

Pricing- Business (Valid from 8/6/2018)

We charge a processing fee + payment method fee per transaction.

The cards commission is charged per transaction, and consists of 3 parts (referred to as **Interchange++**):

1. Interchange fee: customer bank fee starting from 0.2% for European consumer debit cards
2. Card Scheme fee: usually ranges from 0.10% to 0.65%
3. Viva Acquiring Fee

Find out more [here](#)

Card Present Acquiring

Card Terminals Transactions

Viva Wallet Acquiring Fee: 1.16%

<u>Payment Method</u>	<u>Processing Fee</u>	<u>Payment method fee</u>
Visa, Visa Electron, Mastercard, Maestro	-	Interchange++
Alipay	-	2.4%
Viva QR Code Payments (QR Scanned using Viva Wallet App)	-	FREE

<u>Other</u>	<u>Price</u>
Minimum monthly Viva wallet Acquiring fee	5€ / Card Terminal
Refund Cost / In case of cancellation or refund	FREE
Card Terminal Setup (Call center technical support service)	FREE
Card Terminal Setup (On-Site installation service)	35€
Daily Sales Clearance	FREE
Shipping Cost (Greek Delivery Address)	FREE
Instant settlement	0.5% <small>Minimum charge €1 / transaction</small>

Card not Present Acquiring

Online Payment Solutions (e-shop & mobile app), MoTo Transactions on Card Terminals, Web POS Transactions

Viva Wallet Acquiring Fee: 2.06%

<u>Payment Method</u>	<u>Processing Fee</u>	<u>Payment method fee</u>
e-commerce Transactions		
Visa, Visa Electron, Mastercard, Maestro	0.24	Interchange++
Amex, Dinners	0.24	Scheme fee:2.2%, Viva wallet acquiring fee: 1.3%
Alipay	-	2.4%
Cash / e-banking	0.24	2.4%
Payments with Viva Wallet	0.24	2.4%
Viva QR Code Payments	-	FREE
Web pos/moto		
Visa, Visa Electron, Mastercard, Maestro	0.24	Interchange++
Amex, Dinners	0.24	Scheme fee:2.2%, Viva wallet acquiring fee: 1.3%
	<u>Other</u>	<u>Price</u>
Minimum monthly Viva wallet Acquiring fee		30€ <i>per client</i>
Refund cost / In case of cancellation or refund		FREE
Disputes & Chargebacks		20€
Daily Sales Clearance		Free

Viva Debit Cards (Company & Employee)

	<u>FEES</u>
NEW CARD ISSUING <small>(Lost, stolen or expired)</small>	FREE
TRANSACTIONS IN-STORE (POS) <small>(GREECE & ABROAD)</small>	FREE
INTERNET TRANSACTIONS <small>(GREECE & ABROAD)</small>	FREE
ONLINE WEB ACCOUNT ACCESS	FREE
CHANGE PIN AT ANY ATM	FREE
CARD DEACTIVATION <small>(if you don't want your Business Debit Card, you can deactivate it with no cost)</small>	FREE

Innovative payment solutions with Viva Wallet

	<u>FEES</u>
MOBILE PAYMENTS <small>Through Viva Wallet app</small>	FREE

Viva Wallet

Your business account

	<u>FEES</u>
ACCOUNT SET UP	FREE
<div style="display: flex; align-items: center;"> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-right: 10px; text-align: center; width: 80px;"> ADD MONEY TO YOUR WALLET </div> <div> <p>✓ eBANKING Through the DIAS payment system</p> </div> </div>	<p>0.75€ <i>Additional charges may occur from your bank</i></p>
<div style="display: flex; align-items: center;"> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-right: 10px; text-align: center; width: 80px;"> ADD MONEY TO YOUR WALLET </div> <div> <p>✓ PAY@VIVASPOT With cash at more than 1000 Viva Spots</p> </div> </div>	<p>1€</p>
<div style="display: flex; align-items: center;"> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-right: 10px; text-align: center; width: 80px;"> ADD MONEY TO YOUR WALLET </div> <div> <p>✓ WALLET2WALLET Receive money from another person or business and add money from your personal Wallet. Learn more</p> </div> </div>	<p>FREE</p>
<div style="display: flex; align-items: center;"> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-right: 10px; text-align: center; width: 80px;"> ADD MONEY TO YOUR WALLET </div> <div> <p>✓ VIVA E-MONEY CODE With cash at selected Viva Spots</p> </div> </div>	<p>FREE</p>
<div style="display: flex; align-items: center;"> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-right: 10px; text-align: center; width: 80px;"> ADD MONEY TO YOUR WALLET </div> <div> <p>✓ FREE POS VIVA E-MONEY CODE FREE POS payment solution. Learn more</p> </div> </div>	<p>2.8% + 0.28€ / transaction <i>Per code redemption</i></p>
<div style="display: flex; align-items: center;"> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-right: 10px; text-align: center; width: 80px;"> ADD MONEY TO YOUR WALLET </div> <div> <p>✓ BANK ACCOUNT Transfer money to an IBAN</p> </div> </div>	<p>1€</p>
<div style="display: flex; align-items: center;"> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-right: 10px; text-align: center; width: 80px;"> PAY & SEND MONEY </div> <div> <p>✓ WALLET2WALLET Send money to another person or business and make transfers between your Wallets. Learn more</p> </div> </div>	<p>FREE</p>
<div style="display: flex; align-items: center;"> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-right: 10px; text-align: center; width: 80px;"> PAY & SEND MONEY </div> <div> <p>✓ BILL PAYMENT Pay directly online from your Viva Wallet account</p> </div> </div>	<p><i>Charges vary per organization</i></p>
<div style="display: flex; align-items: center;"> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-right: 10px; text-align: center; width: 80px;"> PAY & SEND MONEY </div> <div> <p>✓ VIVA.GR SERVICES Get the best prices for flights, ferries, events and a lot more, on viva.gr</p> </div> </div>	<p>FREE</p>

Pricing- Personal

Add money to your Viva account and make secure payments in the most competitive

Add money

CARDS
VISA, MASTERCARD & DINERS
1,9% +0,1€
Minimum charge 0,3€
*Card verification required**

CARDS
AMERICAN EXPRESS
2,9% +0,1€
Minimum charge 0,3€
*Card verification required**

EBANKING
With DIAS payment system
0,75€
Additional charges may occur from your bank

PAY@HOME
With cash wherever you are!
3,75€

PAY@VIVASPOT
With cash at more than 1000 [Viva Spots](#)
1€

VIVA E-MONEY CODE
With cash at [selected Viva Spots](#)
FREE

WALLET2WALLET
Transfer from a merchant's or friend's Viva account. [Learn more](#)
FREE

FREE POS VIVA E-MONEY CODE
FREE POS payment solution. [Learn more](#)
2.8% + 0.28€ / transaction
Per code redemption

Pay money

ESHOP PAYMENTS
Signing in to your Viva Account or directly with your Viva Debit Card
FREE

VIVA.GR SERVICES
Get the best prices for flights, ferries, events and a lot more, on [viva.gr](#)
FREE

IN-STORE PAYMENTS
Shop cash-free in-store using your Viva Debit Card
FREE

MOBILE PAYMENTS
Pay instantly from your Viva Wallet app
FREE

BILL PAYMENT
Pay directly online from your Viva account
Charges varies per organization

Send money

CARDS
Transfer to Visa & MasterCard
1€

BANK ACCOUNT
Transfer to an IBAN
1€

WALLET2WALLET
Transfer to a merchant's or friend's Viva account. [Learn more](#)
FREE

**During card verification process your card will be charged with an amount between €0.01 - €0.99.*