



## **Notification of Revised Interchange Fee**

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

### **Domestic Debit / Prepaid Card Interchange Table**

<b>Fee Program</b>	<b>Interchange</b>
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**

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

**Note : Interchange fee ceiling rates effective on 1<sup>st</sup> January 2023**

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

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

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