WORLDLINE

Indicative Card Scheme Fee Rates as of July 2024
Switzerland

Definitions:

Domestic 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.

Intra EEA transaction: 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.

Intra non-EEA transaction: 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.

Interregional transaction: 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.

*applied to Visa Debit only

Fee Type	Applies to every Trx (with regional differences)	Depending on Trx / Terminal Criterias (see remarks)	Remarks	Brand	Mastercard			Maestro			Debit Mastercard			Visa			V PAY / Visa Debit			UnionPay	Diners		JCB	Twint
				Region Amount Limit	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Inter	Domestic/ Intra	Inter	SEPA Region (Oct 2022)	All regions
MC Clearing Acquirer POS	X		Micro	< € 5.00	€ 0,0010	€ 0,0010	€ 0,0050	€ 0,0007	€ 0,0007	€ 0,0050	€ 0,0007	€ 0,0007	€ 0,0050							F2F: 0.10% eCom Standard: 0.20% eCom MCC Airport, Education, Insurance: 0.15%	0,1200%	0,4500%	Cross-border Fee (CP & CNP): 0.45% Assessment Fee (CP & CNP): 0.05% (not applicable for local-currency CNP) E-Commerce Fee (CNP only): 0.75% (JPY currency) or 0.25% (non-JPY currency) Airline MCCs: 0% (above listed fees are not applicable)	0,1500%
			Mid	€ 5 - € 25	€ 0,0030	€ 0,0030		€ 0,0020	€ 0,0020		€ 0,0020	€ 0,0020												
			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												
MC Acquirer Volume Fee	X				0,0380%	0,0380%	0,0380%	0,0155%	0,0155%	0,0155%	0,0380%	0,0380%	0,0380%											
MC Acquiring Reported Transaction Fee	X				€ 0,0080	€ 0,0080	€ 0,0800				€ 0,0080	€ 0,0080	€ 0,0800											
MC Market Development Fund	X				0,0050%	0,0050%	0,0050%	0,0050%	0,0050%	0,0050%	0,0050%	0,0050%	0,0050%											
MC Premium Development Fee	X				0,0050%	0,0050%					0,0050%	0,0050%												
MC Acquirer Authorisation Fee	X		not applicable for domestic Maestro Trx		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		**Revised rates as of 01/07/2024**		**0,0101%**	**0,0101%**	**0,0101%**	**0,0025%**	**0,0025%**	**0,0025%**	**0,0025%**	**0,0025%**	**0,0025%**											
MC Acquirer Cross-Border Fee		X	All Intra- or Inter-Trx			0,0425%	0,4500%		0,0425%	0,4000%		0,0425%	0,4000%											
MC Acquirer Card-Not-Present Fee		X	Applies for card-not-present transactions **Revised rates as of 01/07/2024**			0,0250%	0,0500% **(0.1500%)**		0,0250%	0,0500% **(0.1500%)**		0,0250%	0,0500% **(0.1500%)**											
MC 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%											
MC 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%											
MC 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%											
MC EMV 3DS Authentication Fee		X	Applies for EMV 3DS (3DS2) authenticated cardholder intitiated purchase		0.0155% (max € 0.155)	0.0155% (max € 0.155)	0.0310% (max € 0.31)	0.0155% (max € 0.155)	0.0155% (max € 0.155)	0.0310% (max € 0.31)	0.0155% (max € 0.155)	0.0155% (max € 0.155)	0.0310% (max € 0.31)											
MC EMV 3DS Authentication Fee - Recurring		X	Applies for EMV 3DS (3DS2) authenticated merchant initiated recurring payment (not applied to standard authorization only recurring transactions)		0.0050% (max € 0.05)	0.0050% (max € 0.05)	0.0100% (max € 0.10)	0.0050% (max € 0.05)	0.0050% (max € 0.05)	0.0100% (max € 0.10)	0.0050% (max € 0.05)	0.0050% (max € 0.05)	0.0100% (max € 0.10)											
MC EMV 3DS Card Add Fee		X	Applies for EMV 3DS (3DS2) authentication for purpose of adding card for COF		€ 0,0300	€ 0,0300	€ 0,0300	€ 0,0300	€ 0,0300	€ 0,0300	€ 0,0300	€ 0,0300	€ 0,0300											
MC Address Verification Service Fee		X	Applies for non-secure authorization requests with AVS data		€ 0,0100	€ 0,0100	€ 0,0100	€ 0,0100	€ 0,0100	€ 0,0100	€ 0,0100	€ 0,0100	€ 0,0100											
MC CVC2 Fee		X	Applies for non-secure e-com or MOTO trx with CVC2		€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025											
MC Acquirer Performance Development – No Authentication		X	**Applies for non-Secure CNP trx only** **Introduced as of 01/04/2024**		**0,0250%**	**0,0250%**	**0,0250%**	**0,0250%**	**0,0250%**	**0,0250%**	**0,0250%**	**0,0250%**	**0,0250%**											
MC Acquirer Performance Development – Not tokenized COF		X	**Applies for Credential on file trx without scheme token** **Introduced as of 01/04/2024**		**0,0500%**	**0,0500%**	**0,0500%**	**0,0500%**	**0,0500%**	**0,0500%**	**0,0500%**	**0,0500%**	**0,0500%**											
MC Exemption Indicator Fee		x	Fee charged if billable exemption indicators are used (Low Fraud/TRA, Low-Value Payment, SCA Delegation)		€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200											
