Definition of Swiss merchants

A merchant can generally be considered a Swiss shop when their website or the range in the shop is targeted specifically at Swiss customers. Other indications can be a .ch domain, a specific website or a range of services offered to customers identified as Swiss customers based on their IP address, using a country pull-down menu, for example, to choose a country-specific range, or a disclaimer specifying that the range of services is aimed at Swiss customers only.

The website/web shop/checkout process must be set up so that the PostFinance payment methods including logos are only displayed if it is clear that the customer is a Swiss customer. For another country, these payment methods and the logo are not displayed.

The following merchants (fictitious examples) are considered to be Swiss merchants. A different assessment may be made in individual cases.

Foreign company with a .com domain with no forwarding

Example: hotelbuchung.com. The website of a foreign merchant ¹ is accessed by the shopper via a .com domain. When the URL has been entered, the website automatically recognizes that the shopper is located in Switzerland and automatically converts the services into CHF. The services are obviously specific to Switzerland, Swiss shoppers and Swiss products.

Foreign company with .ch domain

Example: flugair.ch. The website of a foreign merchant ¹ is accessed by the shopper via a .ch domain. By default, the website provides the Swiss shopper with services in CHF. The services are obviously specific to Switzerland, Swiss shoppers and Swiss products.

Foreign companies with a .ch domain with forwarding to a .com domain

Example: musikstreaming.ch and filmstreaming.ch. The website of a foreign merchant¹ is accessed by the shopper via a .ch domain. After entering the URL, the Swiss shopper is forwarded to the main .com site. However, the website automatically recognizes that the shopper is located in Switzerland and automatically converts the services into CHF. The services are obviously specific to Switzerland, Swiss shoppers and Swiss products.

Foreign company with .de domain

Example: golfgadget.de. The website of a foreign merchant¹ is accessed by the Swiss shopper via a .de domain. After entering customer data, it is possible to choose shipping to Switzerland. The price of the products is displayed to the Swiss shopper in euros. At checkout, German value-added tax is deducted from the invoice amount. With the deduction of German value-added tax, the services are obviously specific to Switzerland and Swiss shoppers.

Foreign company with .de domain and location detection

Example: campinggadgets.de. The website of a foreign merchant ¹ is accessed by the Swiss shopper via a .de domain. After entering the URL, the website automatically recognizes that the shopper is a Swiss shopper (e.g. by displaying the shipping and delivery conditions for Switzerland). The price of the products is displayed to the Swiss shopper in euros. At checkout, German value-added tax is deducted from the invoice amount. With the deduction of German value-added tax and the automatic display of Swiss shipping costs, the services are obviously specific to Switzerland and Swiss shoppers.

The following merchants are not considered Swiss merchants.

Foreign companies with a .com domain with no recognition of Swiss shoppers or currency conversion

Example: hierbookers.com. Unlike hierbookers.ch, the ebookers.com site does not recognize a Swiss shopper and does not convert the language or the currency accordingly.

¹ Status June 2020: Merchants domiciled in Germany, Belgium, the Netherlands, Luxembourg

PostFinance Ltd Mingerstrasse 20 3030 Berne

