



Make payments easier for your customers

EFT/POS

EFT/POS stands for Electronic Funds Transfer at the Point of Sale. It enables your customers to pay without cash quickly and conveniently.

There are around nine million debit cards in circulation in Switzerland, of which three million are PostFinance Cards.

Here's how easy payment collection really is

1. Your customer identifies him- or herself with their card and PIN at the card reader.
2. The amount to be paid is checked and if the account has sufficient credit balance, it is approved for payment within seconds.
3. If your customer pays with a PostFinance Card, you will receive the credit on your PostFinance account the next working day.

EFT/POS gives you the following advantages

- You enable your customers to pay without cash.
- You process all cards with a single device.
- You receive regular account statements.

Points to note

- The customer can pay by PostFinance Card Direct, Maestro card, credit card or customer card.
- Credits can be transferred via a business account at PostFinance or another bank in Switzerland.
- Credit advice can be sent electronically (by e-mail or e-finance) free of charge.
- Reconciliation advice file is free of charge for customers who have a POS management system.

EFT/POS helps you reduce the cash you deal with and increases the safety of your business due to the lower amount of cash you have on the premises.

Transaction prices for retailers and filling stations

Number of transactions per year ¹	Price per transaction ²
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

¹ The number of transactions that took place in the previous year are counted.

² Not subject to value added tax.

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 March 2021. Current prices can be found at www.postfinance.ch/prices-bc.

Further information can be found at www.postfinance.ch/eftpos.

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