

Upcoming Fee Changes Oct & Nov 2026

Effective date: November 1, 2026

Description:

Interac will increase its Interac Switch (Assessment) Fee and Mobile Service Fee.

Impact:

The increased Interac Switch (Assessment) Fee will apply to all card-present Interac Debit transactions. The increased Interac Mobile Service Fee will apply only to Interac Debit mobile contactless transactions, such as paying via tap with a smartphone or smart device using a digital wallet.

Application:

The fees will increase from \$0.015803 to \$0.016315 CAD per transaction.

Effective date:

November 1, 2026

Description:

For Interac Flash (contactless) transactions, merchants in MCC 5531 who are currently priced at Tier 1 will be migrated by Interac to Tier 3 pricing.

Impact:

The change will apply only to merchants classified under MCC 5531 (home and auto stores) who are currently paying Tier 1 fees for Interac Flash (contactless) transactions.

Application:

For merchants in MCC 5531, Interac Flash (contactless) transactions between \$0.01 and \$100.00 will be assessed at the Tier 3 rate of \$0.035 per transaction, an increase from the Tier 1 rate of \$0.020 per transaction.

Description:

Visa is introducing an Embedded Payment Fee that will apply to transactions processed using eligible virtual cards. An embedded payment transaction is identified based on the use of virtual accounts provisioned through Visa's embedded payments integrations from business applications—such as enterprise resource planning (ERP), accounting, procurement or other software—used for B2B payments.

Impact:

This fee applies only to embedded payment transactions. Embedded payments enable customers to complete a payment directly within the application, website or software platform they are already using, without being redirected to a separate payment page or external payment provider. For example, an embedded payment may occur when a customer clicks on an ad and makes a purchase through a social media post without leaving the app.

Application:

The fee will be 0.113% of qualifying embedded payment transactions processed using Visa virtual accounts through Visa's embedded payments integrations and partnerships.

Effective date: October 19, 2026**Description:**

Mastercard will introduce the Acquirer Network Access and Brand Usage (NABU) Fee. The existing Acquirer Clearing Fee will be retired.

Impact:

The fee will apply to eligible domestic and foreign transactions and authorization reversals.

The following exclusions apply:

- **Account status inquiry transactions**
- **Mastercard B2B Wholesale Program transactions**

Application:

The fee will apply as follows:

- \$0.022035 USD for domestic transactions
- \$0.033335 USD for foreign transactions
- \$0.011074 USD for domestic authorization reversals
- \$0.016724 USD for foreign authorization reversals

As applicable, all USD amounts will be converted to Canadian dollars by Moneris.

Effective date: October 24, 2026 *(transactions submitted for clearing and settlement on October 23, 2026, will also be subject to the new rates)*

Description:

Mastercard will introduce new product codes and corresponding interchange rates for the Mastercard Business-to-Business Wholesale Travel and Flex programs.

Impact:

The rates will apply to eligible commercial business-to-business transactions submitted for clearing and settlement using the new product codes.

Application:

The new product codes and rates can be found in the tables below:

Business-to-Business Wholesale Travel:

Product code	Product description	Interchange rate
MBL	Mastercard B2B Product 28	0.90%
MBN	Mastercard B2B Product 29	2.10%
MBO	Mastercard B2B Product 30	2.20%
MBQ	Mastercard B2B Product 31	2.30%
MBR	Mastercard B2B Product 32	2.40%
MBT	Mastercard B2B Product 33	2.80%
MBU	Mastercard B2B Product 34	2.90%
MBV	Mastercard B2B Product 35	3.00%
MTN	Mastercard B2B Product 20	2.70%
MTO	Mastercard B2B Product 21	2.60%
MTQ	Mastercard B2B Product 22	2.50%
MTS	Mastercard B2B Product 24	0.50%
MTT	Mastercard B2B Product 25	0.60%
MTU	Mastercard B2B Product 26	0.70%
MTV	Mastercard B2B Product 27	0.80%
MBL	Mastercard B2B Product 28	0.90%

