

Indicative Card Scheme Fee Rates  
Switzerland

Indicative Card Scheme Fee Rates	Applies to every Trx (with regional differences)	Depending on Trx / Terminal Criteria (see remarks)	Remarks	Mastercard			Visa			Maestro			Debit Mastercard			V PAY / Visa Debit			UnionPay	Diners	JCB	Bancontact	Twint
				Brand Region Amount Limit	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra					
Clearing Mastercard/ Maestro Acquirer POS (applies to Face-to-Face and Card-Not-Present transactions)	X			Micro < € 5.00	€ 0.0010	€ 0.0010				€ 0.0007	€ 0.0007			€ 0.0007	€ 0.0007								
				Mid € 5 - € 25	€ 0.0030	€ 0.0030	€ 0.0050			€ 0.0020	€ 0.0020	€ 0.0050		€ 0.0020	€ 0.0020	€ 0.0050							
				Macro > € 25 - € 100	€ 0.0050	€ 0.0050				€ 0.0030	€ 0.0030			€ 0.0030	€ 0.0030								
				Max > € 100	€ 0.0070	€ 0.0070				€ 0.0050	€ 0.0050			€ 0.0050	€ 0.0050								
Mastercard/ Maestro Acquirer purchase Volume Fee	X				0.0380%	0.0380%	0.0380%							0.0155%	0.0155%	0.0155%							
Mastercard Acquiring Reported Transaction Fee	X				€ 0.0080	€ 0.0080	€ 0.0800							€ 0.0080	€ 0.0080	€ 0.0800							
Mastercard/ Maestro Market Development Fund	X				0.0050%	0.0050%	0.0050%			0.0050%	0.0050%	0.0050%		0.0050%	0.0050%	0.0050%							
Mastercard Premium Development Fee	X				0.0050%	0.0050%								0.0050%	0.0050%								
Mastercard/ Maestro Acquire Authorization Fee (not applicable for SIX domestic Maestro Trx in Switzerland)	X				0.0090%	0.0090%	0.0090%			0.0090%	0.0090%	0.0090%		0.0090%	0.0090%	0.0090%							
Non-Trx based Card Scheme Fees	X				0.0053%	0.0053%	0.0053%			0.0011%	0.0011%	0.0011%		0.0011%	0.0011%	0.0011%							
Mastercard/ Maestro Acquirer Cross-border Fee		X	All Intra- or Inter-Trx		0.0425%	0.4500%								0.0425%	0.4000%								
Mastercard/ Maestro Acquirer Card Not Present (CNP) Fee (does not apply for intra EEA EUR trx)		X	Intra EEA CNP trx with currency ≠ EUR; all Intra Non-EEA CNP trx with any currency; all Inter-Trx CNP with any currency		0.0250%	0.0500%								0.0250%	0.0500%								
Mastercard/ Maestro Acquirer Mail Order / Telephone Order (MOTO) Fee		X	Applies to all Card not Present MOTO trx		0.0250%	0.0250%	0.0500%			0.0250%	0.0250%	0.0500%		0.0250%	0.0250%	0.0500%							
Mastercard/ Maestro E-commerce Development Fee (non-secure trx only)		X	Non-Secure CNP trx only		0.0500%	0.0500%	0.1000%			0.0500%	0.0500%	0.1000%		0.0500%	0.0500%	0.1000%							
Mastercard/ Maestro Non-EMV/ Contactless Acquirer Fee		X	Non-EMV / Non-CLP terminal only		0.0780%	0.0780%	0.0780%			0.0780%	0.0780%	0.0780%		0.0780%	0.0780%	0.0780%							
Mastercard/ Maestro SecureCode Authentication / Mastercard or Maestro Identity Check Transaction Fee		X	In case of a SecureCode authenticated / Mastercard or Maestro Identity Check Trx only		€ 0.02200	€ 0.02200	€ 0.02200			€ 0.02200	€ 0.02200	€ 0.02200		€ 0.02200	€ 0.02200	€ 0.02200							
Mastercard/ Maestro Authorisation Integrity Fee (only applies for non-compliant final authorizations)		X	Non-compliant Final Authorizations only		0.2500%	0.2500%	0.2500%			0.2500%	0.2500%	0.2500%		0.2500%	0.2500%	0.2500%							
Mastercard/ Maestro Preauthorisation Fee		X	Preauthorisations only		0.0800%	0.0800%	0.0800%			0.0800%	0.0800%	0.0800%		0.0800%	0.0800%	0.0800%							
Global Wholesale Travel Transaction Program Fee (no Author, Clearing & Settlement and Cross-border Fees for GWTP Trx)		X	GWTP Trx only		0.6000%	0.6000%	0.6000%			0.6000%	0.6000%	0.6000%		0.6000%	0.6000%	0.6000%							
Mastercard Freight Program - Acquirer Scheme Fee (no Author / PreAuth Fees, no Clearing & Settlement Fees)		X	Freight Program Trx only; as of 12.04.2019		0.5000%	0.5000%	0.5000%			0.5000%	0.5000%	0.5000%		0.5000%	0.5000%	0.5000%							
Visa Acquirer Clearing & Settlement Fee (applies to F2F and CNP transactions)	X							€ 0.005	€ 0.050	€ 0.065				€ 0.005	€ 0.050	€ 0.065							
Visa Acquirer Authorization Fee	X							€ 0.0032	€ 0.0300	€ 0.0425				€ 0.0032	€ 0.0300	€ 0.0425							
Visa Marketing Contribution Fee	X							0.0041%	0.0041%	0.0041%				0.0041%	0.0041%	0.0041%							
