

Interchange Manual Asia/ Pacific Region

2 June 2026



Malaysia intracountry interchange rates

Transactions must meet requirements to qualify for this interchange program.

Malaysia intracountry Mastercard credit interchange rates

Transactions meeting interchange program criteria qualify for associated rates.

Abbreviations for the column headers

BIlAg = Bill aggregator	Ptrlm = Petroleum	AllOth = All others
GvtSvc = Government services	Strtgc Insrnc = Strategic insurance	
Chrtes = Charities	Trns = Transit	

NOTE: Petroleum is subject to a maximum of MYR 0.75 per transaction. Bill Aggregator is subject to a maximum of MYR 15.00 per transaction.

NOTE: Transit interchange rates are applicable for transactions less than or equal to MYR 50. Transit transactions greater than MYR 50 will attract the All Others interchange rate of 0.60% + MYR 0.00.

Credit interchange rates

BIlAg	Chrtes	GvtSvc	Ptrlm	Strtgc Insrnc	Trns	AllOth
Consumer Standard (MYR)						
Mastercard Initiated Rewards (2A)						

Interchange rates
Malaysia intracountry Mastercard credit interchange rates

BIIAg	Chrtes	GvtSvc	Ptrlm	Strtgc Insrnc	Trns	AllOth
N/A	N/A	N/A	N/A	N/A	N/A	0.00% + 0.00
Card Present (73, 83)						
0.48% + 0.00	0.00% + 0.00	0.48% + 0.00	0.60% + 0.00	0.40% + 0.00	0.35% + 0.00	0.60% + 0.00
Card Not Present (75, 85)						
0.48% + 0.00	0.00% + 0.00	0.48% + 0.00	0.60% + 0.00	0.40% + 0.00	0.35% + 0.00	0.60% + 0.00
Mastercard Merchant Presented QR (QR)						
0.48% + 0.00	0.00% + 0.00	0.48% + 0.00	0.60% + 0.00	0.40% + 0.00	0.35% + 0.00	0.60% + 0.00
Consumer Gold (MYR)						
Mastercard Initiated Rewards (2A)						
N/A	N/A	N/A	N/A	N/A	N/A	0.00% + 0.00
Card Present (GE)						
0.48% + 0.00	0.00% + 0.00	0.48% + 0.00	0.60% + 0.00	0.40% + 0.00	0.35% + 0.00	0.60% + 0.00
Card Not Present (GS)						
0.48% + 0.00	0.00% + 0.00	0.48% + 0.00	0.60% + 0.00	0.40% + 0.00	0.35% + 0.00	0.60% + 0.00
Mastercard Merchant Presented QR (QR)						
0.48% + 0.00	0.00% + 0.00	0.48% + 0.00	0.60% + 0.00	0.40% + 0.00	0.35% + 0.00	0.60% + 0.00
Consumer Premium (MYR)						
Mastercard Initiated Rewards (2A)						
N/A	N/A	N/A	N/A	N/A	N/A	0.00% + 0.00
Card Present (PE)						

Interchange rates
Malaysia intracountry Mastercard credit interchange rates

BIIAg	Chrtes	GvtSvc	Ptrlm	Strtgc Insrnc	Trns	AllOth
0.48% + 0.00	0.00% + 0.00	0.48% + 0.00	0.60% + 0.00	0.40% + 0.00	0.35% + 0.00	0.60% + 0.00
Card Not Present (PS)						
0.48% + 0.00	0.00% + 0.00	0.48% + 0.00	0.60% + 0.00	0.40% + 0.00	0.35% + 0.00	0.60% + 0.00
Mastercard Merchant Presented QR (QR)						
0.48% + 0.00	0.00% + 0.00	0.48% + 0.00	0.60% + 0.00	0.40% + 0.00	0.35% + 0.00	0.60% + 0.00
Consumer Super Premium (MYR)						
Mastercard Initiated Rewards (2A)						
N/A	N/A	N/A	N/A	N/A	N/A	0.00% + 0.00
Card Present (WE)						
0.48% + 0.00	0.00% + 0.00	0.48% + 0.00	0.60% + 0.00	0.40% + 0.00	0.35% + 0.00	0.60% + 0.00
Card Not Present (WS)						
0.48% + 0.00	0.00% + 0.00	0.48% + 0.00	0.60% + 0.00	0.40% + 0.00	0.35% + 0.00	0.60% + 0.00
Mastercard Merchant Presented QR (QR)						
0.48% + 0.00	0.00% + 0.00	0.48% + 0.00	0.60% + 0.00	0.40% + 0.00	0.35% + 0.00	0.60% + 0.00
Consumer Elite (MYR)						
Mastercard Initiated Rewards (2A)						
N/A	N/A	N/A	N/A	N/A	N/A	0.00% + 0.00
Card Present (EE)						
0.48% + 0.00	0.00% + 0.00	0.48% + 0.00	0.60% + 0.00	0.40% + 0.00	0.35% + 0.00	0.60% + 0.00
Card Not Present (ES)						

