

# Debit cards, credit cards and TWINT at your payment terminal

Combo payment methods



By signing just one contract, you will cover the most common domestic and international cashless payment methods.

## The key points at a glance

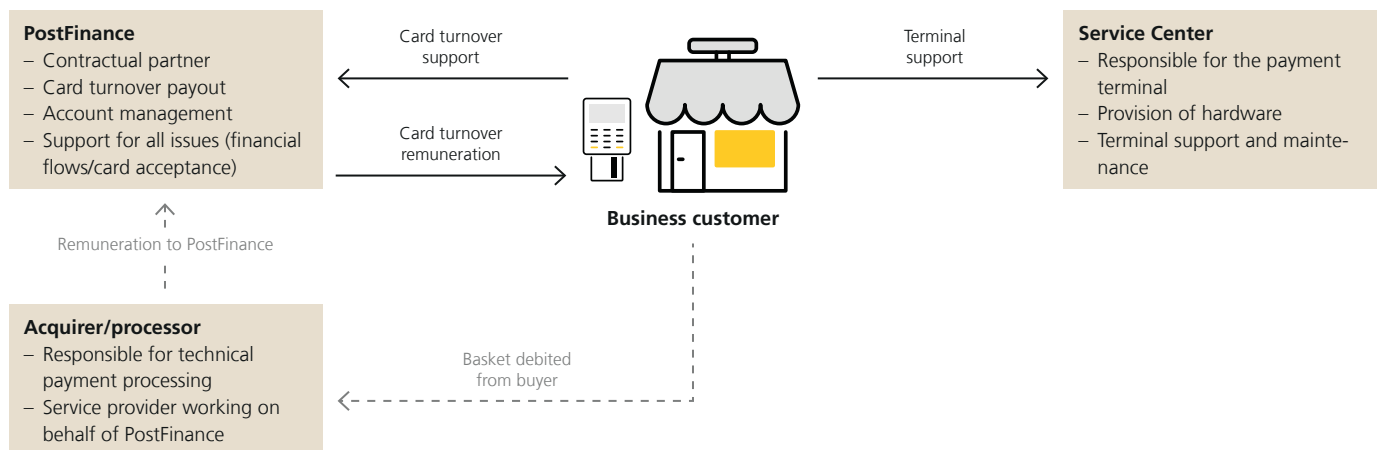
In 2020, debit cards overtook cash as the most widely used payment method in Switzerland for the first time. The trend towards cashless payments is continuing. With PostFinance, you have a financial relationship with the only financial institution in Switzerland that can combine merchant solutions with banking solutions and offer everything from a single source.

## Our services

PostFinance offers you a one-stop shop for banking/merchant solutions:

- A contact for all issues relating to payment collection
- Support on an equal footing
- Transparency, reliability and security
- A tailored, personalized offer

## Distribution of roles in point-of-sale business



## Advantage

PostFinance is the only bank and financial service provider in Switzerland that provides the whole payment process from A to Z. We cover everything: accounts, payment collection, payout and even advice and support.

## Preconditions

- A payment terminal that meets the ep2 standard
- An active business account with PostFinance, including e-finance
- Point of sale in Switzerland

The following payment methods are available for you to choose from:



## Fees and conditions

The fees and conditions can be found in your Combo payment methods acceptance contract or requested from PostFinance. The current valid version of the "List of prices and services for Combo payment methods in-store" can be downloaded at [postfinance.ch/combo-downloads](https://postfinance.ch/combo-downloads).

## Cash withdrawals

If you offer your customers the option of cash withdrawals via PostFinance Card (Cash Advance), the transaction must be processed with the relevant cash withdrawal function. Processing using the purchase of goods function is not permitted. No additional agreement is required for this.

For cash payments with any other payment methods (purchase with cashback), the additional agreement "Cash withdrawal: purchase with cashback" is required, where available. Currently, this function is available only on certain Worldline payment terminal types.

## Fallback procedure if the payment terminal malfunctions

If the payment terminal crashes or malfunctions, you have the option (where available) of implementing the manual fallback procedure until system operations are restored or the terminal becomes functional again.

However, the contractual partner acknowledges that, when transactions are carried out using the fallback procedure, there is a greater risk of chargebacks. The fallback procedure can be used with the following payment methods: Visa, Visa Debit, Mastercard®, Debit Mastercard and Diners. If other payment methods are used or the malfunction concerns an mPOS terminal, no fallback procedure can be used for remuneration. You can find out what to do in these scenarios in the factsheet "Fallback procedure if the payment terminal malfunctions".

You can find more information on the product here: [postfinance.ch/combo](https://postfinance.ch/combo).

## Mandatory limits

### Transaction volume limit

The "Combo payment methods" product is provided by PostFinance in cooperation with Worldline Switzerland Ltd in Zurich. In relation to the contractual payment methods, with the exception of the PostFinance Card, Worldline fulfils the role of acquirer and PostFinance that of payment facilitator. In this regard, the following limits have been issued by each of the card schemes (Visa, Mastercard, JCB, UnionPay und TWINT). Once one of the following limits has been reached, you are obliged, as a contractual partner, to inform PostFinance so that an application can be jointly filed to continue the acceptance contract with the card schemes. The contractual partner acknowledges, however, that exceeding the transaction limits could mean that it has to enter into a direct contract with a relevant acquirer if it wishes to carry on accepting the payment methods in question.

Annual transaction volume limits:

- Mastercard, Debit Mastercard and Maestro combined: USD 10 million
- Visa, Visa Debit and V-Pay combined: USD 1 million
- JCB: USD 1 million
- UnionPay: USD 100,000
- TWINT: CHF 1 million

### Limits relating to chargebacks and fraud monitoring

The contractual partner shall ensure the following limits are observed each month for the agreed payment methods:

- Ratio of total volume of chargebacks plus credit/gross revenue per month of less than 2%;
- Ratio of number of chargebacks plus credit/number of transactions per month of less than 1%;
- Ratio of total volume of fraudulent transactions/gross revenue per month of less than 0.75%;
- Ratio of number of fraudulent transactions/number of transactions per month of less than 3%, and fewer than 3 fraudulent transactions.

If one of these limits is exceeded, PostFinance is entitled to bill case-related expenses to the contractual partner for each excess chargeback, fraudulent transaction or credit. Moreover, PostFinance is entitled to pass on penalty charges and/or handling fees issued by the licensor to the contractual partner, to delay reimbursement of submitted transactions by up to 180 days and to terminate the acceptance contracts with immediate effect.