 - HNW, Internationally Settled	2.00%
CAN	XFC6	Industry Rate 1 - HNW, Internationally Settled	2.00%
CAN	VFC7	Industry Rate 2 - HNW, NNSS	2.00%
CAN	WFC7	Industry Rate 2 - HNW, NNSS	2.00%
CAN	XFC7	Industry Rate 2 - HNW, NNSS	2.00%
CAN	VFC8	Industry Rate 2 - HNW, Internationally Settled	2.00%
CAN	WFC8	Industry Rate 2 - HNW, Internationally Settled	2.00%
CAN	XFC8	Industry Rate 2 - HNW, Internationally Settled	2.00%
CAN	WFC9	Recurring Payment - HNW, NNSS	2.00%
CAN	XFC9	Recurring Payment - HNW, NNSS	2.00%
CAN	WFD1	Recurring Payment - HNW, Internationally-settled	2.00%
CAN	XFD1	Recurring Payment - HNW, Internationally-settled	2.00%
CAN	SFD2	Emerging Segment–HNW, NNSS	2.00%
CAN	TFD2	Emerging Segment–HNW, NNSS	2.00%
CAN	UFD2	Emerging Segment–HNW, NNSS	2.00%
CAN	VFD2	Emerging Segment–HNW, NNSS	2.00%
CAN	WFD2	Emerging Segment–HNW, NNSS	2.00%
CAN	XFD2	Emerging Segment–HNW, NNSS	2.00%
CAN	SFD3	Emerging Segment–HNW, NNSS	2.00%
CAN	TFD3	Emerging Segment–HNW, NNSS	2.00%
CAN	UFD3	Emerging Segment–HNW, NNSS	2.00%
CAN	VFD3	Emerging Segment–HNW, NNSS	2.00%
CAN	WFD3	Emerging Segment–HNW, Internationally-settled	2.00%
CAN	XFD3	Emerging Segment–HNW, Internationally-settled	2.00%
CAN	CI01	CONSUMER CREDIT, INDUSTRY 1 NNSS-FULL CHIP	1.18%
CAN	DI01	CONSUMER CREDIT, INDUSTRY 1 NNSS-NON CHIP	1.18%
CAN	EI01	CONSUMER CREDIT, INDUSTRY 1 NNSS-PARTIAL CHIP	1.18%
CAN	CI02	CONSUMER CREDIT, INDUSTRY 1 INTERNATIONAL SETTLEMENT SERVICE-FULL CHIP	1.18%
CAN	DI02	CONSUMER CREDIT, INDUSTRY 1 INTERNATIONAL SETTLEMENT SERVICE-NON CHIP	1.18%
CAN	EI02	CONSUMER CREDIT, INDUSTRY 1 INTERNATIONAL SETTLEMENT SERVICE-PARTIAL CHIP	1.18%
CAN	VI05	BUSINESS CREDIT, INDUSTRY 1, NNSS-PARTIAL CHIP	1.80%
CAN	WI05	BUSINESS CREDIT, INDUSTRY 1, NNSS-NON CHIP	1.80%
CAN	XI05	BUSINESS CREDIT, INDUSTRY 1, NNSS-FULL CHIP	1.80%
CAN	VI06	BUSINESS CREDIT, INDUSTRY 1, INTERNATIONAL SETTLEMENT SERVICE-PARTIAL CHIP	1.80%
CAN	WI06	BUSINESS CREDIT, INDUSTRY 1, INTERNATIONAL SETTLEMENT SERVICE-NON CHIP	1.80%
CAN	XI06	BUSINESS CREDIT, INDUSTRY 1, INTERNATIONAL SETTLEMENT SERVICE-FULL CHIP	1.80%
CAN	VI07	BUSINESS CREDIT, INDUSTRY 2, NNSS-PARTIAL CHIP	1.85%
CAN	WI07	BUSINESS CREDIT, INDUSTRY 2, NNSS-NON CHIP	1.85%

Moneris / Visa Credit

Interchange Fees

Continued from the previous page...

Region	Fee Program	Description	Interchange Rate%
CAN	XI07	BUSINESS CREDIT, INDUSTRY 2, NNSS-FULL CHIP	1.85%
CAN	VI08	BUSINESS CREDIT, INDUSTRY 2, INTERNATIONAL SETTLEMENT SERVICE-PARTIAL CHIP	1.85%
CAN	WI08	BUSINESS CREDIT, INDUSTRY 2, INTERNATIONAL SETTLEMENT SERVICE-NON CHIP	1.85%
CAN	XI08	BUSINESS CREDIT, INDUSTRY 2, INTERNATIONAL SETTLEMENT SERVICE-FULL CHIP	1.85%
CAN	CI21	PREPAID, INDUSTRY 1, NNSS-FULL CHIP	1.18%
CAN	DI21	PREPAID, INDUSTRY 1, NNSS-NON CHIP	1.18%
CAN	EI21	PREPAID, INDUSTRY 1, NNSS-PARTIAL CHIP	1.18%
CAN	VI21	PREPAID, INDUSTRY 1, NNSS-PARTIAL CHIP	1.18%
CAN	WI21	PREPAID, INDUSTRY 1, NNSS-NON CHIP	1.18%
CAN	XI21	PREPAID, INDUSTRY 1, NNSS-FULL CHIP	1.18%
CAN	CI22	PREPAID, INDUSTRY 1, INTERNATIONALLY SETTLED-FULL CHIP	1.18%
CAN	DI22	PREPAID, INDUSTRY 1, INTERNATIONALLY SETTLED-NON CHIP	1.18%
CAN	EI22	PREPAID, INDUSTRY 1, INTERNATIONALLY SETTLED-PARTIAL CHIP	1.18%
CAN	VI22	PREPAID, INDUSTRY 1, INTERNATIONALLY SETTLED-PARTIAL CHIP	1.18%
CAN	WI22	PREPAID, INDUSTRY 1, INTERNATIONALLY SETTLED-NON CHIP	1.18%
CAN	XI22	PREPAID, INDUSTRY 1, INTERNATIONALLY SETTLED-FULL CHIP	1.18%
CAN	VI49	COMMERCIAL, INDUSTRY 1, NAT	1.80%
CAN	WI49	NON CHIP FUEL COMMERCIAL	1.80%
CAN	XI49	FULL CHIP FUEL COMMERCIAL	1.80%
CAN	VI50	PARTIAL CHIP FUEL COMMERCIAL	1.80%
CAN	WI50	COMMERCIAL, INDUSTRY 1, INT	1.80%
CAN	XI50	FULL CHIP FUEL COMMERCIAL	1.80%
CAN	VI51	COMMERCIAL, INDUSTRY 2, NAT	1.85%
CAN	WI51	NON CHIP SUPERMARKET COMM	1.85%
CAN	XI51	FULL CHIP SUPERMARKET COMM	1.85%
CAN	VI52	PARTIAL CHIP SUPERMARKET COMM	1.85%
CAN	WI52	COMMERCIAL, INDUSTRY 2, INT	1.85%
CAN	XI52	FULL CHIP SUPERMARKET COMM	1.85%
CAN	VP01	BUSINESS CREDIT, PERFORMANCE INCENTIVE TIER 1, INTERNATIONAL-PARTIAL CHIP	1.80%
CAN	WP01	BUSINESS CREDIT, PERFORMANCE INCENTIVE TIER 1, INTERNATIONAL-NON CHIP	1.80%
CAN	XP01	BUSINESS CREDIT, PERFORMANCE INCENTIVE TIER 1, INTERNATIONAL-FULL CHIP	1.80%
CAN	VP02	BUSINESS CREDIT, PERFORMANCE INCENTIVE TIER 1, NNSS-PARTIAL CHIP	1.80%
CAN	WP02	BUSINESS CREDIT, PERFORMANCE INCENTIVE TIER 1, NNSS-NON CHIP	1.80%
CAN	XP02	BUSINESS CREDIT, PERFORMANCE INCENTIVE TIER 1, NNSS-FULL CHIP	1.80%
CAN	VP03	BUSINESS CREDIT, PERFORMANCE INCENTIVE TIER 2, INTERNATIONAL-PARTIAL CHIP	1.85%
CAN	WP03	BUSINESS CREDIT, PERFORMANCE INCENTIVE TIER 2, INTERNATIONAL-NON CHIP	1.85%
CAN	XP03	BUSINESS CREDIT, PERFORMANCE INCENTIVE TIER 2, INTERNATIONAL-FULL CHIP	1.85%
CAN	VP04	BUSINESS CREDIT, PERFORMANCE INCENTIVE TIER 2, NNSS-PARTIAL CHIP	1.85%
CAN	WP04	BUSINESS CREDIT, PERFORMANCE INCENTIVE TIER 2, NNSS-NON CHIP	1.85%
CAN	XP04	BUSINESS CREDIT, PERFORMANCE INCENTIVE TIER 2, NNSS-FULL CHIP	1.85%

Moneris / Visa Credit

Interchange Fees

Continued from the previous page...