MC Authorisation Integrity Fee		X	Incompliant Final Authorisations only		0,2800%	0,2800%	0,2800%	0,2800%	0,2800%	0,2800%	0,2800%	0,2800%	0,2800%											
MC PreAuthorisation Fee		X	Applies to Pre-Authorizations only, fee is applied instead of the MC Acquirer Authorisation Fee		0,0800%	0,0800%	0,0800%	0,0800%	0,0800%	0,0800%	0,0800%	0,0800%	0,0800%											
MC Reattempts Fee		X	Applies to each reattempt authorization after an initial decline with indicator "Do not retry" (E-com only).		€ 0,5000	€ 0,5000	€ 0,5000	€ 0,5000	€ 0,5000	€ 0,5000	€ 0,5000	€ 0,5000	€ 0,5000											
MC Global Wholesale Travel Transaction Program (GWTTP) Fee		X	Applies for GWTTP Trx only. This fee applies instead of Authorization, Clearing & Settlement and Cross-Border Fees.		0,6000%	0,6000%	0,6000%	0,6000%	0,6000%	0,6000%	0,6000%	0,6000%	0,6000%											
MC Freight Program Acquirer Scheme Fee		X	Applies for Freight Program Trx only. This fee applies instead of Volume, Reported transaction, Card-Not-Present, MOTO, Authorization, Preauthorization and Clearing & Settlement fees		0,5000%	0,5000%	0,5000%	0,5000%	0,5000%	0,5000%	0,5000%	0,5000%	0,5000%											
Visa Acquirer Clearing & Settlement Fee	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													0,0054%	0,0054%	0,0054%	0,0054%	0.0054%*	0.0054%*					
Visa Innovation and Market Development Fee (IMD)	X													0,0050%	0,0050%	0,0050%	0,0025%	0,0025%	0,0025%					
Non-Trx based Card Scheme Fees	X													0,0045%	0,0045%	0,0045%	0,0016%	0,0016%	0,0016%					
Visa Acquirer Card Present Service Fee		X	F2F Trx only											0,0140%	0,0140%	0,0140%	0,0100%	0,0100%	0,0100%					
Visa Acquirer Card Not Present Service Fee		X	For CNP transactions only.											0,0240%	0,0330%	0,0330%	0,0200%	0,0280%	0,0280%					
Visa International Card-Not-Present Fee		X	CNP trx only												0,2000%	0,5500%		0,2000%	0,5500%					
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	Inter F2F only, trx currency = CHF													0,4500%			0,4500%					
Visa International Acquiring Enhanced (F2F only; trx currency not CHF)		X	Intra / Inter F2F trx with currency ≠ CHF												1,0000%	1,0000%		1,0000%	1,0000%					
Visa Secure Credential CNP Fee		x	Applies for card-not-present transactions that are neither secure nor tokenized											0,0250%	0,0250%		0,0250%	0,0250%						
Visa Non-Domestic Settlement Currency Volume Fee		x	Applies for transactions settled in a currency other than the local currency of the merchant country **Revised rates as of 01/04/2024**												0,0500% **(0,1000%)**	0,0500% **(0,1000%)**		0,0500% **(0,1000%)**	0,0500% **(0,1000%)**					
Visa Estimated and Incremental Authorization Fee		x	Applies to Estimated and Incremental Authorizations only, fee is applied in addition to Visa Acquirer Authorization Fee											0,0200%	0,0200%	0,0200%	0,0200%	0,0200%	0,0200%					
Visa Non EMV Terminal Fee		X												$ 0,1200	$ 0,1200	$ 0,1200	$ 0,1200	$ 0,1200	$ 0,1200					
Visa 3DS Acquirer Authentication Request Fee		X	For 3DS 1.0 and 2.0 Authentication Calls											€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200					
Visa Address Verification Service		X	Applies for authorizations with AVS result											$ 0,0020	$ 0,0020	$ 0,0020	$ 0,0020	$ 0,0020	$ 0,0020					
Visa Reattempts Fee		X	Applies to each reattempt authorization after an initial decline with indication "Do not retry", "Retry with updated card data" and after >15 reattempts in 30 days.											$ 0,1000	$ 0,1000	$ 0,1000	$ 0,1000	$ 0,1000	$ 0,1000					
Visa Processing Integrity Fees		x	**Applies for cleared transactions that cannot be matched to authorization** **Introduced as of 25/04/2024** **New rate (in brackets) as of 01/07/2024**											**$ 0,01 ($ 0,05)**	**$ 0,01 ($ 0,05)**	**$ 0,01 ($ 0,05)**	**$ 0,01 ($ 0,05)**	**$ 0,01 ($ 0,05)**	**$ 0,01 ($ 0,05)**					
Visa Integrity Risk Fee		x	**Introduced as of 01/04/2024** **Applies to CNP transactions for merchants with MCC 5967 & 7273 and for MCC 6012 & 6051 processing crypto purchase transactions**											**$ 0.02 + 0.10%**	**$ 0.02 + 0.10%**	**$ 0.02 + 0.10%**	**$ 0.02 + 0.10%**	**$ 0.02 + 0.10%**	**$ 0.02 + 0.10%**					
Visa Acquirer B2B Virtual Service Fee		X	Applies for B2B Virtual transactions only. This fee applies instead of Authorization, Clearing & Settlement and International Fees											0,6000%	0,6000%	1,000%	0,6000%	0,6000%	1,000%					
Visa Reversal Fee		X	Applies for Reversal Trx processed the the Visa network only											€ 0,2712	€ 0,2712	€ 0,2712	€ 0,2712	€ 0,2712	€ 0,2712					