

Good afternoon,

I am writing to advise of changes (including increases and decreases) to Mastercard, Visa, Interac and Amex OptBlue pricing, effective March, April, and May 2023, that may impact your TD Merchant Solutions Account. If your Account is impacted, you will see these changes on your March, April, and May statements, to be delivered in April, May, and June 2023, respectively. Please feel free to share this information with whom you feel could benefit from the latter. **The individual store will receive notification via their statements in 2023.** The changes are as follows:

Mastercard Changes:

NEW Mastercard Acquirer Digital Enablement Fee

Effective March 13, 2023, Mastercard is introducing a new Mastercard Acquirer Digital Enablement Fee of 0.02% for all Card Not Present transactions (such as Manual keyed and eCommerce transactions). This new Fee will be subject to a minimum of \$0.028 to a maximum of \$0.28 per transaction. If applicable, the Fee will appear in the MASTERCARD DIGITAL ENABLEMENT FEE line on your March statement (delivered in April 2023). For details see the following chart:

Fee Name	Threshold Amount	Fee
Mastercard Digital Enablement Fee	< \$140	\$0.028
	\$140 - \$1,400	0.02%
	> \$1,400	\$0.28

Discontinued Fees:

Effective March 13, 2023, Mastercard will be discontinuing certain fees. If applicable to your Account, the Fees have been listed on your statement as:

- MASTERCARD ADDRESS VERIFICATION FEE
- MASTERCARD CVC VERIFICATION FEE
- ABU ENROLLMENT FEE
- ACCOUNT INFORMATION UPDATE FEE
- MASTERCARD EMV3DS FEE PERCENT
- MASTERCARD EMV3DS FEE CAPPED
- MASTERCARD DIGITAL COMMERCE DEVELOPMENT FEE

If applicable, these Fees will be removed as of your March statement (to be delivered in April 2023).

Change to Mastercard Canada Intracountry Consumer Credit Contactless Interchange rate

Effective May 6, 2023, Mastercard is increasing their Canada Intracountry Consumer Credit Contactless interchange rates. This change will apply to all contactless transactions on domestic issued consumer credit cards: Core, World, World Elite & Muse. For details see the following chart:

Mastercard Consumer Interchange Program	Current Rate	New Rate	Increase
Core	0.87%	0.92%	↑0.05%
World	1.16%	1.22%	↑0.06%
World Elite	1.48%	1.56%	↑0.08%
Muse	1.57%	1.65%	↑0.08%

If applicable, these changes will appear on your May statement (to be delivered in June 2023).

Visa Changes:

Change to Visa Account Information Update (VAU) Fee

Effective April 1, 2023, Visa will increase their Visa Account Information Update Fee. Visa is increasing this pay-per-use Fee from \$0.10 to \$0.125 per record where the Cardholder information on file does not match the information that Visa contains within its records. If applicable, these changes will appear on your April Statement (to be delivered in May 2023).

NEW Visa Estimated Authorization & Visa Incremental Authorization Fees

Effective April 17, 2023, Visa is expanding its authorization framework to allow all Merchants to use Estimated and Incremental authorizations. A Fee of 0.02% for Estimated Authorizations and 0.02% for Incremental Authorization would be assessed on approved authorizations. The Fee will apply to Visa Credit and Visa Debit authorizations. If applicable, the Fees will appear in the VISA ESTIMATED AUTH FEE and VISA INCREMENTAL AUTH FEE lines on your April Statement (to be delivered in May 2023).

Interac Changes:

Change to the Interac Assessment Fee

Effective April 1, 2023, Interac is increasing its Assessment Fee by \$0.0039 for all Interac transactions. If applicable, the increase will appear in the INTERAC DIRECT PAYMENT (IDP) ASSESSMENT FEE line on your April statement (to be delivered in May 2023).

American Express OptBlue Change:

Change to the Amex Foreign Assessment Fee

Effective April 14, 2023, American Express OptBlue is increasing the Amex Foreign Assessment Fee by 0.20%. If applicable, the increase will appear on your April statement (to be delivered in May 2023).

If you should have questions, do not hesitate to contact me. As always, thank you for your payment processing business.

Tharshini Siwalingam

Directrice des comptes nationaux | National Accounts – Account Manager

Solutions aux commerçants TD | TD Merchant Solutions

1350 René-Lévesque Blvd, Montréal, PQ, H3G 1T4

Tharshini.Siwalingam@TD.com

For general inquires and technical assistance, please call TD contact centre at 1-800-363-1163.

Pour les demandes générales et l'assistance technique, veuillez appeler le Centre d'appels de la TD au 1-800-363-1163.