

Australia Intracountry Mastercard Dual Network Debit POS Interchange Rates

Effective 17 April 2026, the following interchange rates (excluding GST) apply to domestic dual network debit 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.

Interchange Category Name	Consumer Standard		Consumer Premium		Commercial	
	Excl. GST	Incl. GST	Excl. GST	Incl. GST	Excl. GST	Incl. GST
Charities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Strategic Merchants 1	AUD 0.01	AUD 0.011	AUD 0.01	AUD 0.011	AUD 0.01	AUD 0.011
Strategic Merchants 2	AUD 0.02	AUD 0.022	AUD 0.02	AUD 0.022	AUD 0.02	AUD 0.022
Strategic Merchants 3	AUD 0.03	AUD 0.033	AUD 0.03	AUD 0.033	AUD 0.03	AUD 0.033
Strategic Merchants 4	AUD 0.04	AUD 0.044	AUD 0.04	AUD 0.044	AUD 0.04	AUD 0.044
Strategic Merchants 5	AUD 0.08	AUD 0.088	AUD 0.08	AUD 0.088	AUD 0.08	AUD 0.088
Strategic Merchants 6	AUD 0.10	AUD 0.11	AUD 0.10	AUD 0.11	AUD 0.10	AUD 0.11
Click to Pay Promotion	AUD 0.02	AUD 0.022	AUD 0.02	AUD 0.022	AUD 0.02	AUD 0.022
Small Business Program: Card Present	AUD 0.02	AUD 0.022	AUD 0.02	AUD 0.022	AUD 0.02	AUD 0.022
Small Business Program: Card Not Present	AUD 0.03	AUD 0.033	AUD 0.03	AUD 0.033	AUD 0.03	AUD 0.033
Debit High Volume Tier 1	AUD 0.01	AUD 0.011	AUD 0.01	AUD 0.011	AUD 0.01	AUD 0.011
Debit High Volume Tier 2	AUD 0.02	AUD 0.022	AUD 0.02	AUD 0.022	AUD 0.02	AUD 0.022
Bill Payment Program	AUD 0.10	AUD 0.11	AUD 0.10	AUD 0.11	AUD 0.10	AUD 0.11
Tokenised Online	0.10%	0.11%	0.10%	0.11%	0.10%	0.11%
Tokenised Contactless - Low Value (<= AUD 15)	AUD 0.05	AUD 0.055	AUD 0.05	AUD 0.055	AUD 0.05	AUD 0.055
Tokenised Contactless – Med Value (> AUD 15 and <= AUD 50)	AUD 0.09	AUD 0.099	AUD 0.09	AUD 0.099	AUD 0.09	AUD 0.099
Tokenised Contactless - Other (> AUD 50)	0.20%	0.22%	0.20%	0.22%	0.20%	0.22%
Other Card Present	AUD 0.04	AUD 0.044	AUD 0.10	AUD 0.11	0.20%	0.22%
Base	0.20%	0.22%	0.20%	0.22%	0.20%	0.22%



Australia Intracountry Mastercard Single Network Debit POS Interchange Rates

Effective 17 April 2026, the following interchange rates (excluding GST) apply to domestic single network debit 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.

Interchange Category Name	Consumer Standard		Consumer Premium		Commercial	
	Excl. GST	Incl. GST	Excl. GST	Incl. GST	Excl. GST	Incl. GST
Charities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Strategic Merchants 1	AUD 0.01	AUD 0.011	AUD 0.01	AUD 0.011	AUD 0.01	AUD 0.011
Strategic Merchants 2	AUD 0.02	AUD 0.022	AUD 0.02	AUD 0.022	AUD 0.02	AUD 0.022
Strategic Merchants 3	AUD 0.03	AUD 0.033	AUD 0.03	AUD 0.033	AUD 0.03	AUD 0.033
Strategic Merchants 4	AUD 0.04	AUD 0.044	AUD 0.04	AUD 0.044	AUD 0.04	AUD 0.044
Strategic Merchants 5	AUD 0.08	AUD 0.088	AUD 0.08	AUD 0.088	AUD 0.08	AUD 0.088
Strategic Merchants 6	AUD 0.10	AUD 0.11	AUD 0.10	AUD 0.11	AUD 0.10	AUD 0.11
Click to Pay Promotion	AUD 0.02	AUD 0.022	AUD 0.02	AUD 0.022	AUD 0.02	AUD 0.022
Small Business Program: Card Present	AUD 0.02	AUD 0.022	AUD 0.02	AUD 0.022	AUD 0.02	AUD 0.022
Small Business Program: Card Not Present	AUD 0.03	AUD 0.033	AUD 0.03	AUD 0.033	AUD 0.03	AUD 0.033
Debit High Volume Tier 1	AUD 0.01	AUD 0.011	AUD 0.01	AUD 0.011	AUD 0.01	AUD 0.011
Debit High Volume Tier 2	AUD 0.02	AUD 0.022	AUD 0.02	AUD 0.022	AUD 0.02	AUD 0.022
Bill Payment Program	AUD 0.10	AUD 0.11	AUD 0.10	AUD 0.11	AUD 0.10	AUD 0.11
Tokenised Online	0.10%	0.11%	0.10%	0.11%	0.10%	0.11%
Tokenised Contactless - Low Value (≤ AUD 15)	AUD 0.08	AUD 0.088	AUD 0.08	AUD 0.088	AUD 0.08	AUD 0.088
Tokenised Contactless – Med Value (> AUD 15 and ≤ AUD 50)	AUD 0.095	AUD 0.1045	AUD 0.095	AUD 0.1045	AUD 0.095	AUD 0.1045
Tokenised Contactless - Other (> AUD 50)	AUD 0.10	AUD 0.11	AUD 0.10	AUD 0.11	AUD 0.10	AUD 0.11
Other Card Present	AUD 0.08	AUD 0.088	AUD 0.09	AUD 0.099	AUD 0.08	AUD 0.088
Base	0.15%	0.165%	0.165%	0.1815%	0.165%	0.1815%



Mastercard Dual Network & Single Network Debit 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.
Strategic Merchants 5	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 6	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
Debit High Volume Program 1	Available for transactions of merchants enrolled in Mastercard's Debit High Volume Program 1 that meet the qualification criteria that Mastercard has deemed eligible for participation in the program
Debit High Volume Program 2	Available for transactions of merchants enrolled in Mastercard's Debit High Volume Program 2 that meet the qualification criteria that Mastercard has deemed eligible for participation in the program.
Bill Payment Program	Available for transactions of merchants enrolled in the Mastercard Bill Payment Program that meet certain qualification criteria that Mastercard has deemed eligible for participation in the program.
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 – Low Value	Available for card present contactless transactions equal to or less than AUD 15 that are tokenised and correctly identified using the Merchant Tokenisation Program Wallet Identifier in the authorisation and clearing messages.
Tokenised Contactless – Medium Value	Available for card present contactless transactions greater than AUD 15 and equal to or less than AUD 50 that are tokenised and correctly identified using the Merchant Tokenisation Program Wallet Identifier in the authorisation and clearing messages.
Tokenised Contactless – Other	Available for card present contactless transactions greater than AUD 50 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