Non-Trx based Card Scheme Fees	X																						
Visa Acquiring Association (renaming as of 25.01.2020: "Visa Acquirer Card Present Service Fee")		X	Renaming only. For F2F Trx only.					0.0140%	0.0140%	0.0140%				0.0100%	0.0100%	0.0100%							
Visa Acquirer Card Not Present Service Fee (new; replaces Visa eCom Development & Mail Order Phone Order (MOTO) Fee)		X	As of 25.01.2020. Replaces eCom Dev. Fee & MOTO Fee.					0.0240%	0.0330%	0.0330%				0.0200%	0.0280%	0.0280%							
Visa International Acquiring CNP Fee (eCom only)		X	CNP trx only. As of 01.07.2020: 0.5500%							0.2000%	0.4000%				0.2000%	0.4000%							
Visa International Acquiring (CNP transaction only)		X	Any Visa Interregional CNP trx in any currency							0.4500%					0.4500%								
Visa International Acquiring Base (F2F only, trx currency = CHF)		X	As of 25.01.2020; Inter F2F only, trx currency = CHF							0.4500%					0.4500%								
Visa International Acquiring Enhanced (F2F only, trx currency not CHF)		X	As of 25.01.2020; Intra / Inter F2F trx with currency ≠ CHF						1.0000%	1.0000%				1.0000%	1.0000%								
Visa Non EMV Terminal Fee		X	As of 25.01.2020					\$ 0.12	\$ 0.12	\$ 0.12				\$ 0.12	\$ 0.12	\$ 0.12							
Visa PAN Key entered Card Present Transaction at POS		X	As of 25.01.2020					\$ 0.12	\$ 0.12	\$ 0.12				\$ 0.12	\$ 0.12	\$ 0.12							
Visa Electronic Commerce Development Fee		X	As of 25.1.2020; replaced by Visa Acquirer Card Not Present Service Fee.		0.0100%	0.2000%		(replaced)	(replaced)	(replaced)				0.0100%	0.2000%								
Visa 3DS Acquirer Authentication Request Fee		X	For 3DS 1.0 and 2.0 Authentication Calls		€ 0.020	€ 0.020	€ 0.020			€ 0.020	€ 0.020	€ 0.020		€ 0.020	€ 0.020	€ 0.020							
Visa Mail order Phone order (MOTO) Fee		X	Mail / Phone Order Trx only. As of 25.1.2020; replaced by Acq. CNP Service Fee		0.0100%	0.1000%	0.1000%			(replaced)	(replaced)	(replaced)		0.0100%	0.1000%	0.1000%							
Reversal Fee (applies only for reversals that were processed via the Visa network)		X	Reversal Trx only		€ 0.27115	€ 0.27115	€ 0.27115			€ 0.27115	€ 0.27115	€ 0.27115		€ 0.27115	€ 0.27115	€ 0.27115							
Indicative, 2020 average CSF rate for general Face-to-Face Purchase Transaction (both amount based CSF and percentage CSF included)					0.0873%	0.1918%	0.5962%	0.0365%	0.1800% (vs 1.6076%)	0.1217%	0.0790%	0.4446%	0.0217%	0.0791%	0.4450%	0.0115%	0.1372% (vs 1.1797%)	0.5851%	0.1000%	0.1200%	0.0500%	n.a.	n.a.
Indicative, 2020 average CSF rate for general Card-Not-Present Purchase Transaction (both amount based CSF and percentage CSF included)					0.1334%	0.2286%	0.6135%	0.0564%	0.3285%	0.8258%	0.1048%	0.1989%	n.a.	0.1048%	0.1989%	n.a.	0.2785%	0.8168%	n.a.	n.a.	n.a.	n.a.	n.a.

F2F: 0.101%  
 eCom Standard: 0.208%  
 eCom Non-CNP: 0.208%  
 eCom Non-CNP: 0.208%  
 eCom Non-CNP: 0.208%

0.1200%

0.0500%

0.1500%

Brand not available

Definitions:  
 Domestic transaction:  
 Intra EEA transaction:  
 Intra non-EEA transaction:  
 Interregional transaction:

A domestic payment transaction means a card-based payment transaction where the card-based payment instrument is issued by an issuing payment service provider located in the same country as the that of the point of sale.  
 An Intra EEA payment transaction means a card-based payment transaction where the card-based payment instrument is issued by an issuing payment service provider located in a different EEA member state than that of the point of sale.  
 An Intra non-EEA payment transaction means a card-based payment transaction where the card-based payment instrument is issued by an issuing payment service provider located outside the EEA, but still in the Europe region and the point of sale is within the EEA and vice versa.  
 An Interregional payment transaction means a card-based payment transaction where the card-based payment instrument is issued by an issuing payment service provider located outside of the Europe Region and the point of sale lies within the Europe Region and vice versa.