Region	Fee Program	Description	Interchange Rate%
CAN	CP07	CONSUMER CREDIT, PERFORMANCE INCENTIVE TIER 1 INTERNATIONAL-FULL CHIP	1.32%
CAN	DP07	CONSUMER CREDIT, PERFORMANCE INCENTIVE TIER 1 INTERNATIONAL-NON CHIP	1.32%
CAN	EP07	CONSUMER CREDIT, PERFORMANCE INCENTIVE TIER 1 INTERNATIONAL-PARTIAL CHIP	1.32%
CAN	CP08	CONSUMER CREDIT, PERFORMANCE INCENTIVE TIER 1 NNSS-FULL CHIP	1.32%
CAN	DP08	CONSUMER CREDIT, PERFORMANCE INCENTIVE TIER 1 NNSS-NON CHIP	1.32%
CAN	EP08	CONSUMER CREDIT, PERFORMANCE INCENTIVE TIER 1 NNSS-PARTIAL CHIP	1.32%
CAN	CP09	CONSUMER CREDIT, PERFORMANCE INCENTIVE TIER 2 INTERNATIONAL-FULL CHIP	1.36%
CAN	DP09	CONSUMER CREDIT, PERFORMANCE INCENTIVE TIER 2 INTERNATIONAL-NON CHIP	1.36%
CAN	EP09	CONSUMER CREDIT, PERFORMANCE INCENTIVE TIER 2 INTERNATIONAL-PARTIAL CHIP	1.36%
CAN	CP10	CONSUMER CREDIT, PERFORMANCE INCENTIVE TIER 2, NNSS-FULL CHIP	1.36%
CAN	DP10	CONSUMER CREDIT, PERFORMANCE INCENTIVE TIER 2, NNSS-NON CHIP	1.36%
CAN	EP10	CONSUMER CREDIT, PERFORMANCE INCENTIVE TIER 2, NNSS-PARTIAL CHIP	1.36%
CAN	CP25	PREPAID, PERFORMANCE INCENTIVE TIER 1, INTERNATIONAL-FULL CHIP	1.32%
CAN	DP25	PREPAID, PERFORMANCE INCENTIVE TIER 1, INTERNATIONAL-NON CHIP	1.32%
CAN	EP25	PREPAID, PERFORMANCE INCENTIVE TIER 1, INTERNATIONAL-PARTIAL CHIP	1.32%
CAN	VP25	PREPAID, PERFORMANCE INCENTIVE TIER 1, INTERNATIONAL-PARTIAL CHIP	1.32%
CAN	WP25	PREPAID, PERFORMANCE INCENTIVE TIER 1, INTERNATIONAL-NON CHIP	1.32%
CAN	XP25	PREPAID, PERFORMANCE INCENTIVE TIER 1, INTERNATIONAL-FULL CHIP	1.32%
CAN	CP26	PREPAID, PERFORMANCE INCENTIVE TIER 1, NNSS-FULL CHIP	1.32%
CAN	DP26	PREPAID, PERFORMANCE INCENTIVE TIER 1, NNSS-NON CHIP	1.32%
CAN	EP26	PREPAID, PERFORMANCE INCENTIVE TIER 1, NNSS-PARTIAL CHIP	1.32%
CAN	VP26	PREPAID, PERFORMANCE INCENTIVE TIER 1, NNSS-PARTIAL CHIP	1.32%
CAN	WP26	PREPAID, PERFORMANCE INCENTIVE TIER 1, NNSS-NON CHIP	1.32%
CAN	XP26	PREPAID, PERFORMANCE INCENTIVE TIER 1, NNSS-FULL CHIP	1.32%
CAN	CP27	PREPAID, PERFORMANCE INCENTIVE TIER 2 INTERNATIONAL-FULL CHIP	1.36%
CAN	DP27	PREPAID, PERFORMANCE INCENTIVE TIER 2 INTERNATIONAL-NON CHIP	1.36%
CAN	EP27	PREPAID, PERFORMANCE INCENTIVE TIER 2 INTERNATIONAL-PARTIAL CHIP	1.36%
CAN	VP27	PREPAID, PERFORMANCE INCENTIVE TIER 2 INTERNATIONAL-PARTIAL CHIP	1.36%
CAN	WP27	PREPAID, PERFORMANCE INCENTIVE TIER 2 INTERNATIONAL-NON CHIP	1.36%
CAN	XP27	PREPAID, PERFORMANCE INCENTIVE TIER 2 INTERNATIONAL-FULL CHIP	1.36%
CAN	CP28	PREPAID, PERFORMANCE INCENTIVE TIER 2, NNSS-FULL CHIP	1.36%
CAN	DP28	PREPAID, PERFORMANCE INCENTIVE TIER 2, NNSS-NON CHIP	1.36%
CAN	EP28	PREPAID, PERFORMANCE INCENTIVE TIER 2, NNSS-PARTIAL CHIP	1.36%
CAN	VP28	PREPAID, PERFORMANCE INCENTIVE TIER 2, NNSS-PARTIAL CHIP	1.36%
CAN	WP28	PREPAID, PERFORMANCE INCENTIVE TIER 2, NNSS-NON CHIP	1.36%
CAN	XP28	PREPAID, PERFORMANCE INCENTIVE TIER 2, NNSS-FULL CHIP	1.36%
CAN	VP73	COMMERCIAL, PERFORMANCE INCENTIVE TIER 1, NAT	1.80%
CAN	WP73	NON CHIP PERFORMANCE 1 COM	1.80%
CAN	XP73	FULL CHIP PERFORMANCE 1 CO	1.80%
CAN	VP74	PARTIAL CHIP PERFORMANCE 1	1.80%

Moneris / Visa Credit

Interchange Fees

Continued from the previous page...

Region	Fee Program	Description	Interchange Rate%
CAN	WP74	COMMERCIAL, PERFORMANCE INCENTIVE TIER 1, INT	1.80%
CAN	XP74	FULL CHIP PERFORMANCE 1 CO	1.80%
CAN	VP75	COMMERCIAL, PERFORMANCE INCENTIVE TIER 2, NAT	1.85%
CAN	WP75	NON CHIP PERFORMANCE 2 COM	1.85%
CAN	XP75	FULL CHIP PERFORMANCE 2 CO	1.85%
CAN	VP76	PARTIAL CHIP PERFORMANCE 2	1.85%
CAN	WP76	COMMERCIAL, PERFORMANCE INCENTIVE TIER 2, INT	1.85%
CAN	XP76	FULL CHIP PERFORMANCE 2 CO	1.85%
CAN	CS01	STANDARD – CONSUMER CARD, NNSS-CHIP	1.52%
CAN	DS01	STANDARD – CONSUMER CARD, NNSS	1.52%
CAN	CS02	STANDARD – CONSUMER CARD, INTERNATIONAL SETTLEMENT SERVICE-CHIP	1.52%
CAN	DS02	STANDARD – CONSUMER CARD, INTERNATIONAL SETTLEMENT SERVICE	1.52%
CAN	WS03	VPP-STANDARD – BUSINESS CARD, NNSS	2.00%
CAN	XS03	STANDARD – BUSINESS CARD, NNSS-CHIP	2.00%
CAN	WS04	STANDARD – BUSINESS CARD, INTERNATIONAL SETTLEMENT SERVICE	2.00%
CAN	XS04	STANDARD – BUSINESS CARD, INTERNATIONAL SETTLEMENT SERVICE-CHIP	2.00%
CAN	WS05	STANDARD – CORPORATE CARD, NNSS	2.00%
CAN	XS05	STANDARD – CORPORATE CARD, NNSS-CHIP	2.00%
CAN	WS06	STANDARD – CORPORATE CARD, INTERNATIONAL SETTLEMENT SERVICE	2.00%
CAN	XS06	STANDARD – CORPORATE CARD, INTERNATIONAL SETTLEMENT SERVICE-CHIP	2.00%
CAN	WS07	STANDARD – PURCHASING CARD, NNSS	2.00%
CAN	XS07	STANDARD – PURCHASING CARD, NNSS-CHIP	2.00%
CAN	WS08	STANDARD – PURCHASING CARD, INTERNATIONAL SETTLEMENT SERVICE	2.00%
CAN	XS08	STANDARD – PURCHASING CARD, INTERNATIONAL SETTLEMENT SERVICE-CHIP	2.00%
CAN	CS10	STANDARD-PREPAID CARD NNSS-CHIP	1.52%
CAN	DS10	STANDARD-PREPAID CARD NNSS	1.52%
CAN	WS10	STANDARD-PREPAID CARD NNSS	1.52%
CAN	XS10	STANDARD-PREPAID CARD NNSS-CHIP	1.52%
CAN	CS11	STANDARD-DEBIT CARD INT'L SETTLEMENT SERVICES	1.15%
CAN	CS12	STANDARD-PREPAID CARD INTERNATIONAL-CHIP	1.52%
CAN	DS12	STANDARD-PREPAID CARD INTERNATIONAL	1.52%
CAN	WS12	STANDARD-PREPAID CARD INTERNATIONAL	1.52%
CAN	XS12	STANDARD-PREPAID CARD INTERNATIONAL-CHIP	1.52%
CAN	CS22	STANDARD- COMMERCIAL PREPAID NAT	2.00%
CAN	WS22	STANDARD COMMERCIAL	2.00%
CAN	XS22	CHIP COMMERCIAL	2.00%
CAN	DS23	STANDARD- COMMERCIAL PREPAID INT	2.00%
CAN	WS23	STANDARD COMMERCIAL	2.00%
CAN	XS23	CHIP COMMERCIAL	2.00%
CAN	VFA3	Electronic HNW, NNSS	2.10%

Moneris / Visa Credit

Interchange Fees

Continued from the previous page...

