

Pass Through Rates and Description Table

Fee	Cost	Fee Description
Mastercard Acquirer Assessment Fee	0.0904%	Assessed to all Mastercard transactions.
Visa Acquirer Assessment Fee	0.10%	Assessed to all Visa transactions.
Discover Acquirer Assessment Fee	0.07%	Assessed to all Discover transactions.
Amex OptBlue Acquirer Assessment Fee (Network Fee)	0.14%	Assessed to all Amex/JCB transactions.
UnionPay (UPI) Acquirer Assessment Fee	0.11%	Assessed to all UPI Credit and Debit card transactions.
Mastercard Cross Border Assessment Fee-Canadian Currency	0.68%	Assessed to all Mastercard transactions when the country codes of the merchant and the cardholder differ and when the transaction currency is in Canadian Dollars.
Mastercard Cross Border Assessment Fee-Non-Canadian Currency	1.13%	Assessed to all Mastercard transactions when the country codes of the merchant and the cardholder differ and when the transaction currency is other than Canadian Dollars.
Mastercard Digital Commerce Fee	0.02%	Assessed to all Mastercard e-commerce and recurring payment transactions.
MasterCard 3DS Authentication Fee – 3DS 1.0 Transactions	USD 0.05	Assessed to all Mastercard e-commerce transactions authenticated using 3DS 1.0.
MasterCard 3DS Authentication Fee – 3DS 2.0 Transactions	0.01% with a maximum cap of USD 0.10 per transaction	Assessed to all Mastercard e-commerce transactions authenticated using 3DS 2.0.
Mastercard Utility Fee	\$0.02	Assessed to all Mastercard transactions for merchants with MCC 4900.
Mastercard Preauthorization Fee	0.05% with minimum fee of \$0.01	Assessed to all Mastercard preauthorized transactions.
Mastercard Processing Integrity non-compliance fine – Pre Authorization	\$0.07	Applies to pre authorizations that are not fully reversed or cleared within 30 calendar days of the authorization date.
Mastercard Account Status Inquiry	USD \$0.025 per transaction for Canadian issued Mastercard. USD \$0.03 per transaction for non-Canadian issued Mastercard.	An Account Status Inquiry is an optional service that allows merchants to validate that a cardholder account is open. The service is typically used when establishing a recurring or bill payment relationship, validating a card-not-present purchase before fulfillment, or before submitting an authorization request for the full amount of a recurring payment.
Mastercard Address Verification Service	USD \$0.01 per transaction.	Address verification enables merchants to verify a cardholder's billing address with their issuing bank for card-not-present transactions.
Mastercard Card Validation Code 2 (CVC 2)	USD \$0.0025 per transaction.	The MasterCard CVC 2 is part of the screening tools used by merchants to ensure that the person placing the order has the card during the transaction authorization process. CVC 2 helps merchants identify the probability of risk and flagging transactions that might need manual review.
Mastercard Connectivity Fee	USD \$0.0000079 per byte rounded up to the nearest kilobyte.	Assessed on all Mastercard transaction.
Mastercard Digital Enablement Fee	0.02% (minimum billing of USD 0.02 and a maximum of USD 0.20 per transaction) Effective March 13, 2023.	Assessed on all Canada acquired Card-Not-Present approved authorization transaction requests.

