

**Indicative Card Scheme Fee Rates
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 Trx (with regional differences)	Depending on Trx/Terminal/Criteria (see remarks)	Remarks	Brand	Mastercard			Maestro			Debit Mastercard			Visa			V PAY / Visa Debit			UnionPay	Diners		JCB	Twint	
					Region	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
Mastercard/Maestro Clearing Acquirer POS	X			Micro Mid Macro Max	< € 5.00 € 5 - € 25 > € 25 - € 100 > € 100	€ 0.0010 € 0.0030 € 0.0050 € 0.0070	€ 0.0010 € 0.0030 € 0.0050 € 0.0070	€ 0.0050	€ 0.0007 € 0.0020 € 0.0030 € 0.0050	€ 0.0007 € 0.0020 € 0.0030 € 0.0050	€ 0.0007 € 0.0020 € 0.0030 € 0.0050	€ 0.0007 € 0.0020 € 0.0030 € 0.0050	€ 0.0050												
Mastercard/Maestro Acquirer Volume Fee	X					0.0380%	0.0380%	0.0380%	0.0155%	0.0155%	0.0155%	0.0380%	0.0380%	0.0380%											
Mastercard Acquiring Reported Transaction Fee	X					€ 0.0080	€ 0.0080	€ 0.0800	€ 0.0080	€ 0.0080	€ 0.0080	€ 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%	0.0050%	0.0050%	0.0050%	0.0050%	0.0050%											
Mastercard/Maestro 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					0.0068%	0.0068%	0.0068%	0.0014%	0.0014%	0.0014%	0.0014%	0.0014%	0.0014%											
Mastercard/Maestro Acquirer Cross-border Fee	X	X	All Intra- or Inter-Trx				0.0425%	0.4500%		0.0425%	0.4000%		0.0425%	0.4000%											
Mastercard/Maestro Acquirer Card Not Present (CNP) Fee (does not apply for intra EEA EUR trx)	X	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%		0.0250%	0.0500%											
Mastercard/Maestro Acquirer Mail Order / Telephone Order (MOTO) Fee	X	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	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	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 EMV 3DS Authentication Fee	X	X	Applies for EMV 3DS (3DS2) authenticated cardholder initiated 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)											
Mastercard/Maestro EMV 3DS Authentication Fee - Recurring	X	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)											
Mastercard/Maestro EMV 3DS Card Add Fee	X	X	Applies for EMV 3DS (3DS2) authentication for purpose of adding card for CDF			€ 0.0300	€ 0.0300	€ 0.0300	€ 0.0300	€ 0.0300	€ 0.0300	€ 0.0300	€ 0.0300	€ 0.0300											
Mastercard/Maestro Address Verification Service Fee	X	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											
Mastercard/Maestro CVC2 Fee	X	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											
Mastercard/Maestro Exemption Indicator Fee	X	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											
Mastercard/Maestro Authorisation Integrity Fee	X	X	Incompliant Final Authorisations only			0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%											
Mastercard/Maestro PreAuthorisation Fee	X	X	PreAuthorisations only			0.0800%	0.0800%	0.0800%	0.0800%	0.0800%	0.0800%	0.0800%	0.0800%	0.0800%											
Mastercard Reattempts Fee	X	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											
Global Wholesale Travel Transaction Program Fee (no Authoris, Clearing & Settlement and Cross-border Fees for GWITP Trx)	X	X	GWITP 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 Authoris- / PreAuth Fees, no Clearing & Settlement Fees)	X	X	Freight Program Trx only			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 Authorisation Fee	X													€ 0.0032	€ 0.0360	€ 0.0425	€ 0.0032	€ 0.0360	€ 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	X	F2F Trx only											0.0140%	0.0140%	0.0140%	0.0100%	0.0100%	0.0100%						
Visa Acquirer Card Not Present Service Fee	X	X	For CNP transactions only.											0.0240%	0.0330%	0.0330%	0.0200%	0.0280%	0.0280%						
Visa International Acquiring CNP Fee	X	X												0.2000%	0.5500%		0.2000%	0.5500%							
Visa International Acquiring (CNP transaction only)	X	X	Any Visa Interregional CNP trx in any currency												0.4500%		0.4500%		0.4500%						
Visa International Acquiring Base (F2F only, trx currency = CHF)	X	X	Inter F2F only, trx currency = CHF												0.4500%		0.4500%		0.4500%						
Visa International Acquiring Enhanced (F2F only, trx currency not CHF)	X	X	Intra / Inter F2F trx with currency ≠ CHF											1.0000%	1.0000%		1.0000%	1.0000%							
Visa Non-Domestic Settlement Currency Volume Fee	X	X	As of 01.04.2023: applies for transactions settled in a currency other than the local currency of the merchant country As of 17.04.2023: applies for Estimated and Incremental Authorizations only											0.0500%	0.0500%		0.0500%	0.0500%							
Visa Estimated and Incremental Authorization Fee	X	X												0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%						
Visa Non EMV Terminal Fee	X	X												\$ 0.1200	\$ 0.1200	\$ 0.1200	\$ 0.1200	\$ 0.1200	\$ 0.1200						
Visa 3DS Acquirer Authentication Request Fee	X	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	X	Applies for authorizations with AVS result											\$ 0.0020	\$ 0.0020	\$ 0.0020	\$ 0.0020	\$ 0.0020	\$ 0.0020						
Visa Reattempts Fee	X	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						
Acquirer B2B Virtual Service Fee (no Authorization, Clearing & Settlement & International Fees apply)	X	X												0.6000%	0.6000%	1.000%	0.6000%	0.6000%	1.000%						
Reversal Fee (applies only for reversals processed via the Visa network)	X	X	Reversal Trx only											€ 0.2712	€ 0.2712	€ 0.2712	€ 0.2712	€ 0.2712	€ 0.2712						

F2F: 0.10%
 eCom Standard: 0.20%
 eCom MCC: Airport, Education, Insurance: 0.15%
 Cross-border Fee (CP & CNP): 0.45%
 Assessment Fee (CP & CNP): 0.65% (not applicable for local-currency CNP)
 E-Commerce Fee (CNP only): 0.75% (IPP currency) or 0.25% (non-IPP currency)
 Airline MCCs: 0% (above listed fees are not applicable)