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## November 1, 2025 Rate Changes

### Interac Direct Payment (IDP) Assessment Fee Increase

Effective November 1, 2025, Interac is increasing its Assessment Fee by \$0.0012 for each Interac transaction. If applicable, this change will appear in the INTERAC DIRECT PAYMENT (IDP) ASSESSMENT FEE line on your November 2025 statement arriving in December 2025.

Effective Date	Fee Name	Change Origin	Amount Passed On	Previous Fee	New Fee	Date to cancel by without penalty	Applicable Pricing Method**
1-Nov-25	Interac Direct Payment (IDP) Assessment Fee	PCNO	100%	\$0.0146	\$0.0158	10-Jan-26	DRAF, FLAT IPLUS