Region	Fee Program	Description	Interchange Rate%
CAN	VFA4	Electronic HNW, Internationally-settled	2.10%
CAN	WFA1	Standard HNW, NNSS	2.25%
CAN	WFA2	Standard HNW, Internationally-settled	2.25%
CAN	WFA3	Electronic HNW, NNSS	2.10%
CAN	WFA4	Electronic HNW, Internationally-settled	2.10%
CAN	XFA1	Standard HNW, NNSS	2.25%
CAN	XFA2	Standard HNW, Internationally-settled	2.25%
CAN	XFA3	Electronic HNW, NNSS	2.10%
CAN	XFA4	Electronic HNW, Internationally-settled	2.10%
CAN	CF15	INFINITE CREDIT, INDUSTRY 2, NNSS-FULL CHIP	1.42%
CAN	CF16	INFINITE CREDIT, INDUSTRY 2, INTERNATIONAL SETTLEMENT SERVICE-FULL CHIP	1.42%
CAN	CI03	CONSUMER CREDIT, INDUSTRY 2 NNSS-FULL CHIP	1.23%
CAN	CI04	CONSUMER CREDIT, INDUSTRY 2 INTERNATIONAL SETTLEMENT SERVICE-FULL CHIP	1.23%
CAN	CI23	PREPAID, INDUSTRY 2, NNSS-FULL CHIP	1.23%
CAN	CI24	PREPAID, INDUSTRY 2, INTERNATIONALLY SETTLED-FULL CHIP	1.23%
CAN	DF15	INFINITE CREDIT, INDUSTRY 2, NNSS-NON CHIP	1.42%
CAN	DF16	INFINITE CREDIT, INDUSTRY 2, INTERNATIONAL SETTLEMENT SERVICE-NON CHIP	1.42%
CAN	DI03	CONSUMER CREDIT, INDUSTRY 2 NNSS-NON CHIP	1.23%
CAN	DI04	CONSUMER CREDIT, INDUSTRY 2 INTERNATIONAL SETTLEMENT SERVICE-NON CHIP	1.23%
CAN	DI23	PREPAID, INDUSTRY 2, NNSS-NON CHIP	1.23%
CAN	DI24	PREPAID, INDUSTRY 2, INTERNATIONALLY SETTLED-NON CHIP	1.23%
CAN	EF15	INFINITE CREDIT, INDUSTRY 2, NNSS-PARTIAL CHIP	1.42%
CAN	EF16	INFINITE CREDIT, INDUSTRY 2, INTERNATIONAL SETTLEMENT SERVICE-PARTIAL CHIP	1.42%
CAN	EI03	CONSUMER CREDIT, INDUSTRY 2 NNSS-PARTIAL CHIP	1.23%
CAN	EI04	CONSUMER CREDIT, INDUSTRY 2 INTERNATIONAL SETTLEMENT SERVICE-PARTIAL CHIP	1.23%
CAN	EI23	PREPAID, INDUSTRY 2, NNSS-PARTIAL CHIP	1.23%
CAN	EI24	PREPAID, INDUSTRY 2, INTERNATIONALLY SETTLED-PARTIAL CHIP	1.23%
CAN	VI23	PREPAID, INDUSTRY 2, NNSS-PARTIAL CHIP	1.23%
CAN	VI24	PREPAID, INDUSTRY 2, INTERNATIONALLY SETTLED-PARTIAL CHIP	1.23%
CAN	WI23	PREPAID, INDUSTRY 2, NNSS-NON CHIP	1.23%
CAN	WI24	PREPAID, INDUSTRY 2, INTERNATIONALLY SETTLED-NON CHIP	1.23%
CAN	XI23	PREPAID, INDUSTRY 2, NNSS-FULL CHIP	1.23%
CAN	XI24	PREPAID, INDUSTRY 2, INTERNATIONALLY SETTLED-FULL CHIP	1.23%
INT	C901	STANDARD	1.60%
INT	C903	ELECTRONIC	1.10%
INT	X905	BUSINESS CARD	2.00%
INT	X906	CORPORATE CARD	2.00%
INT	X907	PURCHASING CARD	2.00%
INT	C915	ACQUIRER CHIP FEE	1.00%
INT	C916	AIRLINE ACQUIRER CHIP FEE	1.00%

Moneris / Visa Credit

Interchange Fees

Continued from the previous page...

Region	Fee Program	Description	Interchange Rate%
INT	C917	ISSUER CHIP FEE	1.20%
INT	C918	ELECTRONIC COMMERCE MERCHANT	1.44%
INT	C919	SECURE ELECTRONIC COMMERCE	1.44%
INT	C920	AIRLINE FEE	1.10%
INT	C921	ACQUIRER CHIP FEE - ELECTRONIC	1.00%
INT	C922	ISSUER CHIP FEE - ELECTRONIC	1.20%
INT	C938	FULL CHIP DATA DEVICE	1.10%
INT	C939	VISA ELECTORN – FULL CHIP DATA DEVICE	1.10%
INT	C940	AIRLINE FULL CHIP DATA DEVICE	1.10%
INT	C941	VISA ELECTRON - AIRLINE FULL CHIP DATA DEVICE	1.10%
INT	C942	FULL CHIP WITH PIN DATA DEVICE	1.10%
INT	C943	VISA ELECTRON - FULL CHIP WITH PIN DATA DEVICE	1.10%
INT	C944	AIRLINE FULL CHIP WITH PIN DATA DEVICE	1.10%
INT	C945	VISA ELECTRON - AIRLINE FULL CHIP WITH PIN DATA DEVICE	1.10%
INT	C947	INTERREGIONAL PREMIUM CARD	1.80%
INT	C948	INTERREGIONAL SUPER PREMIUM CARD	1.97%
CAN	CB01	RECURRING PAYMENT-CONSUMER CREDIT, NNSS	1.37%
CAN	CB02	RECURRING PAYMENT-CONSUMER CREDIT INTERNATIONALLY-SETTLED	1.37%
CAN	XB03	RECURRING PAYMENT-BUSINESS CREDIT, NNSS	1.85%
CAN	XB04	RECURRING PAYMENT-BUSINESS CREDIT, INTERNATIONALLY-SETTLED	1.85%
CAN	CB11	RECURRING PAYMENT-PREPAID, NNSS	1.37%
CAN	XB11	RECURRING PAYMENT-PREPAID, NNSS	1.37%
CAN	CB12	RECURRING PAYMENT-PREPAID INTERNATIONALLY-SETTLED	1.37%
CAN	XB12	RECURRING PAYMENT-PREPAID INTERNATIONALLY-SETTLED	1.37%
CAN	XB13	RECURRING PAYMENT-COMMERCIAL PREPAID, NAT	1.85%
CAN	XB14	RECURRING PAYMENT-COMMERCIAL PREPAID, INT	1.85%
CAN	XED3	B2B LEVEL 2 NATIONAL	1.60%
CAN	XED4	B2B LEVEL 2 INTERNATIONAL	1.60%
CAN	XED5	B2B LEVEL 3 NATIONAL	1.40%
CAN	XED6	B2B LEVEL 3 INTERNATIONAL	1.40%
CAN	CE01	ELECTRONIC-CONSUMER CREDIT-FULL CHIP	1.42%
CAN	DE01	ELECTRONIC-CONSUMER CREDIT-NON CHIP	1.42%
CAN	EE01	ELECTRONIC-CONSUMER CREDIT-PARTIAL CHIP	1.42%
CAN	CE02	ELECTRONIC-CONSUMER CREDIT INTERNATIONAL-FULL CHIP	1.42%
CAN	DE02	ELECTRONIC-CONSUMER CREDIT INTERNATIONAL-NON CHIP	1.42%
CAN	EE02	ELECTRONIC-CONSUMER CREDIT INTERNATIONAL-PARTIAL CHIP	1.42%
CAN	VE03	ELECTRONIC-BUSINESS CREDIT-PARTIAL CHIP	1.90%
CAN	WE03	ELECTRONIC-BUSINESS CREDIT-NON CHIP	1.90%
CAN	XE03	ELECTRONIC-BUSINESS CREDIT-FULL CHIP	1.90%
CAN	VE04	ELECTRONIC-BUSINESS CREDIT INTERNATIONAL-PARTIAL CHIP	1.90%

Moneris / Visa Credit

Interchange Fees

Continued from the previous page...

Region	Fee Program	Description	Interchange Rate%
CAN	WE04	ELECTRONIC-BUSINESS CREDIT INTERNATIONAL-NON CHIP	1.90%
CAN	XE04	ELECTRONIC-BUSINESS CREDIT INTERNATIONAL-FULL CHIP	1.90%
CAN	VE05	ELECTRONIC-CORPORATE CREDIT-PARTIAL CHIP	1.90%
CAN	WE05	ELECTRONIC-CORPORATE CREDIT-NON CHIP	1.90%
CAN	XE05	ELECTRONIC-CORPORATE CREDIT-FULL CHIP	1.90%
CAN	VE06	ELECTRONIC-CORPORATE CREDIT INTERNATIONAL-PARTIAL CHIP	1.90%
CAN	WE06	ELECTRONIC-CORPORATE CREDIT INTERNATIONAL-NON CHIP	1.90%
CAN	XE06	ELECTRONIC-CORPORATE CREDIT INTERNATIONAL-FULL CHIP	1.90%
CAN	VE07	ELECTRONIC-PURCHASING CREDIT-PARTIAL CHIP	1.90%
CAN	WE07	ELECTRONIC-PURCHASING CREDIT-NON CHIP	1.90%
CAN	XE07	ELECTRONIC-PURCHASING CREDIT-FULL CHIP	1.90%
CAN	VE08	ELECTRONIC-PURCHASING CREDIT INTERNATIONAL-PARTIAL CHIP	1.90%
CAN	WE08	ELECTRONIC-PURCHASING CREDIT INTERNATIONAL-NON CHIP	1.90%
CAN	XE08	ELECTRONIC-PURCHASING CREDIT INTERNATIONAL-FULL CHIP	1.90%
CAN	CE11	ELECTRONIC-PREPAID NNSS-FULL CHIP	1.42%
CAN	DE11	ELECTRONIC-PREPAID NNSS-NON CHIP	1.42%
CAN	EE11	ELECTRONIC-PREPAID NNSS-PARTIAL CHIP	1.42%
CAN	VE11	ELECTRONIC-PREPAID NNSS-PARTIAL CHIP	1.42%
CAN	WE11	ELECTRONIC-PREPAID NNSS-NON CHIP	1.42%
CAN	XE11	ELECTRONIC-PREPAID NNSS-FULL CHIP	1.42%
CAN	CE12	ELECTRONIC-PREPAID INTERNATIONAL-FULL CHIP	1.42%
CAN	DE12	ELECTRONIC-PREPAID INTERNATIONAL-NON CHIP	1.42%
CAN	EE12	ELECTRONIC-PREPAID INTERNATIONAL-PARTIAL CHIP	1.42%
CAN	VE12	ELECTRONIC-PREPAID INTERNATIONAL-PARTIAL CHIP	1.42%
CAN	WE12	ELECTRONIC-PREPAID INTERNATIONAL-NON CHIP	1.42%
CAN	XE12	ELECTRONIC-PREPAID INTERNATIONAL-FULL CHIP	1.42%
CAN	CE31	CONSUMER CREDIT, EMERGING SEGMENT, NNSS-CHIP	0.98%
CAN	DE31	CONSUMER CREDIT, EMERGING SEGMENT, NNSS-FULL CHIP	0.98%
CAN	EE31	CONSUMER CREDIT, EMERGING SEGMENT, NNSS-NON CHIP	0.98%
CAN	FE31	CONSUMER CREDIT, EMERGING SEGMENT, NNSS-PARTIAL CHIP	0.98%
CAN	GE31	CONSUMER CREDIT, EMERGING SEGMENT, NNSS-RECURRING PAYMENT	0.98%
CAN	HE31	CONSUMER CREDIT, EMERGING SEGMENT, NNSS-STANDARD	0.98%
CAN	CE32	INFINITE CREDIT, EMERGING SEGMENT, NNSS-CHIP	1.17%
CAN	DE32	INFINITE CREDIT, EMERGING SEGMENT, NNSS-FULL CHIP	1.17%
CAN	EE32	INFINITE CREDIT, EMERGING SEGMENT, NNSS-NON CHIP	1.17%
CAN	FE32	INFINITE CREDIT, EMERGING SEGMENT, NNSS-PARTIAL CHIP	1.17%
CAN	GE32	INFINITE CREDIT, EMERGING SEGMENT, NNSS-RECURRING PAYMENT	1.17%
CAN	HE32	INFINITE CREDIT, EMERGING SEGMENT, NNSS-STANDARD	1.17%
CAN	SE33	BUSINESS CREDIT, EMERGING SEGMENT, NNSS-STANDARD	1.80%
CAN	TE33	BUSINESS CREDIT, EMERGING SEGMENT, NNSS-RECURRING PAYMENT	1.80%

