

Australia Intracountry Mastercard Credit POS Interchange Rates

Effective 17 April 2026, the following interchange rates (excluding GST) apply to domestic transactions processed through the Mastercard network. The applicable rate for a particular transaction is determined by the Interchange Category Name and the type of Mastercard product that initiated the transaction.

Rates Excluding GST

Interchange Category Name	Commercial	Commercial Executive	Consumer Standard	Consumer Premium	Consumer Premium (High Spend)	Consumer Super Premium	Consumer Super Premium Rewards	Consumer Elite	Commercial Charge	Consumer Charge Premium	Consumer Charge Elite	Installments Card Consumer	Installments Card Business
Charities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Strategic Merchants 1	0.18%	0.80%	0.18%	0.18%	0.18%	0.18%	0.18%	0.18%	0.80%	0.18%	0.18%	0.18%	0.18%
Strategic Merchants 2	0.18%	N/A	0.18%	0.18%	0.18%	0.18%	N/A	N/A	N/A	0.18%	N/A	N/A	N/A
Strategic Merchants 3	0.21%	N/A	0.21%	0.21%	0.21%	0.21%	N/A	N/A	N/A	0.21%	N/A	N/A	N/A
Strategic Merchants 4	0.28%	N/A	0.28%	0.28%	0.28%	0.28%	N/A	N/A	N/A	0.28%	N/A	N/A	N/A
Click to Pay Promotion	0.23%	N/A	0.23%	0.23%	0.23%	0.23%	N/A	N/A	N/A	0.23%	N/A	N/A	N/A
Small Business Program: Card Present	0.28%	N/A	0.28%	0.28%	0.28%	0.28%	N/A	N/A	N/A	0.28%	N/A	N/A	N/A
Small Business Program: Card Not Present	0.28%	N/A	0.28%	0.28%	0.28%	0.28%	N/A	N/A	N/A	0.28%	N/A	N/A	N/A
Tokenised Online	0.44%	0.80%	0.19%	0.27%	0.41%	0.59%	0.67%	0.52%	0.80%	0.50%	0.80%	0.80%	0.80%
Tokenised Contactless	0.58%	0.80%	0.19%	0.27%	0.60%	0.76%	0.67%	0.70%	0.80%	0.50%	0.80%	0.80%	0.80%
Other Card Present	0.58%	0.80%	0.19%	0.27%	0.52%	0.73%	0.67%	0.70%	0.80%	0.50%	0.80%	0.80%	0.80%
Base	0.59%	0.80%	0.19%	0.27%	0.61%	0.76%	0.67%	0.70%	0.80%	0.50%	0.80%	0.80%	0.80%

N/A = Interchange Category Name does not apply to this product



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Interchange Category Name	Commercial	Commercial Executive	Consumer Standard	Consumer Premium	Consumer Premium (High Spend)	Consumer Super Premium	Consumer Super Premium Rewards	Consumer Elite	Commercial Charge	Consumer Charge Premium	Consumer Charge Elite	Installments Card Consumer	Installments Card Business
Charities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Strategic Merchants 1	0.198%	0.880%	0.198%	0.198%	0.198%	0.198%	0.198%	0.198%	0.880%	0.198%	0.198%	0.198%	0.198%
Strategic Merchants 2	0.198%	N/A	0.198%	0.198%	0.198%	0.198%	N/A	N/A	N/A	0.198%	N/A	N/A	N/A
Strategic Merchants 3	0.231%	N/A	0.231%	0.231%	0.231%	0.231%	N/A	N/A	N/A	0.231%	N/A	N/A	N/A
Strategic Merchants 4	0.308%	N/A	0.308%	0.308%	0.308%	0.308%	N/A	N/A	N/A	0.308%	N/A	N/A	N/A
Click to Pay Promotion	0.253%	N/A	0.253%	0.253%	0.253%	0.253%	N/A	N/A	N/A	0.253%	N/A	N/A	N/A
Small Business Program: Card Present	0.308%	N/A	0.308%	0.308%	0.308%	0.308%	N/A	N/A	N/A	0.308%	N/A	N/A	N/A
Small Business Program: Card Not Present	0.308%	N/A	0.308%	0.308%	0.308%	0.308%	N/A	N/A	N/A	0.308%	N/A	N/A	N/A
Tokenised Online	0.484%	0.880%	0.209%	0.297%	0.451%	0.649%	0.737%	0.572%	0.880%	0.550%	0.880%	0.880%	0.880%
Tokenised Contactless	0.638%	0.880%	0.209%	0.297%	0.660%	0.836%	0.737%	0.770%	0.880%	0.550%	0.880%	0.880%	0.880%
Other Card Present	0.638%	0.880%	0.209%	0.297%	0.572%	0.803%	0.737%	0.770%	0.880%	0.550%	0.880%	0.880%	0.880%
Base	0.649%	0.880%	0.209%	0.297%	0.671%	0.836%	0.737%	0.770%	0.880%	0.550%	0.880%	0.880%	0.880%

N/A = Interchange Category Name does not apply to this product



Mastercard Credit Interchange Qualification Criteria

Interchange Category	Description
Charities	Available to merchants set up with card acceptor business code (MCC) 8398 that are recognised by the Australian Taxation Office as charitable organisations.
Strategic Merchants 1	Currently available to card present and card not present transactions of merchants and/or merchant groups (as advised by Mastercard from time to time), that meet certain qualifying criteria deemed to be strategic to Mastercard
Strategic Merchants 2	Currently available to card present and card not present transactions of merchants and/or merchant groups (as advised by Mastercard from time to time), that meet certain qualifying criteria deemed to be strategic to Mastercard
Strategic Merchants 3	Currently available to card present and card not present transactions of merchants and/or merchant groups (as advised by Mastercard from time to time), that meet certain qualifying criteria deemed to be strategic to Mastercard.
Strategic Merchants 4	Currently available to card present and card not present transactions of merchants and/or merchant groups (as advised by Mastercard from time to time), that meet certain qualifying criteria deemed to be strategic to Mastercard
Click to Pay Promotion	Currently available to card not present transactions that meet certain qualifying criteria as defined by Mastercard
Small Business Program: Card Present	Currently available to card present transactions of small businesses that meet certain qualifying criteria as defined by Mastercard
Small Business Program: Card Not Present	Currently available to card not present transactions of small businesses that meet certain qualifying criteria as defined by Mastercard
Tokenised Online	Available for card not present transactions that are tokenised and correctly identified using the Merchant Tokenisation Program Wallet Identifier (Wallet Identifier: 327) in the authorisation and clearing messages.
Tokenised Contactless	Available for contactless card present transactions that are tokenised and correctly identified using the Merchant Tokenisation Program Wallet Identifier in the authorisation and clearing messages.
Other Card Present	Available for card present transactions that do not qualify for Tokenised Contactless.
Base	Available for transactions that do not meet any other qualifying criteria detailed above

