

Mastercard Canada Interchange Programs

As a Mastercard merchant, it's important for you to know the economic model that underlies payment card transactions. Although Mastercard interchange rates have been available to merchants by request, we want the process to be as transparent as possible because as a vitally important constituency in the Mastercard network, you are trusted partners and critical to our collective success.

Please find below Mastercard Canada's Interchange Programs and a glossary of terms.

While we are confident that these documents provide the information needed to understand interchange, we also recognize that this information is being made available to a very diverse audience, with diverse needs and expectations. That's why we also encourage merchants to speak with their acquirer, or other card acceptance service provider, if they have questions regarding any aspect of Mastercard Canada's Interchange Rate Programs, acceptance of Mastercard cards, or their card acceptance agreements.

The Interchange Rate Programs contained in this document are provided for informational purposes only, and all rates are subject to change. In the event of any discrepancy between information contained in this document and any other provisions or contracts prepared by Mastercard and applicable to such rates, such other provisions or contracts will govern.

Some interchange rates have specific qualifying criteria. For specific rate requirements, please contact your acquirer, or card acceptance service provider.

Canada Domestic Consumer Credit Interchange Rates

Interchange Program Type	Core	World	World Elite	World Legend
Card Present EMV	0.92%	1.22%	1.56%	1.65%
Card Present EMV – Small Business	0.72%	0.95%	1.22%	1.29%
Unsecure Card Present	1.22%	1.52%	1.86%	1.95%
Unsecure Card Present – Small Business	0.95%	1.19%	1.45%	1.52%
Digital Commerce	1.67%	1.90%	2.13%	2.25%
Digital Commerce – Small Business	1.57%	1.80%	2.03%	2.15%
Contactless	0.92%	1.22%	1.56%	1.65%
Contactless – Small Business	0.72%	0.95%	1.22%	1.29%
SecureCode / 3DS	1.50%	1.70%	1.90%	2.03%
SecureCode / 3DS – Small Business	1.40%	1.60%	1.80%	1.93%
Utilities	\$0.10	\$0.10	\$0.10	\$0.10
Charity	0.92%	1.22%	1.56%	1.65%
Standard	1.96%	2.19%	2.42%	2.54%
Card Present Refund	0.55%	0.73%	0.94%	0.99%
Card Present Refund – Small Business	0.43%	0.57%	0.73%	0.77%
Card Not Present Refund	1.06%	1.20%	1.34%	1.43%
Card Not Present Refund – Small Business	0.96%	1.10%	1.24%	1.33%

Note: For further detail on interchange programs, please see the Glossary or contact your acquirer, or other card acceptance service provider.

Canada Domestic Debit Interchange Rates

Interchange Program Type	Debit
Supermarket	0.15% + \$.05 (CAD)
Petroleum	0.15% + \$.05 (CAD)
Electronic	0.25% + \$.05 (CAD)
Big Box Stores	0.25% + \$.05 (CAD)
Specialty Clothing Stores	0.25% + \$.05 (CAD)
Recurring Payments	0.60%
Charity	0.30%
Emerging Sectors	0.30%
Masterpass	1.00%
SecureCode / 3DS	1.00%
Contactless Tier 1 (MCCs 5814, 5331, 7832, 5499)	0.00% + \$.02 (CAD)
Contactless Tier 2 (Min. CAD \$400 Million net purchase volume)	0.00% + \$.02 (CAD)
Contactless Tier 3	0.00% + \$.03 (CAD)
Public Sector	0.30%
Utilities	0.00% + \$.10 (CAD)
Standard	1.15%

Note: For further detail on interchange programs, please see the Glossary or contact your acquirer, or other card acceptance service provider.

Canada Domestic Consumer Prepaid Interchange Rates

<u>Interchange Program Type</u>	<u>Prepaid</u>
Electronic	1.44%
Standard	1.55%

Canada Domestic Commercial Interchange Rates

<u>Interchange Program Type</u>	<u>Small Medium Enterprise & Prepaid</u>	<u>Large Market</u>	<u>World Elite for Business</u>
Commercial Standard	2.00%	2.00%	2.25%
Commercial Charity	1.80%	1.80%	1.80%

Large Market Products Only

Data Rate 1	1.80%
Data Rate 2	1.40%
Large Ticket	1.20%

Note: For further detail on interchange programs, please see the Glossary or contact your acquirer, or other card acceptance service provider.

International Interchange Rates

Consumer	Core	Premium	Super Premium
Consumer Rate I: Digital Commerce	1.60%	1.85%	1.98%
Consumer Rate II: Card Present	1.10%	1.85%	1.98%
Consumer Rate III: Base	1.65%	1.90%	2.03%
Refunds / Return Transactions	1.00%	1.00%	1.00%
Commercial			
Standard	2.00%		
Electronic Product	1.85%		
Large Market – Data Rate 1	2.00%		
Refunds / Return Transactions	1.80%		

Note: For further detail on interchange programs, please see the Glossary or contact your acquirer, or other card acceptance service provider.

