

Australia Intracountry Mastercard Dual Network Debit Interchange Rates

The applicable rate for a particular transaction is determined by the Interchange Category Name and the type of Mastercard product that initiated the transaction.

Exclusive of GST

Interchange Category Name	Consumer Standard	Consumer Premium	Commercial
Charities	0.00%	0.00%	0.00%
Strategic Merchants 1	AUD 0.01	AUD 0.01	AUD 0.01
Strategic Merchants 2	AUD 0.02	AUD 0.02	AUD 0.02
Strategic Merchants 3	AUD 0.03	AUD 0.03	AUD 0.03
Strategic Merchants 4	AUD 0.04	AUD 0.04	AUD 0.04
Click to Pay Promotion	AUD 0.02	AUD 0.02	AUD 0.02
Small Business Program: Card Present	AUD 0.015	AUD 0.015	AUD 0.015
Small Business Program: Card Not Present	AUD 0.03	AUD 0.03	AUD 0.03
Debit High Volume Tier 1	AUD 0.01	AUD 0.01	AUD 0.01
Debit High Volume Tier 2	AUD 0.02	AUD 0.02	AUD 0.02
Bill Payment Program	AUD 0.08	AUD 0.08	AUD 0.08
Tokenised Contactless - Low Value (≤ AUD 15)	AUD 0.05	AUD 0.05	AUD 0.05
Tokenised Contactless – Med Value (> AUD 15 and ≤ AUD 50)	AUD 0.08	AUD 0.08	AUD 0.08
Tokenised Contactless - Other (> AUD 50)	0.16%	0.16%	0.16%
Other Card Present	AUD 0.04	AUD 0.08	0.16%
Tokenised Online	0.10%	0.10%	0.10%
Base	0.16%	0.16%	0.16%

Inclusive of GST

Interchange Category Name	Consumer Standard	Consumer Premium	Commercial
Charities	0.00%	0.00%	0.00%
Strategic Merchants 1	AUD 0.011	AUD 0.011	AUD 0.011
Strategic Merchants 2	AUD 0.022	AUD 0.022	AUD 0.022
Strategic Merchants 3	AUD 0.033	AUD 0.033	AUD 0.033
Strategic Merchants 4	AUD 0.044	AUD 0.044	AUD 0.044
Click to Pay Promotion	AUD 0.022	AUD 0.022	AUD 0.022
Small Business Program: Card Present	AUD 0.0165	AUD 0.0165	AUD 0.0165
Small Business Program: Card Not Present	AUD 0.033	AUD 0.033	AUD 0.033
Debit High Volume Tier 1	AUD 0.011	AUD 0.011	AUD 0.011
Debit High Volume Tier 2	AUD 0.022	AUD 0.022	AUD 0.022
Bill Payment Program	AUD 0.088	AUD 0.088	AUD 0.088
Tokenised Contactless - Low Value (≤ AUD 15)	AUD 0.055	AUD 0.055	AUD 0.055
Tokenised Contactless – Med Value (> AUD 15 and ≤ AUD 50)	AUD 0.088	AUD 0.088	AUD 0.088
Tokenised Contactless - Other (> AUD 50)	0.176%	0.176%	0.176%
Other Card Present	AUD 0.044	AUD 0.088	0.176%
Tokenised Online	0.11%	0.11%	0.11%
Base	0.176%	0.176%	0.176%

Australia Intracountry Mastercard Single Network Debit Interchange Rates

The applicable rate for a particular transaction is determined by the Interchange Category Name and the type of Mastercard product that initiated the transaction.

Exclusive of GST

Interchange Category Name	Consumer Standard	Consumer Premium	Commercial
Charities	0.00%	0.00%	0.00%
Strategic Merchants 1	AUD 0.01	AUD 0.01	AUD 0.01
Strategic Merchants 2	AUD 0.02	AUD 0.02	AUD 0.02
Strategic Merchants 3	AUD 0.03	AUD 0.03	AUD 0.03
Strategic Merchants 4	AUD 0.04	AUD 0.04	AUD 0.04
Click to Pay Promotion	AUD 0.02	AUD 0.02	AUD 0.02
Small Business Program: Card Present	AUD 0.015	AUD 0.015	AUD 0.015
Small Business Program: Card Not Present	AUD 0.03	AUD 0.03	AUD 0.03
Debit High Volume Tier 1	AUD 0.01	AUD 0.01	AUD 0.01
Debit High Volume Tier 2	AUD 0.02	AUD 0.02	AUD 0.02
Bill Payment Program	AUD 0.08	AUD 0.08	AUD 0.08
Tokenised Contactless - Low Value (≤ AUD 15)	AUD 0.08	AUD 0.08	AUD 0.08
Tokenised Contactless – Med Value (> AUD 15 and ≤ AUD 50)	AUD 0.08	AUD 0.08	AUD 0.08
Tokenised Contactless - Other (> AUD 50)	AUD 0.08	AUD 0.08	AUD 0.08
Other Card Present	AUD 0.08	AUD 0.08	AUD 0.08
Tokenised Online	0.10%	0.10%	0.10%
Base	0.15%	0.16%	0.16%

