

Price List Dashboard

All prices are net prices.

Fee model for direct and escrow payments

(For new Clients the maximum transaction volume for a direct payment is €5,000 and for escrow payment €50,000)

Transaction volume per month	SEPA Bank Wire	Credit Card (Visa/MasterCard)	SOFORT by Klarna
	EUR	EUR	EUR
to 50.000 €	1,0 %	2,9 % + 0,20 € *	2,5 % + 0,25 € *
to 100.000 €	0,9 %		
to 250.000 €	0,8 %		
to 500.000 €	0,7 %		
from 500.000 €	0,6 %		

* The fees are not yet finalized with the payment provider. Therefore, there may still be adjustments. The transaction limit is expected to be €2,500 and can be increased upon request.

Service-Fees

Chargeback dispute (Credit Card)	28 €
Setup fee (one time)	49 €

Fees for holding funds in escrow (due to negative interest rates)

PAYLAX is charged a negative interest rate on current escrow and merchant account balances. Therefore, on

escrow payments where the funds have been in the escrow account for more than one month, we pass on the

negative interest surcharge. The negative interest surcharge is based on the €STR (Euro short-term rate¹) of the last business day of the relevant month plus 0.1% premium.

The negative interest rates in the Eurozone mean that our payment provider faces a negative interest rate on our escrow and merchant accounts. As a result, we charge a negative interest surcharge on escrow payments where the funds are held in the escrow account for more than 30 days. The negative interest surcharge is based on the current €STR (Euro short-term rate¹) plus a surcharge of 0.1% per annum. The negative interest will accrue upon completion of the escrow payment.

The negative interest rate is calculated as follows:

$$(\text{Transaction volume} \times (\text{days in escrow} - 30 \text{ days})) \times (\text{negative interest surcharge} / 365)$$

The negative interest will be deducted together with the transaction fees when the escrow payment is released. In case of a refund you will receive a separate invoice for the fees and the negative interest.

Example

The escrow payment has a transaction volume of 3.000 €. The funds were in the escrow account for a total of 58 days. The €STR at release of funds is -0.581%.

$$(3.000 \text{ €} \times 28) \times (0,00681 / 365) = 1,57 \text{ €}$$

Important notice regarding the cooperation with PAYLAX and our payment service provider

Online Payment Platform BV (OPP)

- The maximum transaction volume for a direct payment is €5,000. Transactions with a higher volume must be processed as an escrow payment.
- The maximum transaction volume for an escrow payment is €50,000.

