

Notification of Revised Interchange Fee

Payment Card	Definition	
Domestic Debit Card	Domestic brand (Payments Network Malaysia Sdn. Bhd PayNet)	
	Debit Card issued in Malaysia	
International	International brand (Visa/MasterCard) Debit/Prepaid Card issued in	
Debit/Prepaid Card	Malaysia	
Visa and MasterCard	Visa or MasterCard credit card issued in Malaysia	

Domestic Debit / Prepaid Card Interchange Table

Fee Program	Interchange
All	0.10% of the value of the transaction
	or
	MYR0.37 plus 0.001% of the value of the transaction
	(whichever is lower)

Visa and MasterCard Interchange Table

VISA and Master cara interesting e Table					
Payment Card	All Others	Petrol	Government		
			Services		
Visa/MasterCard	0.60%	0.60% (Subject to a cap of	0.48%		
Credit Card		MYR0.75/transaction)			
International Debit	0.27% or MYR0.63 + 0.001%	0.27% or MYR0.63 + 0.001%	0.00%		
	(whichever is lower)	(whichever is lower)			
International Prepaid	0.39% or MYR1.28 + 0.001%	0.39% or MYR1.28 + 0.001%	0.00%		
	(whichever is lower)	(whichever is lower)			

Note: Interchange fee ceiling rates effective on 1st January 2023

For more information on the interchange fees, please refer to:

Visa International	https://www.visa.com.my/run-your-business/small-business-tools/interchange.html		
MasterCard	https://www.mastercard.com.my/en-my/about-mastercard/what-we-do/interchange.html		

Note: - There is no reduction in MDR due to market sentiments in view of rising cost of business.