

Switzerland Domestic Interchange Reimbursement Fees (IRF)

1. IRF for POS Transactions

Categories			Single Transaction Amount	Acquirer Pays Issuer	
Special MCCs	Credit Card/ Signature-based Debit Card & Prepaid Card	Airline (4511)	All	0.50%	
		Supermarket and Department Stores (5411,5311)	All	CHF 0.048	
		Postal Service (9402)	All	CHF 0.048	
	PIN-based Debit Card & Prepaid Card	Petrol (5541,5542)	All	CHF 0.075	
		Public Transportation (4011,4111,4112,4131,4789)	All	CHF 0.085	
		Fashion and Shoes (5611,5621,5631,5641,5651,5655,5661,5691,5699)	All	CHF 0.17	
		Furniture (5712,5719)	All	CHF 0.17	
		Electronics (5722,5732)	All	CHF 0.13	
	Other MCCs	Contactless POS	Consumer Card	PIN-based Debit Card & Prepaid Card	≥CHF 100
<CHF 100				CHF 0.25	
Consumer Card			Credit Card/ Signature-based Debit Card & Prepaid Card	All	0.40%
			Commercial Card	All	0.40%
Other POS		Consumer Card	PIN-based Debit Card & Prepaid Card	≥CHF 100	CHF 0.50
			<CHF 100	CHF 0.25	
		Consumer Card	Credit Card/ Signature-based Debit Card & Prepaid Card	All	0.43%
			Commercial Card	All	0.43%

2. IRF for ATM Transactions

Transaction Type	Issuer Pays Acquirer
ATM Withdrawal	0.5%+CHF 0.65/Transaction
ATM Inquiry	CHF 0.23/Transaction

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3. IRF for E-Commerce/MO/TO/Recurring Transactions

Categories		Single Transaction Amount	Acquirer Pays Issuer
Special MCCs	Credit Card/ Signature-based Debit Card & Prepaid Card	Airline (4511)	All0.50%
		Supermarket and Department Stores (5411,5311)	AllCHF 0.048
		Postal Service (9402)	AllCHF 0.048
	PIN-based Debit Card & Prepaid Card	Petrol (5541,5542)	AllCHF 0.075
		Public Transportation (4011,4111,4112,4131,4789)	AllCHF 0.085
		Fashion and Shoes (5611,5621,5631,5641,5651,5655,5661,5691,5699)	AllCHF 0.17
		Furniture (5712,5719)	AllCHF 0.17
		Electronics (5722,5732)	AllCHF 0.13
Other MCCs		All Cards	All0.31%

4. IRF for QRC Transactions

Categories		Single Transaction Amount	Acquirer Pays Issuer
Special MCCs	Credit Card/ Signature-based Debit Card & Prepaid Card	Airline (4511)	All0.50%
		Supermarket and Department Stores (5411,5311)	AllCHF 0.048
		Postal Service (9402)	AllCHF 0.048
	PIN-based Debit Card & Prepaid Card	Petrol (5541,5542)	AllCHF 0.075
		Public Transportation (4011,4111,4112,4131,4789)	AllCHF 0.085
		Fashion and Shoes (5611,5621,5631,5641,5651,5655,5661,5691,5699)	AllCHF 0.17
		Furniture (5712,5719)	AllCHF 0.17
		Electronics (5722,5732)	AllCHF 0.13
Other MCCs	Consumer Card	PIN-based Debit Card & Prepaid Card	≥CHF 100CHF 0.5 <CHF 100CHF 0.25
		Credit Card/ Signature-based Debit Card & Prepaid Card	All0.40%
		Commercial Card	All0.40%