Moneris / Visa Credit

Interchange & Assessment Fees

Continued from the previous page...

Region	Fee Program	Description	Interchange Rate%
CAN	UE33	BUSINESS CREDIT, EMERGING SEGMENT, NNSS-PARTIAL CHIP	1.80%
CAN	VE33	BUSINESS CREDIT, EMERGING SEGMENT, NNSS-NON CHIP	1.80%
CAN	WE33	BUSINESS CREDIT, EMERGING SEGMENT, NNSS-FULL CHIP	1.80%
CAN	XE33	BUSINESS CREDIT, EMERGING SEGMENT, NNSS-CHIP	1.80%
CAN	CE41	CONSUMER CREDIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED-CHIP	0.98%
CAN	DE41	CONSUMER CREDIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED-FULL CHIP	0.98%
CAN	EE41	CONSUMER CREDIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED-NON CHIP	0.98%
CAN	FE41	CONSUMER CREDIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED-PARTIAL CHIP	0.98%
CAN	GE41	CONSUMER CREDIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED-RECURRING PAYMENT	0.98%
CAN	HE41	CONSUMER CREDIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED-STANDARD	0.98%
CAN	CE42	INFINITE CREDIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED-CHIP	1.17%
CAN	DE42	INFINITE CREDIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED-FULL CHIP	1.17%
CAN	EE42	INFINITE CREDIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED-NON CHIP	1.17%
CAN	FE42	INFINITE CREDIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED-PARTIAL CHIP	1.17%
CAN	GE42	INFINITE CREDIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED-RECURRING PAYMENT	1.17%
CAN	HE42	INFINITE CREDIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED-STANDARD	1.17%
CAN	SE43	BUSINESS CREDIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED-STANDARD	1.80%
CAN	TE43	BUSINESS CREDIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED-RECURRING PAYMENT	1.80%
CAN	UE43	BUSINESS CREDIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED-PARTIAL CHIP	1.80%
CAN	VE43	BUSINESS CREDIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED-NON CHIP	1.80%
CAN	WE43	BUSINESS CREDIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED-FULL CHIP	1.80%
CAN	XE43	BUSINESS CREDIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED NNSS-CHIP	1.80%
CAN	CE46	EMERGING-PREPAID ES NAT	0.98%
CAN	DE46	FULL CHIP ELECTRONIC EMERG	0.98%
CAN	EE46	NON CHIP ELEC EMER SEGMENT	0.98%
CAN	FE46	PARTIAL CHIP ELEC EMER SEG	0.98%
CAN	GE46	RECURRING PAYMT EMER SEG T	0.98%
CAN	HE46	STANDARD CON EMERGING SEG	0.98%
CAN	CE47	CHIP CONSUMER EMERGING SEG	0.98%
CAN	DE47	EMERGING-PREPAID ES INT	0.98%
CAN	EE47	NON CHIP ELEC EMER SEGMENT	0.98%
CAN	FE47	PARTIAL CHIP ELEC EMER SEG	0.98%
CAN	GE47	RECURRING PAYMT EMER SEG T	0.98%
CAN	HE47	STANDARD CON EMERGING SEG	0.98%
CAN	VE48	ELECTRONIC- COMMERCIAL PREPAID NAT	1.90%
CAN	WE48	NON CHIP ELECTRONIC COMMER	1.90%
CAN	XE48	FULL CHIP ELECTRONIC COMM	1.90%
CAN	VE49	PARTIAL CHIP ELECTRONIC CO	1.90%
CAN	WE49	ELECTRONIC- COMMERCIAL PREPAID INT	1.90%
CAN	XE49	FULL CHIP ELECTRONIC COMM	1.90%

Moneris / Visa Credit

Interchange Fees

Continued from the previous page...

Region	Fee Program	Description	Interchange Rate%
CAN	SE50	STANDARD COMMERCIAL EMERGE	1.80%
CAN	TE50	RECUR PAY EMERGE COMMERC	1.80%
CAN	UE50	PARTIAL CHIP ELECT EMER CO	1.80%
CAN	VE50	NON CHIP ELECT EMER COMMER	1.80%
CAN	WE50	FULL CHIP ELECT EMER SEGM	1.80%
CAN	XE50	CHIP COMMERCIAL EMERGE SEG	1.80%
CAN	SE51	STANDARD COMMERCIAL EMERGE	1.80%
CAN	TE51	RECUR PAY EMERGE COMMERC	1.80%
CAN	UE51	PARTIAL CHIP ELECT EMER CO	1.80%
CAN	VE51	NON CHIP ELECT EMER COMMER	1.80%
CAN	WE51	FULL CHIP ELECT EMER SEGM	1.80%
CAN	XE51	CHIP COMMERCIAL EMERGE SEG	1.80%
CAN	EED3	B2B Enhanced Data Level 2–NNSS	1.60%
CAN	CED4	B2B Enhanced Data Level 2–internationally settled	1.60%
CAN	VED5	B2B Enhanced Data Level 3–NNSS	1.40%
CAN	WED6	B2B Enhanced Data Level 3–internationally settled	1.40%
CAN	CF01	STANDARD-INFINITE CREDIT NNSS-CHIP	1.71%
CAN	DF01	STANDARD-INFINITE CREDIT NNSS	1.71%
CAN	CF02	STANDARD-INFINITE CREDIT, INTERNATIONAL SETTLEMENT SERVICE-CHIP	1.71%
CAN	DF02	STANDARD-INFINITE CREDIT, INTERNATIONAL SETTLEMENT SERVICE	1.71%
CAN	CF07	ELECTRONIC-INFINITE CREDIT, NNSS-FULL CHIP	1.61%
CAN	DF07	ELECTRONIC-INFINITE CREDIT, NNSS-NON CHIP	1.61%
CAN	EF07	ELECTRONIC-INFINITE CREDIT, NNSS-PARTIAL CHIP	1.61%
CAN	CF08	ELECTRONIC-INFINITE CREDIT INTERNATIONAL-FULL CHIP	1.61%
CAN	DF08	ELECTRONIC-INFINITE CREDIT INTERNATIONAL-NON CHIP	1.61%
CAN	EF08	ELECTRONIC-INFINITE CREDIT INTERNATIONAL-PARTIAL CHIP	1.61%
CAN	CF11	RECURRING PAYMENT-INFINITE CREDIT, NNSS	1.56%
CAN	CF12	RECURRING PAYMENT-INFINITE CREDIT, INTERNATIONALLY-SETTLED	1.56%
CAN	CF13	INFINITE CREDIT, INDUSTRY 1, NNSS-FULL CHIP	1.37%
CAN	DF13	INFINITE CREDIT, INDUSTRY 1, NNSS-NON CHIP	1.37%
CAN	EF13	INFINITE CREDIT, INDUSTRY 1, NNSS-PARTIAL CHIP	1.37%
CAN	CF14	INFINITE CREDIT, INDUSTRY 1, INTERNATIONAL SETTLEMENT SERVICE-FULL CHIP	1.37%
CAN	DF14	INFINITE CREDIT, INDUSTRY 1, INTERNATIONAL SETTLEMENT SERVICE-NON CHIP	1.37%
CAN	EF14	INFINITE CREDIT, INDUSTRY 1, INTERNATIONAL SETTLEMENT SERVICE-PARTIAL CHIP	1.37%
CAN	CF21	INFINITE CREDIT, PERFORMANCE INCENTIVE TIER 1, INTERNATIONAL-FULL CHIP	1.52%
CAN	DF21	INFINITE CREDIT, PERFORMANCE INCENTIVE TIER 1, INTERNATIONAL-NON CHIP	1.52%
CAN	EF21	INFINITE CREDIT, PERFORMANCE INCENTIVE TIER 1, INTERNATIONAL-PARTIAL CHIP	1.52%
CAN	CF22	INFINITE CREDIT, PERFORMANCE INCENTIVE TIER 1, NNSS-FULL CHIP	1.52%
CAN	DF22	INFINITE CREDIT, PERFORMANCE INCENTIVE TIER 1, NNSS-NON CHIP	1.52%
CAN	EF22	INFINITE CREDIT, PERFORMANCE INCENTIVE TIER 1, NNSS-PARTIAL CHIP	1.52%

Moneris / Visa Credit

Interchange Fees

Continued from the previous page...

