



## Benefit from one of the lowest transaction prices in Switzerland

### EFT/POS

Allow your customers to make card payments with the PostFinance Card using EFT/POS (electronic funds transfer at the point of sale).

With over 2.6 million cards, the PostFinance Card is one of the most popular payment methods in Switzerland – one in four debit card transactions in Switzerland is carried out with a PostFinance Card. (as at August 2022)

### EFT/POS gives you the following advantages

- By accepting the PostFinance Card as a payment method, you enjoy favourable transaction prices.
- Your customers can make cashless payments easily and conveniently.
- Amounts paid with the PostFinance Card will be credited to you on the following day.
- The PostFinance Card is one of the least expensive payment methods in Switzerland. With an EFT/POS contract, you benefit from our very favourable and transparent fixed price model of 5 to 23 centimes (max.) per transaction.
- Since 1 January 2022, having an account is no longer an obligation. This means amounts paid with the PostFinance Card can also be credited to a bank account at another bank.

### Preconditions

- A PostFinance business account or a bank account in CHF at another bank
- “EFT/POS with PostFinance Card” contract
- ep2 payment terminal

## Useful information about payment terminals: "ep2" vs "non-ep2"

The payment terminals offered in Switzerland are quite varied – and not just in terms of what they are used for. The devices also differ in terms of whether or not they have implemented the Swiss ep2 standard. This is reflected in the designations "ep2" and "non-ep2". Here's the difference:

EFT/POS allows you to offer PostFinance customers a convenient, fast and cashless payment method.

- "ep2"-certified payment terminals have implemented both the international security standards and the Swiss "ep2" standard for cashless payments and, in addition to international cards such as Mastercard, the terminals can also process domestic cards such as the PostFinance Card or Lunch-Check, Reka cards, etc.
- The "non-ep2" payment terminals such as SumUp and myPOS have only implemented the international security standards and can therefore only process cards of international brands such as Visa and Mastercard.

### Transaction prices for retailers and filling stations

Number of transactions per year <sup>1</sup>	Price per transaction <sup>2</sup>
Up to 10 000	CHF –.23
Up to 50 000	CHF –.22
Up to 100 000	CHF –.21
Up to 500 000	CHF –.20
Over 500 001	CHF –.19
Over 1 Mio.	Price upon request

<sup>1</sup> The number of transactions that took place in the previous year are counted.

<sup>2</sup> Not subject to value added tax.

Further information can be found at [postfinance.ch/eftpos](https://postfinance.ch/eftpos).

You can contact us by telephone on 0848 888 900 (max. CHF 0.08/min. in Switzerland).

### All-in costs for low amounts

Amount	Costs
Amounts up to CHF 5	CHF 0.05 per transaction
Amounts between CHF 5 and CHF 10	CHF 0.10 per transaction

All communication costs are incurred at the point of sale and are charged to you.

### Data delivery

Credit advice via e-finance or e-mail	Free of charge
Reconciliation advice file (RAF)	Free of charge

Full prices at September 2022.

Current prices can be found at [postfinance.ch/prices-bc](https://postfinance.ch/prices-bc).