BIIAg	Chrtes	GvtSvc	Ptrlm	Strtgc Insrnc	Trns	AllOth
0.48% + 0.00	0.00% + 0.00	0.48% + 0.00	0.60% + 0.00	0.40% + 0.00	0.35% + 0.00	0.60% + 0.00
Mastercard Merchant Presented QR (QR)						
0.48% + 0.00	0.00% + 0.00	0.48% + 0.00	0.60% + 0.00	0.40% + 0.00	0.35% + 0.00	0.60% + 0.00
Consumer World Legend (MYR)						
Mastercard Initiated Rewards (2A)						
N/A	N/A	N/A	N/A	N/A	N/A	0.00% + 0.00
Card Present (EE)						
0.48% + 0.00	0.00% + 0.00	0.48% + 0.00	0.60% + 0.00	0.40% + 0.00	0.35% + 0.00	0.60% + 0.00
Card Not Present (ES)						
0.48% + 0.00	0.00% + 0.00	0.48% + 0.00	0.60% + 0.00	0.40% + 0.00	0.35% + 0.00	0.60% + 0.00
Mastercard Merchant Presented QR (QR)						
0.48% + 0.00	0.00% + 0.00	0.48% + 0.00	0.60% + 0.00	0.40% + 0.00	0.35% + 0.00	0.60% + 0.00
Commercial Standard (MYR)						
Mastercard Initiated Rewards (2A)						
N/A	N/A	N/A	N/A	N/A	N/A	0.00% + 0.00
Card Present (60)						
0.48% + 0.00	0.00% + 0.00	0.48% + 0.00	0.60% + 0.00	0.40% + 0.00	0.35% + 0.00	0.60% + 0.00
Card Not Present (61, 63)						
0.48% + 0.00	0.00% + 0.00	0.48% + 0.00	0.60% + 0.00	0.40% + 0.00	0.35% + 0.00	0.60% + 0.00
Mastercard Merchant Presented QR (QR)						

Interchange rates
Malaysia intracountry Mastercard debit and Maestro debit interchange rates

BIIAg	Chrtes	GvtSvc	Ptrlm	Strtgc Insrnc	Trns	AllOth
0.48% + 0.00	0.00% + 0.00	0.48% + 0.00	0.60% + 0.00	0.40% + 0.00	0.35% + 0.00	0.60% + 0.00
Commercial Super Premium (MYR)						
Mastercard Initiated Rewards (2A)						
N/A	N/A	N/A	N/A	N/A	N/A	0.00% + 0.00
Card Present (64)						
0.48% + 0.00	0.00% + 0.00	0.48% + 0.00	0.60% + 0.00	0.40% + 0.00	0.35% + 0.00	0.60% + 0.00
Card Not Present (65)						
0.48% + 0.00	0.00% + 0.00	0.48% + 0.00	0.60% + 0.00	0.40% + 0.00	0.35% + 0.00	0.60% + 0.00
Mastercard Merchant Presented QR (QR)						
0.48% + 0.00	0.00% + 0.00	0.48% + 0.00	0.60% + 0.00	0.40% + 0.00	0.35% + 0.00	0.60% + 0.00

Malaysia intracountry Mastercard debit and Maestro debit interchange rates

Transactions meeting interchange program criteria qualify for associated rates.