MBN	Mastercard B2B Product 29	2.00%
MBO	Mastercard B2B Product 30	2.00%
MBQ	Mastercard B2B Product 31	2.00%
MBR	Mastercard B2B Product 32	2.00%
MBT	Mastercard B2B Product 33	2.70%
MBU	Mastercard B2B Product 34	2.70%
MBV	Mastercard B2B Product 35	2.70%
MTS	Mastercard B2B Product 24	0.50%
MTT	Mastercard B2B Product 25	0.60%
MTU	Mastercard B2B Product 26	0.70%
MTV	Mastercard B2B Product 27	0.80%

Business-to-Business Flex:

Product code	Product description	Interchange rate
WAZ	Mastercard Commercial B2B Product 24	0.35%
WBA	Mastercard Commercial B2B Product 25	0.40%
WBB	Mastercard Commercial B2B Product 26	0.45%
WBC	Mastercard Commercial B2B Product 27	1.65%
WBD	Mastercard Commercial B2B Product 28	1.70%
WBF	Mastercard Commercial B2B Product 29	1.75%
WBG	Mastercard Commercial B2B Product 30	1.80%
WBH	Mastercard Commercial B2B Product 31	1.85%
WBI	Mastercard Commercial B2B Product 32	1.90%
WBJ	Mastercard Commercial B2B Product 33	1.95%
WBK	Mastercard Commercial B2B Product 34	2.00%

As applicable, all USD amounts will be converted to Canadian dollars by Moneris.

Effective date: October 24, 2026 (*transactions submitted for clearing and settlement on October 23, 2026, will also be subject to the new rates*)

Description:

Visa will introduce new program IDs and corresponding interchange rates under the Visa Business-to-Business Commercial Choice programs (Commercial Choice Travel and Commercial Choice Omni).

Impact:

The rates will apply to eligible commercial business-to-business transactions submitted for clearing and settlement using the new product codes. In addition, use of these commercial virtual cards is no longer restricted and may now be used at any merchant, regardless of the Merchant Category Code (MCC).

Application:

The new product codes and interchange rates can be found in the table below:

Commercial Choice Omni

Program ID	Program rate
B9	0.40%
D9	0.45%
C1	0.50%
E1	0.55%
C2	0.60%
E2	0.65%
C3	0.70%
E3	0.75%

Commercial Choice Travel

Program ID	Program rate
A7	2.00%

Effective date: October 24, 2026 *(Transactions submitted for clearing and settlement on October 23, 2026, will also be subject to the new rates)*

Description:

Visa will implement decreases selected domestic consumer credit interchange rates and an increase to the standard business credit interchange rates

Impact:

This update will apply to merchants who process domestic Visa transactions.

Application:

For a full summary of programs and corresponding rates, please refer to the tables below:

Product	Interchange rate program	Current rate	New rate
Core Credit - Classic, Gold, Platinum	Small Merchant Electronic	0.77%	0.70%
	Small Merchant Card Not Present	1.30%	1.20%
	Small Merchant Card Not Present Tokenized	1.25%	1.15%
Visa Infinite Credit	Small Merchant Electronic	0.99%	0.89%
	Small Merchant Card Not Present	1.55%	1.45%
	Small Merchant Card Not Present Tokenized	1.50%	1.40%
	Everyday Needs	1.20%	1.10%
	Industry Program - Gas	1.34%	1.24%
	Industry Program - Grocery and Food Retail	1.15%	1.05%
Visa Infinite+ Credit	Standard	2.35%	2.20%
	Small Merchant Card Not Present	2.20%	2.05%
	Small Merchant Card Not Present Tokenized	2.15%	2.00%
	Performance Program Card Not Present	2.25%	2.10%
	Performance Program Card Not Present Tokenized	2.20%	2.05%
	Card Not Present	2.30%	2.15%

	Card Not Present Tokenized	2.25%	2.10%
Visa Infinite Privilege Credit	Small Merchant Electronic	1.80%	1.70%
	Small Merchant Card Not Present	2.30%	2.20%
	Small Merchant Card Not Present Tokenized	2.25%	2.15%
	Everyday Needs	1.95%	1.85%
	Industry Program - Gas	1.95%	1.85%
	Industry Program - Grocery and Food Retail	1.95%	1.85%
Visa Business Credit	Standard	2.00%	2.15%