

Price List for IdoPay online payments

Effective from the 1st of June 2022 until its cancellation

The Operator according to this Price List shall mean IAI S.A. or IdoPayments sp. z o. o. - depending on which entity provides the payment service for the Customer who is also a Merchant. Operator being IAI S.A. provides IdoPay electronic payments, BLIK and so-called PayByLinks (immediate, automatic bank payments) and card payments. The operator being IdoPayments sp. z o. o. organizes the possibility of handling IdoPay electronic payments, BLIK and the so-called PayByLinks (instant, automatic bank payments). IdoPay is available only for UE-based Merchants. Operator transfers payments received to its bank account from BLIK and PayByLink to the Client's bank account (Merchant). The commission fees are the net amount of the Balance. **The following commissions do not apply at all to funds from downloads that are credited to the CSC Balance within the IdoSell Broker service.**

1. Commission for handling payments with automatic payment booking (PayByLink, BLIK, PayPo) :

1. **For Plan Smart CLOUD** is 1,6% of the transaction value.
2. **For Plan Elastic CLOUD** is 1,4% of the transaction value.
3. **For Plan CLOUD PRO** is 1,2% of the transaction value.

2. Commission for card payments under the IF++ model.

1. card payment service fee is the sum of the following components: interchange fee, Visa/Mastercard fee, Operator fee.
2. The interchange fee, as a component of the IF++ settlement, is a fee paid to the payment card issuer (bank). These fees vary from card to card and range from 0.20% to 2.50% of the transaction value
 1. details of fees for Visa cards:
www.visa.co.uk/about-visa/visa-in-europe/fees-and-interchange.html
 2. details of Mastercard/Maestro charges:
<https://www.mastercard.pl/pl-pl/klient-biznesowy/punkty-handlowo-uslugowe/pierwsze-kroki/zrozumiec-oplate-interchange.html>
3. Visa/Mastercard fee, as a component of the IF++ model settlement, set by the card scheme operator. These fees vary from 0.03% to 25% of the transaction value
 1. detailed information on fees for Visa cards:
<https://www.visa.pl/plac-z-visa/wybor-agenta-rozliczeniowego.html>
 2. detailed information on fees for Mastercard/Maestro: MasterCard:
<https://www.mastercard.pl/content/dam/public/mastercardcom/eu/pl/pl/Punkty-handlowo-uslugowe/Pricing-tabela-PL-poprawka.pdf>
4. Operators fee.
 1. **For Plan Smart CLOUD** is 1,1% of the transaction value..
 2. **For Plan Elastic CLOUD** is 0,9% of the transaction value.
 3. **For Plan CLOUD PRO** is 0,7% of the transaction value.

3. Fee for the transfer of funds accumulated in CSC to the Client's Balance - £0/0€/S0

If the funds are intended to pay for the Operator's services.

4. Fee for a recognized chargeback complaint - £25/25€/S25

The fee applies only to card payments for which a chargeback type complaint will eventually be recognized. The fee is paid to the card acquirer and is calculated in the same amount as the Operator is obliged to pay. The amount of the fee is independent of the amount of the transaction being complaint.