

# MATRIX PRICE GRID

This grid excludes the rates for Large Ticket card product

	Brand	Card type	Region	Interchange (ICH) range*		Scheme Fees (SF)**		Plus fees = Commission - ICH - SF
				% of transaction amount	Fixed fee per transaction	% of transaction amount	Fixed fee per transaction	
Card present	Maestro	Commercial	Domestic	N/A	N/A	0,0362%	€ 0,0225	
			Intra EEA	1.25% - 1.65%		0,1468%	€ 0,0225	
			Intra non-EEA	0.40% - 0.75%	€ 0,05	0,3227%	€ 0,0225	
			Other region	0.60% - 0.65%		0,8227%	€ 0,0703	
	Maestro	Consumer	Domestic		€ 0,02	0,0362%	€ 0,0225	
			Intra EEA	0,20%		0,1468%	€ 0,0225	
			Intra non-EEA	0,20%		0,3227%	€ 0,0225	
			Other region	0,20%		0,8227%	€ 0,0703	
	Vpay	Commercial	Domestic	1.30% - 1.90%		0,0150%	€ 0,0159	
			Intra EEA	0.75% - 1.90%		0,0150%	€ 0,0248	
			Intra non-EEA	1.60% - 1.80%		0,0150%	€ 0,0293	
			Other region	N/A	N/A	0,4650%	€ 0,1200	
	Vpay	Consumer	Domestic		€ 0,02	0,0150%	€ 0,0159	
			Intra EEA	0,20%		0,0150%	€ 0,0248	
			Intra non-EEA	0,20%		0,0150%	€ 0,0293	
			Other region	N/A	N/A	0,4650%	€ 0,1200	
	MasterCard Credit	Commercial	Domestic	1.25% - 1.90%		0,0923%	€ 0,0354	
			Intra EEA	1.25% - 1.90%		0,2431%	€ 0,0355	
			Intra non-EEA	0.80% - 1.90%		0,2496%	€ 0,0380	
			Other region	2,00%		0,7496%	€ 0,0848	
	MasterCard Credit	Consumer	Domestic	0,30%		0,0923%	€ 0,0354	
			Intra EEA	0,30%		0,2431%	€ 0,0355	
			Intra non-EEA	0,30%		0,2496%	€ 0,0380	
			Other region	0,30%		0,7496%	€ 0,0848	
	MasterCard Debit	Commercial	Domestic		€ 0,02	0,0362%	€ 0,0225	
			Intra EEA	1.25% - 1.65%		0,1468%	€ 0,0225	
			Intra non-EEA	0.55% - 1.65%		0,3227%	€ 0,0225	
			Other region	2,00%		0,8227%	€ 0,0703	
	MasterCard Debit	Consumer	Domestic		€ 0,02	0,0362%	€ 0,0225	
			Intra EEA	0,20%		0,1468%	€ 0,0225	
			Intra non-EEA	0,20%		0,3227%	€ 0,0225	
			Other region	0,20%		0,8227%	€ 0,0703	
	Visa Credit	Commercial	Domestic	1.30% - 1.90%		0,0350%	€ 0,0313	
			Intra EEA	1.30% - 1.90%		0,0350%	€ 0,0402	
			Intra non-EEA	1.60% - 1.80%		0,0350%	€ 0,0417	
			Other region	2,00%		0,4850%	€ 0,1324	
	Visa Credit	Consumer	Domestic	0,30%		0,0350%	€ 0,0313	
			Intra EEA	0,30%		0,0350%	€ 0,0402	
			Intra non-EEA	0,30%		0,0350%	€ 0,0417	
			Other region	0,30%		0,4850%	€ 0,1324	
	Visa Debit	Commercial	Domestic	1.30% - 1.90%		0,0150%	€ 0,0159	
			Intra EEA	0.75% - 1.90%		0,0150%	€ 0,0248	
			Intra non-EEA	1.60% - 1.80%		0,0150%	€ 0,0293	
			Other region	2,00%		0,4650%	€ 0,1200	
	Visa Debit	Consumer	Domestic		€ 0,02	0,0150%	€ 0,0159	
			Intra EEA	0,20%		0,0150%	€ 0,0248	
			Intra non-EEA	0,20%		0,0150%	€ 0,0293	
			Other region	0,20%		0,4650%	€ 0,1200	

