

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>
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>
	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

	FEES	
ACCOUNT SET UP	FREE	
ADD MONEY TO YOUR WALLET	✓ eBANKING <small>Through the DIAS payment system</small>	0.75€ <small>Additional charges may occur from your bank</small>
	✓ PAY@VIVASPOT <small>With cash at more than 1000 Viva Spots</small>	1€
	✓ WALLET2WALLET <small>Receive money from another person or business and add money from your personal Wallet. Learn more</small>	FREE
	✓ VIVA E-MONEY CODE <small>With cash at selected Viva Spots</small>	FREE
	✓ FREE POS VIVA E-MONEY CODE <small>FREE POS payment solution. Learn more</small>	2.8% + 0.28€ / transaction <small>Per code redemption</small>
	✓ VIVA ESCROW ACCOUNT/ ESCROW VOUCHER	2% <small>Upon credit of the amount</small>
	PAY & SEND MONEY	✓ BANK ACCOUNT <small>Transfer money to an IBAN</small>
✓ WALLET2WALLET <small>Send money to another person or business and make transfers between your Wallets. Learn more</small>		FREE
✓ BILL PAYMENT <small>Pay directly online from your Viva Wallet account</small>		<small>Charges vary per organization</small>
✓ VIVA.GR SERVICES <small>Get the best prices for flights, ferries, events and a lot more, on viva.gr</small>		FREE

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

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

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

MOBILE PAYMENTS **FREE**
Pay instantly from your Viva Wallet app

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

Send money

CARDS **1€**
Transfer to Visa & MasterCard

BANK ACCOUNT **1€**
Transfer to an IBAN

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

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