



Switzerland - Domestic Interchange Fees

Valid From:
1-Aug-20

Consumer Card Interchange Fees

Payment Product	Fee Tier	IRD	General	Airlines
Mastercard Consumer Mastercard Electronic Mastercard World Mastercard World Elite	Contactless	P2	0.40%	0.50%
	Chip	50, 53	0.44%	0.50%
	Enhanced Electronic	84, 88	0.55%	0.50%
	Merchant UCAF	24	0.35%	0.50%
	Full UCAF	79	0.35%	0.50%
	Base	75, 85	0.55%	0.50%
	Purchase at ATM	AL	0.44%	-
	Purchase at ATM - Late presentment	MT	0.55%	-

Payment Product	Fee Tier	IRD	General	Digital Wallet
Maestro	Contactless	P1	0.00%	0.31%
	Chip (1)	X5	0.00%	0.31%
	Chip - Late Presentment (1)	X9	0.00%	0.31%
	PIN-verified (1)	X6	0.00%	0.31%
	Signature verified (1)	X7	0.00%	0.31%
	Secure e-commerce (1)	X8	0.31% (5)	0.31%
	Chip (2)	Y5	0.00%	0.31%
	Chip - Late Presentment (2)	Y9	0.00%	0.31%
	PIN-verified (2)	Y6	0.00%	0.31%
	Signature verified (2)	Y7	0.00%	0.31%
	Secure e-commerce (2)	Y8	0.31% (5)	0.31%
	Chip (3)	45	0.00%	0.31%
	Chip - Late Presentment (3)	49	0.00%	0.31%
	PIN-verified (3)	46	0.00%	0.31%
	Signature verified (3)	47	0.00%	0.31%
	Secure e-commerce (3)	48	0.31% (5)	0.31%
	Mail Order/Telephone Order (4)	MO	0.00%	-
	Purchase at ATM	AL	0.00%	-
	Purchase at ATM - Late presentment	MT	0.00%	-

Payment Product	Fee Tier	IRD	General				Groceries & Department		Government	
			CHF 0-12 (6)	CHF 12-40 (6)	CHF 40-125 (6)	CHF 125+ (6)	CHF 0-12 (6)	CHF 12+ (6)	CHF 0-12 (6)	CHF 12+ (6)
Debit Mastercard	Contactless	P2	CHF 0.02	CHF 0.05	CHF 0.10	CHF 0.20	CHF 0.02	CHF 0.05	CHF 0.02	CHF 0.05
	Chip	50, 53	CHF 0.02	CHF 0.05	CHF 0.10	CHF 0.20	CHF 0.02	CHF 0.05	CHF 0.02	CHF 0.05
	Enhanced Electronic	84, 88	CHF 0.02	CHF 0.05	CHF 0.10	CHF 0.20	CHF 0.02	CHF 0.05	CHF 0.02	CHF 0.05
	Merchant UCAF	24	0.31% (7)	0.31% (7)	0.31% (7)	0.31% (7)	0.31% (7)	0.31% (7)	0.31% (7)	0.31% (7)
	Full UCAF	79	0.31% (7)	0.31% (7)	0.31% (7)	0.31% (7)	0.31% (7)	0.31% (7)	0.31% (7)	0.31% (7)
	Base	75, 85	0.31% (7)	0.31% (7)	0.31% (7)	0.31% (7)	0.31% (7)	0.31% (7)	0.31% (7)	0.31% (7)
	Purchase at ATM	AL	CHF 0.02	CHF 0.05	CHF 0.10	CHF 0.20	-	-	-	-
	Purchase at ATM - Late presentment	MT	CHF 0.02	CHF 0.05	CHF 0.10	CHF 0.20	-	-	-	-

(1) For transactions below or equal to CHF 40.00

(2) For transactions below or equal to CHF 100.00

(3) For transactions above CHF 100.00

(4) Credit refund transaction only

(5) Minimum Interchange amount is CHF 0.02

(6) Transaction amount; each interval excludes bottom value and includes top value, e.g. CHF 0-12 means for all transactions above CHF 0 and below or equal to CHF 12

(7) Minimum Interchange amount is CHF 0.02



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Valid From:
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Commercial Card Interchange Fees

Payment Product	Fee Tier	IRD	General	Airlines
Mastercard Corporate	Contactless	P2	0.40%	0.50%
Mastercard Business	Chip	50, 53	0.44%	0.50%
Mastercard Prepaid Commercial	Enhanced Electronic	84, 88	0.55%	0.50%
Mastercard Professional Card	Merchant UCAF	24	0.35%	0.50%
Mastercard FleetCard	Full UCAF	79	0.35%	0.50%
Mastercard Purchasing Card	Base	75, 85	0.55%	0.50%
Mastercard Preferred/World Business Card	Purchase at ATM	AL	0.44%	-
	Purchase at ATM - Late presentment	MT	0.55%	-

Payment Product	Fee Tier	IRD	General				Groceries & Department		Government	
			CHF 0-12 (1)	CHF 12-40 (1)	CHF 40-125 (1)	CHF 125+ (1)	CHF 0-12 (1)	CHF 12+ (1)	CHF 0-12 (6)	CHF 12+ (6)
	Contactless	P2	CHF 0.02	CHF 0.05	CHF 0.10	CHF 0.20	CHF 0.02	CHF 0.05	CHF 0.02	CHF 0.05
	Chip	50, 53	CHF 0.02	CHF 0.05	CHF 0.10	CHF 0.20	CHF 0.02	CHF 0.05	CHF 0.02	CHF 0.05
	Enhanced Electronic	84, 88	CHF 0.02	CHF 0.05	CHF 0.10	CHF 0.20	CHF 0.02	CHF 0.05	CHF 0.02	CHF 0.05
Debit Mastercard Business Premium Debit	Merchant UCAF	24	0.31% (2)	0.31% (2)	0.31% (2)	0.31% (2)	0.31% (2)	0.31% (2)	0.31% (7)	0.31% (7)
Debit Mastercard Commercial Debit	Full UCAF	79	0.31% (2)	0.31% (2)	0.31% (2)	0.31% (2)	0.31% (2)	0.31% (2)	0.31% (7)	0.31% (7)
	Base	75, 85	0.31% (2)	0.31% (2)	0.31% (2)	0.31% (2)	0.31% (2)	0.31% (2)	0.31% (7)	0.31% (7)
	Purchase at ATM	AL	CHF 0.02	CHF 0.05	CHF 0.10	CHF 0.20	-	-	-	-
	Purchase at ATM - Late presentment	MT	CHF 0.02	CHF 0.05	CHF 0.10	CHF 0.20	-	-	-	-

(1) Transaction amount; each interval excludes bottom value and includes top value, e.g. CHF 0-12 means for all transactions above CHF 0 and below or equal to CHF 12

(2) Minimum Interchange amount is CHF 0.02



Switzerland - Additional Information

Overview MCC Groups

Airlines	MCCs :3000-3350, 4511
Groceries & Department Stores	MCC 5311: Department Stores , 5411 MCC 5411: Grocery Stores, Supermarkets
Government	MCC 9402: Postal Services – Government only MCC 9399: Government services not elsewhere classified

Note:

- A maximum amount of CHF 0.05 is applicable to refund transactions with a consumer product (processing code 20)
- 75 percent of the purchase rates is applicable to refund transactions with a commercial product (processing code 20)
- Purchase at ATM and purchase at ATM - late presentment only available for MCC 4814, 4900, 6050, 6051
- ATM withdrawals in EURO requires usage of MAID "419255" in the PDS 0176 in order to attract the specific service fee