	Brand	Card type	Region	Interchange (ICH) range*		Scheme Fees (SF)**		Plus fees = Commission - ICH - SF
				% of transaction amount	Fixed fee per transaction	% of transaction amount	Fixed fee per transaction	
"Card non present (E-com, MoTo, Recurring, etc.)"	Maestro	Commercial	Domestic	N/A	N/A	0,0362%	€ 0,0561	
			Intra EEA	1.50% - 1.65%		0,1718%	€ 0,0561	
			Intra non-EEA	1,05%	€ 0,05	0,1681%	€ 0,0412	
			Other region	0.90%	USD 0.25	0,6931%	€ 0,0890	
	Maestro	Consumer	Domestic		€ 0,02	0,0362%	€ 0,0561	
			Intra EEA	0,20%		0,1718%	€ 0,0561	
			Intra non-EEA	1,15%		0,1681%	€ 0,0412	
	Vpay	Commercial	Domestic	1.55% - 1.90%		0,0280%	€ 0,0367	
			Intra EEA	0.75% - 1.90%		0,0280%	€ 0,0455	
			Intra non-EEA	1.60% - 1.80%		0,5780%	€ 0,0406	
			Other region	N/A	N/A	1,0280%	€ 0,1313	
	Vpay	Consumer	Domestic		€ 0,02	0,0280%	€ 0,0367	
			Intra EEA	0,20%		0,0280%	€ 0,0455	
			Intra non-EEA	1,15%		0,5780%	€ 0,0406	
			Other region	N/A	N/A	1,0280%	€ 0,1313	
	MasterCard Credit	Commercial	Domestic	1.35% - 1.90%		0,0937%	€ 0,0690	
			Intra EEA	1.35% - 1.90%		0,2689%	€ 0,0691	
			Intra non-EEA	1.35% - 1.90%		0,2792%	€ 0,0716	
			Other region	2,00%		0,8042%	€ 0,1184	
	MasterCard Credit	Consumer	Domestic	0,30%		0,0937%	€ 0,0690	
			Intra EEA	0,30%		0,2689%	€ 0,0691	
			Intra non-EEA	1,50%		0,2792%	€ 0,0716	
			Other region	1,50%		0,8042%	€ 0,1184	
	MasterCard Debit	Commercial	Domestic		€ 0,02	0,0362%	€ 0,0561	
			Intra EEA	1.35% - 1.65%		0,1718%	€ 0,0561	
			Intra non-EEA	1.35% - 1.65%		0,1681%	€ 0,0412	
			Other region	2,00%		0,6931%	€ 0,0890	
	MasterCard Debit	Consumer	Domestic		€ 0,02	0,0362%	€ 0,0561	
			Intra EEA	0,20%		0,1718%	€ 0,0561	
			Intra non-EEA	1,15%		0,1681%	€ 0,0412	
			Other region	1,15%		0,6931%	€ 0,0890	
	Visa Credit	Commercial	Domestic	1.55% - 1.90%		0,0480%	€ 0,0521	
			Intra EEA	1.55% - 1.90%		0,0480%	€ 0,0610	
			Intra non-EEA	1.60% - 1.80%		0,5980%	€ 0,0625	
			Other region	2,00%		1,0480%	€ 0,1532	
	Visa Credit	Consumer	Domestic	0,30%		0,0480%	€ 0,0521	
			Intra EEA	0,30%		0,0480%	€ 0,0610	
			Intra non-EEA	1,50%		0,5980%	€ 0,0625	
			Other region	1,50%		1,0480%	€ 0,1532	
	Visa Debit	Commercial	Domestic	1.55% - 1.90%		0,0280%	€ 0,0367	
			Intra EEA	0.75% - 1.90%		0,0280%	€ 0,0455	
			Intra non-EEA	1.60% - 1.80%		0,5780%	€ 0,0406	
			Other region	2,00%		1,0280%	€ 0,1313	
	Visa Debit	Consumer	Domestic		€ 0,02	0,0280%	€ 0,0367	
			Intra EEA	0,20%		0,0280%	€ 0,0455	
			Intra non-EEA	1,15%		0,5780%	€ 0,0406	
			Other region	1,15%		1,0280%	€ 0,1313	

