

1. IRF for Domestic Transactions¹

1.1 IRF for POS/ QRC/E-Commerce/ MO/TO and Recurring Transactions

Card Types	MCCs	Acquirer Pays Issuer
Credit Card	Petroleum (5541, 5542)	0.575% Max: MYR 0.80
	Government Services and Charity (9211, 9222, 9223, 9311, 9399, 9402, 9405, 8398, 8661)	0
	Others	0.575%
Debit/Prepaid Card	Petroleum (5541, 5542)	0.21% Max: MYR 0.58
	Government Services and Charity (9211, 9222, 9223, 9311, 9399, 9402, 9405, 8398, 8661)	0
	Others	0.21% or 0.01%+MYR 0.70 (whichever is lower)

1.2 IRF for ATM Transactions

Transaction	Issuer Pays Acquirer
ATM Withdrawal	USD 1.375
ATM Inquiry	USD 0.25

Note:

1. IRFs for transactions with Unionpay cards issued and accepted in Malaysia will follow the domestic pricing shown as above.

2. IRF for International Transactions¹

2.1 IRF for POS Transactions

Issuing Market	Card Product/Type and Other		Acquirer Pays Issuer	
15 pilots ²	Consumer	PIN-based Prepaid/Debit	1.05%	
		Credit & Signature-based Prepaid/Debit	Classic & Gold	1.10%
			Platinum ³	1.85%
			Diamond and above ³	2.00%
	Commercial	>USD 2,000 & Non-T&E MCCs ⁴	0.75% + USD 25	
	Others	2.00%		

2.2 IRF for ATM Transactions

Transaction	Issuer Pays Acquirer
ATM Withdrawal	USD 1.375
ATM Inquiry	USD 0.25

2.3 IRF for MO/TO and Recurring Transactions

Transaction	Acquirer Pays Issuer
MO/TO	1.5%
Recurring	1.1%

2.4 IRF for E-Commerce Transactions

MCC	Card Type	Acquirer Pays Issuer	
Education (8211, 8220,8241,8244, 8249,8299)	PIN-based Prepaid/Debit	Standard Pricing	1.15%
		Overseas Education Payment Program ⁵	0.30% (Max RMB 500)
	Credit & Signature-based Prepaid/Debit	1.15%	
Airlines(4511)	All	1.15%	
Other MCCs	All	1.20%	

Note:

1. IRFs for transactions with Unionpay cards accepted in Malaysia and issued elsewhere will follow the pricing shown as above.

2. 15 pilot markets include Mainland China, Hong Kong, Macau, Taiwan, South Korea, Japan, Singapore, Thailand, Vietnam, Laos, Cambodia, Myanmar, Indonesia, Brunei, and the Philippines.

3. Applicable to UnionPay Standard Card only, which refers to UnionPay card starting with Bank Identification Number (BIN) of "62" and "81". The IRF of other UnionPay Platinum and Diamond Cards for international transactions remain at 1.1%.

4. T&E MCCs refer to the following MCCs:

- 4000-4799 Transportation;
- 5812 Eating place and restaurants;
- 5813 Drinking places (alcoholic beverages) - bars, taverns, nightclubs, cocktail lounges, and discotheques;
- 5814 Fast food restaurants;
- 7011 Lodging - hotels, motels, and resorts;
- 7512 Automobile rentals

5. Overseas Education Payment Program is available to cross-border transactions initiated by specific Acquirers only. For more information, please contact your UPI representative.