

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 |
| AMEX | - | 2,7% |

| <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)

| | FEES |
|--|------|
| 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

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

Viva Wallet Your business account

| | <u>FEES</u> | |
|--|---|---|
| ACCOUNT SET UP | FREE | |
| <div style="background-color: #e0f2f1; padding: 10px; text-align: center; font-weight: bold;">ADD MONEY TO YOUR WALLET</div> | ✓ 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> |
| <div style="background-color: #e0f2f1; padding: 10px; text-align: center; font-weight: bold;">PAY & SEND MONEY</div> | ✓ BANK ACCOUNT <small>Transfer money to an IBAN</small> | 1€ |
| | ✓ 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
*Card verification required**

1,9% +0,1€
Minimum charge 0,3€

CARDS
AMERICAN EXPRESS
*Card verification required**

2,9% +0,1€
Minimum charge 0,3€

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
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.*