	Brand	Card type	Region	Interchange (ICH) range*		Scheme Fees (SF)**		Plus fees = Commission - ICH - SF
				% of transaction amount	Fixed fee per transaction	% of transaction amount	Fixed fee per transaction	
Card-present	Diners	Commercial	Domestic	1,75%	€ 0,00	0,1200%	€ 0,0000	
			Intra-EEA	1,75%	€ 0,00	0,1200%	€ 0,0000	
			Other region	1,75%	€ 0,00	0,4500%	€ 0,0000	
	Diners	Consumer	Domestic	0.20% - 0.30%	€ 0,00	0,1200%	€ 0,0000	
			Intra-EEA	0.20% - 0.30%	€ 0,00	0,1200%	€ 0,0000	
			Other region	0.20% - 0.30%	€ 0,00	0,4500%	€ 0,0000	
	CUP	Commercial	Domestic	1,10%	€ 0,00	0,1000%	€ 0,0000	
			Intra-EEA	1,10%	€ 0,00	0,1000%	€ 0,0000	
			Other region	1,10%	€ 0,00	0,1000%	€ 0,0000	
	CUP	Consumer	Domestic	0.20% - 0.30%	€ 0,00	0,1000%	€ 0,0000	
			Intra-EEA	0.20% - 0.30%	€ 0,00	0,1000%	€ 0,0000	
			Other region	1,10%	€ 0,00	0,1000%	€ 0,0000	
	JCB	Commercial	Domestic	0,70%	€ 0,00	0,0500%	€ 0,0600	
			Intra-EEA	0,70%	€ 0,00	0,0500%	€ 0,0600	
			Other region	1.13% - 1.25%	€ 0,00	0,0500%	€ 0,0600	
	JCB	Consumer	Domestic	0.20% - 0.30%	€ 0,00	0,0500%	€ 0,0600	
			Intra-EEA	0.20% - 0.30%	€ 0,00	0,0500%	€ 0,0600	
			Other region	1.13% - 1.25%	€ 0,00	0,0500%	€ 0,0600	
Card-not-present	Diners	Commercial	Domestic	1,75%	€ 0,00	0,1200%	€ 0,0000	
			Intra-EEA	1,75%	€ 0,00	0,1200%	€ 0,0000	
			Other region	1,75%	€ 0,00	0,4500%	€ 0,0000	
	Diners	Consumer	Domestic	0.20% - 0.30%	€ 0,00	0,1200%	€ 0,0000	
			Intra-EEA	0.20% - 0.30%	€ 0,00	0,1200%	€ 0,0000	
			Other region	1.15% - 1.50%	€ 0,00	0,4500%	€ 0,0000	
	CUP	Commercial	Domestic	1.10% - 1.20%	€ 0,00	0,1000%	€ 0,0000	
			Intra-EEA	1.10% - 1.20%	€ 0,00	0,1000%	€ 0,0000	
			Other region	1.10% - 1.20%	€ 0,00	0,1000%	€ 0,0000	
	CUP	Consumer	Domestic	0.20% - 0.30%	€ 0,00	0,1000%	€ 0,0000	
			Intra-EEA	0.20% - 0.30%	€ 0,00	0,1000%	€ 0,0000	
			Other region	1.10% - 1.20%	€ 0,00	0,1000%	€ 0,0000	
	JCB	Commercial	Domestic	0,70%	€ 0,00	0,0500%	€ 0,0600	
			Intra-EEA	0,70%	€ 0,00	0,0500%	€ 0,0600	
			Other region	1.13% - 2.75%	€ 0,00	0,0500%	€ 0,0600	
	JCB	Consumer	Domestic	0.20% - 0.30%	€ 0,00	0,0500%	€ 0,0600	
			Intra-EEA	0.20% - 0.30%	€ 0,00	0,0500%	€ 0,0600	
			Other region	1.13% - 2.75%	€ 0,00	0,0500%	€ 0,0600	

\* **All figures mentioned excluding VAT.**

\*\* **Interchange and/or scheme fees depend on several parameters:**

Card Type (consumer, business, corporate, purchasing, PLC, ...)

Merchant country

Card usage (pay before, pay now, pay later)

Acceptance channel (POS, ECOM, MOTO, ATM,...)

Global Wholesale Travel Transaction Program (GWTTTP- 0,60%)

VISA pre-authorization: € 0,025 per pre-authorization

MasterCard pre-authorization: 0,05% of the pre-authorization amount

Other Special Programs (Airline, Recurring,...) Origin cardholder

Clearing delay (time between authorization and date of settlement)

Settlement currency

Security level of the transaction (mag stripe, chip card, pin based, 3D Secure,...)

Industry specifics (there are exceptions e.g. for petrol, retail department stores, ...)

The grid excludes the rates for large ticket card product

The interchange rates are also applicable to refund transactions. For Domestic and European refund transactions with MasterCard or Maestro, the refund Interchange rate is capped to five eurocents per transaction.

\*\*\* **Scheme Fees for 'Other region' refers to Intra-Non EEA or Inter-regional**

#### **Disclaimer**

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