

## Switzerland | Domestic Interchange Reimbursement Fees

### 1. Interchange Reimbursement Fee(IRF) for Domestic POS Transactions

MCC and Card Product/Type			Single Transaction Amount	IRF	
Special MCCs	Credit Card/ Signature-based Debit Card & Prepaid Card	Airline (4511,3000-3350)	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	
		Electric Vehicle Charging(5552)	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 0.50
			<CHF 100	CHF 0.25	
		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	
			Credit Card/ Signature-based Debit Card & Prepaid Card	All	0.43%
Commercial Card		All	0.43%		

### 2. IRF for Domestic ATM Transactions

Transaction Type	IRF
ATM Withdrawal	0.5%+CHF 0.65/Transaction
ATM Inquiry	CHF 0.23/Transaction

**Note:**  
1.IRFs for transactions with Unionpay cards issued and accepted in Switzerland will follow the domestic pricing shown as above.

3. IRF for Domestic EC Transactions

MCC and Card Product/Type		IRF
Special MCCs	Credit Card/ Signature-based Debit Card & Prepaid Card	Airline (45111,3000-3350) 0.50%
		Supermarket and Department Stores (5411,5311) CHF 0.048
		Postal Service (9402) CHF 0.048
		Petrol (5541,5542) CHF 0.075
	PIN-based Debit Card & Prepaid Card	Electric Vehicle Charging(5552) CHF 0.075
		Public Transportation (4011,4111,4112,4131,4789) CHF 0.085
		Fashion and Shoes (5611,5621,5631,5641,5651,5655,5661,5691,5699) CHF 0.17
		Furniture (5712,5719) CHF 0.17
		Electronics (5722,5732) CHF 0.13
	Other MCCs	All Cards 0.31%

4. IRF for Domestic MO/TO Transactions

MCC and Card Product/Type		IRF
Special MCCs	Credit Card/ Signature-based Debit Card & Prepaid Card	Airline (45111,3000-3350) 0.50%
		Supermarket and Department Stores (5411,5311) CHF 0.048
		Postal Service (9402) CHF 0.048
		Petrol (5541,5542) CHF 0.075
	PIN-based Debit Card & Prepaid Card	Electric Vehicle Charging(5552) CHF 0.075
		Public Transportation (4011,4111,4112,4131,4789) CHF 0.085
		Fashion and Shoes (5611,5621,5631,5641,5651,5655,5661,5691,5699) CHF 0.17
		Furniture (5712,5719) CHF 0.17
		Electronics (5722,5732) CHF 0.13
	Other MCCs	All Cards 0.31%

5. IRF for Domestic Recurring Transactions

MCC and Card Product/Type			IRF
Special MCCs	Credit Card/ Signature-based Debit Card & Prepaid Card	Airline (4511,3000-3350)	0.50%
		Supermarket and Department Stores (5411,5311)	CHF 0.048
		Postal Service (9402)	CHF 0.048
	PIN-based Debit Card & Prepaid Card	Petrol (5541,5542)	CHF 0.075
		Electric Vehicle Charging(5552)	CHF 0.075
		Public Transportation (4011,4111,4112,4131,4789)	CHF 0.085
		Fashion and Shoes (5611,5621,5631,5641,5651,5655,5661,5691,5699)	CHF 0.17
		Furniture (5712,5719)	CHF 0.17
		Electronics (5722,5732)	CHF 0.13
Other MCCs	All Cards		0.31%

6. IRF for Domestic QRC Transactions

MCC and Card Product/Type			Single Transaction Amount	IRF
Special MCCs	Credit Card/ Signature- based Debit Card & Prepaid Card	Airline (45111,3000-3350)	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
		Electric Vehicle Charging(5552)	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	Consumer Card	PIN-based Debit Card & Prepaid Card	≥CHF 100	CHF 0.5
			<CHF 100	CHF 0.25
		Credit Card/ Signature-based Debit Card & Prepaid Card	All	0.40%
	Commercial Card		All	0.40%