



## Visa Canada Upcoming Interchange Modifications

Consumer Credit Changes Effective CPD 19 Oct 2024

Rate Program	Core	Infinite	Visa Infinite Privilege
Small Merchant Card Present	0.81%	0.99%	1.80%
Small Merchant Card Not Present (Tokenized)	1.25%	1.50%	2.25%
Small Merchant Card Not Present	1.30%	1.55%	2.30%

Debit Changes Effective CPD 1 January 2025

Rate Program	Visa Debit
Electronic	CAD 0.03
Performance Program – Card Present Electronic Program	CAD 0.03
Industry Program - Gas	CAD 0.03
Industry Program - Grocery	CAD 0.03

Prepaid Changes Effective CPD 12 April 2025

Rate Program	Consumer Prepaid	Commercial Prepaid
Standard	1.52% (no change)	2.00% (no change)
Electronic	1.42% (no change)	Retired
Card-Not-Present	Retired	N/A
Recurring Payments	Retired	Retired
Emerging Segments	Retired	Retired
Industry Program - Everyday Needs	Retired	N/A
Industry Program – Grocery and Food Retail	Retired	N/A
Industry Program – Gas	Retired	Retired
Performance Program – Card-Present Electronic Program	Retired	Retired
Industry Program - Grocery	N/A	Retired



Business Credit Changes Effective CPD 12 April 2025

Rate Program	Business	Visa Infinite Business
Standard	2.00% (no change)	2.35%
Electronic	Retired	Retired
Emerging Segments	Retired	Retired
Industry Program – Gas	Retired	Retired
Industry Program – Grocery	Retired	Retired
Performance Program – Card-Present	Retired	Retired
Recurring Payments	Retired	Retired