Abbreviations for the column headers

Chrtes = Charities	GvtSv = Government Services
AllOth = All Others	Ptrlm = Petroleum
Trns = Transit	

NOTE: Transit interchange rates are applicable for transactions less than or equal to MYR 50. Transit transactions greater than MYR 50 will attract the All Others interchange rate of 0.27% or 0.0001% + MYR 0.63, whichever is lower.

Mastercard debit and Maestro debit interchange rates

Chrtes	GvtSvc	Ptrlm	Trns	AllOth
Consumer Standard (MYR)				
Mastercard Initiated Rewards (2A)				
N/A	N/A	N/A	N/A	0.00% + 0.00
Card Present (73, 83)				
0.00% + 0.00	0.00% + 0.00	0.27% + 0.00	0.15% + 0.00	0.27% + 0.00
		or		or
		0.001% + 0.63 ¹³		0.001% + 0.63 ¹³
Card Not Present (75, 85)				
0.00% + 0.00	0.00% + 0.00	0.27% + 0.00	0.15% + 0.00	0.27% + 0.00
		or		or
		0.001% + 0.63 ¹³		0.001% + 0.63 ¹³
Mastercard Merchant Presented QR (QR)				

¹³ Whichever is lower

Interchange rates
Malaysia intracountry Mastercard debit and Maestro debit interchange rates

Chrtes	GvtSvc	Ptrlm	Trns	AllOth
0.00% + 0.00	0.00% + 0.00	0.27% + 0.00	0.15% + 0.00	0.27% + 0.00
		or		or
		0.001% + 0.63 ¹³		0.001% + 0.63 ¹³
Consumer Premium (MYR)				
Mastercard Initiated Rewards (2A)				
N/A	N/A	N/A	N/A	0.00% + 0.00
Card Present (PE)				
0.00% + 0.00	0.00% + 0.00	0.27% + 0.00	0.15% + 0.00	0.27% + 0.00
		or		or
		0.001% + 0.63 ¹³		0.001% + 0.63 ¹³
Card Not Present (PS)				
0.00% + 0.00	0.00% + 0.00	0.27% + 0.00	0.15% + 0.00	0.27% + 0.00
		or		or
		0.001% + 0.63 ¹³		0.001% + 0.63 ¹³
Merchant Presented QR (QR)				
0.00% + 0.00	0.00% + 0.00	0.27% + 0.00	0.15% + 0.00	0.27% + 0.00
		or		or
		0.001% + 0.63 ¹³		0.001% + 0.63 ¹³
Consumer Super Premium (MYR)				
Mastercard Initiated Rewards (2A)				

Interchange rates
Malaysia intracountry Mastercard debit and Maestro debit interchange rates

Chrtes	GvtSvc	Ptrlm	Trns	AllOth
N/A	N/A	N/A	N/A	0.00% + 0.00
Card Present (WE)				
0.00% + 0.00	0.00% + 0.00	0.27% + 0.00 or 0.001% + 0.63 ¹³	0.15% + 0.00	0.27% + 0.00 or 0.001% + 0.63 ¹³
Card Not Present (WS)				
0.00% + 0.00	0.00% + 0.00	0.27% + 0.00 or 0.001% + 0.63 ¹³	0.15% + 0.00	0.27% + 0.00 or 0.001% + 0.63 ¹³
Mastercard Merchant Presented QR (QR)				
0.00% + 0.00	0.00% + 0.00	0.27% + 0.00 or 0.001% + 0.63 ¹³	0.15% + 0.00	0.27% + 0.00 or 0.001% + 0.63 ¹³
Commercial Standard (MYR)				
Mastercard Initiated Rewards (2A)				
N/A	N/A	N/A	N/A	0.00% + 0.00
Card Present (60)				
0.00% + 0.00	0.00% + 0.00	0.27% + 0.00 or 0.001% + 0.63 ¹³	0.15% + 0.00	0.27% + 0.00 or 0.001% + 0.63 ¹³
Card Not Present (61)				

Interchange rates
Malaysia intracountry Mastercard debit and Maestro debit interchange rates

