

## 1. SCOPE

**1.1.** If the Merchant does not opt for either the Interchange++ pricing model or the Packs, then these Special Conditions shall apply to acquiring transactions.

**1.2.** The Matrix Pricing Model is offered by the Acquirer in the context of the implementation of EU Regulation 2015/751 of 29 April 2015 regarding the interchange fees for card-based payment transactions.

## 2. COMPONENTS OF THE MATRIX PRICING MODEL

**2.1.** The merchant service charge that is charged to the Merchant is composed of the interchange fee, the card scheme fee, and a service fee.

- The interchange fee is a compensation which the Acquirer, as an acquirer, is required to directly or indirectly pay to the Card issuer (typically a bank) for every transaction. The interchange fee amount is determined by several factors, such as the type of authentication and security (chip, contactless, 3DSecure, magnetic card strip, etc.), the brand and type of Card (corporate or consumer, debit, credit, prepaid, etc.), as well as the geographical location of the Merchant and the cardholder. For consumer cards issued in the EU, the aforementioned EU legislation imposes a maximum of 0.2% per transaction for transactions with debit cards, and 0.3% for transactions with credit cards.

- The scheme fee relates to the costs associated with the services rendered by the Card Schemes with respect to transactions - such as the costs of clearing, connectivity and marketing. The scheme fee amount is determined by various factors, such as the origin of the card, the Card Scheme, the type of Card and the transaction amount.

- The service fee is the Acquirer's compensation for the services that directly relate to the effective processing of transactions - such as the processing, the payment of the merchant and the reporting.

The service fee does not cover exceptional services (e.g., foreign exchange risk, non-domestic settlements, etc - for which KB SmartPay shall also have the right to invoice additional charges).

## 3. CALCULATION

**3.1.** The Matrix Pricing Model results in a fixed merchant service charge per transaction, for specific combinations of categories and brands of cards.

- For each Merchant, the fixed merchant service charge is set forth on the Order Form/Cover Document. This amount will be charged to the Merchant.
- The interchange fee and scheme fee will be charged at a pass-through basis, depending on the category of the card (debit card / credit card / prepaid card), the card brand, as well as several other parameters indicated in the pricing ta-

ble mentioned below. In light of the fact that the interchange fee and scheme fee depend on a complex interaction with various other parameters (such as the transaction amount, the card brand and card type, the origin of the Card, the authentication and security used, etc.), this table necessarily presents a range of amounts/percentages for the sake of simplicity.

This pricing table will be regularly changed, in order to reflect evolutions in the market, new decisions of card schemes and Card Issuers, etc. New versions of this document will be made available by the Acquirer on the following web address: [www.kbsmartpay.cz](http://www.kbsmartpay.cz)

- The service fee will not be established in advance, because it is the outcome of the following calculation, and is therefore variable:

*(fixed merchant service charge) - interchange fee - scheme fee*

## 4. REPORTING

**4.1.** The Acquirer's extranet allows the Merchant to obtain an overview of the transactions at all times. In this overview, the applicable merchant service charges will be indicated, as well (for informational purposes) the interchange fee, scheme fee and service fee. More information regarding these charges can be consulted and downloaded at any time through KB SmartPay's extranet: [www.kbsmartpay.cz/mex](http://www.kbsmartpay.cz/mex).