

Overview of payment methods for online shops in Switzerland

Choosing the right payment methods is a direct driver of revenue for your online shop. This overview will help you to choose the right payment methods.

Payment method	Ideal...	Advantages	Points to note
TWINT	if you mainly have customers from Switzerland.	<ul style="list-style-type: none"> • Very common • Fast app payment • No card required • Low default risk 	<ul style="list-style-type: none"> • Swiss focus
Credit card	if you want to offer a fast checkout experience and serve customers in Switzerland and abroad.	<ul style="list-style-type: none"> • Widely used • International payment option • High acceptance • Acceptance of credit cards is the basis for offering mobile payment in wallets 	<ul style="list-style-type: none"> • Depending on the pricing model and card brand, high additional costs may be incurred per transaction • Chargebacks possible • Risk of fraud • Depending on the target market, shoppers prefer different credit card brands (e.g. Visa and Mastercard in Europe, American Express, JCB and UnionPay in Asia)
Debit card	for shops that want to offer a more cost-effective alternative to the credit card.	<ul style="list-style-type: none"> • Widely used • Lower default risk • High acceptance • Acceptance of debit cards is the basis for offering mobile payment in wallets 	<ul style="list-style-type: none"> • Fewer additional services for customers (e.g. cash-back) compared to credit cards • Chargebacks possible • Risk of fraud
Mobile wallets, etc. such as Apple Pay or Click to Pay	if you want to offer a mobile shopping experience.	<ul style="list-style-type: none"> • Smartphone payments have become established in Switzerland – as a retailer, you can use them 	<ul style="list-style-type: none"> • Additional fees are sometimes incurred for wallet transactions (if a debit card is stored)
PostFinance Pay	if your target group is predominantly in Switzerland.	<ul style="list-style-type: none"> • Offer PostFinance payment methods (broad customer base) • No credit card required • Low default risk 	<ul style="list-style-type: none"> • Swiss focus
Purchase by invoice	for higher shopping baskets.	<ul style="list-style-type: none"> • High acceptance • Higher conversion • Builds trust 	<ul style="list-style-type: none"> • Payment defaults • Expenses for creditworthiness check • Option to outsource default risk
Advance payment	for personalized products.	<ul style="list-style-type: none"> • No payment default risk • No reverse bookings 	<ul style="list-style-type: none"> • Low conversion • Less trust • Shipping delays possible (until money reaches the retailer)
PayPal	if you also serve international customers.	<ul style="list-style-type: none"> • Used worldwide 	<ul style="list-style-type: none"> • Relatively high fees • Platform dependency
Cryptocurrencies	for digitally savvy target groups.	<ul style="list-style-type: none"> • International • Innovative 	<ul style="list-style-type: none"> • Volatile • Relatively uncommon

Alipay and WeChat Pay

if you want to appeal to Chinese customers or tourists.

- Very widely used in China
 - Can increase trust and conversion among Chinese customers
 - Expansion of international payment options
 - Primarily relevant for Chi-nese customers
 - Relatively low usage in Europe
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Offer payment methods: all-in solutions that suit your SME

Payment methods and payment processing in one: PostFinance offers you attractive pricing plans. Arrange a personal consultation with us.

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