

# Prices and Conditions of Barion

Valid from March 20, 2019

## Wallet fees

Basic services	
Sign up	Free!
Monthly fee	Free!
Barion web and mobile app	Free!
Wallet management	Free!
Send/receive money within Barion	Free!
Barion REST API for developers	Free!
Merchant onboarding	Free!

Money in (top-up)		
EUR	Wire transfer	Free!
	Cash deposit at CIB Bank (available only in Hungary)	1% (min. 2 EUR)
	Bank card	1%
CZK	Transfer from Czech bank accounts	Free!
	Transfer from other bank accounts	190 CZK
	Bank card	1%
HUF	Transfer from Hungarian bank accounts	Free!
	Transfer from other bank accounts	900 HUF
	Cash deposit at CIB Bank (available only in Hungary)	100 HUF
	Bank card	1%
USD	Wire transfer	3 USD
	Cash deposit at CIB Bank (available only in Hungary)	1% (min. 2 USD)
	Bank card	1%

Money out (withdrawal)		
EUR	Wire transfer	2 EUR
CZK	Wire transfer to Czech bank accounts	5 CZK
	Wire transfer to other bank accounts	190 CZK
HUF	Wire transfer to Hungarian bank accounts	0.1% (min. 50 HUF)
	Wire transfer to other bank accounts	900 HUF
USD	Wire transfer	3 USD

Other fees	
Account Statement paper based, upon request (per piece)	4 EUR/80 CZK/1000 HUF/5 USD
Monthly fee of safe custody	0,5% (min.2 EUR/5 CZK/ 50 HUF/3 USD)
Closing of Barion account for individuals (fee of last withdrawal)	Free!

## Fees and conditions of accepting online payments for merchants

Barion Smart Gateway (online and app2app)		Starter	Advanced	Custom
Bank card and Barion balance	Basic fee	1.50%	0.99%	Ask for an offer!
	Over 1 million HUF/80 000 CZK/3 000 EUR/ 3 500 USD monthly volume	1.25%	0.75%	
	Over 10 million HUF/800 000 CZK/30 000 EUR/ 35 000 USD monthly volume	1.00%	0.50%	
Extras	Escrow, Recurring/Token payment	+0.20%		Ask for an offer!
Sharing Economy/ Marketplace extras	Payments with three or more parties involved	+0.50%		Ask for an offer!

Conditions of choosing a tariff package		Starter	Advanced	Custom
Place card types and Barion logo on merchant website		✓	✓	Ask for an offer!
Help us fight fraud with cart content and basic Barion Pixel		✓	✓	
Help us with consented data using Barion Pixel			✓	
Use Barion only for electronic payment			✓	

### Definitions and Conditions

#### General conditions, volume based fees

**General conditions** The Barion Smart Gateway fees of Starter and Advanced package apply for the given merchant if:

- the monthly average cart size of Barion Gateway payments is above 20 EUR/500 CZK/6000 HUF/25 USD,
- the monthly ratio of commercial cards and cards issued outside of the EU together is less than 2% (based on the sum).

Barion is entitled to increase its fees, if one of the conditions are not met by the merchant.

In case of a formerly set tariff package if any conditions become ungratified, Barion is entitled to unilaterally determine different tariff package, or to determine individual fees (justified by the extra costs arising from the breach of such conditions) for acceptance of bank card and Barion balance, or to terminate the agreement with immediate effect.

**Volume based fees** If volume target is reached, the volume preference is set during the next calendar month. The decline of volume may result in termination of preferences. In case of prominently high sales volume, there is a possibility for additional preferences, ask for our special offer!

#### Definition of extra, sharing economy and marketplace services

**Escrow** In case of escrow the paid amount is transferred to the beneficiary's Barion account, however it is not available until the payment facilitator verifies the payment. The final amount is defined by the payment facilitator as well.

**Recurring/Token payment** In case of recurring/token payment, the customer authorises the merchant with the first payment to repeat the payment with arbitrary frequency and amount. It is convenient for subscription or one-click payment scenarios. This functionality is subject to a special approval process made by Barion, it is not automatically part of the onboarding process.

**Payments with three or more parties involved** The paid amount is sent to several users' Barion account defined by the payment facilitator. The facilitator pays the transaction fees, but can also deduct fees from the parties involved.

#### Definition of conditions for tariff packages

**Place card types and Barion logo on merchant website** Merchant has to place the card types and Barion logo on its website according to the guidelines of Barion. A comprehensive description is published on the Barion website.

**Help us fight fraud with cart content and basic Barion Pixel** Barion scores every payment for fraud risk to help the merchant avoid any loss arising from fraud. The item level cart content and the activity of the visitor are important factors in the fraud risk score and it is the legitimate interest of both parties to analyze it for fraud management purposes. This information is not used for marketing purposes without the consent of the user.

**Help us with consented data using Barion Pixel** Barion Pixel is a snippet of JavaScript code that tracks visitor activity on the merchant website. The merchant has to add and configure the Barion Pixel in the source code of its website with GDPR compliant consent management. User data is used for marketing purposes only in case of user consent.

**Use Barion only for electronic payment** Barion is the only mode of payment for cards on the merchant website. Purchases paid by bank transfer or pay on delivery are not rated as electronic payment.