Chrtes	GvtSvc	Ptrlm	Trns	AllOth
0.00% + 0.00	0.00% + 0.00	0.27% + 0.00 or 0.001% + 0.63 ¹³	0.15% + 0.00	0.27% + 0.00 or 0.001% + 0.63 ¹³
Mastercard Merchant Presented QR (QR)				
0.00% + 0.00	0.00% + 0.00	0.27% + 0.00 or 0.001% + 0.63 ¹³	0.15% + 0.00	0.27% + 0.00 or 0.001% + 0.63 ¹³
Commercial Super Premium				
Mastercard Initiated Rewards (2A)				
N/A	N/A	N/A	N/A	0.00% + 0.00
Card Present (64)				
0.00% + 0.00	0.00% + 0.00	0.27% + 0.00 or 0.001% + 0.63 ¹³	0.15% + 0.00	0.27% + 0.00 or 0.001% + 0.63 ¹³
Card Not Present (65)				
0.00% + 0.00	0.00% + 0.00	0.27% + 0.00 or 0.001% + 0.63 ¹³	0.15% + 0.00	0.27% + 0.00 or 0.001% + 0.63 ¹³
Mastercard Merchant Presented QR (QR)				

Interchange rates

Malaysia intracountry Mastercard prepaid and Maestro prepaid interchange rates

Chrtes	GvtSvc	Ptrlm	Trns	AllOth
0.00% + 0.00	0.00% + 0.00	0.27% + 0.00	0.15% + 0.00	0.27%
		or		or
		0.001% + 0.63 ¹³		0.001% + 0.63 ¹³

Malaysia intracountry Mastercard prepaid and Maestro prepaid interchange rates

Transactions meeting interchange program criteria qualify for associated rates.

Abbreviations for the column headers

Chrtes = Charities	GvtSv = Government Services
AllOth = All Others	Ptrlm = Petroleum
Trns = Transit	

Mastercard prepaid and Maestro prepaid interchange rates

Chrtes	GvtSvc	Ptrlm	Trns	AllOth
Consumer Standard (MYR)				
Mastercard Initiated Rewards (2A)				
N/A	N/A	N/A	N/A	0.00% + 0.00
Card Present (73, 83)				

Interchange rates

Malaysia intracountry Mastercard prepaid and Maestro prepaid interchange rates

Chrtes	GvtSvc	Ptrlm	Trns	AllOth
0.00% + 0.00	0.00% + 0.00	0.39% + 0.00 or 0.001% + 1.28 ¹³	0.15% + 0.00	0.39% + 0.00 or 0.001% + 1.28 ¹³
Card Not Present (75, 85)				
0.00% + 0.00	0.00% + 0.00	0.39% + 0.00 or 0.001% + 1.28 ¹³	0.15% + 0.00	0.39% + 0.00 or 0.001% + 1.28 ¹³
Mastercard Merchant Presented QR (QR)				
0.00% + 0.00	0.00% + 0.00	0.39% + 0.00 or 0.001% + 1.28 ¹³	0.15% + 0.00	0.39% + 0.00 or 0.001% + 1.28 ¹³
Consumer Premium (MYR)				
Mastercard Initiated Rewards (2A)				
N/A	N/A	N/A	N/A	0.00% + 0.00
Card Present (PE)				
0.00% + 0.00	0.00% + 0.00	0.39% + 0.00 or 0.001% + 1.28 ¹³	0.15% + 0.00	0.39% + 0.00 or 0.001% + 1.28 ¹³
Card Not Present (PS)				

Interchange rates

Malaysia intracountry Mastercard prepaid and Maestro prepaid interchange rates

Chrtes	GvtSvc	Ptrlm	Trns	AllOth
0.00% + 0.00	0.00% + 0.00	0.39% + 0.00 or 0.001% + 1.28 ¹³	0.15% + 0.00	0.39% + 0.00 or 0.001% + 1.28 ¹³
Merchant Presented QR (QR)				
0.00% + 0.00	0.00% + 0.00	0.39% + 0.00 or 0.001% + 1.28 ¹³	0.15% + 0.00	0.39% + 0.00 or 0.001% + 1.28 ¹³
Consumer Super Premium (MYR)				
Mastercard Initiated Rewards (2A)				
N/A	N/A	N/A	N/A	0.00% + 0.00
Card Present (WE)				
0.00% + 0.00	0.00% + 0.00	0.39% + 0.00 or 0.001% + 1.28 ¹³	0.15% + 0.00	0.39% + 0.00 or 0.001% + 1.28 ¹³
Card Not Present (WS)				
0.00% + 0.00	0.00% + 0.00	0.39% + 0.00 or 0.001% + 1.28 ¹³	0.15% + 0.00	0.39% + 0.00 or 0.001% + 1.28 ¹³
Mastercard Merchant Presented (QR)				

