

TARIFF FOR FEES AND COMMISSIONS FOR PROVIDING ACQUIRING SERVICES AT RYVYL (EU) EAD TO DIRECT MERCHANTS

I. ACQUIRING SERVICES			
Issuing of Processing MIDs	Free in the three main currencies (EUR, GBP, USD) and for each individual additional currency 5.00 EUR per website.		
Monthly Fraud/Chargeback Files report ¹	200.00 EUR		
High-Risk Registration Fee ²	As per Card Scheme Fee		
Chargeback/Fraud Chargeback Fee	Actual Card Scheme cost + 15.00 EUR/16.00 USD/13.00 GBP per item min. 25.00 EUR/ 26.00 USD/ 21.00 GBP per item		
Chargeback Representment Fee	15.00 EUR/16.00 USD/13.00 GBP		
Retrieval Request Fee	8.00 EUR/ 9.00 USD/ 7.00 GBP		
Settlement Wire Fee	SEPA –15.00 EUR /16.00 USD/13.00 GBP; SWIFT –30.00 EUR / 32.00 USD / 26.00 GBP; FASTER –15.00 EUR /16.00 USD/13.00 GBP		
One-Time Set-Up Fee (per merchant account)	Low Risk – FREE; Mid Risk –150.00 EUR / 156.00 USD / 127.00 GBP; High Risk –300.00 EUR / 312.00 USD / 254.00 GBP		
Monthly Service Fee (per merchant account)	50.00 EUR / 52.00 USD / 43.00 GBP		
RDR Fee	18.00 EUR / 19.00 USD / 15.00 GBP per item		
MasterCard collaboration accepted fee	25.00 EUR / 26.00 USD / 21.00 GBP per item		
VISA Integrity Risk Program fee for MCCs: 5967, 6051, 6012, 7273 for merchants on Blended MDR ³	0,02 EUR / 0,02 USD / 0,02 GBP per transaction		
Fraud Fee	Fraud Fee is applied based on Merchant's Total Fraud/Total Sales ratio breach as per the table below. The Ratio breach is calculated on a monthly basis. The fine will be applied for ratio breach of any of the Card Schemes.		
Card Scheme	Ratio Breach	Fraud Amount	Fine Amount
VISA or MasterCard	1.5%	0-2 000	0
VISA or MasterCard	1.5%	2 000-5 000	1 500 EUR
VISA or MasterCard	1.5%	5 000-10 000	2 500 EUR
VISA or MasterCard	1.5%	10 000-20 000	5 000 EUR
VISA or MasterCard	1.5%	20 000+	7 500 EUR
II. MISCELLANEOUS			
Audit/Balance confirmation letter	100 EUR including VAT		
Courier charges	100 EUR including VAT per posted item		
Translation fees and Legalize services ⁴	55 EUR per request + 15 EUR per page including VAT		
Webshield LO Fee	1000.00 EUR per month + 250 EUR per quarterly review		
Downloading KYB documents from local registers by RYVYL (EU) team	50 EUR + actual cost per company		

¹ Ryvyl (EU) can offer the service to assist in sending monthly data files to include all fraud and chargeback information on cases to merchants that will help them manage and reduce those and any potential costs.

² Applicable only for MCC's determined as High-Risk by the card scheme.

³ Visa Integrity Risk Program fee is a Card scheme fee, introduced by VISA, in effect from 01.04.2024

⁴ Ryvyl (EU) require all official supporting documents to be presented in English.



GENERAL PROVISIONS

1. The fees and commissions stipulated in the present Tariff are valid for all direct merchants, onboarded after 03.02.2025, unless otherwise arranged in the individual signed merchant agreement. Specific services not included are subject to additional arrangement.
2. All fees and commissions shall be collected in the relevant currency, in case fees are collected in another currency, fixed rate of BNB on the day of transaction will be applied.
3. Ryvyl (EU) EAD is entitled to debit any other account of the client with the accrued fees and commissions, even in the equivalent in other currency, if there is no sufficient cover on the respective account.
4. All additional expenses related to the execution of the orders, including those of Bank partners, are collected in addition to the items specified in the present Tariff.
5. Ryvyl (EU) EAD reserves the right to apply additional charges for specific instructions or requirements, leading to extrawork, unusual complexity and/or liability.
6. The present Tariff shall be applied immediately to all new direct Merchants and will take effect on 03.02.2025. Ryvyl (EU) EAD reserves the right to periodically review and amend its Tariffs. Notifications of any proposed changes will be communicated to all current direct Merchants in writing (including via e-mail). All proposed changes in the Tariff shall become effective within a term of not less than 2 (two) months as of the date of the above notification. Unless the Merchant notifies Ryvyl (EU) EAD of their refusal to accept the proposed changes prior to the effective date, such changes will be deemed accepted. Merchants are entitled to terminate the Merchant Agreement at any time before the changes take effect, without incurring any additional costs or liabilities.