



Switzerland | Domestic Multi-lateral Interchange Fees

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

Commercial

| Product | Fee Type | General | Airlines ² | Supermarket, Department Stores ³ & Postal Services ⁴ | Petrol ⁵ | Public Transport ⁶ | Fashion and Shoes ⁷ & Furniture ⁸ | Electronics ⁹ |
|---------------------------------------|--|------------------|-----------------------|--|---------------------|-------------------------------|---|--------------------------|
| Visa Commercial Debit | 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 | - | - | - | - | - | - |
| Visa Commercial Credit | Secure Electronic Commerce | 0.35% | - | - | - | - | - | - |
| Visa Commercial Deferred Debit | Contactless | 0.40% | - | - | - | - | - | - |
| Visa Commercial Prepaid | 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% | - | - | - | - | - | - |

¹ 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 and Supermarkets; 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

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

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

⁴ Postal Services: MCC 9402—Postal Services

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

⁶ 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)

⁷ 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

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

⁹ Electronics: MCC 5722—Household Appliance Stores and MCC 5732—Electronic Stores

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