Interchange rates

Malaysia intracountry Mastercard prepaid and Maestro prepaid interchange rates

Chrtes	GvtSvc	Ptrlm	Trns	AllOth
0.00% + 0.00	0.00% + 0.00	0.39% + 0.00	0.15% + 0.00	0.39% + 0.00
		or		or
		0.001% + 1.28 ¹³		0.001% + 1.28 ¹³
Commercial Standard (MYR)				
Mastercard Initiated Rewards (2A)				
N/A	N/A	N/A	N/A	0.00% + 0.00
Card Present (60)				
0.00% + 0.00	0.00% + 0.00	0.39% + 0.00	0.15% + 0.00	0.39% + 0.00
		or		or
		0.001% + 1.28 ¹³		0.001% + 1.28 ¹³
Card Not Present (61)				
0.00% + 0.00	0.00% + 0.00	0.39% + 0.00	0.15% + 0.00	0.39% + 0.00
		or		or
		0.001% + 1.28 ¹³		0.001% + 1.28 ¹³
Mastercard Merchant Presented QR (QR)				
0.00% + 0.00	0.00% + 0.00	0.39% + 0.00	0.15% + 0.00	0.39% + 0.00
		or		or
		0.001% + 1.28 ¹³		0.001% + 1.28 ¹³
Commercial Super Premium (MYR)				
Mastercard Initiated Rewards (2A)				

Interchange rates
Malaysia intracountry Mastercard charge card interchange rates

Chrtes	GvtSvc	Ptrlm	Trns	AllOth
N/A	N/A	N/A	N/A	0.00% + 0.00
Card Present (64)				
0.00% + 0.00	0.00% + 0.00	0.39% + 0.00	0.15% + 0.00	0.39% + 0.00
		or		or
		0.001% + 1.28 ¹³		0.001% + 1.28 ¹³
Card Not Present (65)				
0.00% + 0.00	0.00% + 0.00	0.39% + 0.00	0.15% + 0.00	0.39% + 0.00
		or		or
		0.001% + 1.28 ¹³		0.001% + 1.28 ¹³
Mastercard Merchant Presented (QR)				
0.00% + 0.00	0.00% + 0.00	0.39% + 0.00	0.15% + 0.00	0.39% + 0.00
		or		or
		0.001% + 1.28 ¹³		0.001% + 1.28 ¹³

Malaysia intracountry Mastercard charge card interchange rates

Transactions meeting interchange program criteria qualify for associated rates.

Abbreviations for the column headers

Chrts = Charities	GvtSv = Government Services	Spkts = Supermarkets
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Edctn = Education	Insnc = Insurance	Utilts = Utilities
EMkt = Emerging Markets	Ptrlm = Petroleum	AOth = All Others

Mastercard charge card interchange rates

Chrts	Edctn	EMkt	GvtSv	Insnc	Ptrlm	Spkts	Utilts	AOth
Commercial Standard (MYR)								
Standard (6C)								
0.00% + 0.00	1.85% + 0.00	1.85% + 0.00	0.00% + 0.00	1.85% + 0.00	1.85% + 0.00	1.85% + 0.00	1.85% + 0.00	1.85% + 0.00
Mastercard Initiated Rewards (2A)								
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00% + 0.00
Mastercard Merchant Presented QR (QR)								
0.00% + 0.00	1.85% + 0.00	1.85% + 0.00	0.00% + 0.00	1.85% + 0.00	1.85% + 0.00	1.85% + 0.00	1.85% + 0.00	1.85% + 0.00

Malaysia intracountry business-to-business interchange rates

Transactions meeting interchange program criteria qualify for associated rates.

