

# Schedule of Fees for Payment Services

(POLAND)

Effective from 01.09.2023

## INFORMATION REGARDING THE PRICING MODELS

### Interchange ++

The pricing model "Interchange ++" consists of 3 components which add up to form the individual commission rate for each transaction.

#### Interchange fees (IF) dynamic

The fees charged to the Merchant correspond to the actual fees levied by the Card Schemes on behalf of the Card Issuers.

Refer to:  
[worldline.com/merchant-services/interchange](https://worldline.com/merchant-services/interchange)

#### Card scheme fees dynamic

The fees charged to the Merchant correspond to the actual fees levied by the Card Schemes.

Refer to:  
[worldline.com/merchant-services/scheme-fees](https://worldline.com/merchant-services/scheme-fees)

#### Worldline acquiring fees fixed, in % and/or PLN

The fees charged to the Merchant cover the costs for transaction processing and settlement, fraud monitoring and customer service.

They are levied in accordance with the pricing table displayed in the Contract Module.

## BLENDED – INCL. INTERCHANGE FEES, CARD SCHEME FEES, WORLDLINE ACQUIRING FEES

The pricing model "Blended" consists of a set of fixed basic rates per card brand amended by surcharges applied in accordance with the specific transaction type.

The fixed rates charged to the Merchant include the basic costs for Interchange (refer to: [worldline.com/merchant-services/interchange](https://worldline.com/merchant-services/interchange)) and Card Scheme fees ([worldline.com/merchant-services/scheme-fees](https://worldline.com/merchant-services/scheme-fees)) as well as for transaction processing and settlement, fraud monitoring and customer service. The surcharges cover additional costs arising pursuant to the specific transaction type.

## TRANSACTION-RELATED SURCHARGES/FEES FOR PRESENCE AND DISTANCE BUSINESS

	Service charge	Pricing Model		Means of payments
		IC++	Blended	
<b>Surcharge commercial cards</b> Applies to all transactions with non-domestic commercial cards (e.g. Business Cards).	1.20 % (of transaction amount)		●	Visa/Visa Electron, Mastercard, Maestro
<b>Surcharge non-EEA transactions</b> Applies to transactions with cards issued outside and accepted inside the European Economic Area and vice versa.	1.00 % (of transaction amount)		●	Visa/Visa Electron, Mastercard, Maestro
<b>Pre-authorization fee presence business</b>	0.08 % (min. PLN 0.05)		●	Mastercard
<b>Pre-authorization fee distance business</b>	0.08 % (min. PLN 0.05)		●	Mastercard, Maestro
<b>Final authorization fee</b>	0.009 %		●	Mastercard, Maestro
<b>Integrity fee for final authorizations</b> Applies to transactions that are delivered to Worldline's system later than four working days after their authorization, whose authorization amount/currency does not match the transaction amount/currency delivered to Worldline or that are canceled after their final authorization.	0.28 % (min. PLN 0.13) (of authorization amount)		●	Mastercard, Maestro
<b>Foreign currency reimbursement</b> (does not apply to reimbursements in EUR, CHF and USD) Applies to all reimbursements in foreign currency.	0.20 % (of transaction amount)	●	●	All means of payment (excluding BLIK)

## GENERAL FEES

	Service charge
Connection to the authorization and settlement system	Free of charge
Activation of the dynamic currency conversion (DCC) service (not available for Mail-/Phone-Order)	Free of charge (1.00% rebate on the DCC transaction amount)
Change of master data (in particular change of address, account data)	Free of charge
Processing of chargebacks	PLN 120.00/chargeback
Provision of reimbursement notice as XML data file	Free of charge <sup>1</sup>
Provision of duplicates (applies to duplicates of contracts/reimbursement notices)	Free of charge

<sup>1</sup> Costs may arise for the technical implementation.

All fees listed in this schedule of fees are exclusive of VAT.

Your local point of contact can be found at: [worldline.com/merchant-services/contacts](https://worldline.com/merchant-services/contacts)

