

Table of fees and services Concardis GmbH (Germany)

As of 25 January 2020

Services	Service fees	Notes
1. Expense-based services		
Connection to the international settlement system	€75.00	one time only, at start of contract
Service fee for processing credit card transactions	volume-dependent commission €2.99 €250.00	in per cent of transaction amount (at least €0.40 per transaction) monthly rate annually (waived from €25,000.00 in sales per calendar year)
Service fee for processing Visa transactions regardless of the issuing country of the card	€0.01 0.025%	per transaction of the authorised amount ¹ for domestic and intraregional card transactions ³
	€0.05 0.225%	per transaction of the authorised amount ¹ for interregional card transactions ³
Fee for processing Mastercard/Maestro authorisations	0.009%	of the authorised amount ¹ for domestic and intraregional card transactions ³
	0.09%	for interregional card transactions ³
Processing a Mastercard reservation for a merchant country in Europe, including Germany, Austria and Switzerland; excluding the countries listed below	0.08%	of the reserved amount (at least €0.01) ²
Processing a Mastercard reservation for the merchant countries Belgium, Netherlands, Luxembourg, Spain or Portugal	0.05%	of the reserved amount (at least €0.01) ²
Processing a Mastercard reservation for the merchant countries United Kingdom, Ireland or France	0.02%	of the reserved amount (at least €0.01) ²
Processing a Mastercard transaction that is not designated as a reservation and meets one or more of the following criteria <ul style="list-style-type: none"> • Submission is made later than three working days after transaction date • Authorisation amount is not the same as submission amount • Authorisation currency is not the same as submission currency • Cancellation of the transaction 	0.25%	of the authorised amount (at least €0.03) ² (Mastercard processing integrity fee)
Processing transactions via non-EMV-certified POS terminals and systems	0.49%	of the transaction amount ²
Processing of card data entered into the POS terminal manually (magnetic strip not read); does not apply to clients with MoTo/e-commerce contract and Concardis Payengine solution	0.49%	of the transaction amount ²
Commission for settlement of commercial-card transactions	1.30%	of the transaction amount ¹
Service fee for processing Mastercard business-to-business transactions	0.60%	of the transaction amount ¹
Service fee for processing payments made with cards issued outside of the eurozone	1.0%	of the transaction amount ¹
Processing transactions via terminals/systems without contactless capability or on which contactless capability has not been activated	0.09%	of the authorised amount ¹
Processing transactions without the use of 3D Secure authentication processes such as Mastercard SecureCode or Verified by Visa	0.30%	of the transaction amount ¹
Fee for processing Visa card transactions in distance selling (mail/phone orders and e-commerce) ⁵	0.55%	of the transaction amount ¹ for interregional card transactions ³
Mastercard acceptance development fee: fee for domestic Mastercard transactions (card issued in Germany by a German contract partner)	0.02%	of the transaction amount ¹
Mastercard Germany Innovation Fund and purchase volume fee: fee for processing Mastercard/Maestro transactions when the merchant country is Germany	0.053%	of the transaction amount ¹
Service fee for processing intraregional transactions with Visa cards issued in Switzerland	0.47%	of the transaction amount ¹
Service fee for processing intraregional transactions with Visa cards issued in Israel or Turkey	1.10%	of the transaction amount ¹
Fee for processing Mastercard Currency Matching	0.20%	of the transaction amount ¹
Fee for processing Visa 3D-Secure transactions	€0.03	per transaction ¹



