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## Overview Fees

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**1. Definitions**

<b>Chargeback Fee</b>	fee per chargeback
<b>Commission Fee</b>	fee (in percent) of the transaction amount
<b>High Risk</b>	<p>Business types with high risk (examples):</p> <ul style="list-style-type: none"> <li>• Adult</li> <li>• Dating</li> <li>• Gaming</li> <li>• Gambling</li> <li>• E-Wallets</li> <li>• IPSP/MSP</li> <li>• Quasi Cash</li> <li>• Financial Services</li> <li>• ForEx Merchants</li> <li>• Vitamins/Supplements (no illegal substances)</li> <li>• Manual Cash / Cash Advance</li> </ul>
<b>Payment Fee</b>	fee which pays the customer (the webmaster can increase his transaction fee to reduce this payment fee)
<b>Refund Fee</b>	fee per refund
<b>Settlement Fee</b>	depends on the payout method (cheque or bankwire)
<b>Solution IPSP</b>	Means that the webmaster uses our merchant account and not his own one

<p><b>Standard Risk</b></p>	<p>Business types with standard risk (examples):</p> <ul style="list-style-type: none"> <li>• General Retail</li> <li>• Computer/Telephone Supplies</li> <li>• Electronic stores</li> <li>• Art Dealers</li> <li>• Internet Service Providers</li> <li>• Airlines</li> <li>• Software Packages</li> <li>• Telephone Communication Service</li> <li>• Car Rental Agencies</li> </ul>
<p><b>Transaction Fee</b></p>	<p>fee per transaction</p>
<p><b>Website Fee</b></p>	<p>Fee per website (if IPSP/our Account)</p>

## 2. General fees

All fees are are exclusive of legal VAT.

Monthly Fee	---
Setup Fee	---
Settlement Fee (payout by bankwire)	---
Settlement Fee (payout by cheque)	5,00 €

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

All fees are are exclusive of legal VAT.

High Risk Fee (only IPSP and Mastercard)	<p>1.000 USD per year (up to August 2012)</p> <p>500 USD per year (from September 2012 onwards)</p>
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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 1.000 USD p.a. (up to August 2012) respectively 500 USD (from September 2012 onwards)

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 € 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)	2,50 % for 6 months
Direct Debit (AT)	10 % for 3 months

## 6. Compare: Solution 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	1,00 €	0,65 €
Payment fee (customer)	1,00 €	Your Settings
Holdback	10,00 % / 6 months	0,25 €
Annual Fee	1.000 USD (up to Aug 2012) 500 USD (from Sep 2012)	Est. 1.000,00 €
Website Fee	5,00 € / website	Not mandatory
Monthly Fee Inet-Cash	---	---
Setup Fee Inet-Cash (one-time)	---	---

Solution "own merchant account" will be profitable if you have a higher volume of credit card sales then 1.000 EUR monthly.

## 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 €	---	---

\* We will impose 1 € 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)	2,50 % for 6 months
Direct Debit (AT)	10 % for 3 months

## 8. Compare: Solution 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	1,00 €	0,65 €
Payment fee (customer)	Your Settings	1,00 €
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)	---	---