Business-to-Business interchange rates

IRD and program name	Commercial credit rate (MYR)	Commercial charge rate (MYR)
IRD QA: Malaysia Business-to-Business Rate 1	0.480% + 0.00	0.700% + 0.00
IRD QB: Malaysia Business-to-Business Rate 2	0.495% + 0.00	0.900% + 0.00

IRD and program name	Commercial credit rate (MYR)	Commercial charge rate (MYR
IRD QC: Malaysia Business-to-Business Rate 3	0.510% + 0.00	1.000% + 0.00
IRD QD: Malaysia Business-to-Business Rate 4	0.525% + 0.00	1.100% + 0.00
IRD QE: Malaysia Business-to-Business Rate 5	0.540% + 0.00	1.200% + 0.00
IRD QF: Malaysia Business-to-Business Rate 6	0.555% + 0.00	1.300% + 0.00
IRD QG: Malaysia Business-to-Business Rate 7	0.570% + 0.00	1.400% + 0.00
IRD QH: Malaysia Business-to-Business Rate 8	0.580% + 0.00	1.500% + 0.00
IRD QJ: Malaysia Business-to-Business Rate 9	0.590% + 0.00	1.600% + 0.00
IRD QK: Malaysia Business-to-Business Rate 10	0.600% + 0.00	1.750% + 0.00

Malaysia intracountry Mastercard MoneySend Payments and Funding rates

Transactions meeting interchange program criteria qualify for associated rates.

Malaysia intracountry Mastercard MoneySend Payments service fee rates

The rates listed in the Mastercard MoneySend Payments transaction table apply to the acquirer and are on a per transaction basis. Negative rates denote that the acquirer will receive a fee on a per transaction basis.

Applies for both Single Message System and Dual Message System.

Mastercard MoneySend Payments service fee rates

IRD	Use case	Transaction Type Indicator (TTI)	MCC	Service fee rate
MS	Mastercard MoneySend Payment	Any	6536	MYR 0.00

IRD	Use case	Transaction Type Indicator (TTI)	MCC	Service fee rate
Q2	General person-to-person transfer	C07	6536	MYR 0.00
Q3	General transfer to own account	C52	6536	MYR 0.00
Q4	Payment of own credit card bill	C54	6536	-MYR 0.20
Q5	Business disbursement	C55	6536	MYR 0.00
Q7	General business-to-business transfer	C65	6536	MYR 0.00
Q8	Government and non-profit disbursement	C56	6536	MYR 0.00
Q9	Rapid merchant settlement	C57	6536	MYR 0.00

Malaysia intracountry Funding Transaction interchange rates

This table describes the interchange rate mapping for Funding Transactions. The Funding IRD is based on the Use case and TTI. To identify the applicable interchange rate, first determine the corresponding IRD based on the Program, Acceptor business segment (where applicable) and Category (where applicable), then look up the interchange rate in the relevant section of this manual, basis the Card type and Merchant category code.

Funding Transactions rate mapping

Card type	Merchant category code	Use case	TTI	Funding IRD	Acceptor business segment	Program	IRD	Category
Debit	4829	General Person-to-Person Transfer	F07	Q2	AllOth	Consumer Standard	75, 85	Card Not Present
		Person-to-Person Transfer to Card Account	F08	QM		Consumer Premium	PS	
		Transfer to Own Debit or Prepaid Card Account	F64	Q1		Consumer Super Premium	WS	
		Payment of Own Credit Card Bill	F54	Q4		Commercial Standard	61	
		Transfer to Own Staged Digital Wallet Account	F61	Q6		Commercial Super Premium	65	
		General Transfer to Own Account	F52	Q3				
		Business Disbursement	F55	Q5				
		General Business-to-Business Transfer	F65	Q7				
	6540	General Person-to-Person Transfer	F07	Q2				
		Transfer to Own Staged Digital Wallet Account	F61	Q6				
		Agent Cash Out	F53	QL				

Card type	Merchant category code	Use case	TTI	Funding IRD	Acceptor business segment	Program	IRD	Category
Prepaid	4829	General Person-to-Person Transfer	F07	Q2	AllOth	Consumer Standard	75, 85	Card Not Present
		Person-to-Person Transfer to Card Account	F08	QM		Consumer Premium	PS	
		Transfer to Own Debit or Prepaid Card Account	F64	Q1		Commercial Standard	61	
		Payment of Own Credit Card Bill	F54	Q4				
		Transfer to Own Staged Digital Wallet Account	F61	Q6				
		General Transfer to Own Account	F52	Q3				
		Business Disbursement	F55	Q5				
		General Business-to-Business Transfer	F65	Q7				
	6540	General Person-to-Person Transfer	F07	Q2				
		Transfer to Own Staged Digital Wallet Account	F61	Q6				
		Agent Cash Out	F53	QL				