Global Wholesale Travel Transaction Program

The “Global Wholesale Travel Transaction Program” (GWTP) makes business-to-business transactions faster, easier and more secure for agents in the travel industry. Agents participating in this program can pay suppliers (i.e., the merchant of record) for secondary payments (i.e., bookings) by utilizing virtual Mastercard® account numbers. For European Economic Area (EEA) suppliers who opt to accept this form of payment, a virtual Mastercard account number can be used to settle the wholesale travel transaction from anywhere in the world, at any point in time.

This program is NOT open to all issuers by default. Mastercard will use the criteria below to determine which issuers are eligible and will decide which issuers can participate in the program.

Global Wholesale Travel Transaction Program Qualifying Criteria

To qualify for this program, travel transactions must meet the following qualifying criteria:

- Wholesale B2B transaction from a travel agent to a travel supplier
- Transacted using a virtual number (VCN)

Business (CAB) Program

- A001 – Airline
- B001 – Cruise/Steamship
- H001 – Lodging
- R001 – Railways
- V001 – Automobile/Vehicle Rental
- GW01 – Global Wholesale Offer
- F001 - Restaurant
- M001- Mail Order/Telephone Order
- OTH1- Other
- P001 – Beauty Salons
- S001 – Supermarkets
- T001 – Telephone
- W001 – Warehouse Club

Note: For further detail on interchange programs, please see the Glossary or contact your acquirer, or other card acceptance service provider.

Global Wholesale Travel Transaction Program Interchange Rates

<u>Product Code</u>	<u>Interchange Rate</u>
MBS—Mastercard B2B Product 1	2.00%
MBA—Mastercard B2B Product 2	1.80%
MBG—Mastercard B2B Product 3	1.60%
MBH—Mastercard B2B Product 4	1.40%
MBI—Mastercard B2B Product 5	1.20%
MBJ—Mastercard B2B Product 6	1.00%
MTA—Mastercard B2B Product 7	2.00%
MTB—Mastercard B2B Product 8	1.90%
MTC—Mastercard B2B Product 9	1.80%
MTD—Mastercard B2B Product 10	1.70%
MTE—Mastercard B2B Product 11	1.60%
MTF—Mastercard B2B Product 12	1.50%
MTG—Mastercard B2B Product 13	1.40%
MTH—Mastercard B2B Product 14	1.30%
MTI—Mastercard B2B Product 15	1.20%
MTJ—Mastercard B2B Product 16	1.10%
MTK—Mastercard B2B Product 17	1.00%
MTL—Mastercard B2B Product 18	1.45%
MTM—Mastercard B2B Product 19	1.35%
MTN—Mastercard B2B Product 20	2.00%
MTO—Mastercard B2B Product 21	2.00%
MTQ—Mastercard B2B Product 22	2.00%

Note: For further detail on interchange programs, please see the Glossary or contact your acquirer, or other card acceptance service provider.

Freight Program

The Freight Program will be the first commercial industry vertical to be launched and will enable participating entities to make payments linked to the distribution of freight utilizing virtual Mastercard account numbers. The virtual Mastercard account number can be used to settle freight transactions from anywhere in the world, at any point in time.

The new MES interchange rates provide differentiated operating guidelines to help participants compete more effectively in the payments market and to increase merchant acceptance for payments currently captured by cheque and other forms of payment.

MES Freight Program interchange rates apply to freight transactions that are acquired anywhere in the world and that are initiated with virtual Mastercard account numbers issued anywhere in the world.

Freight Program Qualifying Criteria

To qualify for this program, freight transactions must meet the following qualifying criteria:

- Freight transactions between shippers, freight forwarders, consignees, freight handling agents, customs brokers and other suppliers in the freight ecosystem
- Transacted using a virtual Mastercard account number
- Limited to the card acceptor business codes (MCCs) within the freight industry listed below
- Must not be applied to domestic arrangements in markets that have regulated interchange or are targeted at such markets

Business (CAB) Program: CF01 – Commercial Freight
Card Acceptor Business Code (MCC) and Description

- MCCs 3000–3350 – Airlines, Air Carriers
- MCC 4011 – Railroads, Freight
- MCC 4214 – Motor Freight Carriers, Trucking – Long Distance, Moving and Storage Companies, Local Delivery
- MCC 4215 – Courier Services – Air and Ground, Freight Forwarders
- MCC 4511 – Air Carriers, Airlines – Not Elsewhere Classified
- MCC 4789 – Transportation Services – Not Elsewhere Classified
- MCC 4112 – Passenger Railways
- MCC 4111 – Transportation – Suburban and Local Commuter Passenger, Including Ferries
- MCC 7299 – Other Services Not Elsewhere Classified
- MCC 9311 – Tax Payments
- MCC 9402 – Postal Services – Government Only
- MCC 9399 – Government Services Not Elsewhere Classified

Note: For further detail on interchange programs, please see the Glossary or contact your acquirer, or other card acceptance service provider.

