

Malta | Domestic Multi-lateral Interchange Fees

Consumer		
Visa Consumer	Credit & Deferred Debit	Immediate Debit & Prepaid
Contactless Low Value		
Secure ¹	0.30%	0.15%
Non-Secure		
<u>Sector Specific</u>		
Government & Bill Payments	0.30% (capped at €0.25)	0.15% (capped at €0.20)
V PAY		
There are no domestic V PAY cards currently in issue		n/a

Commercial		
<u>Non-Sector Specific</u>	Credit & Deferred Debit	Immediate Debit & Prepaid
Business - EMV Chip	1.35%	1.35%
Business - Electronic Commerce	1.45%	1.45%
Business - Standard	1.60%	1.60%
Corporate & Purchasing - EMV Chip	1.35%	
Corporate & Purchasing - Electronic Commerce	1.45%	
Corporate & Purchasing - Standard	1.60%	n/a
Small Market Expenses	0.30%	
Large Market Enterprise	0.30%	
<u>Sector Specific</u>		
Business - Petrol Transactions	1.00%	1.00%
Business - Government/Bill and Utility Payments	EUR 0.25	EUR 0.25
Corporate & Purchasing - Petrol Transactions	1.00%	
Corporate & Purchasing - Government/Bill and Utility Payments	EUR 0.25	n/a

¹ Comprises of EMV Chip, Visa Secure, or other equivalent secure Visa technology which may be developed in the future.