

# Payouts

## **Q: Does the region-specific availability of Payout apply to the end user or merchant?**

A: The availability of the service depends on the merchant's country of registration, the entity must be registered in one of the EEA countries. Its users can be from any country, not covered by sanctions.

## **Q: Do INTRA or INTER rates apply in the UK?**

A: The UK is located outside the EU, so INTRA rates apply.

## **Q: Are there daily transaction limits for merchants?**

A: If the daily turnover is greater than 150K USD/EUR combined on MC and VISA – Acquirer will require SD.

## **Q: What is the maximum time from completing an e-commerce transaction to receiving funds to the Payout account?**

A: The time depends on the model/price offer in which the cooperation with Acquirer has been established. We have threshold values, i.e. 4500 PLN, 1000 EUR, 1000 USD. In the fixed fee model, funds from e-commerce are transferred to the merchant's account within 2 business days from the moment the threshold value is reached. In the IC++ model, the threshold values are identical and the time is 5 working days.

## **Q: Is there a limit to occasional transactions in Payouts?**

A: Per month per user it is 1000 EUR.

## **Q: What is the difference between blended and IC++ rates?**

A: Blended are the final rates offered per transaction, so all processing costs are included in one fee known to the merchant. On the other hand, in the IC++ model, we are dealing with a division of the rate into 3 fees, so the cost of the transaction is visible to the merchant at the time of receiving the report. The fees included in the IC++ model include: interchange fee, fee imposed by payment card providers (Mastercard, Visa) and settlement fee.

## **Q: What do the costs of Payout service with Acquirer depend on?**

A: Costs for a P2A service vary depending on: average transaction value, expected monthly turnover, regions, industry (IC), currency

For specific cases, more information may be needed. For example costs for a P2A service vary depending on: country, type e.g. P2P, B2P, etc., channel, e.g. bank deposit, mobile wallet, terminal

settlement currency.

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