



# Malta - Domestic Interchange Fees

Valid From:  
01-Apr-20

## Consumer Card Interchange Fees

Payment Product	Fee Tier	General	Government and Utilities
Mastercard Consumer Credit	Micro Payments (1)	0.30%	0.30% (Max €0.20)
	Low Value Payments (2)	0.30%	0.30% (Max €0.20)
	Contactless	0.30%	0.30% (Max €0.20)
	Chip & PIN	0.30%	0.30% (Max €0.20)
	Enhanced Electronic	0.30%	0.30% (Max €0.20)
	Merchant UCAF	0.30%	0.30% (Max €0.20)
	Full UCAF	0.30%	0.30% (Max €0.20)
	Base	0.30%	0.30% (Max €0.20)
	Purchase at ATM (3)	0.30%	0.30%
	Purchase at ATM (late presentment) (3)	0.30%	0.30%
Mastercard Consumer Debit Mastercard Consumer Prepaid Debit Mastercard Consumer	Micro Payments (1)	0.15%	0.15% (Max €0.10)
	Low Value Payments (2)	0.15%	0.15% (Max €0.10)
	Contactless	0.15%	0.15% (Max €0.10)
	Chip & PIN	0.15%	0.15% (Max €0.10)
	Enhanced Electronic	0.15%	0.15% (Max €0.10)
	Merchant UCAF	0.15%	0.15% (Max €0.10)
	Full UCAF	0.15%	0.15% (Max €0.10)
	Base	0.15%	0.15% (Max €0.10)
	Purchase at ATM (3)	0.15%	0.15%
	Purchase at ATM (late presentment) (3)	0.15%	0.15%
Maestro Consumer Maestro Consumer Prepaid	Micro Payments (1)	0.15%	0.15% (Max €0.10)
	Low Value Payments (2)	0.15%	0.15% (Max €0.10)
	Contactless	0.15%	0.15% (Max €0.10)
	Chip & PIN	0.15%	0.15% (Max €0.10)
	Secure e-commerce	0.15%	0.15% (Max €0.10)
	Mail Order /Telephone Order (4)	0.15%	0.15% (Max €0.10)
	Base	0.15%	0.15% (Max €0.10)
	Purchase at ATM (3)	0.15%	0.15%
	Purchase at ATM (late presentment) (3)	0.15%	0.15%

(1) For transaction amounts less than or equal to EUR 5.00

(2) For transaction amounts less than or equal to EUR 15.00 and more than EUR 5.00

