



Canada | Domestic Fees

1. Interchange Reimbursement Fee(IRF) and Service Fee(SF) for POS Transactions

Transaction	IRF	SF to Acquirer
POS	1.1%	0.1%

2. IRF and SF for MO/TO and Recurring Transactions

Transaction	IRF	SF to Acquirer
MO/TO	1.5%	0.1%
Recurring	1.1%	0.1%

3. IRF and SF for E-Commerce Transactions

MCC	Card Type	IRF		SF to Acquirer
Education (8211, 8220,8241,8244, 8249,8299)	PIN-based Prepaid/Debit	Standard Pricing	1.15%	0
		Overseas Education Payment Program ¹	0.30% (Max RMB 500)	0
Airlines(4511,3000-3350)	Credit& Signature-based Prepaid/Debit	1.15%		0
Other MCCs	All	1.15%		0
		1.20%		0.2%

4. IRF and SF for QRC-based Transactions

Card Product	MCC	Single Transaction Amount	IRF	SF to Acquirer
Consumer	Daily-consumption MCCs ²	≤ USD140	0.55%	0.05%
	Others		1.1%	0.1%

Note:

- Overseas Education Payment Program is available to cross-border transactions initiated by specific Acquirers only. For more information, please contact your UPI representative.
- For Daily-consumption MCCs, please refer to Appendix.

Appendix: UPI Daily-Consumed MCC List

Daily-consumed MCCs refer to MCCs **excluding the following MCCs:**

MCC	Description
1520	General contractors — residential and commercial
1771	Concrete work contractors
5271	Mobile home dealers
7013	Real Estate Agent — brokers
5511	Car and truck dealers (new and used) sales, services, repairs, parts, and leasing
5521	Car and truck dealers (used only) sales, service, repairs, parts, and leasing
5551	Boat dealers
5561	Camper, recreational and utility trailer dealers
5571	Motorcycle shops and dealers
5592	Motor home dealers
5598	Snowmobile dealers
5599	Miscellaneous automotive, aircraft, and farm equipment dealers— not elsewhere classified
5933	Pawn shops
6012	Financial institutions--merchandise and services
4011	Railroads
4214	Motor freight carriers and trucking — local and long distance, moving and storage companies, and local delivery
4458	Tobacco logistics
5013	Motor vehicle supplies and new parts
5021	Office and commercial furniture
5039	Construction materials — not elsewhere classified
5044	Office, photographic, photocopy, and microfilm equipment
5045	Computers, computer peripheral equipment — not elsewhere classified
5046	Commercial equipment — not elsewhere classified
5047	Dental/laboratory/medical/ophthalmic hospital equipment and supplies
5051	Metal service centers and offices
5065	Electrical parts and equipment
5072	Hardware equipment and supplies
5074	Plumbing and heating equipment and supplies
5111	Stationery, office supplies, and printing and writing paper
5122	Drugs, drug proprietors
5131	Piece goods, notions, and other dry goods
5137	Men's, women's, and children's uniforms and commercial clothing
5139	Commercial footwear
5172	Petroleum and petroleum products
5192	Books, periodicals, and newspapers
5193	Florists' supplies, nursery stock and flowers
5198	Paints, varnishes, and supplies
5398	Corporate wholesale
5998	Tent and awning shops
6010	Financial institutions---manual cash disbursements
6011	Financial institutions---automated cash disbursements
6051	Non-financial institutions---foreign currency, money orders (not wire transfer) , scrip, and travelers' checks
5094	Precious stones and metals, watches, and jewelry
9498	Credit card bill payment