



Switzerland | Domestic Multi-lateral Interchange Fees

Consumer				
Product	Fee Type	General	Everyday Spend ¹	Airlines ²
Visa Consumer Debit V PAY Debit	Card Present	0.20%	0.12% (Capped CHF 0.36)	-
V PAY Prepaid	Card Not Present	0.28% - 0.03%	-	-
Visa Consumer Credit Visa Consumer Deferred Debit Visa Consumer Prepaid	Secure Electronic Commerce	0.35%	-	0.50%
	Contactless	0.40%	-	
	EMV Chip	0.43%	-	
	Electronic Data Capture (EMV Chip Terminal)	0.43%	-	
	Electronic Authorised	0.55%	-	
	Electronic Data Capture (Standard)	0.55%	-	
	Standard	0.55%	-	

Commercial				
Product	Fee Type	General	Everyday Spend ¹	Airlines ²
Visa Commercial Debit	Card Present	0.20%	0.12% (Capped CHF 0.36)	-
	Card Not Present	0.28% - 0.03%	-	-
Visa Commercial Credit Visa Commercial Deferred Debit Visa Commercial Prepaid	Secure Electronic Commerce	0.35%	-	0.50%
	Contactless	0.40%	-	
	EMV Chip	0.43%	-	
	Electronic Data Capture (EMV Chip Terminal)	0.43%	-	
	Electronic Authorised	0.55%	-	
	Electronic Data Capture (Standard)	0.55%	-	
	Standard	0.55%	-	
	Central Travel Account (CTA) ³	0.95%	-	-

¹ Includes Merchant Category Code (MCC) 4011—Railroads; MCC 4111—Local and Suburban Commuter Passenger Transportation, Including Ferries; MCC 4112—Passenger Railways; MCC 4131—Bus Lines; MCC 4789—Transportation Services (Not Elsewhere Classified); MCC 4900—Utilities—Electric, Gas, Water, and Sanitary; MCC 5192—Books, Periodicals and Newspapers; MCC 5200—Home Supply Warehouse Stores; MCC 5251—Hardware Stores; MCC 5310—Discount Stores; MCC 5311—Department Stores; MCC 5331—Variety Stores; MCC 5399—Miscellaneous General Merchandise; MCC 5411—Grocery Stores and Supermarkets; MCC 5422—Freezer and Locker Meat Provisioners; MCC 5441—Candy, Nut and Confectionery Stores; MCC 5451—Dairy Product Stores; MCC 5462—Bakeries; MCC 5499—Miscellaneous Food Stores; MCC 5541—Service Stations; MCC 5542—Automated Fuel Dispensers; MCC 5552—Electric Vehicle Charging; MCC 5611—Men's and Boys' Clothing and Accessories Stores; MCC 5621—Women's Ready-To-Wear Stores; MCC 5631—Women's Accessory and Specialty Shops; MCC 5641—Children's and Infants' Wear Stores; MCC 5651—Family Clothing Stores; MCC 5655—Sports and Riding Apparel Stores; MCC 5661—Shoe Stores; MCC 5691—Men's and Women's Clothing Stores; MCC 5699—Miscellaneous Apparel and Accessory Shops; MCC 5712—Furniture, Home Furnishings, and Equipment Stores, Except Appliances; MCC 5719—Miscellaneous Home Furnishing Specialty Stores; MCC 5722—Household Appliance Stores; MCC 5732—Electronics Stores; MCC 5912—Drug Stores and Pharmacies; MCC 5942—Book Stores; MCC 5943—Stationery Stores, Office and School Supply Stores; MCC 5975—Hearing Aids - Sales, Service and Supply; MCC 5976—Orthopedic Goods - Prosthetic Devices; MCC 5992—Florists; MCC 5994—News Dealers and Newsstands; MCC 5995—Pet Shops, Pet Foods and Supplies Stores; MCC 7922—Ticket Agencies and Theatrical Producers; MCC 8011—Doctors and Physicians; MCC 8021—Dentists and Orthodontists; MCC 8031—Osteopaths; MCC 8041—Chiropractors; MCC 8042—Optometrists and Ophthalmologists; MCC 8043—Opticians, Optical Goods and Eyeglasses; MCC 8049—Podiatrists and Chiroprodists; MCC 8062—Hospitals; MCC 8099—Medical Services and Health Practitioners; MCC 8220—Colleges, Universities, Professional Schools and Junior Colleges; MCC 8299—Schools and Educational Services; MCC 8398—Charitable Social Service Organizations; MCC 8641—Civic, Social and Fraternal Associations; MCC 9311—Tax Payments; MCC 9402—Postal Services—Government Only.

² Airlines: MCCs 3000–3299 (All Airlines) and MCC 4511—Airlines, Air Carriers.

³ Visa Corporate and Visa Purchasing only.

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