



OROPAY

Fee catalogue
OROPAY Business Account
for corporate and e-commerce

March 2021

OROPAY

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*All the fees listed in this document do not apply for High Risk companies
During onboarding assessment, and upon the RBA outcome, a company could be positioned
as Low, Medium or High Risk*

We personalize the eMoney experience by cultivating a continuous
improvement payment solution culture

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Learn more about our Introducing Broker (IB) program

Onboarding & setup fees

Type	Description	Condition
Onboarding assessment	<i>Risk Based Assessment</i>	Upon evaluation
Activation of account	<i>Once off deposit on approval</i>	€100 to €1000
Account Set up Fee	<i>Once off per merchant</i>	€50 to €200
Account Support	<i>Dedicated Account Manager</i>	included
Monthly maintenance	<i>Cost per month</i>	€10 to €100
Account Administrator	<i>1 Administrator of account</i>	included
Account User	<i>up to 5 users</i>	included
Extra Administrators	<i>Charge per Administrator</i>	€5.00
Extra Users	<i>Charge per User</i>	€1.00

Incoming Transaction fees
Incoming Transaction fees - SEPA EUR / SWIFT EUR "SHA"

Type	Description	Condition
up to €2,000	<i>per transaction</i>	€2.50
€2,001 to €5,000	<i>per transaction</i>	€3.75
€5,001 to €10,000	<i>per transaction</i>	€6.25
€10,001 to €30,000	<i>per transaction</i>	€15.00
€30,001 to €50,000	<i>per transaction</i>	€25.00
over €50,000	<i>per transaction</i>	€37.50

Incoming Transaction fees - SWIFT EUR "OUR"

Type	Description	Condition
up to €10,000	<i>per transaction</i>	€2.50
€10,001 to 50,000	<i>per transaction</i>	€5.00
over €50,000	<i>per transaction</i>	€15.00

Incoming Transaction fees - SWIFT EUR "BEN"

Type	Description	Condition
up to €2,500	<i>per transaction</i>	€20.00
€2,501 to €12,500	<i>per transaction</i>	€30.00
€12,501 to €50,000	<i>per transaction</i>	€60.00
over €50,000	<i>% per transaction</i>	0.20%
	<i>max per transaction</i>	€500.00

Any Incoming Transaction (SEPA and/or SWIFT "SHA" "BEN" "OUR")

Type	Description	Condition
Any high risk amount (further investigation needed)	<i>% per transaction</i>	0.60%

Outgoing Transaction fees

Outgoing Transaction fees (SEPA EUR standard + 1 working day)

Type	Description	Condition
up to €1,000	per transaction	€1.00
€1,001 to €10,000	per transaction	€2.00
€10,001 to €50,000	per transaction	€7.50
over €50,000	% per transaction	0.25%
	plus fee per transaction	€27.50
	maximum per transaction	€600.00

Outgoing Transaction fees (SWIFT EUR "SHA" / "BEN" standard + 1 working day)

Type	Description	Condition
up to €1,000	fee per transaction	€27.50
over €1,000	% per transaction	0.25%
	plus fee per transaction	€25.00
	maximum per transaction	€1,000.00

Outgoing Transaction fees (SWIFT EUR "OUR" standard + 1 working day)

Type	Description	Condition
up to €1,000	fee per transaction	€40.00
over €1,000	% per transaction	0.25%
	plus fee per transaction	€45.00
	maximum per transaction	€1,000.00

Internal Transfers

Transfers Between OROPAY Accounts

Type	Description	Condition
OROPAY Business Accounts	fee per transaction	€0.50
Business Accounts - Personal Accounts	fee per transaction	€0.50

Special Instructions & General Fees*Special Instructions*

Type	Description	Condition
Transaction investigation	<i>fee per transaction</i>	€70.00
Recall or cancel outgoing transaction	<i>fee per cancellation</i>	€85.00
Outgoing transaction amendment	<i>fee per transaction</i>	€70.00
Cancel/return incoming transaction	<i>fee per cancellation</i>	€50.00

