

iPayTotal Platform

Pricing

1. Setup Fees / Onboarding			
Description	List Price	Discount	Price
Platform Onboarding <ul style="list-style-type: none"> Includes setup of Client on the IPAYTOTAL Platform Includes activation of up to 3 Payment Adapters 	5,000.00 £		5,000.00 £
White Label Onboarding (Optional) <ul style="list-style-type: none"> White Label Platform / Merchant Interface White Label API documents Client-specific White Label URL Includes activation of up to 6 Payment Adapters 	5,000.00 £		5,000.00 £
Onboarding Support (Optional) <ul style="list-style-type: none"> 1 Day (equals 8 Hours) training for up to 2 Platform Administrators 1 Day (equals 8 Hours) configuration support / consulting 	2,000.00 £		2,000.00 £

All fees under this Section 1 are billable upon contract signature.

2. Recurring Pricing			
2.1. Monthly Platform Fee			
Description	List Price	Discount	Price
<ul style="list-style-type: none"> Software maintenance of the IPAYTOTAL Platform Software maintenance of included Adapters 4 Hours Helpdesk Support / Month 24/7 Emergency Hotline 	2500.00 £		2500.00 £
2.2. General Transactions (GTX) Processing		Fee per GTX	
Pricing Tiers	List Price	Discount	Price
1 - 50,000 GTX	0.5 £		0.5 £
50,001 – 100,000 GTX	0.4 £		0.4 £
100,001 - 250,000 GTX	0.3 £		0.3 £
250,001 - 500,000 GTX	0.25 £		0.25 £
> 500,000 GTX	0.2 £		0.2 £

2.3. Special Transactions (STX) Processing		Fee per STX		
Description		List Price	Discount	Price
Chargeback and Chargeback Reversal		1 £		1 £
Register		1 £		1 £
Deregister		1 £		1 £
Capture (including Partial Capture)		1 £		1 £
2.4. Minimum Monthly Transaction Purchase				
Description		TX Volume	Discount	Price / Month
Clients shall be invoiced the actual fees generated by the transactions processed (all general/GTX and special/STX transactions) or the applicable Minimum Monthly Transaction Purchase stated below, whichever is greater, on a monthly basis.				
Minimum Monthly Transaction Purchase beginning from				
4th month following Effective Date		10,000		
15th month following Effective Date		15,000		
25th month following Effective Date		20,000		
2.5. Fraud Prevention				
Description		List Price	Discount	Price
IPAYTOTAL Risk Engine	Flat fee per TX	0.015 £ per transaction		0.015 £ per transaction
3rd Party Risk Check	API Calls to Third Party Risk Checks	0.015 £ per API call		0.015 £ per API call
3D Secure Processing via IPAYTOTAL MPI	Verified by Visa, MasterCard Secure Code,	0.030 £ per transaction		0.030 £ per transaction
2.6. Adapter World				
Description		List Price	Discount	Price
Additional Payment Adapter Maintenance	Monthly fee per additionally activated Payment Adapter	250.00 £ monthly		250.00 £ monthly
eCommerce Platform Adapter Maintenance	Monthly fee per activated eCommerce Platform Adapter (e.g. WooCommerce, Magento, etc.)	250.00 £ monthly		250.00 £ monthly
Adapter on Demand (Feature-Request)	Client can order the development of a not yet connected Payment Provider/Processor/Acquirer / Risk Check Provider	on request (hourly rate)		on request (hourly rate)
2.7. Optional Advanced Modules				
Description		List Price	Discount	Price

IPAYTOTAL Vault	Monthly Fee for PAN storage	99.00 £ / 5,000 Pcs. monthly	99.00£/5,000 Pcs. monthly
Post Processing	Monthly Fee for customized & automated Post Processing Jobs	99.00£/25,000 Post-Processed TX	99.00£/25,000 Post-Processed TX
BI Data Source Access	Monthly Fee for Elasticsearch container access	on request	on request

All recurring fees under this Section 2 are billable upon effective date.

3. Additional Services

Description	List Price	Discount	Price / Hour
Additional Platform Feature Development	New Adapter or Feature-Requests on the Platform (e.g. integrations, new risk check, new report, ...)	120.00 £	120.00 £
Professional Services	For additional Account Management, Training, Market Research, Project Management and Consulting (e.g. related to payment processes). In case we support Client with relations to Acquirers, join commercial calls, etc....	150.00 £	150.00 £
Technical Support	Technical Support by an IPAYTOTAL Developer includes support of defined processes documented in the User Manual	100.00 £	100.00 £

