

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
		Petrol (5541,5542)	All CHF 0.075
	PIN-based Debit Card & Prepaid Card	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
		PIN-based Debit Card & Prepaid Card	≥CHF 100 CHF 0.50 <CHF 100 CHF 0.25
Other MCCs	Contactless POS	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
		Commercial Card	Credit Card/ Signature-based Debit Card & Prepaid 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
		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%

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
		Petrol (5541,5542) All	CHF 0.075
	PIN-based Debit Card & Prepaid Card	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 \geq CHF 100	CHF 0.5
		PIN-based Debit Card & Prepaid Card <CHF 100	CHF 0.25
	Credit Card/ Signature-based Debit Card & Prepaid Card	All	0.40%
	Commercial Card	All	0.40%