

The fees agreed for the payment transfer apply, as well as the following charges:

Services	Payment method	Fee
<b>Minimum service charge</b> Applied when the service fee for a transaction would be below €0.20.	all payment methods except girocard	€0.20 per transaction
<b>Corporate card surcharge</b> Applies to all transactions made with corporate cards. Does not apply to the IC++ billing model.	Mastercard, VISA	1.30% of the transaction amount
<b>Non-EEA card surcharge</b> Applies to transactions made with cards issued outside the European Economic Area (EEA). Does not apply to the IC++ billing model.	Mastercard, VISA	1.30% of the transaction amount
<b>Credit note processing</b> Issuance of credit notes (partial or full).	all payment methods except girocard	€1.49 per credit note
<b>Returned direct debit</b> Returned direct debits from direct debit submissions	Direct debit Collecting	€2.50 per returned direct debit
<b>Forwarding of recovered returned direct debits</b> If the payer later transfers the owed amount, the funds are matched to the original returned direct debit and forwarded to the merchant.	Direct debit Collecting	€2.50 per incoming bank transfer
<b>Cancellation fee for disbursement-pending transactions</b> Once a transaction has been submitted, the credit assessment fee applies even if the transaction is later cancelled. However, if the transaction is cancelled before disbursement, no service charge or transaction fees will be levied.	Direct debit Factoring, Purchase on account	€0.80 per cancellation
<b>Authentication transaction fee (3-D Secure)</b> Card Not Present only. Does not apply to the IC++ billing model.	Mastercard, VISA	0.05% of the transaction amount
<b>Payment Promotion Fund Germany</b> Does not apply to the IC++ billing model.	Credit card	0.12% of the transaction amount & €0.01 per transaction
<b>Manual card entry / MoTo surcharge</b> Applies to transactions where card details are entered manually at the POS terminal or processed as Mail Order / Telephone Order (MoTo).	Mastercard, VISA	0.50% of the transaction amount
<b>Security &amp; Quality Fund surcharge</b> Does not apply to the IC++ billing model.	Credit card	0.10% of the transaction amount
<b>Card Scheme Development Fund surcharge</b> Does not apply to the IC++ billing model.	Credit card	0.155% of the transaction amount & €0.05 per transaction

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Services	Payment method	Fee
<b>International Settlement surcharge</b> Does not apply to the IC++ billing model.	UnionPay, JCB, Diners Club, Discover	0.175% of the transaction amount
<b>Acquirer Purchase Volume Fee surcharge</b> Does not apply to the IC++ billing model.	Credit card	0.15% of the transaction amount
<b>Pre-authorisation surcharge</b>	Mastercard, VISA	0.10% of the amount reserved (min. €0.03)
<b>Capture surcharge</b>	Mastercard, VISA	0.30% of the capture amount
<b>Card Scheme Manager Fee</b> Applies to all girocard authorisation requests.	girocard	0.00209% of the transaction amount
<b>Surcharge for daily payouts</b>	all payment methods except girocard	0.10% of the transaction amount
<b>Surcharge for gross payment</b>	all payment methods except girocard	0.10% of the transaction amount
<b>Network Token Fee</b> Card Not Present only.	Credit card	€0.15 per successful token
<b>Chargeback handling and retrieval request processing</b> Includes processing of retrieval requests to prevent chargebacks. Applies to chargebacks from credit card transactions.	Credit card	€50.00 per chargeback
<b>Special reports commissioned by the contracting party</b> Applies to analyses, individual transaction lists, retrospective entries, etc.	all payment methods	€75.00 per hour
<b>Bank confirmation</b>	-	€50.00 per transaction
<b>Balance confirmation</b>	-	€20.00 per transaction

“Mastercard, Visa” covers all card products under these schemes (Mastercard, Visa, Mastercard Debit, Visa Debit, V-Pay, Maestro). „Credit card“ additionally includes card products from the UnionPay, JCB, Diners Club and Discover schemes.

All agreed fees are net prices plus the statutory value added tax (VAT) applicable at the time of service provision. secupay will give two weeks' notice of any changes to the price and service schedule.

Date: 7 May 2026