



Switzerland - Domestic Interchange Fees

Valid From:
1-Oct-18

Mastercard Consumer Interchange Fees

Payment Product	Fee Tier	General	Airlines	Enhanced E-commerce Merchant Program
Mastercard Consumer	Masterpass	0.35%	0.50%	0.25%
Mastercard Electronic	Contactless	0.40%	0.50%	-
Mastercard World	Chip	0.42%	0.50%	-
Mastercard World Elite	Enhanced Electronic	0.55%	0.50%	-
	Merchant UCAF	0.40%	0.50%	0.25%
	Full UCAF	0.40%	0.50%	0.25%
	Base	0.55%	0.50%	0.25%
	Purchase at ATM	0.42%	-	-
	Purchase at ATM - Late presentment	0.55%	-	-

Maestro Consumer Interchange Fees

Payment Product	Fee Tier	General	Enhanced E-commerce Merchant Program
Maestro	Contactless	0.00%	-
	Chip (1)	0.00%	-
	Chip - Late Presentment (1)	0.00%	-
	PIN-verified (1)	0.00%	-
	Signature verified (1)	0.00%	-
	Secure e-commerce (1)	0.31% (5)	0.25%
	Chip (2)	0.00%	-
	Chip - Late Presentment (2)	0.00%	-
	PIN-verified (2)	0.00%	-
	Signature verified (2)	0.00%	-
	Secure e-commerce (2)	0.31% (5)	0.25%
	Chip (3)	0.00%	-
	Chip - Late Presentment (3)	0.00%	-
	PIN-verified (3)	0.00%	-
	Signature verified (3)	0.00%	-
	Secure e-commerce (3)	0.31% (5)	0.25%
	Mail Order/Telephone Order (4)	0.00%	-
Purchase at ATM	0.00%	-	
Purchase at ATM - Late presentment	0.00%	-	

- (1) For transactions below or equal to 40 CHF
- (2) For transactions below or equal to 100CHF
- (3) For transactions above 100 CHF
- (4) Credit refund transaction only
- (5) Minimum Interchange amount is CHF 0.02

Debit Mastercard Consumer Interchange Fees

Payment Product	Fee Tier	General				Groceries & Department Stores		Enhanced E-commerce Merchant Program
		CHF 0-12 (1)	CHF 12-40 (1)	CHF 40-125 (1)	CHF 125+ (1)	CHF 0-12 (1)	CHF 12+ (1)	
Debit Mastercard	Contactless	CHF 0.02	CHF 0.05	CHF 0.10	CHF 0.20	CHF 0.02	CHF 0.05	-
	Chip	CHF 0.02	CHF 0.05	CHF 0.10	CHF 0.20	CHF 0.02	CHF 0.05	-
	Enhanced Electronic	CHF 0.02	CHF 0.05	CHF 0.10	CHF 0.20	CHF 0.02	CHF 0.05	-
	Merchant UCAF	0.31% (2)	0.31% (2)	0.31% (2)	0.31% (2)	0.31% (2)	0.31% (2)	0.25%
	Full UCAF	0.31% (2)	0.31% (2)	0.31% (2)	0.31% (2)	0.31% (2)	0.31% (2)	0.25%
	Base	0.31% (2)	0.31% (2)	0.31% (2)	0.31% (2)	0.31% (2)	0.31% (2)	0.25%
	Purchase at ATM	CHF 0.02	CHF 0.05	CHF 0.10	CHF 0.20	-	-	-
	Purchase at ATM - Late presentment	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 less than or equal to CHF 12
- (2) Minimum Interchange amount is CHF 0.02



Switzerland - Domestic Interchange Fees

Valid From:
1-Aug-18

Mastercard Commercial Interchange Fees

Payment Product	Fee Tier	General	Airlines
Mastercard Corporate	Masterpass	0.35%	0.50%
Mastercard Business	Contactless	0.40%	0.50%
Mastercard Prepaid Commercial	Chip	0.42%	0.50%
Mastercard Professional Card	Enhanced Electronic	0.55%	0.50%
Mastercard FleetCard	Merchant UCAF	0.40%	0.50%
Mastercard Purchasing Card	Full UCAF	0.40%	0.50%
Mastercard Preferred/World Business Card	Base	0.55%	0.50%
	Purchase at ATM	0.42%	-
	Purchase at ATM - Late presentment	0.55%	-

