

LIST OF PRICES AND SERVICES



PAYONE GmbH, Status 03/2026

The acceptance and billing of debit and credit cards in Card Present and Card Not Present transactions.

1. STANDARD SERVICES				
Service	Explanation	Service Fee	Billing Model	
			Disagio Classic	IC++
Acceptance and Billing of Debit and Credit Cards	Disagio or Acquirer Fee, depending on the billing model, at least €0.15 per transaction	According to contract	●	●
Activation of Acceptance *	One-time fee for new contracts with a term of less than 48 months	69,95 €	●	●
Monthly Fee *	per month and location	2,95 €	●	●
Minimum Fee for Card Acceptance	Will be offset against the Disagio from the acceptance and billing of debit and credit cards and applies only if the Disagio amount is less than €5.95 per month	5,95 €	●	●
PCI DSS Certification Fee	monthly, only applies for eCommerce	Free of charge	●	●

* This fee is waived for cooperation partners.

2. TRANSACTION-BASED SERVICES				
Service	Explanation	Service Fee	Billing Model	
			Disagio Classic	IC++
Acceptance of Commercial Cards	Commercial Card Transaction Fee. Applies to transactions with Business, Commercial, or Corporate Cards. Per sales amount	1,59 %	●	—*1
Acceptance of International Cards	Non-EU Service Fee. Surcharge for acceptance of non-Intra-EEA (from April 1, 2019 – Switzerland, Turkey, Israel) and interregional transactions. (Transactions with cards issued outside the European Economic Area.) Per sales amount	1,79 %	●	—*1
Credit to card account	Fee for processing credits to card accounts, per transaction	1,30 €	●	●
Non Secure Fee	Processing of transactions without using the 3D Secure authentication procedure or transactions at a non-contactless terminal	0,50 %	●	●
B2B Fee	Virtual Card Fee (B2B) Surcharge for Business to Business transactions in the Global Wholesale / Virtual B2B Model. Per sales amount	0,90 %	●	—*1
Late Presentment	Surcharge on service fee per transaction for delayed submission of card transactions (more than 48 hours after the transaction date)	0,35 %	●	●
Reservation Fee	Pre-Authorization Fee	0,1 % min 0,03 €	●	—*2
Integrity Fee	From the authorized transaction amount, which is not marked as a reservation and meets at least one of the following criteria: <ul style="list-style-type: none"> • Submission later than 3 business days after authorization • Authorization amount not identical to submission amount • A final authorization was canceled and not submitted • Trace ID is not included in the sales submission • Transaction currencies for authorization and submission are not identical 	0,3 % min 0,08 €	●	●
Payment Development Fee	National and intra-European transactions, interregional transactions	0,175 % + 0,03 € 0,175 % + 0,05 €	●	—*2
E-Commerce / MOTO	All payment methods	0,35 %	●	●
Visa Transaction Service Fee	Per e-commerce transaction	0,03 €	●	—*2
3D Secure Annual Fee	Service fee from the transaction amount for distance selling transactions. Per sales amount	69,00 €	●	●
Secure Service Fee	Per contract partner and year	0,09 €	●	●
Single Tap Fee	Per transaction	0,029 % - 0,066 % Max. (0,29 € - 0,66 €)	●	—*2
Token Validation Service Fee	Per transaction, depending on the contract type (E-Commerce/ MoTo, POS) and card issuing country	0,01%- 0,10%	●	—*2