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Mastercard Card Payment Promotion Fund Germany: fee for processing transactions when the merchant country is Germany and the category		
Mastercard transactions:		
Domestic and intraregional ²	0.015% + €0.01	of the transaction amount ¹ per transaction
Interregional ²	0.10% + €0.02	of the transaction amount ¹ per transaction
Maestro transactions:		
Domestic and intraregional ²	0.075% + €0.01	of the transaction amount ¹ per transaction
Interregional ²	0.10% + €0.02	of the transaction amount ¹ per transaction
Crediting refunds to the cardholder	€1.49	per refund ²
Mastercard fee for processing refunds of Mastercard/Maestro transactions to the cardholder	€0.49	per refund ¹
Processing chargebacks of card transactions	€40.00	per event ⁴
Processing chargebacks of card transactions in Chargeback Light model	€10.00	per event ⁴
Transactions submitted via Amadeus Germany GmbH (only for travel agencies)	€0.29	per transaction ¹
2. Optional services (services that you can book as required)		
Concardis portal • User access for up to five users	free	Concardis takes care for you
• Additional users	€1.99	monthly costs for each additional user
Statement mailing service	€2.50	per document
Processing paper authorisation requests by fax list	€29.99	per fax list
Switching to submission of card transactions in electronic batch process (delayed batch submission)	0.30%	increase in the commission rate by 30 basis points
Address verification of the cardholder • Address verification of the cardholder for Mastercard and Visa in Germany • Address verification of the cardholder for Mastercard and Visa in Europe • Address verification of the cardholder for Mastercard and Visa outside of Europe	€6.50 €10.00 €13.00	per request per request per request
Providing duplicates of contracts, statements and individual transaction lists	€14.99	per document
Individual transaction list ETRAX (CSV file)	€1.49	per file
Electronic statement presentment (ESP)	€1.00	monthly
Report by post or as PDF file (e.g. individual transaction list)	€1.99	per document (up to ten pages)
Transferring card transactions to a foreign bank account	0.05%	increase in the commission rate by five basis points (at least €7.99 per credit transfer)
Installation of security procedures Mastercard SecureCode, Maestro SecureCode and Verified by Visa for e-commerce	€199.00	paid by Concardis until further notice
PCI DSS non-compliance fee	€9.99	monthly
Annual fee for Concardis Security Center	€23.99	per year
Flat fee for account data compromise (ADC) incidents	€1,500.00	per incident
Special individual services (e.g. analyses and reports)	€75.00	per hour
Submission of card transactions on paper using Concardis sales slips	0.50%	of the transaction amount ²
Electronic submission of card transactions more than two days after the transaction date	0.30%	of the transaction amount ²
Commission for settlement of travel agency advisory fees (TAF)	€0.49	for each advisory fee settled up to €50.00 ³



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Key management	€2.00	annually per terminal
Switching to Dynamic Currency Conversion, which enables foreign cardholders to settle transactions in their home currency	€3.95	monthly per terminal
Activation of tipping function	0.10%	increase in the commission rate by ten basis points
3. Currency conversions		
<p>1. If the contract partner submits a card transaction to Concardis in a currency (transaction currency) for which Concardis has no settlement account, Concardis converts the card transaction from the transaction currency into euros. If the contract partner has agreed with Concardis that card transactions are to be credited in a currency (credit currency) for which Concardis has no settlement account, Concardis converts the card transaction from the transaction currency or – if the card transaction was converted from the transaction currency into euros in accordance with sentence 1 – from euros to the credit currency. Sentences 1 and 2 apply accordingly for chargebacks and the debiting of credits, whereby the currency conversion takes place in the reverse order, to the extent that the corresponding currencies are not identical.</p> <p>2. Currencies are converted on the settlement date. The settlement date for Mastercard, UnionPay, JCB, DCI and Maestro is the calendar date before the card transaction was submitted, the chargeback is debited or the credit is submitted. The settlement date for Visa and V Pay is the calendar date after the card transaction is submitted, the chargeback is debited or the credit is submitted.</p> <p>3. Currencies are converted on the basis of the Concardis digital exchange rate table. This is published under www.concardis.com. The settlement rates are calculated on every working day from 8 a.m. Changes to these exchange rates take effect directly and without any prior notification of the contract partner.</p>		

All fees are subject to German VAT at the statutory rate.

¹⁾ in addition to the commission

²⁾ in addition to the commission or acquirer service fee

³⁾ see www.concardis.com for regional definitions

⁴⁾ irrespective of whether the chargeback is successfully reversed

⁵⁾ valid as of 1 April 2020

