



## Switzerland | Domestic Multi-lateral Interchange Fees

Consumer				
Product	Fee Type	General	Everyday Spend <sup>1</sup>	Airlines <sup>2</sup>
Visa Consumer Debit	Card Present - General	0.20%	0.12% (Capped CHF 0.36)	-
	Card Present – Token	0.31%	-	-
	Card Absent	0.31%	-	-
V PAY Debit	Card Present - General	0.12% (Capped CHF 0.36)	-	-
V PAY Prepaid	Card Present – Token	0.31%	-	-
	Card Absent	0.31%	-	-
Visa Consumer Credit	Secure Electronic Commerce	0.35%	-	0.50%
Visa Consumer Deferred Debit	Contactless	0.40%	-	
Visa Consumer Prepaid	EMV Chip	0.43%	-	
	Electronic Data Capture (EMV Chip Terminal)	0.43%	-	
	Electronic Authorised	0.55%	-	
	Electronic Data Capture (Standard)	0.55%	-	
	Standard	0.55%	-	

## Commercial

Product	Fee Type	General	Airlines <sup>2</sup>	Supermarket, Department Stores <sup>3</sup> & Postal Services <sup>4</sup>	Petrol <sup>5</sup>	Public Transport <sup>6</sup>	Fashion and Shoes <sup>7</sup> & Furniture <sup>8</sup>	Electronics <sup>9</sup>
<b>Visa Commercial Debit</b>	Card Present - General (≤CHF 20)	CHF 0.05	-	CHF 0.048	CHF 0.075	CHF 0.085	CHF 0.17	CHF 0.13
	Card Present - General (≤CHF 50)	CHF 0.20	-	CHF 0.048	CHF 0.075	CHF 0.085	CHF 0.17	CHF 0.13
	Card Present - General (≤CHF 100)	CHF 0.28	-	CHF 0.048	CHF 0.075	CHF 0.085	CHF 0.17	CHF 0.13
	Card Present - General (>CHF 100)	CHF 0.55	-	CHF 0.048	CHF 0.075	CHF 0.085	CHF 0.17	CHF 0.13
	Card Present - Token - Secure	0.29%	-	-	-	-	-	-
	Card Present - Token - Non-Secure	0.29% +CHF 0.05	-	-	-	-	-	-
	Card Absent - Secure Electronic Commerce	0.29%	-	-	-	-	-	-
	Card Absent - Non-Secure Electronic Commerce	0.29% +CHF 0.05	-	-	-	-	-	-
<b>Visa Commercial Credit</b>	Secure Electronic Commerce	0.35%	-	-	-	-	-	-
<b>Visa Commercial Deferred Debit</b>	Contactless	0.40%	-	-	-	-	-	-
<b>Vusa Commercial Prepaid</b>	EMV Chip	0.43%	-	-	-	-	-	-
	Electronic Data Capture (EMV Chip Terminal)	0.43%	0.50%	-	-	-	-	-
	Electronic Authorised	0.55%	-	-	-	-	-	-
	Electronic Data Capture (Standard)	0.55%	-	-	-	-	-	-
	Standard	0.55%	-	-	-	-	-	-

<sup>1</sup> Includes Merchant Category Code (MCC) 4011—Railroads; MCC 4111—Local and Suburban Commuter Passenger Transportation, Including Ferries; MCC 4112—Passenger Railways; MCC 4131—Bus Lines; MCC 4789—Transportation Services (Not Elsewhere Classified); MCC 4900—Utilities—Electric, Gas, Water, and Sanitary; MCC 5311—Department Stores; MCC 5411—Grocery Stores and Supermarkets; MCC 5422—Freezer and Locker Meat Provisioners; MCC 5611—Men’s and Boys’ Clothing and Accessories Stores; MCC 5621—Women’s Ready-To-Wear Stores; MCC 5631—Women’s Accessory and Specialty Shops; MCC 5641—Children’s and Infants’ Wear Stores; MCC 5651—Family Clothing Stores; MCC 5655—Sports and Riding Apparel Stores; MCC 5661—Shoe Stores; MCC 5691—Men’s and Women’s Clothing Stores; MCC 5699—Miscellaneous Apparel and Accessory Shops; MCC 5712—Furniture, Home Furnishings, and Equipment Stores, Except Appliances; MCC 5719—Miscellaneous Home Furnishing Specialty Stores; MCC 5722—Household Appliance Stores; MCC 5732—Electronics Stores; MCC 8398—Charitable Social Service Organizations; MCC 9311—Tax Payments; MCC 9402—Postal Services—Government Only

<sup>2</sup> Airlines: MCCs 3000–3299 (All Airlines) and MCC 4511—Airlines, Air Carriers

<sup>3</sup> Supermarket and Department Stores Merchant Category Code (MCC) 5311—Department Stores and MCC 5411—Grocery Stores and Supermarkets

<sup>4</sup> Postal Services: MCC 9402—Postal Services

<sup>5</sup> Petrol: MCC 5541—Service Stations (with or without Ancillary Services) and MCC 5542—Automated Fuel Dispensers

<sup>6</sup> Public Transport: MCC 4011—Railroads; MCC 4111—Local and Suburban Commuter Passenger Transportation, Including Ferries; MCC 4112—Passenger Railroads; MCC 4131—Bus Lines; and MCC 4789—Transportation Services (Not Elsewhere Classified)

<sup>7</sup> Fashion and Shoes: 5611—Boys’ Clothing and Accessories Stores; MCC 5621—Women’s Ready-To-Wear Stores; MCC 5631—Women’s Accessory and Specialty Shops; MCC 5641—Children’s and Infants’ Wear Stores; MCC 5651—Family Clothing Stores; MCC 5655—Sports and Riding Apparel Stores; MCC 5661—Shoe Stores; MCC 5691—Men’s and Women’s Clothing Stores; and MCC 5699—Miscellaneous Apparel and Accessory Shops

<sup>8</sup> Furniture: MCC 5712—Furniture, Home Furnishings, and Equipment Stores, Except Appliances and MCC 5719—Miscellaneous Home Furnishing Specialty Stores

<sup>9</sup> Electronics: MCC 5722—Household Appliance Stores and MCC 5732—Electronic Stores

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