

# Pricing- Luxembourg (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 Wallet Acquiring Fee

Find out more [here](#)

## Card Present Acquiring

### *Card Terminals*

**Viva Wallet Acquiring Fee: 1.16%**

| <u>Payment Method</u>                           | <u>Processing Fee</u> | <u>Payment method fee</u>           |
|---|-----------------------|-------------------------------------|
| Visa, Mastercard, Maestro                       | -                     | Interchange ++                      |
| Bancontact                                      | -                     | 0.14€                               |
| Alipay  | -                     | 2.4%                                |
| AMEX  | -                     | 2.5%                                |
| <u>Other</u>                                    |                       | <u>Price</u>                        |
| Refund Cost / In case of cancellation or refund |                       | FREE                                |
| Card Terminal Setup                             |                       | FREE                                |
| Daily Sales Clearance                           |                       | FREE                                |
| Instant Settlement                              |                       | 0.5%<br>Min. Charge 1€/ transaction |

## 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%

| Payment Method                                  | Processing Fee | Payment method fee |
|---|----------------|--------------------|
| <b>e-commerce Transactions</b>                  |                |                    |
| Visa, Visa Electron, Mastercard, Maestro        | 0.24€          | Interchange**      |
| Alipay  | -              | 2.4%               |
| AMEX  | -              | 2.7%               |
| <b>Web pos/moto</b>                             |                |                    |
| Visa, Visa Electron, Mastercard, Maestro        | 0.24€          | Interchange**      |
| <b>Other</b>                                    |                | <b>Price</b>       |
| Refund cost / In case of cancellation or refund |                | FREE               |
| Disputes & Chargebacks                          |                | 20€                |
| Daily Sales Clearance                           |                | FREE               |

## Account Pricing

| Service                   | Price |
|---------------------------|-------|
| Account Setup             | FREE  |
| Transfer money to an IBAN | FREE  |