Region	Fee Program	Description	Interchange Rate%
CAN	CF23	INFINITE CREDIT, PERFORMANCE INCENTIVE TIER 2 INTERNATIONAL-FULL CHIP	1.54%
CAN	DF23	INFINITE CREDIT, PERFORMANCE INCENTIVE TIER 2 INTERNATIONAL-NON CHIP	1.54%
CAN	EF23	INFINITE CREDIT, PERFORMANCE INCENTIVE TIER 2 INTERNATIONAL-PARTIAL CHIP	1.54%
CAN	CF24	INFINITE CREDIT, PERFORMANCE INCENTIVE TIER 2, NNSS-FULL CHIP	1.54%
CAN	DF24	INFINITE CREDIT, PERFORMANCE INCENTIVE TIER 2, NNSS-NON CHIP	1.54%
CAN	EF24	INFINITE CREDIT, PERFORMANCE INCENTIVE TIER 2, NNSS-PARTIAL CHIP	1.54%
CAN	CF63	Standard HNW, NNSS	2.45%
CAN	DF63	Standard HNW, NNSS	2.45%
CAN	CF64	Standard HNW, Internationally-settled	2.45%
CAN	DF64	Standard HNW, Internationally-settled	2.45%
CAN	CF65	Electronic HNW, NNSS	2.08%
CAN	DF65	Electronic HNW, NNSS	2.08%
CAN	EF65	Electronic HNW, NNSS	2.08%
CAN	CF66	Electronic HNW, Internationally-settled	2.08%
CAN	DF66	Electronic HNW, Internationally-settled	2.08%
CAN	EF66	Electronic HNW, Internationally-settled	2.08%
CAN	CF67	Performance Tier 1 - HNW, NNSS	1.95%
CAN	DF67	Performance Tier 1 - HNW, NNSS	1.95%
CAN	EF67	Performance Tier 1 - HNW, NNSS	1.95%
CAN	CF68	Performance Tier 1 - HNW, Internationally-settled	1.95%
CAN	DF68	Performance Tier 1 - HNW, Internationally-settled	1.95%
CAN	EF68	Performance Tier 1 - HNW, Internationally-settled	1.95%
CAN	CF69	Performance Tier 2 - HNW, NNSS	1.95%
CAN	DF69	Performance Tier 2 - HNW, NNSS	1.95%
CAN	EF69	Performance Tier 2 - HNW, NNSS	1.95%
CAN	CF70	Performance Tier 2 - HNW, Internationally-settled	1.95%
CAN	DF70	Performance Tier 2 - HNW, Internationally-settled	1.95%
CAN	EF70	Performance Tier 2 - HNW, Internationally-settled	1.95%
CAN	CF73	Industry Rate 1 - HNW, NNSS	1.95%
CAN	DF73	Industry Rate 1 - HNW, NNSS	1.95%
CAN	EF73	Industry Rate 1 - HNW, NNSS	1.95%
CAN	CF74	Industry Rate 1 - HNW, Internationally Settled	1.95%
CAN	DF74	Industry Rate 1 - HNW, Internationally Settled	1.95%
CAN	EF74	Industry Rate 1 - HNW, Internationally Settled	1.95%
CAN	CF75	Industry Rate 2 - HNW, NNSS	1.95%
CAN	DF75	Industry Rate 2 - HNW, NNSS	1.95%
CAN	EF75	Industry Rate 2 - HNW, NNSS	1.95%
CAN	CF76	Industry Rate 2 - HNW, Internationally Settled	1.95%
CAN	CI31	Consumer Credit, NNSS	1.36%
CAN	CI32	Consumer Credit, international settlement	1.36%

Moneris / Visa Credit

Interchange Fees

Continued from the previous page...

Region	Fee Program	Description	Interchange Rate%
CAN	CF17	Visa Infinite, NNSS	1.54%
CAN	CF18	Visa Infinite, international settlement	1.54%
CAN	CF93	Visa Infinite Privilege, NNSS	1.95%
CAN	CF94	Visa Infinite Privilege, international settlement	1.95%
CAN	CI33	Visa Prepaid, NNSS	1.36%
CAN	CI34	Visa Prepaid, international settlement	1.36%
CAN	CI35	Consumer Credit, NNSS	1.36%
CAN	CI36	Consumer Credit, international settlement	1.36%
CAN	CF19	Visa Infinite, NNSS	1.54%
CAN	CF20	Visa Infinite, international settlement	1.54%
CAN	CF95	Visa Infinite Privilege, NNSS	1.95%
CAN	CF96	Visa Infinite Privilege, international settlement	1.95%
CAN	CI37	Visa Prepaid, NNSS	1.36%
CAN	CI38	Visa Prepaid, international settlement	1.36%
CAN	CC13	Consumer Credit, NNSS	1.52%
CAN	CC14	Consumer Credit, international settlement	1.52%
CAN	CF27	Visa Infinite, NNSS	1.71%
CAN	CF28	Visa Infinite, international settlement	1.71%
CAN	CF97	Visa Infinite Privilege, NNSS	2.45%
CAN	CF98	Visa Infinite Privilege, international settlement	2.45%
CAN	CC15	Visa Prepaid, NNSS	1.52%
CAN	CC16	Visa Prepaid, international settlement	1.52%
INT	X961	Global B2B Virtual Payments	2.00%
CAN	X961	GLOBAL B2B VIRTUAL PAYMENTS	2.00%

Moneris / Visa Debit

Assessment Fees

Applicable to		Fee Description	Assessment %	Assessment \$
Purchase	Refund			
Y		VISA DEBIT - ASSESSMENT	0.09%	

Interchange Fees

Region	Fee Program	Description	Interchange %	Interchange \$
CAN	CI41	DEBIT INDUSTRY 1 NNSS-FULL CHIP	0.15%	\$0.050
CAN	DI41	DEBIT INDUSTRY 1 NNSS-PARTIAL CHIP	0.15%	\$0.050
CAN	WI41	DEBIT INDUSTRY 1 NNSS-PARTIAL CHIP	0.15%	\$0.050
CAN	XI41	DEBIT INDUSTRY 1 NNSS-FULL CHIP	0.15%	\$0.050
CAN	CI42	DEBIT INDUSTRY 1 INTERNATIONAL-FULL CHIP	0.15%	\$0.050
CAN	DI42	DEBIT INDUSTRY 1 INTERNATIONAL-PARTIAL CHIP	0.15%	\$0.050
CAN	WI42	DEBIT INDUSTRY 1 INTERNATIONAL-PARTIAL CHIP	0.15%	\$0.050
CAN	XI42	DEBIT INDUSTRY 1 INTERNATIONAL-FULL CHIP	0.15%	\$0.050
CAN	CI43	CHIP-DEBIT INDUSTRY 2 NNSS-FULL CHIP	0.15%	\$0.050
CAN	DI43	CHIP-DEBIT INDUSTRY 2 NNSS-PARTIAL CHIP	0.15%	\$0.050
CAN	WI43	CHIP-DEBIT INDUSTRY 2 NNSS-PARTIAL CHIP	0.15%	\$0.050
CAN	XI43	CHIP-DEBIT INDUSTRY 2 NNSS-FULL CHIP	0.15%	\$0.050
CAN	CI44	DEBIT INDUSTRY 2 INTERNATIONAL-FULL CHIP	0.15%	\$0.050
CAN	DI44	DEBIT INDUSTRY 2 INTERNATIONAL-PARTIAL CHIP	0.15%	\$0.050
CAN	WI44	DEBIT INDUSTRY 2 INTERNATIONAL-PARTIAL CHIP	0.15%	\$0.050
CAN	XI44	DEBIT INDUSTRY 2 INTERNATIONAL-FULL CHIP	0.15%	\$0.050
CAN	CP61	DEBIT PERFORMANCE INCENTIVE TIER 1, NNSS-FULL CHIP	0.15%	\$0.050
CAN	DP61	DEBIT PERFORMANCE INCENTIVE TIER 1, NNSS-PARTIAL CHIP	0.15%	\$0.050
CAN	WP61	DEBIT PERFORMANCE INCENTIVE TIER 1, NNSS-PARTIAL CHIP	0.15%	\$0.050
CAN	XP61	DEBIT PERFORMANCE INCENTIVE TIER 1, NNSS-FULL CHIP	0.15%	\$0.050
CAN	CP62	DEBIT PERFORMANCE INCENTIVE TIER 1, INTERNATIONAL-FULL CHIP	0.15%	\$0.050
CAN	DP62	DEBIT PERFORMANCE INCENTIVE TIER 1, INTERNATIONAL-PARTIAL CHIP	0.15%	\$0.050
CAN	WP62	DEBIT PERFORMANCE INCENTIVE TIER 1, INTERNATIONAL-PARTIAL CHIP	0.15%	\$0.050
CAN	XP62	DEBIT PERFORMANCE INCENTIVE TIER 1, INTERNATIONAL-FULL CHIP	0.15%	\$0.050
CAN	CP63	DEBIT PERFORMANCE INCENTIVE TIER 2, NNSS-FULL CHIP	0.15%	\$0.050
CAN	DP63	DEBIT PERFORMANCE INCENTIVE TIER 2, NNSS-PARTIAL CHIP	0.15%	\$0.050
CAN	WP63	DEBIT PERFORMANCE INCENTIVE TIER 2, NNSS-PARTIAL CHIP	0.15%	\$0.050
CAN	XP63	DEBIT PERFORMANCE INCENTIVE TIER 2, NNSS-FULL CHIP	0.15%	\$0.050
CAN	CP64	DEBIT PERFORMANCE INCENTIVE TIER 2 INTERNATIONAL-FULL CHIP	0.15%	\$0.050
CAN	DP64	DEBIT PERFORMANCE INCENTIVE TIER 2 INTERNATIONAL-PARTIAL CHIP	0.15%	\$0.050
CAN	WP64	DEBIT PERFORMANCE INCENTIVE TIER 2 INTERNATIONAL-PARTIAL CHIP	0.15%	\$0.050
CAN	XP64	DEBIT PERFORMANCE INCENTIVE TIER 2 INTERNATIONAL-FULL CHIP	0.15%	\$0.050
CAN	CS09	STANDARD-DEBIT CARD, NNSS	1.15%	\$-
CAN	XS09	STANDARD-DEBIT CARD, NNSS	1.15%	\$-
CAN	CS11	STANDARD-DEBIT CARD INT'L SETTLEMENT SERVICES	1.15%	\$-

Moneris / Visa Debit

Interchange Fees

Continued from the previous page...

