



# Switzerland - Domestic Interchange Fees

Valid From:  
1-Aug-17

## Mastercard Consumer Interchange Fees

Payment Product	Fee Tier	IRD	General	Airlines	Enhanced E-commerce Merchant Program
Mastercard Consumer	Masterpass	PW	0.35%	0.50%	0.25%
Mastercard Electronic	Contactless	P2	0.40%	0.50%	-
Mastercard World	Chip	50, 53	0.44%	0.50%	-
Mastercard World Elite	Enhanced Electronic	84, 88	0.60%	0.50%	-
	Merchant UCAF	24	0.44%	0.50%	0.25%
	Full UCAF	79	0.44%	0.50%	0.25%
	Base	75, 85	0.60%	0.50%	0.25%
	Purchase at ATM	AL	0.44%	-	-
	Purchase at ATM - Late presentment	MT	0.60%	-	-

## Maestro Consumer Interchange Fees

Payment Product	Fee Tier	IRD	General
Maestro	Contactless	P1	0.00%
	Chip	45	0.00%
	Chip - Late Presentment	49	0.00%
	PIN-verified	46	0.00%
	Signature verified	47	0.00%
	Secure e-commerce	48	0.00%
	Mail Order/Telephone Order (1)	MO	0.00%
	Purchase at ATM	AL	0.00%
	Purchase at ATM - Late presentment	MT	0.00%

(1) Credit refund transaction only

## Debit Mastercard Consumer Interchange Fees

Payment Product	Fee Tier	IRD	General	Fashion, Shoes & Furniture	Petrol, Parking & Public Transport	Groceries & Department Stores	Consumer Electronics
Debit Mastercard	Contactless Terminal (1)	PT	CHF 0.02	CHF 0.02	CHF 0.02	CHF 0.02	CHF 0.02
	Contactless (1)	P2	CHF 0.02	CHF 0.02	CHF 0.02	CHF 0.02	CHF 0.02
	Contactless Card (1)	PC	CHF 0.03	CHF 0.03	CHF 0.03	CHF 0.03	CHF 0.03
	Contactless Terminal High Value (2)	PV	CHF 0.30	CHF 0.13	CHF 0.08	CHF 0.05	CHF 0.12
	Contactless High Value (2)	P6	CHF 0.35	CHF 0.13	CHF 0.08	CHF 0.05	CHF 0.12
	Contactless Card High Value (2)	PK	CHF 0.40	CHF 0.13	CHF 0.08	CHF 0.05	CHF 0.12
	Low Value Payment (1)	L5	CHF 0.03	CHF 0.03	CHF 0.03	CHF 0.03	CHF 0.03
	Chip	50, 53	CHF 0.35	CHF 0.13	CHF 0.08	CHF 0.05	CHF 0.12
	Enhanced Electronic	84, 88	CHF 0.35	CHF 0.13	CHF 0.08	CHF 0.05	CHF 0.12
	Merchant UCAF	24	CHF 0.45	CHF 0.13	CHF 0.08	CHF 0.05	CHF 0.12
	Full UCAF	79	CHF 0.45	CHF 0.13	CHF 0.08	CHF 0.05	CHF 0.12
	Base	75, 85	CHF 0.50	CHF 0.50	CHF 0.50	CHF 0.50	CHF 0.50
	Purchase at ATM	AL	CHF 0.35	-	-	-	-
	Purchase at ATM - Late presentment	MT	CHF 0.50	-	-	-	-

(1) For transaction amounts less than or equal to CHF 12

(2) For transaction amount above CHF 12



# Switzerland - Domestic Interchange Fees

Valid From:  
1-Aug-17

## Commercial Card Interchange Fees

Payment Product	Fee Tier	IRD	General	Airlines
Mastercard Corporate	Masterpass	PW	0.35%	0.50%
Mastercard Business	Contactless	P2	0.40%	0.50%
Mastercard Prepaid Commercial	Chip	50, 53	0.44%	0.50%
Mastercard Professional Card	Enhanced Electronic	84, 88	0.60%	0.50%
Mastercard FleetCard	Merchant UCAF	24	0.44%	0.50%
Mastercard Purchasing Card	Full UCAF	79	0.44%	0.50%
	Base	75, 85	0.60%	0.50%
	Purchase at ATM	AL	0.44%	-
	Purchase at ATM - Late presentment	MT	0.60%	-



# Switzerland - Domestic Service Fees

Valid From:  
1-Aug-15

## Mastercard ATM Service Fees

Payment Product	Fee Tier	IRD	General
Mastercard	Combined chip EMV & MagStripe ATM*	51	CHF 2.25
	Full Chip EMV ATM Terminal*	56	CHF 2.25
	Magnetic Stripe Only ATM Terminal*	75, 85, 88	CHF 2.25

\* Late Presentment: - CHF 12.2125

## Maestro & Cirrus ATM Service Fees (CHF withdrawals)

Payment Product	Fee Tier	IRD	General
Maestro	Combined chip EMV & MagStripe ATM	51	CHF 2.00
Cirrus	Full Chip EMV ATM Terminal	56	CHF 2.00
	Magnetic Stripe Only ATM Terminal	75, 85, 88	CHF 2.00

## Maestro & Cirrus ATM Service Fees (EUR withdrawals)

Payment Product	Fee Tier	IRD	General
Maestro	Combined chip EMV & MagStripe ATM	51	EUR 3.50
Cirrus	Full Chip EMV ATM Terminal	56	EUR 3.50
	Magnetic Stripe Only ATM Terminal	75, 85, 88	EUR 3.50

## Debit Mastercard ATM Service Fees (CHF withdrawals)

Payment Product	Fee Tier	IRD	General
Debit Mastercard	Combined chip EMV & MagStripe ATM**	51	CHF 2.00
	Full Chip EMV ATM Terminal**	56	CHF 2.00
	Magnetic Stripe Only ATM Terminal**	75, 85, 88	CHF 2.00

\*\* Late Presentment CHF -10.00

## Debit Mastercard ATM Service Fees (EUR withdrawals)

Payment Product	Fee Tier	IRD	General
Debit Mastercard	Combined chip EMV & MagStripe ATM***	51	EUR 3.50
	Full Chip EMV ATM Terminal***	56	EUR 3.50
	Magnetic Stripe Only ATM Terminal***	75, 85, 88	EUR 3.50

\*\*\* Late Presentment EUR -8.00



# Switzerland - Additional Information

## Overview MCC Groups

Airlines	MCC: 3000-3299, 4511
Fashion, Shoes & Furniture	MCC: 5611, 5621, 5641, 5651, 5655, 5661, 5681, 5691, 5698, 5699, 5712, 5719, 5941
Petrol, Parking & Public Transport	MCC: 4111, 4112, 4121, 4131, 5541, 5542, 7523
Groceries & Department Stores	MCC: 5311, 5411
Consumer Electronics	MCC: 5722, 5732, 5733, 5734
Enhanced E-commerce Merchant Program	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)