Freight Program Interchange Rates

Interchange Program Type	Interchange Rate
IRD FF – Freight Program	1.80%

Humanitarian Standard Program

To help organizations deliver aid more cost effectively and transition to open-loop digital payment solutions, Mastercard introduced a humanitarian support program to address the delivery of digital aid via prepaid product channels.

Humanitarian aid organizations deliver billions of dollars in aid each year, typically in physical cash or in-kind goods, such as food and water. In the instance of unexpected disasters, aid organizations are the first responders, providing critically needed supplies and resources to help populations return to normal circumstances. Today, aid organizations deliver support in different forms – in-kind goods such as food and water, cash, or paper or digital vouchers. All of these forms have proven to be time consuming, costly and difficult to track.

Aid organizations have increasing requirements to distribute aid via electronic payment channels to make aid distribution faster and more efficient. In order to distribute cash-based aid via prepaid product channels, aid organizations will need to work with licensed issuers.

Humanitarian Standard Program Qualifying Criteria

To qualify for this program, transactions must meet the following qualifying criteria:

- Applies only to prepaid product codes DWF and MWF

Humanitarian Standard Program Interchange Rates

Interchange Program	Interchange Rate
IRD ZX – Interregional Humanitarian Standard interchange rate	1.65%
IRD ZX – Intracountry Humanitarian Standard interchange rate	1.65%

Note: For further detail on interchange programs, please see the Glossary or contact your acquirer, or other card acceptance service provider.

Interchange Glossary

CAD – Canadian Dollar

Card Present EMV – EMV Contact transactions. Must have Card Present and Cardholder Present.

Refund – Reimbursements for a returned purchase item or service.

Contactless – Transactions initiated with a near-field-communication chip.

Commercial – Describes a Mastercard® product used primarily to make purchases for a business.

Commercial Data Rates – Refers to a transaction where additional descriptive data is transmitted by the merchant to the issuer (may include sales tax or SKU-level descriptions of items or services).

Consumer – Describes a Mastercard® product used primarily to make purchases for goods or services for personal use.

Core – Refers to a Mastercard® credit card not designated as World, World Elite or Muse Mastercard.

Digital Commerce – eCommerce, Credential on File, Recurring Payments and DSRP transactions. Must have Card Not Present and Cardholder Not Present.

Domestic – A transaction initiated at a Canadian merchant by a cardholder using a Mastercard® product issued by a Canadian issuer.

Electronic – A transaction authorized and settled electronically by the merchant and when the cardholder is in the store.

Electronic Product – An international Mastercard® product that is authorized and settled electronically by the merchant.

Emerging Sectors – Merchants with a merchant category code of Real Estate Rentals (6513), and Tax Payments (9311) for any amount. For merchants with a merchant category code of Schools (8211), Colleges and Universities (8220), Schools not elsewhere classified (8299), and Child Care Services (8351), the amount must be greater than \$1,000 (CAD).

International – A transaction initiated at a Canadian merchant by a cardholder using a Mastercard® product issued by a non-Canadian issuer.

Large Market – Refers to the following Mastercard® Commercial products: Fleet, Purchasing, Multi or Corporate products.

Large Ticket – Refers to a transaction greater than \$10,000 (CAD).

Muse Mastercard™ – A Mastercard® product carrying the Mastercard® Muse™ branding and mandatory requirements, and designed for cardholders who meet certain spending and income requirements.

SecureCode® / 3DS – Mastercard® SecureCode® / 3DS is a program supporting cardholder authentication and guaranteed payments over the Internet for Mastercard® and Maestro® transactions.

Note: For further detail on interchange programs, please see the Glossary or contact your acquirer, or other card acceptance service provider.

Standard – The default interchange rate. A transaction that does not meet any of the other interchange rate criteria – most frequently it is Card Not Present.

Unsecure Card Present – Mag stripe transactions, Late Presentments of Card Present transactions.

World – A Mastercard® product carrying the World Mastercard® branding and mandatory requirements, and designed for cardholders who meet certain spending and income requirements.

World Elite™ – A Mastercard® product carrying the Mastercard® World Elite™ branding and mandatory requirements, and designed for cardholders who meet certain spending and income requirements.

Small Business – Acceptors/merchants with annual Mastercard credit card volume below CAD \$175,000 during the applicable qualifying period

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