

Notification of Revised Interchange Fee

Card Interchange Table

Payment Card	Interchange Fee Ceiling	Interchange Fee Ceiling with OEM Mobile Wallet*
Credit Card	¹ 0.60% of the value of the transaction	N/A
International Debit Card	¹ 0.27% of the value of the transaction or RM 0.63 + 0.001% (whichever is lower)	² 0.37% of the value of the transaction
International Prepaid Card	¹ 0.39% of the value of the transaction or RM 1.28 + 0.001% (whichever is lower)	N/A
Domestic Debit Card	¹ 0.10% of the value of the transaction or RM 0.37 + 0.001% (whichever is lower)	² 0.20% of the value of the transaction

*OEM Mobile Wallet refer to mobile wallet provider such as ApplePay, GooglePay, SamsungPay etc.

Payment Card	Definition
Domestic Debit Card	Domestic brand Debit Card (MyDebit) issued in Malaysia
International Debit/Prepaid Card	International brand (Visa/MasterCard) Debit/Prepaid Card issued in Malaysia
Credit Card	Visa or MasterCard credit card issued in Malaysia

Note: Interchange fee ceiling rates effective on:

1. 1st Jan 2023
2. 1st July 2026

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
MyDebit	https://paynet.my/business-solutions/mydebit.html