

Indicative Card Scheme Fee Rates as of April 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 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 Tx (non-regional Tx) Dependent on Tx Terminal Category (see remarks)	Remarks	Mastercard			Maestro			Debit Mastercard			Visa			V PAY / Visa Debit			UnionPay	Diners	JCB	TWINT
			Region			Region			Region			Region			Region						
			Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter				
MC Clearing Acquirer POS	X		Micro € < 0.50	€ 0.0010	€ 0.0010	€ 0.0007	€ 0.0007	€ 0.0007	€ 0.0007	€ 0.0007	€ 0.0007	€ 0.0007	€ 0.0007	€ 0.0007	€ 0.0007	€ 0.0007	€ 0.0010				
			Mid € 0.5 - € 25	€ 0.0030	€ 0.0030	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0030				
			Macro > € 25 - € 100	€ 0.0050	€ 0.0050	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0050				
			Max > € 100	€ 0.0070	€ 0.0070	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0070				
MC Acquirer Volume Fee	X			0.0380%	0.0380%	0.0380%	0.0380%	0.0380%	0.0380%	0.0380%	0.0380%	0.0380%	0.0380%	0.0380%	0.0380%	0.0380%					
MC Acquirer Respected Transaction Fee	X			€ 0.0080	€ 0.0080	€ 0.0080	€ 0.0080	€ 0.0080	€ 0.0080	€ 0.0080	€ 0.0080	€ 0.0080	€ 0.0080	€ 0.0080	€ 0.0080	€ 0.0080					
MC Market Development Fund	X			0.0050%	0.0050%	0.0050%	0.0050%	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%	0.0050%	0.0050%	0.0050%	0.0050%	0.0050%	0.0050%	0.0050%	0.0050%	0.0050%					
MC Acquirer Authorization Fee	X			0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%					
Non-Tx based Card Scheme Fees	X			Revised rates as of 01/07/2024	0.0181%	0.0181%	0.0181%	0.0181%	0.0181%	0.0181%	0.0181%	0.0181%	0.0181%	0.0181%	0.0181%	0.0181%					
MC Acquirer Cross-Border Fee	X	All Intra or Inter-Tx		0.0425%	0.0425%	0.0425%	0.0425%	0.0425%	0.0425%	0.0425%	0.0425%	0.0425%	0.0425%	0.0425%	0.0425%	0.0425%					
MC Acquirer Card Not Present Fee	X	Applies for card not present transactions		0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%					
MC Acquirer Mail Order / Telephone Order (MOTO) Fee	X	Applies for Mail/Call not Present MOTO-Tx		0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%					
MC E-commerce Development Fee (non-secure tx only)	X	Non-secure CNP-Tx only		0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%					
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%	0.0780%	0.0780%	0.0780%	0.0780%					
MC EMV 3DS Authentication Fee	X	Applies for EMV 3DS (3DS2) authenticated cardholder initiated purchase		0.0150% (max € 0.15)	0.0150% (max € 0.15)	0.0150% (max € 0.15)	0.0150% (max € 0.15)	0.0150% (max € 0.15)	0.0150% (max € 0.15)	0.0150% (max € 0.15)	0.0150% (max € 0.15)	0.0150% (max € 0.15)	0.0150% (max € 0.15)	0.0150% (max € 0.15)	0.0150% (max € 0.15)	0.0150% (max € 0.15)					
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)	0.0050% (max € 0.05)	0.0050% (max € 0.05)	0.0050% (max € 0.05)	0.0050% (max € 0.05)	0.0050% (max € 0.05)	0.0050% (max € 0.05)	0.0050% (max € 0.05)	0.0050% (max € 0.05)	0.0050% (max € 0.05)	0.0050% (max € 0.05)	0.0050% (max € 0.05)					
MC EMV 3DS Card Add Fee	X	Applies for EMV 3DS (3DS2) authentication for purpose of adding card for COP		€ 0.0300	€ 0.0300	€ 0.0300	€ 0.0300	€ 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	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100					
MC CVV2 Fee	X	Applies for non-secure e-commerce MOTO-Tx with CVV2		€ 0.0025	€ 0.0025	€ 0.0025	€ 0.0025	€ 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-Tx only		0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%					
MC Acquirer Performance Development - Not Inksided CDF	X	Applies for Credit card Tx without scheme token		0.0500%	0.0500%	0.0500%	0.0500%	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 Exemption indicators are used (Low Fraud/TRA, Low Value Payment, SCA Delegation)		€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000					