(3) Available for the following MCCs: 4814, 4900, 6050, 6051

(4) Credit refund transactions only



# Malta - Domestic Interchange Fees

Valid From:  
01-Feb-21

## Commercial Card Interchange Fees

Payment Product	Fee Tier	General	Petrol / Supermarkets	Government and Utilities
Mastercard Corporate Mastercard World Preferred	Micro-Payments (1)	0.30%	0.20%	0.30%
	Low-value Payments (2)	0.50%	0.40%	0.50%
	Contactless	1.50%	0.95%	EUR 0.30
	Chip & PIN	1.50%	0.95%	EUR 0.30
	Enhanced Electronic	1.60%	1.05%	EUR 0.30
	Base	1.90%	1.35%	EUR 0.30
	Purchase at ATM (3)	1.50%	N/A	1.50%
Mastercard Corporate Prepaid	Purchase at ATM (late presentment) (3)	1.90%	N/A	1.90%
	Micro-Payments (1)	1.80%	0.20%	0.30%
	Low-value Payments (2)	1.80%	0.40%	0.50%
	Contactless	1.80%	0.95%	EUR 0.30
	Chip & PIN	1.80%	0.95%	EUR 0.30
	Enhanced Electronic	1.80%	1.05%	EUR 0.30
	Base	1.90%	1.35%	EUR 0.30
Mastercard Business Mastercard Prepaid Commercial Mastercard Professional Card	Purchase at ATM (3)	1.80%	N/A	1.50%
	Purchase at ATM (late presentment) (3)	1.90%	N/A	1.90%
	Micro-Payments (1)	0.30%	0.20%	0.30%
	Low-value Payments (2)	0.50%	0.40%	0.50%
	Contactless	1.25%	0.95%	EUR 0.30
	Chip & PIN	1.25%	0.95%	EUR 0.30
	Enhanced Electronic	1.35%	1.05%	EUR 0.30
Mastercard FleetCard	Base	1.65%	1.35%	EUR 0.30
	Purchase at ATM (3)	1.25%	N/A	1.25%
	Purchase at ATM (late presentment) (3)	1.65%	N/A	1.65%
	Micro-Payments (1)	0.30%	0.20%	0.30%
	Low-value Payments (2)	0.50%	0.40%	0.50%
	Contactless	1.25%	0.95%	EUR 0.30
	Chip & PIN	1.25%	0.95%	EUR 0.30
	Enhanced Electronic	1.35%	1.05%	EUR 0.30
	Base	1.65%	1.35%	EUR 0.30
	Large Ticket Level 1 (4)	1.00% + EUR 20.00	1.00% + EUR 20.00	EUR 0.30
Mastercard Purchasing Card	Large Ticket Level 2 (5)	0.75% + EUR 45.00	0.75% + EUR 45.00	EUR 0.30
	Incentive (6)	-0.30%	N/A	N/A
	Purchase at ATM (3)	1.25%	N/A	1.25%
	Purchase at ATM (late presentment) (3)	1.65%	N/A	1.65%
	Micro-Payments (1)	0.30%	0.20%	0.30%
	Low-value Payments (2)	0.50%	0.40%	0.50%
	Contactless	1.25%	0.95%	EUR 0.30
Debit Mastercard Business Debit Mastercard Prepaid Commercial	Chip & PIN	1.25%	0.95%	EUR 0.30
	Enhanced Electronic	1.35%	1.05%	EUR 0.30
	Base	1.65%	1.35%	EUR 0.30
	Purchase at ATM (3)	0.55%	N/A	0.55%
	Purchase at ATM (late presentment) (3)	0.85%	N/A	0.85%
	Micro-Payments (1)	0.30%	0.20%	0.30%
	Low-value Payments (2)	0.50%	0.40%	0.50%
Debit Mastercard Business Premium	Contactless	1.50%	0.95%	EUR 0.30
	Chip & PIN	1.50%	0.95%	EUR 0.30
	Enhanced Electronic	1.60%	1.05%	EUR 0.30
	Base	1.90%	1.35%	EUR 0.30
	Purchase at ATM (3)	1.50%	N/A	1.50%
	Purchase at ATM (late presentment) (3)	1.90%	N/A	1.90%

(1) For transaction amounts less than or equal to EUR 5.00

(2) For transaction amounts less than or equal to EUR 15.00 and more than EUR 5.00

(3) Available for the following MCCs: 4814, 4900, 6050, 6051

(4) For transaction amounts more than EUR 3,000.00

(5) For transaction amounts more than EUR 10,000.00

(6) Incentive is not applicable to Large Ticket Level 1, Large Ticket Level 2, Micro-Payments and Low-value Payments.



# Malta - Additional Information

## Overview MCC Groups

### Petrol/ Supermarkets

MCC 5411: Grocery Stores, Supermarkets  
MCC 5541: Service Stations (with or without Ancillary Services)  
MCC 5542: Fuel Dispenser, Automated

### Government and Utilities<sup>1</sup>

MCC 4111: Transportation—Suburban and Local Commuter Passenger, including Ferries  
MCC 4131: Bus Lines  
MCC 4789: Transportation Services—not elsewhere classified  
MCC 4900: Utilities—Electric, Gas, Heating Oil, Sanitary, Water  
MCC 8062: Hospitals  
MCC 8220: Colleges, Universities, Professional Schools, and Junior Colleges  
MCC 8241: Schools, Correspondence  
MCC 8249: Schools, Trade and Vocational  
MCC 8299: Schools and Educational Services—not elsewhere classified  
MCC 9399: Government Services—not elsewhere classified  
MCC 9402: Postal Services—Government Only

### Note:

- Extended Decimal Precision functionality will be applied to all cleared Malta domestic transactions
- A maximum amount of EUR 0.05 is applicable to refund transactions with a consumer product (processing code 20)
- 75 percent of the purchase rates is applicable to refund transactions with a commercial product (processing code 20)
- Moneysend Funding Transaction only available for MCC 6538 and Moneysend Funding Transaction only for MCC 6536
- <sup>1</sup> Requires pre-approval by Mastercard and use of Mastercard Assigned ID