Inclusive of GST

Interchange Category Name	Consumer Standard	Consumer Premium	Commercial
Charities	0.00%	0.00%	0.00%
Strategic Merchants 1	AUD 0.011	AUD 0.011	AUD 0.011
Strategic Merchants 2	AUD 0.022	AUD 0.022	AUD 0.022
Strategic Merchants 3	AUD 0.033	AUD 0.033	AUD 0.033
Strategic Merchants 4	AUD 0.044	AUD 0.044	AUD 0.044
Click to Pay Promotion	AUD 0.022	AUD 0.022	AUD 0.022
Small Business Program: Card Present	AUD 0.0165	AUD 0.0165	AUD 0.0165
Small Business Program: Card Not Present	AUD 0.033	AUD 0.033	AUD 0.033
Debit High Volume Tier 1	AUD 0.011	AUD 0.011	AUD 0.011
Debit High Volume Tier 2	AUD 0.022	AUD 0.022	AUD 0.022
Bill Payment Program	AUD 0.088	AUD 0.088	AUD 0.088
Tokenised Contactless - Low Value (≤ AUD 15)	AUD 0.088	AUD 0.088	AUD 0.088
Tokenised Contactless – Med Value (> AUD 15 and ≤ AUD 50)	AUD 0.088	AUD 0.088	AUD 0.088
Tokenised Contactless - Other (> AUD 50)	AUD 0.088	AUD 0.088	AUD 0.088
Other Card Present	AUD 0.088	AUD 0.088	AUD 0.088
Tokenised Online	0.110%	0.110%	0.110%
Base	0.165%	0.176%	0.176%

Mastercard Dual Network & Single Network Debit Interchange Qualification Criteria

Interchange Category	Description
Charities	Applies to transactions with eligible Australian charitable organisations recognised by the Australian Taxation Office.
Strategic Merchants 1, 2, 3 and 4	Currently available to card present ² and card not present ³ 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 ¹	Applies to eligible card not present ³ transactions of merchants enrolled in Mastercard's Click to Pay Promotion program.
Small Business Program: Card Present ¹	Applies to Card-Present ² transactions of merchants enrolled in Mastercard's Small Business Program. The program is designed for eligible small businesses with annual turnover of up to AUD 10 million.
Small Business Program: Card Not Present ¹	Applies to Card-Not-Present ³ Transactions of merchants enrolled in Mastercard's Small Business Program. The program is designed for eligible small businesses with annual turnover of up to AUD 10 million.
Debit High Volume Program 1 ¹	Applies to Card-Present ² transactions of merchants enrolled in Mastercard's Debit High Volume Program Tier 1. The program is designed for merchants processing at least 10 million Card-Present ² debit card transactions annually.
Debit High Volume Program 2 ¹	Applies to Card-Present ² transactions of merchants enrolled in Mastercard's Debit High Volume Program Tier 1. The program is designed for merchants processing at least 5 million Card-Present ² debit card transactions annually.
Bill Payment Program ¹	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	Applies to Card-Not-Present ³ Transactions where a Mastercard payment token is used instead of the card number.
Tokenised Contactless – Low Value	Applies to tokenised Card-Present ² contactless transactions of AUD 15 or less.
Tokenised Contactless – Medium Value	Applies to tokenised Card-Present ² contactless transactions greater than AUD 15 and up to AUD 50.
Tokenised Contactless – Other	Applies to tokenised Card-Present ² contactless transactions greater than AUD 50.
Other Card Present	Applies to Card-Present ² Transactions that do not qualify for another Card-Present interchange category.
Base	Applies to transactions that do not qualify for another interchange category.

¹ The Click to Pay Promotion, Small Business Program, Debit High Volume Program and Bill Payment Program are optional Mastercard programs. Participation requires enrolment through a participating acquirer and satisfaction of the applicable program qualification criteria. Additional eligibility requirements may apply. Transactions that do not qualify for a program-based interchange category will be assessed under the applicable interchange category based on the characteristics of the transaction.

² A Card-Present transaction is where the cardholder is present and the card, device, or tokenised card credential is used at a physical point-of-sale device.

³ A Card-not-Present transaction is where it is completed without the cardholder using the card, device, or tokenised card credential at a physical point-of-sale device, including transactions completed online.

Mastercard Dual Network & Single Network Debit Purchase with Cashback

Interchange Category Name	Excluding GST	Including GST
Debit purchase with Cashback	AUD 0.240	AUD 0.264

Interchange Category	Description
Debit purchase with Cashback	Applies to cashback transactions initiated using Mastercard debit products at Australian merchants where cashback is offered. Interchange is payable by the issuer to the acquirer and applies only to the cashback portion of the transaction.