Card type	Merchant category code	Use case	TTI	Funding IRD	Acceptor business segment	Program	IRD	Category
Credit	4829	General Person-to-Person Transfer	F07	Q2	AllOth	Consumer Standard	75, 85	Card Not Present
		Person-to-Person Transfer to Card Account	F08	QM		Consumer Gold	GS	
		Transfer to Own Debit or Prepaid Card Account	F64	Q1		Consumer Premium	PS	
		Transfer to Own Staged Digital Wallet Account	F61	Q6		Consumer Super Premium	WS	
		General Transfer to Own Account	F52	Q3		Consumer Elite	ES	
		Business Disbursement	F55	Q5		Commercial Standard	61, 63	
		General Business-to-Business Transfer	F65	Q7		Commercial Super Premium	65	
	6540	General Person-to-Person Transfer	F07	Q2				
		Transfer to Own Staged Digital Wallet Account	F61	Q6				
		Agent Cash Out	F53	QL				

Malaysia intracountry Mastercard installment payment rate

Transactions meeting interchange program criteria qualify for associated rates.

Mastercard installment payment rate for credit transactions

IRD	Interchange rate
O4	0.60%

Mastercard installment interchange rate for intracountry prepaid transactions in Malaysia

IRD	Interchange rate
O4	0.39% or MYR 1.28 + 0.001% (whichever is lower)

Malaysia intracountry acceptor business segments

Acceptor business code (MCC) is a criteria for transactions qualifying for interchange programs and rates.

Acceptor business segments

Acceptor business segment	Available MCCs
Bill aggregator	Only applicable to registered bill aggregators. For more information, contact your local Mastercard representative.
Charities	- MCC 8398: Organizations, Charitable and Social Service - MCC 8661: Organizations, Religious

Acceptor business segment	Available MCCs
Education	• MCC 8211: Schools, Elementary and Secondary • MCC 8220: Colleges, Universities, Professional Schools, and Junior Colleges • MCC 8241: Schools, Correspondence • MCC 8244: Schools, Business and Secretarial • MCC 8249: Schools, Trade and Vocational • MCC 8299: Schools and Educational Services; not elsewhere classified • MCC 8351: Child Care Services
Emerging markets	• MCC 4121: Limousines and Taxicabs • MCC 5499: Miscellaneous Food Stores; Convenience Stores, Markets, Specialty Stores, and Vending Machines • MCC 5814: Fast Food Restaurants. This MCC applies only to debit card programs. • MCC 7523: Automobile Parking Lots and Garages • MCC 7832: Motion Picture Theaters
Government services	• MCC 9211: Court Costs including Alimony and Child Support • MCC 9222: Fines • MCC 9223: Bail and Bond Payments • MCC 9311: Tax Payments • MCC 9399: Government Services; not elsewhere classified • MCC 9402: Postal Services; Government Only • MCC 9405: Intra-Government Purchases; Government Only
Insurance	• MCC 5960: Direct Marketing; Insurance Services • MCC 6300: Insurance Sales, Underwriting, and Premiums
Petroleum	• MCC 5541: Service Stations; with or without ancillary services • MCC 5542: Fuel Dispenser, Automated

Acceptor business segment	Available MCCs
Strategic insurance	MCC 6300: Insurance Sales, Underwriting, and Premiums Only applicable to registered insurance merchants. For more information, contact your local Mastercard representative.
Supermarkets	MCC 5411: Grocery Stores, Supermarkets
Transit	- MCC 4111: Transportation-Suburban and Local Commuter Passenger, Including Ferries - MCC 4112: Passenger Railways - MCC 4131: Bus Lines - MCC 4784: Bridge and Road Fees, Tolls - MCC 4789: Transportation Services; not elsewhere classified
Utilities	MCC 4900: Utilities; Electric, Gas, Heating Oil, Sanitary, Water



AP 13875.2 Introducing Debit Interchange Rates for Secure Mobile Wallet Transactions in Malaysia

Type:

Bulletin announcement

Category:

Interchange and Service Fees

Audience:

Acquirer

Issuer

Processor

Region:

Asia/Pacific

Country or Territory:

Malaysia

Brand:

Debit Mastercard

Product or service:

Network Solutions

Action indicator:

Mandated

Published:

30 June 2026

Effective:

1 July 2026

Overview

Mastercard is introducing intracountry debit interchange rates for Secure Mobile Wallet transactions in Malaysia.