Mastercard Processing Integrity non-compliance fine – Final Authorization	0.25% (\$0.07 minimum)	Applies to final authorizations that are not fully reversed or cleared within 7 calendar days of the authorization date or when the final authorization amount does not equal the clearing amount or when the final authorization currency code does not match the clearing currency code.
Mastercard Excessive Authorization Attempts Transaction Processing Excellence Program non-compliance fine	\$0.15	Applies to all Mastercard authorization attempts made on the same card within 24 hours period after receiving 20 decline responses.
Mastercard Nominal Amount Authorization Transaction Processing Excellence Program non-compliance fine	\$0.07	Applies to all Mastercard transactions identified by Mastercard as a Nominal Amount Authorization transaction which is a transaction for an authorization with one full unit of currency and subsequently reversed in an effort to validate the card status.
Visa Cross Border Assessment Fees (also referred to as the International Service Fee "ISF") – Canadian Currency – Card Present and Card Not Present Transactions	0.68%	Assessed to all Visa transactions when the country codes of the merchant and the cardholder differ and when the transaction currency is in Canadian Dollars.
Visa Cross Border Assessment Fees (also referred to as the International Service Fee "ISF") – Non-Canadian Currency – Card Present Transactions	1.13%	Assessed to all Visa transactions when the country codes of the merchant and the cardholder differ and when the transaction currency is other than Canadian Dollars.
Visa Cross Border Assessment Fees (also referred to as the International Service Fee) – Non-Canadian Currency – Card Not Present Transaction	1.19%	Assessed to all Visa transactions when the country codes of the merchant and the cardholder differ and when the transaction currency is other than Canadian Dollars.
Visa Non-domestic Settlement Fee	0.10%	Assessed on all cross border transactions where the settlement currency is other than Canadian Dollars.
Visa Multi-currency Non-domestic Settlement Fee	0.10%	Assessed on all cross border transactions when the settlement currency is other than Canada Dollars. (Note: If multiple currency settlement configuration is set up, the Multi-currency Non-domestic Settlement Fee will apply instead of the Non-Domestic Settlement Fee.)
Interac Flash Interchange Fee – Tier 1	\$0.02	Assessed to all Interac Flash transactions for qualifying merchants: Quick Service Restaurants (MCC 5814), Convenience Stores (MCC 5331), Movie Theatres (MCC 7832) and Vending Machines (MCC 5499).
Interac Flash Interchange Fee – Tier 2	\$0.03	Assessed to all Interac Flash transactions for merchants that meet a minimum annual transaction volume threshold of 60 million Interac Debit transactions that are \$100 or less.
Interac Flash Interchange Fee – Tier 3	\$0.04	Standard interchange rate applied to all other merchants.
Interac Flash Interchange Fee – Tier 4	\$0.06	Standard interchange rate applied to ALL merchants for transactions above \$100.
Interac Debit and/or Flash Switch Fee	\$0.01 \$0.0145 (Effective April 1, 2023)	Assessed to all Interac transactions.
Interac Debit and/or Flash Switch Fee	\$0.01	Assessed to all Interac transactions.
Interac In-App/In-Browser Fee Acquirer Service Fee	\$0.03	Assessed to all Interac In-App and In-Browser transactions.
Interac In-App/In-Browser Interchange Fee	60 basis points capped at a transaction value of \$300. Above transaction value of \$300 there is a flat fee of \$1.80.	Assessed to all Interac In-App and In-Browser transactions.
Visa Non-Chip Terminal Use Compliance Program non-compliance fine	USD \$0.15 per transaction	Visa will assess a non-compliance fine for each transaction processed using a non-EMV enabled terminal.

<p>Visa Key Entered Transaction Compliance Program non-compliance fine</p>	<p>USD \$0.15 per transaction</p>	<p>Visa will assess a non-compliance fine for each card not present (manually key entered) transaction improperly flagged.</p>
<p>Visa Excessive Transaction Reattempt Compliance Program non-compliance fine</p>	<p>Domestic transaction = USD \$0.10 per transaction Cross Border transaction = USD \$0.15 per transaction</p>	<p>Visa will assess a non-compliance fine for each authorization attempt following a declined transaction. Do not reattempt.</p>
<p>Visa Data Consistency Compliance Program non-compliance fine</p>	<p>Domestic transaction = USD \$0.10 per transaction Cross Border transaction = USD \$0.15 per transaction</p>	<p>Visa will assess a non-compliance fine for each transaction with manipulated data in an authorization reattempt.</p>
<p>Visa Address Verification Service (AVS)</p>	<p>USD 0.001 (billed in CAN equivalent) per transaction.</p>	<p>Visa will assess a non-compliance fine for each transaction with manipulated data in an authorization reattempt.</p>
<p>Visa Account Verification</p>	<p>USD 0.01 (billed in CAN equivalent) for each Canadian issued card account verification message.</p> <p>USD 0.02 (billed in CAN equivalent) for each non-Canadian issued card account verification message.</p>	<p>An Account verification message, an optional transaction type, is used to verify the status of an account prior to an authorization</p>
<p>Visa Estimated and Incremental Authorizations</p>	<p>0.02% for Estimated Authorizations</p> <p>0.02% for Incremental Authorizations</p>	<p>Visa will assess a fee on all estimated authorization and incremental authorizations.</p> <p>An estimated authorization request, an optional transaction type, also referred to as a preauthorization, allows a merchant to obtain an approval for funds before a cardholder has identified exactly what good or services will be purchased. Within that same transaction journey, if the initial estimated amount is insufficient, a merchant may then submit an incremental authorization to increase the total authorized funds.</p>

The difference between the expected Interchange Rate versus the actual Interchange Rate incurred as explained by your sales representative.