

# **Overview Fees**

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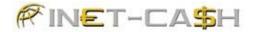


#### 1. Definitions

Chargeback Fee	fee per chargeback	
Commission Fee fee (in percent) of the transaction amount		
High Risk	Business types with high risk (examples):  • Adult  • Dating  • Gaming  • Gambling  • E-Wallets  • IPSP/MSP	
Payment Fee	fee which pays the customer (the webmaster can increase his transaction fee to reduce this payment fee)	
Refund Fee	fee per refund	
Settlement Fee	depends on the payout method (cheque or bankwire)	
Solution IPSP	Means that the webmaster uses our merchant account and not his own one	



Standard Risk	Business types with standard risk (examples):      General Retail     Computer/Telephone Supplies     Electronic stores     Art Dealers     Internet Service Providers     Airlines     Software Packages     Telephone Communication Service     Car Rental Agencies
Transaction Fee	fee per transaction
Website Fee	Fee per website (if IPSP/our Account)



#### 2. General fees

All fees are exclusive of legal VAT.

Monthly Fee	
Setup Fee	
Settlement Fee (payout by bankwire)	
Settlement Fee (payout by cheque)	5,00 €
Cancellation collective case	5,00 €

## 3. High-Risk – IPSP fees (Mastercard only)

All fees are exclusive of legal VAT.

High Risk Fee (only IPSP and Mastercard)	500 USD per year
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#### 4. Payout minimum

payout by bankwire	
payout by cheque	25,00 €



## 5. High Risk fees (Solution IPSP)

All fees are exclusive of legal VAT. Please note that the fees depend on the volume of sales and the average transaction amount!

#### Note:

If we have to register you at Mastercard, we have to debit your account with 500 USD.

Payment method	Commission Fee	Transaction Fee	Chargeback Fee	Refund Fee	Website Fee
Credit Card * (Solution IPSP)	11,00 %	0,85 €	40,00 €	1,00 €	5,00 € monthly
Direct Debit * (DE)	9,50 %	0,85 €	Banking Fees +2,00 €	0,25 €	
Direct Debit * (AT)	9,50 %	0,85 €	Banking Fees +2,00 €	0,25 €	
Direct Banking (Sofortüberw.)	9,50 %	0,85 €			
Direct Pay	9,50 %	0,85 €			

\* We will impose 1.99 € extra per customer for every new booking (payment fee). The webmaster can increase his transaction fee to reduce this payment fee.

Payment Method	Holdbacks
Credit Card	10,00 % for 6 months
Direct Debit (DE)	20,00 % for 6 months
Direct Debit (AT)	20,00 % for 6 months

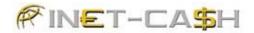


## 6. Compare: Solution creditcard (IPSP) to own creditcard account (High Risk)

All fees are exclusive of legal VAT.

Please note that the fees depend on the volume of sales and the average transaction amount!

	Solution IPSP	Solution own merchant account
Commission fee	11,00 %	depends on volume/risk 10,00 % or less
Transaction fee	0,85 €	depends on volume/risk 0,85 € or less
Chargeback fee	40,00 €	Est. 25,00 € ()
Refund fee	0,25 €	depends on acquirer
Payment fee (customer)	1,99 €	Your Settings
Holdback	10,00 % / 6 months	10,00 % / 6 months
Annual Fee	500 USD	Est. 500 € to 1,000 €
Website Fee	5,00 € / website	Not mandatory
Monthly Fee Inet-Cash		
Setup Fee Inet-Cash (one-time)		



## 7. Standard Risk fees (Solution IPSP)

All fees are exclusive of legal VAT.

Please note that the fees depend on the volume of sales and the average transaction amount!

Payment method	Commission Fee	Transaction Fee	Chargeback Fee	Refund Fee
Credit Card *	5,50 %	0,50 €	40,00 €	1,00 €
Direct Debit (DE) *	5,50 %	0,50 €	Banking Fees +2,00 €	0,25 €
Direct Debit (AT) *	5,50 %	0,50 €	Banking Fees +2,00 €	0,25 €
Direct Banking (Sofortüberweisung)	5,50 %	0,50 €		
Direct Pay	5,50 %	0,50 €		

<sup>\*</sup> We will impose 1.99 € extra per customer for every new booking (payment fee). The webmaster can increase his transaction fee to reduce this payment fee.

Payment Method	Holdbacks
Credit Card	10,00 % for 6 months
Direct Debit (DE)	20,00 % for 6 months
Direct Debit (AT)	20,00 % for 6 months



## 8. Compare: Solution creditcard (IPSP) to own creditcard account (Standard Risk)

All fees are exclusive of legal VAT.

Please note that the fees depend on the volume of sales and the average transaction amount!

	Solution IPSP	Solution own merchant account	
Commission fee	5,50 %	depends on volume/risk 4,00 % or less	
Transaction fee	0,50 €	depends on volume/risk 0,35 € or less	
Chargeback fee	40,00 €	Est. 25,00 € ()	
Refund fee	0,25 €	0,65 €	
Payment fee (customer)	1,99 €	Your Settings	
Holdback	10,00 % / 6 months	depends on acquirer / 6 months	
Annual Fee Acquirer		Est. 98,00 €	
Monthly Fee Inet-Cash			
Setup Fee Inet-Cash (one-time)			