



## Upcoming Changes to Domestic Interchange Reimbursement Fees

23 October 2019

Visa Canada

Consumer Credit Products

Interchange Reimbursement Fees

Rates Effective CPD 18 April 2020

Rate Program	Classic, Gold, Platinum	Infinite	VIP
Standard	1.45%	1.70%	2.45%
Electronic	1.25%	1.57%	2.08%
Card Not Present	1.40%	1.65%	2.40%
Performance Program - Card Present	1.20%	1.49%	1.95%
Industry Program - Gas	1.07%	1.34%	1.95%
Industry Program - Grocery	1.00%	1.20%	1.95%
Industry Program - Everyday Needs	1.20%	1.30%	1.95%
Recurring Payments	1.25%	1.53%	1.95%
Emerging Segments*	0.98%	1.17%	1.95%
Performance Program – CNP (New)	1.35%	1.60%	2.35%
Industry Program – Utilities (New)**	\$0.75 CAD per transaction		
Emerging Segments – Preferred (New)**	0.80%	1.00%	1.95%

\*MCC 8050 – Nursing and Personal Care Facilities added to the list of MCCs eligible for this rate program

\*\*Additional business rules associated with participation in these programs

Visa Canada

Debit Products

Interchange Reimbursement Fees

Rates Effective CPD 18 April 2020

Rate Program	Visa Debit
Industry Program – Utilities (New)*	\$0.10 CAD per transaction
Emerging Segments – Preferred (New)*	\$1.00 CAD per transaction

\*Additional business rules associated with participation in these programs