

# Table of fees and services Concardis GmbH (Germany)

As of: 04/2016

Services	Commission	Notes
<b>1. Service pack for card acceptance</b>		
Connection to the international settlement system	€75	one time only, at start of contract
Commission for settlement of card-present credit card transactions	volume-based commission €1	in per cent of transaction amount (at least €0.25 per transaction) monthly rate
Commission for settlement of travel agency advisory fees (TAF)	€0.49	up to €50 per TAF settled (plus commission) <sup>1</sup>
Commission for settlement of credit card transactions in distance selling (mail/phone orders and e-commerce)	volume-based commission €1 €250	in per cent of transaction amount (at least €0.40 per transaction) monthly rate annually (does not apply from €25,000 sales per calendar year)
MasterCard acceptance development fee: for domestic MasterCard transactions (card issued in Germany by a German contract partner)	0.0075% (0,02% from 01.07.2016)	of the transaction amount <sup>1</sup>
Transactions submitted via Amadeus Germany GmbH (only for travel agencies)	€0.29	per transaction
<p><b>The service pack includes the acceptance and crediting of card transactions submitted to Concardis for</b></p> <ul style="list-style-type: none"> <li>• Simultaneous electronic authorisation of card transactions</li> <li>• Electronic submission of card transactions within two days of the transaction date</li> <li>• Reading card data from the magnetic strip or chip on the card</li> <li>• Transferring card transactions to a domestic bank account at agreed intervals</li> <li>• Invoice statement for card transactions submitted</li> <li>• Use of the personal service hotline for all questions related to the contractual partnership</li> <li>• Ordering advertising material from <a href="http://www.concardis.com">www.concardis.com</a></li> </ul>		
<b>2. Expense-based services</b>		
Crediting refunds to the cardholder's card account in card-present business (if card transaction is cancelled)	€1.49	per refund
Crediting refunds to the cardholder's card account in distance-selling business (if card transaction is cancelled)	€0.56	per refund
Processing chargebacks of card transactions	€40	per event
Processing chargebacks of card transactions in chargeback light	€10	per event
Processing transactions via non-EMV-certified POS terminals and systems	0.15%	of the transaction amount <sup>1</sup>
Processing of card data entered into the POS terminal manually (magnetic strip not read). Does not apply to customers with MoTo/e-commerce contract.	0.35%	of the transaction amount <sup>1</sup>
Commission for settlement of commercial-card transactions	1.10%	of the transaction amount <sup>1</sup>
Installation of security procedures MasterCard SecureCode, Maestro SecureCode and Verified by Visa for e-commerce	€199	paid by Concardis until further notice
Commitment fee if no card transactions are submitted in a calendar year	€118.80	per year
Key-Management	€2	per year per terminal
Altering master data (particularly address or bank account details)	€16.90	per job
Processing transactions without use of 3D Secure authentication processes such as MasterCard SecureCode or Verified by Visa	0.30%	of the transaction amount <sup>1</sup>
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"> <li>• Booking is made later than three working days after transaction date</li> <li>• Authorisation amount is not the same as submission amount</li> <li>• Authorisation currency is not the same as submission currency</li> <li>• Cancellation of the transaction</li> </ul>	0.25%	of the authorised amount (minimum €0.03)  (MasterCard processing integrity fee)
MasterCard/ Maestro Authorisation Fee	0.009%	of the authorised amount for domestic and intra-european card transaction <sup>2</sup>
Service charge for processing MasterCard business-to-business transactions (global wholesale)	0.60 %	of the transaction amount <sup>1</sup>
MasterCard Germany Innovation Fund: Charge for processing MasterCard/Maestro transactions when the merchant country is Germany	0.01 %	of the transaction amount <sup>1</sup>
Service charge for processing payments made with cards issued outside of the eurozone	1.0 %	of the transaction amount <sup>1</sup>



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<b>3. Optional services (services that you can book as required)</b>		
Submission of card transactions on paper using ConCardis sales slips	0.50%	of the transaction amount <sup>1</sup>
Crediting card transactions submitted by crossed cheque	€14.90	per cheque
Switching to submission of card transactions in electronic batch process (delayed batch submission)	0.30%	increase in the commission rate by 30 basis points
Verification of cardholder's address <ul style="list-style-type: none"> <li>• Address verification for MasterCard and Visa in Germany</li> <li>• Address verification for MasterCard and Visa in Europe</li> <li>• Address verification for MasterCard and Visa outside Europe</li> </ul>	€6.50 €10 €13	per request per request per request
Switching to Dynamic Currency Conversion, which enables foreign cardholders to settle transactions in their home currency	€3.95	monthly per terminal
Providing duplicates of contracts, statements and individual transaction lists	€7.50	per job
Statement mailing service	€1.99	monthly
Electronic statement presentation (ESP)	€1	monthly
Individual transaction list ETRAX 3 (CSV file)	€1.49	per file
Report by post or as PDF file (e.g. individual transaction list)	€1.99	per document (up to ten pages)
Switching from monthly (paper) statement to weekly	0.90%	increase in the commission rate by 90 basis points
Monthly individual transaction list of card transactions submitted	0.04%	increase in the commission rate by 4 basis points
Transferring card transactions to a foreign bank account	0.05%	increase in the commission rate by 5 basis points
Processing paper authorisation requests by fax list	€15	per fax list
Special individual services (e.g. analyses and reports)	€75.00	per hour
<b>4. Special services (services you can use to achieve your personal business objectives)</b>		
Electronic submission of card transactions more than two days after the transaction date	0.30%	of the transaction amount <sup>1</sup>
Manual card imprinter	€39.90	each
Changing settlement interval for card transactions submitted from 14 days to monthly	0.10%	reduction of the commission rate by 10 basis points
Activation of tipping function	0.10%	increase in the commission rate by 10 basis points
Separate commission invoice (gross settlement)	€5	per invoice
<ul style="list-style-type: none"> <li>• For weekly commission invoice</li> <li>• For monthly commission invoice</li> </ul>	0.45% 1%	increase in the commission rate by 45 basis points increase in the commission rate by 100 basis points
Processing a reservation	0.08%	of the reserved amount (minimum €0.01)

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

<sup>1)</sup> In addition to the discount or acquirer service fee

<sup>2)</sup> See [www.mastercard.de](http://www.mastercard.de) for regional definitions

