



Ryvyl (EU) EAD 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 Ryvyl (EU) as the acquirer
- Scheme Fee: Fee charged to Ryvyl (EU) as the acquirer for using the card schemes network
- Processing Cost: A fixed percentage and/or cents per transaction paid to Ryvyl (EU) 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.