



## Malta - Domestic Interchange Fees

### 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 (3)	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 (4)	0.30%	0.30%
Purchase at ATM (late presentment) (4)	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 (3)	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 (4)	0.15%	0.15%
Purchase at ATM (late presentment) (4)	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 (3)	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 (5)	0.15%	0.15% (Max €0.10)
	Base	0.15%	0.15% (Max €0.10)
	Purchase at ATM (4)	0.15%	0.15%
	Purchase at ATM (late presentment) (4)	0.15%	0.15%

### Commercial Card Interchange Fees

Payment Product	Fee Tier	General	Petrol and Supermarkets	Government and Utilities
MasterCard Corporate	Micro-Payments (1)	0.30%	0.20%	0.30%
	Low-value Payments (2)	0.50%	0.40%	0.50%
	Contactless (3)	0.80%	0.50%	EUR 0.30
	Chip & PIN	1.50%	0.95%	EUR 0.30
	Enhanced Electronic	1.60%	1.05%	EUR 0.30
	Merchant UCAF	1.60%	1.05%	EUR 0.30
	Full UCAF	1.75%	1.20%	EUR 0.30
	Base	1.90%	1.35%	EUR 0.30
	Purchase at ATM (4)	1.50%	N/A	1.50%
	Purchase at ATM (late presentment) (4)	1.90%	N/A	1.90%
	MasterCard Business MasterCard Prepaid Commercial MasterCard Professional Card	Micro-Payments (1)	0.30%	0.20%
Low-value Payments (2)		0.50%	0.40%	0.50%
Contactless (3)		0.80%	0.50%	EUR 0.30
Chip & PIN		1.25%	0.95%	EUR 0.30
Enhanced Electronic		1.35%	1.05%	EUR 0.30
Merchant UCAF		1.35%	1.05%	EUR 0.30
Full UCAF		1.50%	1.20%	EUR 0.30
Base		1.65%	1.35%	EUR 0.30
Purchase at ATM (4)		1.25%	N/A	1.25%
Purchase at ATM (late presentment) (4)		1.65%	N/A	1.65%
MasterCard FleetCard		Micro-Payments (1)	0.30%	0.20%
	Low-value Payments (2)	0.50%	0.40%	0.50%
	Contactless (3)	0.80%	0.50%	EUR 0.30
	Chip & PIN	1.25%	0.95%	EUR 0.30
	Enhanced Electronic	1.35%	1.05%	EUR 0.30
	Merchant UCAF	1.35%	1.05%	EUR 0.30
	Full UCAF	1.50%	1.20%	EUR 0.30
	Base	1.65%	1.35%	EUR 0.30
	Large Ticket Level 1 (6)	1.00% + EUR 20.00	1.00% + EUR 20.00	EUR 0.30
	Large Ticket Level 2 (7)	0.75% + EUR 45.00	0.75% + EUR 45.00	EUR 0.30
	Incentive (8)	-0.30%	N/A	N/A
	Purchase at ATM (4)	1.25%	N/A	1.25%
	Purchase at ATM (late presentment) (4)	1.65%	N/A	1.65%
	MasterCard Purchasing Card	Micro-Payments (1)	0.30%	0.20%
Low-value Payments (2)		0.50%	0.40%	0.50%
Contactless (3)		0.80%	0.50%	EUR 0.30
Chip & PIN		1.25%	0.95%	EUR 0.30
Enhanced Electronic		1.35%	1.05%	EUR 0.30
Merchant UCAF		1.35%	1.05%	EUR 0.30
Full UCAF		1.50%	1.20%	EUR 0.30
Base		1.65%	1.35%	EUR 0.30
Large Ticket Level 1 (6)		1.00% + EUR 20.00	1.00% + EUR 20.00	EUR 0.30
Large Ticket Level 2 (7)		0.75% + EUR 45.00	0.75% + EUR 45.00	EUR 0.30
Incentive (8)		- EUR 0.50	N/A	N/A
Purchase at ATM (4)		1.25%	N/A	1.25%
Purchase at ATM (late presentment) (4)		1.65%	N/A	1.65%
Debit MasterCard Business		Micro-Payments (1)	0.30%	0.20%
	Low-value Payments (2)	0.50%	0.40%	0.50%
	Contactless (3)	0.80%	0.50%	EUR 0.30
	Chip & PIN	1.25%	0.95%	EUR 0.30
	Enhanced Electronic	1.35%	1.05%	EUR 0.30
	Merchant UCAF	1.35%	1.05%	EUR 0.30
	Full UCAF	1.50%	1.20%	EUR 0.30
	Base	1.65%	1.35%	EUR 0.30
	Purchase at ATM (4)	0.55%	N/A	0.55%
	Purchase at ATM (late presentment) (4)	0.85%	N/A	0.85%

(1) For transaction amounts less than or equal to EUR 5

(2) For transaction amounts less than or equal to EUR 15 and more than EUR 5

(3) For transaction amounts less than or equal to EUR 25

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

(5) Credit refund transactions only

(6) For transaction amounts more than EUR 3000

(7) For transaction amounts more than EUR 10000

(8) Incentive is not applicable to Large Ticket Level 1, Large Ticket Level 2, Micro-Payments, Low-value Payments and Contactless transactions



## 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

<sup>1</sup> Requires pre-approval by MasterCard and use of MasterCard Assigned ID

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 (processing code 20)