Region	Fee Program	Description	Interchange %	Interchange \$
CAN	XS11	STANDARD-DEBIT CARD INT'L SETTLEMENT SERVICES	1.15%	\$-
CAN	CB09	RECURRING PAYMENT-DEBIT, NNSS	0.60%	\$-
CAN	XB09	RECURRING PAYMENT-DEBIT, NNSS	0.60%	\$-
CAN	CB10	RECURRING PAYMENT-DEBIT INTERNATIONALLY-SETTLED	0.60%	\$-
CAN	XB10	RECURRING PAYMENT-DEBIT INTERNATIONALLY-SETTLED	0.60%	\$-
CAN	CE21	ELECTRONIC-DEBIT NNSS-FULL CHIP	0.25%	\$0.050
CAN	DE21	ELECTRONIC-DEBIT NNSS-PARTIAL CHIP	0.25%	\$0.050
CAN	WE21	ELECTRONIC-DEBIT NNSS-PARTIAL CHIP	0.25%	\$0.050
CAN	XE21	ELECTRONIC-DEBIT NNSS-FULL CHIP	0.25%	\$0.050
CAN	CE22	ELECTRONIC-DEBIT INTERNATIONAL-FULL CHIP	0.25%	\$0.050
CAN	DE22	ELECTRONIC-DEBIT INTERNATIONAL-PARTIAL CHIP	0.25%	\$0.050
CAN	WE22	ELECTRONIC-DEBIT INTERNATIONAL-PARTIAL CHIP	0.25%	\$0.050
CAN	XE22	ELECTRONIC-DEBIT INTERNATIONAL-FULL CHIP	0.25%	\$0.050
CAN	CE30	DEBIT, EMERGING SEGMENT, NNSS-CHIP	0.30%	\$-
CAN	DE30	DEBIT, EMERGING SEGMENT, NNSS-FULL CHIP	0.30%	\$-
CAN	EE30	DEBIT, EMERGING SEGMENT, NNSS-PARTIAL CHIP	0.30%	\$-
CAN	FE30	DEBIT, EMERGING SEGMENT, NNSS-RECURRING PAYMENT	0.30%	\$-
CAN	GE30	DEBIT, EMERGING SEGMENT, NNSS-STANDARD	0.30%	\$-
CAN	HE30	STANDARD CON EMERGING SEG 28B	0.30%	\$-
CAN	TE30	DEBIT, EMERGING SEGMENT, NNSS-STANDARD	0.30%	\$-
CAN	UE30	DEBIT, EMERGING SEGMENT, NNSS-RECURRING PAYMENT	0.30%	\$-
CAN	VE30	DEBIT, EMERGING SEGMENT, NNSS-PARTIAL CHIP	0.30%	\$-
CAN	WE30	DEBIT, EMERGING SEGMENT, NNSS-FULL CHIP	0.30%	\$-
CAN	XE30	DEBIT, EMERGING SEGMENT, NNSS-CHIP	0.30%	\$-
CAN	CE40	DEBIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED-CHIP	0.30%	\$-
CAN	DE40	DEBIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED-FULL CHIP	0.30%	\$-
CAN	EE40	DEBIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED-PARTIAL CHIP	0.30%	\$-
CAN	FE40	DEBIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED-RECURRING PAYMENT	0.30%	\$-
CAN	GE40	DEBIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED-STANDARD	0.30%	\$-
CAN	HE40	DEBIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED-STANDARD	0.30%	\$-
CAN	TE40	DEBIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED-STANDARD	0.30%	\$-
CAN	UE40	DEBIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED-RECURRING PAYMENT	0.30%	\$-
CAN	VE40	DEBIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED PARTIAL CHIP	0.30%	\$-
CAN	WE40	DEBIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED-FULL CHIP	0.30%	\$-
CAN	XE40	DEBIT, EMERGING SEGMENT, INTERNATIONALLY-SETTLED-CHIP	0.30%	\$-

Moneris / Mastercard Credit

Assessment Fees

Applicable to		Fee Description	Assessment %	Assessment \$
Purchase	Refund			
Y	*	MC - ASSESSMENT	0.08%	
Y	Y	MC - FOREIGN ASSESSMENT	0.60%	
Y	Y	MC - FOREIGN ASSESSMENT (Transaction currency Non-CAD)	1.00%	
Y	Y	MC - GLOBAL WHOLESALE TRAVEL TRANSACTION B2B	0.60%	
Y	*	MC - UTILITIES ASSESSMENT		\$0.02*
Y	Y	MC - DIGITAL COMMERCE DEVELOPMENT	0.02%	
Y	Y	MC - HUMANITARIAN PROGRAM ASSESSMENT	0.25%	
Y	Y	MC-FREIGHT PROGRAM ASSESSMENT	0.50%	

Interchange Fees

Region	Fee Program	Description	Interchange %	Interchange \$
INT	C20	INTERREGIONAL CONSUMER PAYMENT TRANSACTION	0.19%	\$0.53**
INT	C22	PAYMENT TRANSACTION	0.19%	\$0.53**
INT	C24	INTERREGIONAL CONSUMER MERCHANT UCAF	1.44%	
INT	C40	PAY NOW POS - CHIP	0.60%	
INT	C41	PAY NOW POS - PIN VERIFIED	0.65%	
INT	C42	PAY NOW POS - SIG VERIFIED	0.65%	
INT	C43	PAY NOW POS - E&M COMMERCE	0.90%	\$0.25**
CAN	C57	INTRACOUNTRY PRIVATE LABEL	1.68%	
INT	C57	INTERREGIONAL CONSUMER PRIVATE LABEL	1.68%	
CAN	C61	Consumer Volume Tier 2 (CAD 1 Billion net purchase volume)	1.30%	
CAN	C62	Consumer Volume Tier 3 (CAD 400 million net purchase volume)	1.30%	
CAN	C63	Consumer High Spend Volume Tier 2 (CAD 1 Billion net purchase volume)	1.42%	
CAN	C64	Consumer High Spend Volume Tier 3 (CAD 400 million net purchase volume)	1.42%	
CAN	C65	Consumer Premium High Spend Volume Tier 2 (CAD 1 Billion net purchase volume)	1.86%	
CAN	C66	Consumer Premium High Spend Volume Tier 3 (CAD 400 million net purchase volume)	1.86%	
CAN	C67	CANADA INTRACOUNTRY CONSUMER PAYPASS	0.00%	\$0.05**
CAN	C68	CANADA INTRACOUNTRY CONSUMER HIGH SPEND PAYPASS	0.00%	\$0.06**
CAN	C69	CANADA INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND PAYPASS	0.00%	\$0.07**
CAN	C70	INTRACOUNTRY CONSUMER STANDARD	1.65%	
CAN	C71	INTRACOUNTRY CONSUMER ELECTRONIC	1.30%	
INT	C73	INTERREGIONAL CONSUMER ELECTRONIC	1.10%	
INT	C74	INTERREGIONAL MASTERCARD ELECTRONIC CARD CONSUMER	1.10%	
CAN	C74	INTRACOUNTRY CONSUMER SUPERMARKET (HIGH VOLUME)	1.22%	
CAN	C75	INTRACOUNTRY CONSUMER PETROLEUM (HIGH VOLUME)	1.17%	
INT	C75	INTERREGIONAL CONSUMER STANDARD	1.60%	
CAN	C76	INTRACOUNTRY CONSUMER RECURRING PAYMENTS	1.30%	
CAN	C77	INTRACOUNTRY CONSUMER SECURECODE - ENABLED	1.30%	
INT	C79	INTERREGIONAL CONSUMER FULL UCAF	1.54%	
CAN	C80	INTRACOUNTRY CONSUMER HIGH SPEND STANDARD	2.29%	

Moneris / Mastercard Credit Interchange Fees

Continued from the previous page...

