

Australia Intracountry Mastercard Prepaid POS Interchange Rates

Effective 17 April 2026, the following interchange rates (excluding GST) apply to domestic prepaid 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
Card Present	AUD 0.08	AUD 0.088	AUD 0.10	AUD 0.11	0.20%	0.22%
Base	0.20%	0.22%	0.20%	0.22%	0.20%	0.22%



Mastercard Prepaid 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
Card Present	Available for card present transactions.
Base	Available for transactions that do not meet any other qualifying criteria detailed above.