Debit Mastercard Commercial Interchange Fees

Payment Product	Fee Tier	General				Groceries & Department Stores	
		CHF 0-12 (1)	CHF 12-40 (1)	CHF 40-125 (1)	CHF 125+ (1)	CHF 0-12 (1)	CHF 12+ (1)
Debit Mastercard Business Premium	Contactless	CHF 0.02	CHF 0.05	CHF 0.10	CHF 0.20	CHF 0.02	CHF 0.05
Debit Mastercard Commercial	Chip	CHF 0.02	CHF 0.05	CHF 0.10	CHF 0.20	CHF 0.02	CHF 0.05
	Enhanced Electronic	CHF 0.02	CHF 0.05	CHF 0.10	CHF 0.20	CHF 0.02	CHF 0.05
	Merchant UCAF	0.31% (2)	0.31% (2)	0.31% (2)	0.31% (2)	0.31% (2)	0.31% (2)
	Full UCAF	0.31% (2)	0.31% (2)	0.31% (2)	0.31% (2)	0.31% (2)	0.31% (2)
	Base	0.31% (2)	0.31% (2)	0.31% (2)	0.31% (2)	0.31% (2)	0.31% (2)
	Purchase at ATM	CHF 0.02	CHF 0.05	CHF 0.10	CHF 0.20	-	-
	Purchase at ATM - Late presentment	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 less than or equal to CHF 12

(2) Minimum Interchange amount is CHF 0.02



Switzerland - Domestic Service Fees

Valid From:

1-Aug-18

Mastercard ATM Service Fees (CHF withdrawals)

Payment Product	Fee Tier	General
Mastercard	Combined chip EMV & MagStripe ATM*	CHF 2.25
	Full Chip EMV ATM Terminal*	CHF 2.25
	Magnetic Stripe Only ATM Terminal*	CHF 2.25

* Late Presentment: - CHF 12.2125

Mastercard ATM Service Fees (EUR withdrawals)¹

Payment Product	Fee Tier	General
Mastercard	Combined chip EMV & MagStripe ATM*	EUR 3.70
	Full Chip EMV ATM Terminal*	EUR 3.70
	Magnetic Stripe Only ATM Terminal*	EUR 3.70

¹ Any ATM withdrawals in EUR should be sent to clearing with MAID "419255" in the PDS 0176 in order to attract the specific service fee rate

* Late Presentment: - EUR 8

Maestro & Cirrus ATM Service Fees (CHF withdrawals)

Payment Product	Fee Tier	General
Maestro Cirrus	Combined chip EMV & MagStripe ATM	CHF 2.00
	Full Chip EMV ATM Terminal	CHF 2.00
	Magnetic Stripe Only ATM Terminal	CHF 2.00

Maestro & Cirrus ATM Service Fees (EUR withdrawals)¹

Payment Product	Fee Tier	General
Maestro Cirrus	Combined chip EMV & MagStripe ATM	EUR 3.50
	Full Chip EMV ATM Terminal	EUR 3.50
	Magnetic Stripe Only ATM Terminal	EUR 3.50

¹ Any ATM withdrawals in EUR should be sent to clearing with MAID "419255" in the PDS 0176 in order to attract the specific service fee rate

Debit Mastercard ATM Service Fees (CHF withdrawals)

Payment Product	Fee Tier	General
Debit Mastercard	Combined chip EMV & MagStripe ATM**	CHF 2.00
	Full Chip EMV ATM Terminal**	CHF 2.00
	Magnetic Stripe Only ATM Terminal**	CHF 2.00

** Late Presentment - CHF 10

Debit Mastercard ATM Service Fees (EUR withdrawals)¹

Payment Product	Fee Tier	General
Debit Mastercard	Combined chip EMV & MagStripe ATM**	EUR 3.70
	Full Chip EMV ATM Terminal**	EUR 3.70
	Magnetic Stripe Only ATM Terminal**	EUR 3.70

¹ Any ATM withdrawals in EUR should be sent to clearing with MAID "419255" in the PDS 0176 in order to attract the specific service fee rate

** Late Presentment - EUR 8



Overview MCC Groups

Airlines	MCC: 3000-3350, 4511
Groceries & Department Stores	MCC: 5311, 5411
Enhanced E-commerce Merchant Program	Requires registration and usage of Mastercard Assigned ID
ATM withdrawals in EUR	Requires registration and usage of Mastercard Assigned ID

Note: Purchase at ATM and purchase at ATM - late presentment only available for MCC 4814, 4900, 6050, 6051
A maximum amount of CHF 0.05 is applicable to refund transactions (processing code 20)