Region	Fee Program	Description	Interchange %	Interchange \$
CAN	C81	INTRACOUNTRY CONSUMER HIGH SPEND ELECTRONIC	1.42%	
INT	C83	INTERREGIONAL CONSUMER ELECTRONIC	1.10%	
CAN	C84	INTRACOUNTRY CONSUMER HIGH SPEND SUPERMARKET (HIGH VOLUME)	1.34%	
CAN	C85	INTRACOUNTRY CONSUMER HIGH SPEND PETROLEUM (HIGH VOLUME)	1.30%	
INT	C85	INTERREGIONAL CONSUMER STANDARD	1.60%	
CAN	C86	INTRACOUNTRY CONSUMER HIGH SPEND RECURRING PAYMENTS	1.42%	
CAN	C87	INTRACOUNTRY CONSUMER HIGH SPEND SECURECODE - ENABLED	1.42%	
CAN	C90	INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND STANDARD	2.79%	
CAN	C91	INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND ELECTRONIC	1.86%	
CAN	C94	INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND SUPERMARKET (HIGH VOLUME)	1.60%	
INT	C95	INTERREGIONAL CONSUMER STANDARD	1.60%	
CAN	C95	INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND PETROLEUM (HIGH VOLUME)	1.60%	
CAN	C96	INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND RECURRING PAYMENTS	1.86%	
CAN	C97	INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND SECURECODE - ENABLED	1.86%	
CAN	CB1	INTRACOUNTRY CONSUMER CORE ELECTRONIC	1.30%	
CAN	CB2	INTRACOUNTRY CONSUMER HIGH SPEND ELECTRONIC	1.42%	
CAN	CB3	INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND ELECTRONIC	1.86%	
CAN	CC2	INTRACOUNTRY CONSUMER CORE CHARITY	1.00%	
CAN	CC3	INTRACOUNTRY CONSUMER HIGH SPEND CHARTY	1.25%	
CAN	CC4	INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND CHARITY	1.50%	
CAN	CCC	INTRACOUNTRY COMMERCIAL CHARITY ELECTRONIC	1.80%	
CAN	CD1	INTRACOUNTRY CONSUMER BASE TIER 1 SUPERMARKET ELECTRONIC	1.22%	
CAN	CD2	INTRACOUNTRY CONSUMER HIGH SPEND TIER 1 SUPERMARKET ELECTRONIC	1.34%	
CAN	CD3	INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND TIER 1 SUPERMARKET ELECTRONIC	1.60%	
CAN	CE7	Intracountry Consumer Emerging Sectors	1.00%	
CAN	CE8	Intracountry Consumer High Spend Emerging Sectors	1.25%	
CAN	CE9	Intracountry Consumer Premium High Spend Emerging Sectors	1.50%	
CAN	CG1	CANADA INTRACOUNTRY CONSUMER MASTERPASS	1.30%	
CAN	CG2	CANADA INTRACOUNTRY CONSUMER HIGH SPEND MASTERPASS	1.42%	
CAN	CG3	CANADA INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND MASTERPASS	1.86%	
CAN	CJ1	INTRACOUNTRY CONSUMER BASE TIER 1 ELECTRONIC	1.26%	
CAN	CJ2	INTRACOUNTRY CONSUMER HIGH SPEND TIER 1 ELECTRONIC	1.38%	
CAN	CJ3	INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND TIER 1 ELECTRONIC	1.82%	
CAN	CM0	CONSUMER CORE PUBLIC SECTOR	1.00%	
CAN	CM1	CONSUMER WORLD PUBLIC SECTOR	1.25%	
CAN	CM2	CONSUMER WORLD ELITE PUBLIC SECTOR	1.50%	
INT	CPE	INTERREGIONAL CONSUMER PREMIUM ELECTRONIC	1.85%	
INT	CPF	INTERREGIONAL CONSUMER PREMIUM FULL UCAF	1.85%	
INT	CPM	INTERREGIONAL CONSUMER PREMIUM MERCHANT UCAF	1.85%	
INT	CPS	INTERREGIONAL CONSUMER PREMIUM STANDARD	1.85%	

Moneris / Mastercard Credit

Interchange Fees

Continued from the previous page...

Region	Fee Program	Description	Interchange %	Interchange \$
CAN	CU0	INTRACOUNTRY CONSUMER PREPAID STANDARD	1.55%	
CAN	CU1	CONSUMER CORE PUBLIC UTILITIES	0.00%	\$0.10**
CAN	CU2	CONSUMER WORLD UTILITIES	0.00%	\$0.10**
CAN	CU3	CONSUMER WORLD ELITE UTILITIES	0.00%	\$0.10**
CAN	CU5	CONSUMER CORE PUBLIC SECTOR	1.00%	
CAN	CU6	CONSUMER WORLD PUBLIC SECTOR	1.25%	
CAN	CU7	CONSUMER WORLD ELITE PUBLIC SECTOR	1.50%	
CAN	CU9	INTRACOUNTRY CONSUMER PREPAID ELECTRONIC	1.44%	
INT	X21	INTERREGIONAL COMMERCIAL PAYMENT TRANSACTION	0.19%	\$0.53**
CAN	X40	INTRACOUNTRY COMMERCIAL PROGRAMS	2.00%	
INT	X47	INTERREGIONAL MASTERCARD ELECTRONIC CARD COMMERCIAL	1.85%	
INT	X61	INTERREGIONAL COMMERCIAL STANDARD	2.00%	
INT	X63	INTERREGIONAL COMMERCIAL PURCHASING STANDARD	2.00%	
CAN	XB2B	INTRACOUNTRY COMMERCIAL PREMIUM HIGH SPEND BUSINESS RATE B	2.00%	
INT	XB2B	COMM BUSINESS-TO-BUSINESS	2.00%	
CAN	XBQ	CANADA INTRACOUNTRY COMMERCIAL DATA RATE 1	1.80%	
CAN	XBR	CANADA INTRACOUNTRY COMMERCIAL DATA RATE 2	1.40%	
CAN	XBS	CANADA INTRACOUNTRY COMMERCIAL LARGE TICKET	1.20%	
CAN	XCC	CHARITY PREMIUM HIGH SPEND	1.80%	
INT	XIP	INTERREGIONAL COMMERCIAL PREMIUM STANDARD	2.00%	
INT	Z30	PAY NOW MANUAL CASH	0.09%	\$3.60**
INT	Z85M	INTERNATIONAL MANUAL CASH	0.09%	\$3.60**
CAN	CS1	Canada Intracountry Flex Prepaid Standard Interchange	1.55%	
CAN	CS2	Canada Intracountry Flex Prepaid Electronic Interchange	1.44%	
CAN	C71	INTRACOUNTRY CONSUMER ELECTRONIC - CFIB INCENTIVE RATE	1.26%	
CAN	C81	INTRACOUNTRY CONSUMER HIGH SPEND ELECTRONIC - CFIB INCENTIVE RATE	1.71%	
CAN	C91	INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND ELECTRONIC - CFIB INCENTIVE RATE	1.90%	
CAN	CB1	INTRACOUNTRY CONSUMER CORE ELECTRONIC - CFIB INCENTIVE RATE	1.26%	
CAN	CB2	INTRACOUNTRY CONSUMER HIGH SPEND ELECTRONIC - CFIB INCENTIVE RATE	1.51%	
CAN	CB3	INTRACOUNTRY CONSUMER PREMIUM HIGH SPEND ELECTRONIC - CFIB INCENTIVE RATE	1.90%	
CAN	CZX	HUMANITARIAN PROGRAM	1.65%	
INT	CZX	HUMANITARIAN PROGRAM	1.65%	
CAN	XFF	FREIGHT PROGRAM	1.80%	
INT	XFF	FREIGHT PROGRAM	1.80%	

*** Fees stated in USD\$

** Fees stated in CAD\$

*Effective November 1, 2019 these fees will also be applicable on refunds

Moneris / Mastercard Debit

Assessment Fees

Applicable to		Fee Description	Assessment %	Assessment \$
Purchase	Refund			
Y	*	DEBIT MC - ASSESSMENT	0.08%	
Y	*	DEBIT MC - UTILITIES		\$0.024*
Y	*	DEBIT MC - CONTACTLESS ASSESSMENT		\$0.0048*
Y	Y	DEBIT MC - DIGITAL COMMERCE DEVELOPMENT FEE	0.02%	
Y	Y	DEBIT MC - HUMANITARIAN PROGRAM ASSESSMENT	0.25%	

Interchange Fees

Region	Fee Program	Description	Interchange Rate%	Fixed Rate \$
CAN	CG4	CANADA INTRACOUNTRY CONSUMER MASTERPASS	1.00%	
CAN	C41	INTRACOUNTRY SUPERMARKET BASE (DEBIT)	0.15%	\$0.05**
CAN	X41	INTRACOUNTRY SUPERMARKET BASE (DEBIT)	0.15%	\$0.05**
CAN	C42	INTRACOUNTRY SUPERMARKET TIER 1 (DEBIT)	0.15%	\$0.05**
CAN	X42	INTRACOUNTRY SUPERMARKET TIER 1 (DEBIT)	0.15%	\$0.05**
CAN	C43	INTRACOUNTRY SUPERMARKET TIER 2 (DEBIT)	0.15%	\$0.05**
CAN	X43	INTRACOUNTRY SUPERMARKET TIER 2 (DEBIT)	0.15%	\$0.05**
CAN	C44	INTRACOUNTRY BIG BOX STORES BASE (DEBIT)	0.25%	\$0.05**
CAN	X44	INTRACOUNTRY BIG BOX STORES BASE (DEBIT)	0.25%	\$0.05**
CAN	C45	INTRACOUNTRY BIG BOX STORES TIER 1 (DEBIT)	0.00%	
CAN	X45	INTRACOUNTRY BIG BOX STORES TIER 1 (DEBIT)	0.00%	
CAN	C46	INTRACOUNTRY BIG BOX STORES TIER 2 (DEBIT)	0.00%	
CAN	X46	INTRACOUNTRY BIG BOX STORES TIER 2 (DEBIT)	0.00%	
CAN	C47	INTRACOUNTRY PETROLEUM BASE (DEBIT)	0.15%	\$0.05**
CAN	X47	INTRACOUNTRY PETROLEUM BASE (DEBIT)	0.15%	\$0.05**
CAN	C48	INTRACOUNTRY PETROLEUM TIER 1 (DEBIT)	0.15%	\$0.05**
CAN	X48	INTRACOUNTRY PETROLEUM TIER 1 (DEBIT)	0.15%	\$0.05**
CAN	C49	INTRACOUNTRY PETROLEUM TIER 2 (DEBIT)	0.15%	\$0.05**
CAN	X49	INTRACOUNTRY PETROLEUM TIER 2 (DEBIT)	0.15%	\$0.05**
CAN	C50	INTRACOUNTRY SPECIALTY CLOTHING STORES BASE (DEBIT)	0.25%	\$0.05**
CAN	X50	INTRACOUNTRY SPECIALTY CLOTHING STORES BASE (DEBIT)	0.25%	\$0.05**
CAN	C51	INTRACOUNTRY SPECIALTY CLOTHING STORES TIER 1 (DEBIT)	0.00%	
CAN	X51	INTRACOUNTRY SPECIALTY CLOTHING STORES TIER 1 (DEBIT)	0.00%	
CAN	C52	INTRACOUNTRY SPECIALTY CLOTHING STORES TIER 2 (DEBIT)	0.00%	
CAN	X52	INTRACOUNTRY SPECIALTY CLOTHING STORES TIER 2 (DEBIT)	0.00%	
CAN	C53	INTRACOUNTRY STANDARD AND NON-SECURECODE-ENABLED E-COMMERCE (DEBIT)	1.15%	
CAN	X53	INTRACOUNTRY STANDARD AND NON-SECURECODE-ENABLED E-COMMERCE (DEBIT)	1.15%	
CAN	C54	INTRACOUNTRY STANDARD SECURECODE-ENABLED (DEBIT)	1.00%	
CAN	X54	INTRACOUNTRY STANDARD SECURECODE-ENABLED (DEBIT)	1.00%	
CAN	C55	INTRACOUNTRY OTHER ELECTRONIC BASE (DEBIT)	0.25%	\$0.05**

