



Malaysia | Domestic Interchange Reimbursement Fees

1. Interchange Reimbursement Fee(IRF) for POS/ QRC/E-Commerce/ MO/TO and Recurring Transactions

Card Types	MCC	IRF
Credit Card	Charities (8398, 8661)	0
	Government Services and Charity (9211, 9222, 9223, 9311, 9399, 9402, 9405)	0.48%
	Others	0.60%
Debit Card	Charities (8398, 8661)	0
	Government Services and Charity (9211, 9222, 9223, 9311, 9399, 9402, 9405)	0
	Others	0.27% or 0.001%+MYR 0.63 (whichever is lower)
Prepaid Card	Charities (8398, 8661)	0
	Government Services and Charity (9211, 9222, 9223, 9311, 9399, 9402, 9405)	0
	Others	0.39% or 0.001%+MYR 1.28 (whichever is lower)

2. IRF for ATM Transactions

Transaction	IRF
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.

Appendix : UPI Daily-Consumed MCC List

Daily-consumed MCCs refer to MCCs **excluding the following MCCs:**

MCC	Description
1520	General contractors — residential and commercial
1771	Concrete work contractors
5271	Mobile home dealers
7013	Real Estate Agent — brokers
5511	Car and truck dealers (new and used) sales, services, repairs, parts, and leasing
5521	Car and truck dealers (used only) sales, service, repairs, parts, and leasing
5551	Boat dealers
5561	Camper, recreational and utility trailer dealers
5571	Motorcycle shops and dealers
5592	Motor home dealers
5598	Snowmobile dealers
5599	Miscellaneous automotive, aircraft, and farm equipment dealers— not elsewhere classified
5933	Pawn shops
6012	Financial institutions---merchandise and services
4011	Railroads
4214	Motor freight carriers and trucking — local and long distance, moving and storage companies, and local delivery
4458	Tobacco logistics
5013	Motor vehicle supplies and new parts
5021	Office and commercial furniture
5039	Construction materials — not elsewhere classified
5044	Office, photographic, photocopy, and microfilm equipment
5045	Computers, computer peripheral equipment — not elsewhere classified
5046	Commercial equipment — not elsewhere classified
5047	Dental/laboratory/medical/ophthalmic hospital equipment and supplies
5051	Metal service centers and offices
5065	Electrical parts and equipment
5072	Hardware equipment and supplies
5074	Plumbing and heating equipment and supplies
5111	Stationery, office supplies, and printing and writing paper
5122	Drugs, drug proprietors
5131	Piece goods, notions, and other dry goods
5137	Men's, women's, and children's uniforms and commercial clothing
5139	Commercial footwear
5172	Petroleum and petroleum products
5192	Books, periodicals, and newspapers
5193	Florists' supplies, nursery stock and flowers
5198	Paints, varnishes, and supplies
5398	Corporate wholesale
5998	Tent and awning shops
6010	Financial institutions---manual cash disbursements
6011	Financial institutions---automated cash disbursements
6051	Non-financial institutions---foreign currency, money orders (not wire transfer) , scrip, and travelers' checks
5094	Precious stones and metals, watches, and jewelry
9498	Credit card bill payment