MC Authorization Integrity Fee	X	Inconsistent Final Authorizations only		€ 0.2800%	€ 0.2800%	€ 0.2800%	€ 0.2800%	€ 0.2800%	€ 0.2800%	€ 0.2800%	€ 0.2800%	€ 0.2800%	€ 0.2800%	€ 0.2800%	€ 0.2800%	€ 0.2800%					
MC Preauthorization Fee	X	Applies to Pre-Authorization only, fee is applied instead of the MIC Acquirer Authorization Fee		0.0800%	0.0800%	0.0800%	0.0800%	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	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000					
MC Global Wholesale Travel Transaction Program (GWTF) Fee	X	Applies for GWTF-Tx 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%	0.6000%	0.6000%	0.6000%	0.6000%					
MC Freight Program Acquirer Scheme Fee	X	Applies for Freight Program-Tx 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%	0.5000%	0.5000%	0.5000%	0.5000%					
Visa Acquirer Clearing & Settlement Fee	X												€ 0.005	€ 0.005	€ 0.005	€ 0.005	€ 0.005	€ 0.005	€ 0.005		
Visa Acquirer Authorization Fee	X												€ 0.0032	€ 0.0032	€ 0.0032	€ 0.0032	€ 0.0032	€ 0.0032	€ 0.0032		
Visa Marketing Contribution Fee	X												0.0054%	0.0054%	0.0054%	0.0054%	0.0054%	0.0054%	0.0054%		
Visa Innovation and Market Development Fee (IMDI)	X												0.0050%	0.0050%	0.0050%	0.0050%	0.0050%	0.0050%	0.0050%		
Non-Tx based Card Scheme Fees	X												0.0440%	0.0440%	0.0440%	0.0440%	0.0440%	0.0440%	0.0440%		
Visa Acquirer Card Present Service Fee	X	F2F-Tx only											0.0240%	0.0240%	0.0240%	0.0240%	0.0240%	0.0240%	0.0240%		
Visa Acquirer Card Not Present Service Fee	X	CNP-Tx only											0.2000%	0.2000%	0.2000%	0.2000%	0.2000%	0.2000%	0.2000%		
Visa International Card Not Present Fee	X	Any Visa International CNP-Tx in any currency											€ 0.4500	€ 0.4500	€ 0.4500	€ 0.4500	€ 0.4500	€ 0.4500	€ 0.4500		
Visa International Acquiring (CNP transaction only)	X	Inter-F2F only, intra-currency + CNP											€ 0.4500	€ 0.4500	€ 0.4500	€ 0.4500	€ 0.4500	€ 0.4500	€ 0.4500		
Visa International Acquiring (CNP transaction only)	X	Intra / Inter-F2F-Tx with currency + CNP											1.0000%	1.0000%	1.0000%	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 ink-sided											0.0250%	0.0250%	0.0250%	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											0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%		
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%	0.0200%		
Visa Non EMV Terminal Fee	X	For ISO 1, 0 and 2-D Authorization Calls											\$ 0.1200	\$ 0.1200	\$ 0.1200	\$ 0.1200	\$ 0.1200	\$ 0.1200	\$ 0.1200		
Visa 3DS Acquirer Authorization Request Fee	X	For 3DS 1, 0 and 2-D Authorization Calls											€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020		
Visa Address Verification Service	X	Applies for authorizations with AVS result											\$ 0.1000	\$ 0.1000	\$ 0.1000	\$ 0.1000	\$ 0.1000	\$ 0.1000	\$ 0.1000		
Visa 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		
Visa Processing Integrity Fees	X	Applies for cleared transactions that cannot be matched to authorization											\$ 0.01	\$ 0.01	\$ 0.01	\$ 0.01	\$ 0.01	\$ 0.01	\$ 0.01		
Visa Integrity Risk Fee	X	Introduced as of 01/04/2024											\$ 0.02	\$ 0.02	\$ 0.02	\$ 0.02	\$ 0.02	\$ 0.02	\$ 0.02		
Visa Acquirer B2B Virtual Service Fee	X	Applies to B2B Virtual transactions only. This fee applies instead of Authorization, Clearing & Settlement and International Fee											0.6000%	0.6000%	1.0000%	0.6000%	0.6000%	0.6000%	1.0000%		
Visa Reversal Fee	X	Applies for Reversal Tx processed the Visa network only											€ 0.2712	€ 0.2712	€ 0.2712	€ 0.2712	€ 0.2712	€ 0.2712	€ 0.2712		