

Service Details

Card Associations

Visa (Including Electron)



Mastercard (including Maestro)



Acquiring Method

Card Not Present (E-Commerce)



Approved Websites and/or Terminal Locations

A list of approved websites and terminal locations shall be provided by Truevo.

Fees

Merchant Discount Rate (MDR)



The Fees charged comprises of the applicable Card Association charges, the Interchange as well as the Truevo mark-up collectively known as the 'Merchant Discount Rate' or 'MDR'.

| | Visa & Mastercard | |
|----------------------|-------------------|--------|
| | Debit | Credit |
| Domestic Cards | 0.70% + €0.10 | |
| Intra-Regional Cards | 1.00% + €0.10 | |
| Inter-Regional Cards | 2.80% + €0.10 | |

Other Transaction Fees:

| Type | EUR | | | | | |
|--|-------|---|---|---|---|---|
| Transaction Fee - applies to pre-authorisation and to approved transactions | 0.10 | - | - | - | - | - |
| Declined authorisation fee | 0.10 | - | - | - | - | - |
| Refund | 0.10 | - | - | - | - | - |
| Tier 1 - Chargeback ratio up to 1% | 25.00 | - | - | - | - | - |
| Tier 2 - Chargeback Ratio for above 1% - irrespective of chargeback hard count | 25.00 | - | - | - | - | - |
| Retrieval Request | 10.00 | - | - | - | - | - |
| Representment & Pre-Arbitration Fee | 15.00 | - | - | - | - | - |

The tier thresholds and fees are applicable to both Visa and Mastercard chargebacks separately.

| Fee Type | EUR |
|--|------|
| Start-up Fee | 0.00 |
| Card Association Merchant Registration Fee (if applicable) | N/A |
| Settlement (transfer) fee | 0.00 |
| Fraud Monitoring Fee (per transaction) | N/A |

Truevo Settlement Account Fees:

| Type | EUR | | | | | |
|---------------------------------|------|---|---|---|---|---|
| Monthly Account Maintenance Fee | 0.00 | - | - | - | - | - |
| Incoming SEPA Transaction Fee | 0.00 | - | - | - | - | - |
| Outgoing SEPA Transaction Fee | 0.00 | - | - | - | - | - |

Commercial Card Management Fees: (Issuing)

| Type | EUR | | | | | |
|------------------------------------|-------|---|---|---|---|---|
| Card Issuance Fee | 0.00 | - | - | - | - | - |
| Card Activation Fee | 0.00 | - | - | - | - | - |
| Card Renewal Fee | 0.00 | - | - | - | - | - |
| Lost / Stolen Card Replacement Fee | 5.00 | - | - | - | - | - |
| Damaged Card Replacement Fee | 5.00 | - | - | - | - | - |
| FX Exchange Rate (%) | 0.75% | - | - | - | - | - |

Rebate



This refers to the rebate option as explained in clause 2.2 of Schedule C.

Truevo Settlement Accounts

The following are accounts for the purposes of transferring of funds to the Merchant. Truevo reserves the right to reject transferring funds to IBANs which were not subjected to Truevo's onboarding process.

| Settlement* | EUR | GBP | USD |
|---|--------------------------|-----|-----|
| Settlement Frequency | Daily | - | - |
| Processing currencies to settle in this account | EUR | - | - |
| Funding Delay (Days) | 4 | - | - |
| Account Name | To be provided by Truevo | - | - |
| Account Number (IBAN) | To be provided by Truevo | - | - |
| SWIFT Code | To be provided by Truevo | - | - |
| Bank Name | To be provided by Truevo | - | - |

*Funds settled in a currency that is different from the processing currency may incur a conversion fee.

Limits and Reserves

| Reserves | | Monthly Maximum Cap (EUR Equivalent) | 20,000 |
|--------------------------------|--------|--|--------|
| Fixed Reserve | N/A | If the Monthly Maximum Cap is exceeded, Truevo reserves the right to increase the required reserves in accordance with the terms of the Agreement and Acquiring Service Schedule. Transactions shall not automatically be declined if the Monthly Maximum Cap is exceeded. | |
| Rolling Reserve | 0% | | |
| Rolling Reserve holding period | 0 days | | |

In addition to the rolling reserve stipulated above, Truevo reserves the right to hold specific reserves for transactions exceeding such limits.

| EUR | | | | | | |
|---|-------|---|---|---|---|---|
| Min. Transaction Limit | 0.01 | - | - | - | - | - |
| Max. Transaction Limit - Enforced | 5,000 | - | - | - | - | - |
| Maximum Monthly Transaction Value Per Card - Enforced | 7,000 | - | - | - | - | - |

In addition to the fees stipulated in this Fee Schedule or Agreement, other standard processing fees are included in the Other Terms & Conditions to the Agreement which can be accessed by the following link: <https://truevo.com/terms-of-use/>