4. Platform

4.1. Core Modules included in Setup and Platform Fee

<p>IPAYTOTAL Platform</p> <ul style="list-style-type: none"> White Label Platform / Merchant Interface White Label API Documents Client-specific White Label URL Tenant / Merchant / Adapter (Connector) Structure User Rights and Roles Management All Currencies supported XML Server to Server API payment.js PCI-compliant Payment Form PCI-compliant Hosted Payment Page Smart Routing Access to separate and independent Test (Sandbox) and Live (production) Environment System Health Monitoring Email Alerts <p>Real Time Transaction Analysis</p> <ul style="list-style-type: none"> Personalized Dashboard per User Pivot Table Generator Aggregated Turnover and Transaction Charts Transaction Detail View Fraud Prevention Analysis Chargeback Analysis with detailed Reason Codes 	<p>Processing</p> <ul style="list-style-type: none"> Reconciliation Reports if supported Settlement File Processing (available for selected Acquirers) Data Center switch to Disaster Recovery Site in Case of Disaster Unlimited Merchant Accounts Virtual Terminal for MoTO transactions <p>Adapter World</p> <ul style="list-style-type: none"> Support for more than 200+ Payment Methods 3 active Adapters included in Monthly Platform Fee Optional: 6 active Adapters in White Label Solution <p>Payment Categories</p> <ul style="list-style-type: none"> Credit / Debit Card Processing SEPA transaction Processing Invoice Processing Online Bank Transfer Processing E-Money Wallet Processing Mobile Carrier Billing
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◆ Crypto Currency Processing

4.2. Supported Transaction Types

Preauthorization	Preauthorization's perform all risk management validations and store the complete payment processing data for later retrieval. For credit card transactions the payment amount gets additionally reserved (blocked) on the credit card of the Customer. A following Capture with reference to the Preauthorization will trigger the actual booking. Optional vaulting of payment method data possible.	GTX
Debit	Debits the account of the Customer and credits the Merchant account (direct sale).	GTX
Refund (including Partial Refunds)	Refund credits the account of the Customer with a reference to a prior Debitor Capture transaction. Customer will always see two bookings (Debit and Refund) on his statement. Some Adapters / Connectors do not support Refunds. Partial Refund is like a Refund, but only refunds parts of the previously captured or debited amount.	GTX
Void	Void cancels already reserved amounts completely.	GTX
Payout	Credits the account of the Customer and debits the Merchant account.	GTX
Capture (including Partial Capture)	A (Partial) Capture (partially) captures a pre-authorized amount. A Capture is only possible within a certain period, depending on the payment method.	STX
Chargeback and Chargeback Reversal	A negative Chargeback to the Merchant account that is usually triggered by a refund of a charge by the Customer or the card schemes. A Chargeback Reversal cancels a Chargeback.	STX
Register	Initial registration of a payment instrument of an Customer, often referred to as tokenization. Later preauthorization's, debits or payouts must always refer to a valid register. This process means that no sensitive information about the Customer has to be stored within the Merchant system. (Not available for all Adapters)	STX
Deregister	Removes the stored (vaulted) payment instrument of the Customer.	STX
Live Transactions	Transactions processed through the Platform excluding simulated transactions.	

4.3. Optional Modules

IPAYTOTAL PAN Vault	PCI level 1 certified environment, where credit card details are encrypted, stored and tokenized. The pricing is based on the peak number of stored PANs during the current invoicing period.
Post Processing	Our Post Processing Engine enables you to define & schedule ETL jobs that select and aggregate transaction data, e.g. for invoicing, regulatory reporting etc. The pricing for such Jobs is based on the total number of rows processed. If the same transaction is included in multiple jobs, it will count as multiple transactions.
BI Data Source Access	Dedicated Elasticsearch container including your transactions details. Please contact us for specific pricing.

5. Conditions

Minimum Contract Period:

36 months

Termination: Either Party can terminate the Platform Agreement giving six months' notice prior to end of the Minimum Contract Period. In absence of such termination, the Platform Agreement shall be extended automatically for an indefinite term and may thereafter be terminated by either Party giving six months' notice prior to the end of each calendar month. The right to rescind from the contract for cause remains unaffected.

All prices excluding Taxes. The calculation is based on calendar months and takes place in the time zone GMT.
If a service is provided to Client registered in an EU country, the Client has to confirm his entrepreneurial status by showing the VAT identification number (VAT-Code). If a valid VAT identification number is presented, the invoice will be tax-free and tax liability will be transferred to the Client (Reverse Charge System).
If a service is provided to a Client registered in a third country, the Client has to confirm his entrepreneurial status by showing suitable documents, for example a certificate from the foreign tax authority, which confirms the entrepreneurial status of the Client. If suitable documents are presented, the invoice will be tax-free. The taxation of received services, depends on the tax regulations valid in the Client country. Therefore, the Client has to ensure proper taxation.