Moneris / Mastercard Debit

Interchange Fees

Region	Fee Program	Description	Interchange Rate%	Fixed Rate \$
CAN	X55	INTRACOUNTRY OTHER BASE (DEBIT)	0.25%	\$0.05**
CAN	C56	INTRACOUNTRY OTHER ELECTRONIC TIER 1 (DEBIT)	0.25%	\$0.05**
CAN	X56	INTRACOUNTRY OTHER TIER 1 (DEBIT)	0.25%	\$0.05**
CAN	C58	INTRACOUNTRY OTHER ELECTRONIC TIER 2 (DEBIT)	0.25%	\$0.05**
CAN	X58	INTRACOUNTRY OTHER TIER 2 (DEBIT)	0.25%	\$0.05**
CAN	C59	INTRACOUNTRY CONSUMER DEBIT EMERGING SECTORS	0.30%	
CAN	X59	INTRACOUNTRY CONSUMER DEBIT EMERGING SECTORS	0.30%	
CAN	CC5	INTRACOUNTRY CONSUMER DEBIT CHARITY	0.30%	
CAN	XC5	INTRACOUNTRY CONSUMER DEBIT CHARITY	0.30%	
CAN	CCR	INTRACOUNTRY CONSUMER DEBIT RECURRING PAYMENTS	0.60%	
CAN	XCR	INTRACOUNTRY CONSUMER DEBIT RECURRING PAYMENTS	0.60%	
CAN	C3U	CONSUMER DEBIT CONTACTLESS TIER 1	0.00%	\$0.02**
CAN	C4U	CONSUMER DEBIT CONTACTLESS TIER 2	0.00%	\$0.02**
CAN	C5U	CONSUMER DEBIT CONTACTLESS TIER 3	0.00%	\$0.03**
CAN	X3U	COMMERCIAL DEBIT CONTACTLESS TIER 1	0.00%	\$0.02**
CAN	X4U	COMMERCIAL DEBIT CONTACTLESS TIER 2	0.00%	\$0.02**
CAN	X5U	COMMERCIAL DEBIT CONTACTLESS TIER 3	0.00%	\$0.03**
CAN	CU8	CONSUMER DEBIT PUBLIC SECTOR	0.30%	
CAN	CM4	CONSUMER DEBIT PUBLIC SECTOR	0.30%	
CAN	CU4	CONSUMER DEBIT UTILITIES	0.00%	\$0.10**
CAN	XU4	COMMERCIAL UTILITIES DEBIT	0.00%	\$0.10**

*** Fees stated in USD\$

** Fees stated in CAD\$

*Effective November 1, 2019 these fees will also be applicable on refunds

Moneris / Discover

Assessment Fees

Applicable to		Fee Description	Assessment %
Purchase	Refund		
Y		DISCOVER - ASSESSMENT	0.063%
Y		DISCOVER - INTERNATIONAL PROCESSING	0.400%
Y		UNIONPAY - SERVICE (FPI CM01,CR01, CU01)	0.10%

Interchange Fees

Region	Fee Program	Description	Interchange Rate
CAN	C261	CPSL - Recurring Payments (Core/Rewards)	1.37%
CAN	C262	CPSL - Supermarkets/Warehouse Clubs (Core/Rewards)	1.32%
CAN	C263	CPSL - Petroleum (Core/Rewards)	1.18%
CAN	C264	CPSL - Retail (Core/Rewards)	1.45%
CAN	C267	Canada Base Submission Level (Core/Rewards)	1.58%
CAN	C268	CPSL - Recurring Payments (Premium)	1.56%
CAN	C269	CPSL - Supermarkets/Warehouse Clubs (Premium)	1.45%
CAN	C270	CPSL - Petroleum (Premium)	1.35%
CAN	C271	CPSL - Retail (Premium)	1.60%
CAN	C274	Canada Base Submission Level (Premium)	1.85%
CAN	C275	CPSL - Recurring Payments (Premium Plus)	1.96%
CAN	C276	CPSL - Supermarkets/Warehouse Clubs (Premium Plus)	1.96%
CAN	C277	CPSL - Petroleum (Premium Plus)	1.96%
CAN	C278	CPSL - Retail (Premium Plus)	2.05%
CAN	C281	Canada Base Submission Level (Premium Plus)	2.49%
CAN	C290	CPSL - Recurring Payments (Prepaid)	1.37%
CAN	C292	Canadian Base Submission Level (Prepaid)	1.58%
CAN	C293	Canada Consumer Adjustment Voucher Program 1 (Core/Rewards)	1.58%
CAN	C295	Canada Consumer Adjustment Voucher Program 1 (Prepaid)	1.58%
CAN	C296	Canada Consumer Adjustment Voucher Program 1 (Premium)	1.85%
CAN	C297	Canada Consumer Adjustment Voucher Program 1 (Premium Plus)	2.49%
CAN	C303	Canada Consumer Adjustment Voucher Program 3 (Core/Rewards)	1.32%
CAN	C305	Canada Consumer Adjustment Voucher Program 3 (Prepaid)	1.32%
CAN	C306	Canada Consumer Adjustment Voucher Program 3 (Premium)	1.45%
CAN	C307	Canada Consumer Adjustment Voucher Program 3 (Premium Plus)	1.96%
CAN	C328	CPSL - Supermarkets/Warehouse Clubs (Prepaid)	1.32%
CAN	C329	CPSL - Petroleum (Prepaid)	1.18%
CAN	C330	CPSL - Retail (Prepaid)	1.45%
CAN	X282	CPSL - Commercial Recurring Payments	2.00%
CAN	X283	CPSL - Commercial Supermarkets/Warehouse Clubs	2.00%
CAN	X284	CPSL - Commercial Petroleum	2.00%
CAN	X285	CPSL - Commercial Retail	2.00%
CAN	X288	Canada Commercial Base Submission Level	2.00%
CAN	X308	Canada Commercial Adjustment Voucher Program 1	2.00%

Moneris / Discover

Interchange Fees

Continued from the previous page...

Region	Fee Program	Description	Interchange Rate
CAN	X310	Canada Commercial Adjustment Voucher Program 3	2.00%
INT	C835	Canada International Electronic	1.20%
INT	X835	Canada International Electronic	1.20%
INT	C836	Canada International Base Submission Level	1.72%
INT	X836	Canada International Base Submission Level	1.72%
INT	C837	Canada International Adjustment Voucher Program	1.20%
INT	X837	Canada International Adjustment Voucher Program	1.20%
CAN	C289	CPSL - Recurring Payments (Signature Debit)	1.15%
CAN	C291	Canadian Base Submission Level (Signature Debit)	1.15%
CAN	C294	Canada Consumer Adjustment Voucher Program 1 (Debit)	1.15%
CAN	C304	Canada Consumer Adjustment Voucher Program 3 (Debit)	1.15%
CAN	C323	CPSL - Supermarkets/Warehouse Clubs (Signature Debit)	1.15%
CAN	C324	CPSL - Petroleum (Signature Debit)	1.15%
CAN	C325	CPSL - Retail (Signature Debit)	1.15%

Moneris / UnionPay

Interchange & Assessment Fees

Applicable to		Fee Description	Assessment %
Purchase	Refund		
Y		UNIONPAY - ECOMMERCE SERVICE (MCC Airlines & Education)	0.00%
Y		UNIONPAY - ECOMMERCE SERVICE FEE (Under all other MCCs)	0.20%
Y		UNIONPAY - SERVICE (FPI CM01,CR01, CU01)	0.10%

Interchange Fees

Region	Fee Program	Description	Interchange Rate
INT/CAN	CE02	E-comm transactions (MCCs under: Airlines & Education)	1.15%
INT/CAN	CU02	E-comm transactions (Under all other MCCs)	1.20%
INT/CAN	CM01	MOTO Transactions	1.50%
INT/CAN	CR01	Recurring-Consumer card	1.10%
INT/CAN	CU01	POS Transactions	1.10%

Moneris / Interac

Assessment Fees

Applicable to		Fee Description	Assessment %	Assessment \$
Purchase	Refund			
Y	Y	INTERAC - ASSESSMENT		\$0.0085

Interchange Fees

Region	Fee Program	Description	Interchange Rate	Fixed Rate
CAN	ZFL1	STANDARD FLASH TIER 3		\$0.035
CAN	ZSTD	STANDARD TRANSACTION		\$-
CAN	ZT11	LOW TICKET FLASH TIER 1		\$0.020
CAN	ZT12	HIGH VOLUME FLASH TIER 2		\$0.025



Moneris / American Express

Wholesale Discount Rates & Assessment Fees

Please visit americanexpress.ca/codeofconduct for more information.