Effective date details

Date	Details
1 July 2026	Effective date for the interchange rate, which will be achieved through an interchange adjustment until further notice

What Mastercard is doing

Mastercard is introducing an additional 10 basis points interchange rates for intracountry debit transactions initiated through mobile wallets in Malaysia.

Background

Mobile wallets enable secure payments from stored payment credentials such as Apple Pay, Samsung Pay, Google Pay, and Garmin Pay.

Version history

Date	Description of change
30 June 2027	Modified: - The Program criteria section to apply to MCCs in existing Malaysia Mastercard debit and Maestro debit interchange AB segments - Interchange rates for Charities, Government Services, Petroleum, and Transit
16 June 2026	Initial publication date

Program criteria

The program criteria for the Secure Mobile Wallets program are as follows:

- Applies to debit tokenized intracountry secure payment transactions initiated through mobile wallets through use of stored payment credentials
- Both Card Present (CP) and Card Not Present (CNP) transactions qualify for this acceptor business (AB) segment

For more information, contact your local Mastercard representative.

Malaysia intracountry Mastercard debit and Maestro debit interchange rates

Mastercard is introducing intracountry interchange rates for Secure Mobile Wallet transactions as detailed in this section.

NOTE: Transit interchange rates are applicable for transactions less than or equal to MYR 50. Transit transactions greater than MYR 50 will attract the All Others interchange rate.

Abbreviations for the column headers

Chrtes = Charities	Trns = Transit
GvtSv = Government Services	AllOth = All Others
Ptrlm = Petroleum	

Malaysia intracountry Mastercard debit and Maestro debit interchange rates

	Chrtes	GvtSv	Ptrlm	Trns	AllOth
Consumer Standard (MYR)					
Secure Mobile Wallet (XM)	0.10% + 0.00	0.10% + 0.00	0.37% + 0.00 or 0.101% + 0.63 (Whichever is lower)	0.25% + 0.00	0.37% + 0.00 or 0.101% + 0.63 (Whichever is lower)
Consumer Premium (MYR)					

	Chrtes	GvtSv	Ptrlm	Trns	AllOth
Secure Mobile Wallet (XM)	0.10% + 0.00	0.10% + 0.00	0.37% + 0.00 or 0.101% + 0.63 (Whichever is lower)	0.25% + 0.00	0.37% + 0.00 or 0.101% + 0.63 (Whichever is lower)
Consumer Super Premium (MYR)					
Secure Mobile Wallet (XM)	0.10% + 0.00	0.10% + 0.00	0.37% + 0.00 or 0.101% + 0.63 (Whichever is lower)	0.25% + 0.00	0.37% + 0.00 or 0.101% + 0.63 (Whichever is lower)
Commercial Standard (MYR)					
Secure Mobile Wallet (XM)	0.10% + 0.00	0.10% + 0.00	0.37% + 0.00 or 0.101% + 0.63 (Whichever is lower)	0.25% + 0.00	0.37% + 0.00 or 0.101% + 0.63 (Whichever is lower)
Commercial Super Premium (MYR)					
Secure Mobile Wallet (XM)	0.10% + 0.00	0.10% + 0.00	0.37% + 0.00 or 0.101% + 0.63 (Whichever is lower)	0.25% + 0.00	0.37% + 0.00 or 0.101% + 0.63 (Whichever is lower)

Related information

- *AP 13901 Modifying Intracountry Interchange Programs in Malaysia*, Release 26.Q4
- *Interchange Manual Asia/Pacific Region*

Questions

Customers with questions about the information in this bulletin announcement should select **Create a case** on the Technical Resource Center to create a case in [Support Case Management](#).