General fees

Type	Description	Condition
Electronic Statement of Account	<i>via OROPAY Business Account</i>	Included
Certified Statement of Account	<i>upon request</i>	€10.00
Annual Audit Report	<i>upon request</i>	€50.00
Closing of account	<i>once off fee</i>	€50.00
Account modification	<i>per modification if executed by OROPAY</i>	€40.00
Change of ownership structure	<i>per instance</i>	€50.00
Account confirmation	<i>per letter</i>	€10.00
Reference letter	<i>Hard copy per letter</i>	€30.00
Confirmation letter	<i>Hard copy per letter</i>	€30.00
Postage	<i>per instance</i>	€30.00
Financial Info to Admins/Executors	<i>per instance</i>	€20.00
KYC file update	<i>annually</i>	Included
Inactivity fee*	<i>after 3 months / monthly charge</i>	0.80%

**if balance is zero account will be suspended/closed after 6 months*

E-commerce and Merchant Service Charges

E-Commerce

Type	Description	Condition
API Integration cost	once off	Upon evaluation
Plugin Integration Cost	once off	Upon evaluation
Seamless customisation	once off	Upon evaluation
Monthly fees	cost per month	€10 to €100

Merchant Service Charge (MSC)

MCC code - Low risk

Card Type	Product	VISA		MC	
		%	plus flat fee	%	plus flat fee
Domestic & intra EU region (EEA)	Consumer Debit	0.69%	€ 0.10	0.97%	€ 0.10
	Consumer Debit Premium	0.79%	€ 0.10	1.07%	€ 0.10
	Consumer Credit	0.79%	€ 0.10	1.07%	€ 0.10
	Commercial	1.99%	€ 0.10	2.52%	€ 0.10
International cards	Consumer Debit	2.49%	€ 0.22	2.47%	€ 0.22
	Consumer Debit Premium	2.84%	€ 0.22	2.82%	€ 0.22
	Consumer Credit	2.84%	€ 0.22	2.82%	€ 0.22
	Commercial	3.49%	€ 0.22	3.31%	€ 0.22
Declined Transactions	per transaction		€0.30	€0.30	€0.30
Refund	per transaction		€5.00		€5.00
Chargebacks / Second chargebacks	per transaction		€40.00		€40.00
Commission fee for representment	per transaction		€40.00		€40.00

*additional 0.3% may be applied for transactions with Card products with Currency other than EUR/USD/RUB/GBP

MCC code - Normal risk

Card Type	Product	VISA		MC	
		%	plus flat fee	%	plus flat fee
Domestic & intra EU region (EEA)	Consumer Debit	0.99%	€ 0.10	1.27%	€ 0.10
	Consumer Debit Premium	1.09%	€ 0.10	1.37%	€ 0.10
	Consumer Credit	1.09%	€ 0.10	1.37%	€ 0.10
	Commercial	2.29%	€ 0.10	2.82%	€ 0.10
International cards	Consumer Debit	2.79%	€ 0.22	2.77%	€ 0.22
	Consumer Debit Premium	3.14%	€ 0.22	3.12%	€ 0.22
	Consumer Credit	3.14%	€ 0.22	3.12%	€ 0.22
	Commercial	3.79%	€ 0.22	3.61%	€ 0.22
Declined Transactions	per transaction		€0.30	€0.30	€0.30
Refund	per transaction		€5.00		€5.00
Chargebacks / Second chargebacks	per transaction		€40.00		€40.00
Commission fee for representment	per transaction		€40.00		€40.00

*additional 0.5% may be applied for transactions with Card products with Currency other than EUR/USD/RUB/GBP

MCC code - High risk

Please contact us for more information regarding Merchant Service Charges for High Risk sectors

Important notes for Merchant Service Charges

>Debit refers to payment with immediate debit & prepaid

>Credit refers to credit payment and deferred debit

>Commercial refers to commercial payment such as Business, Corporate.

>Interchange & Sceme fees are variablee based on the specific card product type and will be charged for each transaction based on the rates stipulated by the respective card scheme.

>Interchange & Scheme fees are subject to change without notice.