

TRANSACTION

— E U R O P E —

Transact Europe may apply one of the following pricing models:

Interchange Plus Plus Pricing

Interchange Plus Plus pricing works by adding a constant, flat margin on top of Interchange and Scheme Fees. So typically, Interchange Plus Plus pricing will also be written in the three-component format, with a percentage fee and per-transaction fee above Interchange and Scheme Fees. This allows us to provide a clear pricing plan that displays the margin we charge and how it remains consistent when you process different types of cards and transactions.

Understanding your cost breakdown

To fully understand the cost of a sales transaction you will need to know how the Merchant Service Charge is broken down into its cost components:

- Interchange: Fee that the customer's issuing bank charges Transact Europe as the acquirer
- Scheme Fee: Fee charged to Transact Europe as the acquirer for using the card schemes network
- Processing Cost: A fixed percentage and/or cents per transaction paid to Transact Europe for the processing of the transaction, covering auxiliary scheme costs, providing customer service, risk management, integration assistance etc.

Note: Fixed fees are charged in Euro with a daily FX rate (in some cases) applied to the Merchant Accounts.

Blended Pricing

If you wish to have a blended Merchant Discount Rate blended by card type and class, you can opt out of receiving Interchange Plus Plus pricing by contacting your PSP or Account Manager.