*1 included in interchanges - *2 included in scheme fees

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3. ADDITIONAL SERVICES				
Service	Explanation	Service Fee	Billing Model	
			Disagio Classic	IC++
Review / Re-entry of Transactions	Per transaction	6,00 €	•	•
Daily Payout of Sales	Surcharge on service fee, per transaction	0,10 %	•	•
Paper Billing	Including postal dispatch according to billing interval, per bill	5,00 €	•	•
Transaction / Sales Reports	One-time setup and activation fee for the report (CSV or Excel format)	19,00 €	•	•
Transaction / Sales Reports	Creation and dispatch of the report according to billing interval (CSV, Excel, XML, or EPA format), per dispatch	1,50 €	•	•
Customized Report for Customer	One-time creation and dispatch of a customized report according to merchant's request; billed according to effort, per hour	80,00 €	•	•
Setup and Provision of Transmission Paths for XML-based Sales Files	One-time setup fee for the transmission path for reports (XML format)	240,00 €	•	•
Creation of a Duplicate Copy of a Bill or Contract	Per bill or document	10,00 €	•	•
Processing of Contract Changes, Changes in Bank Account Information	Per request from the contract partner to change master/contract data, billing models, or bank account information, Processing of returned mail	19,00 €	•	•
Payout of Card Sales to Foreign Bank Accounts	Payments outside the SEPA area, per transfer	7,50 €	•	•
Request for an Updated Commercial Register Extract	Per transaction	10,00 €	•	•
Determination of the Beneficial Owner Retroactively	Per transaction, GWG inquiry	10,00 €	•	•
Address Verification Retroactively	Per transaction	5,00 €	•	•
Processing of Document Requests (Retrieval Request)	Per transaction	6,00 €	•	•
Processing of Chargebacks (for fee collection) and Refunds (for payouts)	(for fee collection) and refunds (for payouts). Per transaction	5,00 €	•	•
Currency Conversion	(Transactions are typically processed and paid out in euros, other acceptance or payout currencies are agreed separately for each subsidiary and affiliate.) The currency conversion (Section 10.4 Terms and Conditions) is based on reference exchange rates published on the website www.payone.com/currency-converter	1,5 %	•	•
Non local currency	non domestic settlement currency service fee, transaction	0,25%	•	_*2
Chargeback	Processing of document requests and chargebacks of card transactions, per transaction	50,00 €	•	•
Processing of Visa RDR	Chargeback processing in the Visa RDR Program (Rapid Dispute Resolution)	10,00 €	•	•
PCI DSS Non-Compliance Fee	Per branch and month	14,90 €	•	•

BILLING MODELS

Classic: In the „Classic“ billing model, the contractually agreed service fee („Disagio“) for the acceptance of debit and credit cards is calculated. The Disagio increases according to additional surcharges listed in the price list, e.g., for the acceptance of corporate cards or international cards.

IC++: In the „IC++“ billing model, the contractually agreed service fee („Acquirer Fee“) for the acceptance of debit and credit cards is calculated. Additionally, the corresponding fees („Interchange“ / Interbank fee) from the issuing banks and the fees from the card organizations („Scheme Fees“) are listed separately on the statement.

All fees are subject to value added tax at the applicable rate.

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4. TERMINAL FEES				
Service	Explanation	Service Fee	Billing Model	
			Disagio Classic	IC++
Additional Travel of PAYONE Technician	Per transaction	145,00€	•	•
Pre-exchange of the Terminal	Per terminal and transaction	29,00 €	•	•
Costs for Downloads at the Terminal	Pro Per download	50,00 €	•	•
Change of Communication Type at the Terminal	Per transaction	25,00 €	•	•
Configuration and Activation of Virtual Merchant Card	Per transaction	15,00 €	•	•
Return Shipping for Incorrect Deliveries (e.g., third-party terminals, merchant cards, SIM cards)	Per transaction	5,90 €	•	•
Re-submission of Payment Files to the Data Center	Per transaction	5,00 €	•	•
Disposal (e.g., purchased terminal)	Per terminal	10,00 €	•	•
Upgrade / Retrofit (Terminal or hardware exchange for feature extension)	Per terminal	50,00 €	•	•
Cryptographic Key Change. Per terminal / annually (flat fee, for each calendar year, no prorated refund)	Per terminal and year	25,00 €	•	•
Regulatory Software Update (for existing devices and terminal exchange)	Per terminal and transaction	70,00 €	•	•