



Pricing plan – Business

OF (Operation Fee) – Operation fee is a small commission charged by the operator to cover the costs it incurs for operating services.

Basic payment methods – Mastercard, Visa, Blik, PayByLink, iDEAL and Trustly. Those methods that are not charged the ZEN Fee up to the limit.

Premium payment methods – Skrill, PaySafeCard and Neosurf. Those methods are not included the 0.0% ZEN fee limit. Regardless of the company's turnover, these transactions are charged at the same rate.

ZEN Business account costs are charged by ZEN UAB and ZEN Technology.

	<i>Creative</i>	<i>Smart</i>	<i>Enterprise</i>	<i>Supreme</i>
Account opening	€0.00	€0.00	€0.00	€0.00
Monthly subscription	€9.99 / month	€24.99 / month	€99.99 / month	€499.99 / month
Payment processing costs for basic payment methods up to the 0.0% ZEN fee limit				
0.0% ZEN fee limit Zen doesn't charge you extra for incoming transactions – Your only cost is OF (Operation Fee)	Up to €3 000 / month	Up to €15 000 / month	Up to €50 000 / month	Up to €100 000 / month
Mastercard	OF + 0,00% + €0,00	OF + 0,00% + €0,00	OF + 0,00% + €0,00	OF + 0,00% + €0,00
Visa	OF + 0,00% + €0,00	OF + 0,00% + €0,00	OF + 0,00% + €0,00	OF + 0,00% + €0,00
Blik	OF + 0,00% + €0,00	OF + 0,00% + €0,00	OF + 0,00% + €0,00	OF + 0,00% + €0,00
PayByLink	OF + 0,00% + €0,00	OF + 0,00% + €0,00	OF + 0,00% + €0,00	OF + 0,00% + €0,00
iDEAL	OF + 0,00% + €0,00	OF + 0,00% + €0,00	OF + 0,00% + €0,00	OF + 0,00% + €0,00
Trustly	OF + 0,00% + €0,00	OF + 0,00% + €0,00	OF + 0,00% + €0,00	OF + 0,00% + €0,00



Payment processing costs for basic payment methods after exceeding the limit

Mastercard	0,50% + €0,30	0,45% + €0,10	0,40% + €0,10	0,30% + €0,10
Visa	0,50% + €0,30	0,45% + €0,10	0,40% + €0,10	0,30% + €0,10
Blik	0,50% + €0,30	0,45% + €0,10	0,40% + €0,10	0,30% + €0,10
PayByLink	0,50% + €0,30	0,45% + €0,10	0,40% + €0,10	0,30% + €0,10
iDEAL	0,50% + €0,30	0,45% + €0,10	0,40% + €0,10	0,30% + €0,10
Trustly	0,50% + €0,30	0,45% + €0,10	0,40% + €0,10	0,30% + €0,10

Payment processing costs for premium methods

Skrill	2,69% + €0,30	2,69% + €0,30	2,69% + €0,30	2,69% + €0,30
PaySafeCard	12% + €0,10	12% + €0,10	12% + €0,10	12% + €0,10
Neosurf	12% + €0,10	12% + €0,10	12% + €0,10	12% + €0,10

E-commerce features

Instant settlement Money from transactions is wired to your account, and it's instantly ready to be used by you.	Yes	Yes	Yes	Yes
Integration plug-in and API Thanks to integration with such e-commerce systems as Shopify Magento etc., the configuration will be quick and easy	Yes	Yes	Yes	Yes
0,0% Chargeback protection on online volume	Up to €3 000 / month	Up to €15 000 / month	Up to €50 000 / month	Up to €100 000 / month
Chargeback protection fee above the limit	€0,15 for transaction	€0,15 for transaction	€0,15 for transaction	€0,15 for transaction



Payment account

IBAN accounts EUR, USD, GBP, PLN, AUD, BGN, CAD, CNY, HRK, CZK, DKK, HKD, HUF, ILS, JPY, KES, MXN, NZD, NOK, QAR, RON, SAR, SGD, ZAR, SEK, CHF, THB, TRY, UGX, AED	Yes	Yes	Yes	Yes
Free SEPA transfers	20 / month	100 / month	500 / month	Unlimited
SEPA transfers above the limit	€0,10	€0,10	€0,10	–
Free top-up's	Up to €5 000 / month	Up to €10 000 / month	Up to €10 000 / month	Up to €15 000 / month
Top-up fee above the limit	0,50%	0,50%	0,50%	0,50%
Free SWIFT transfers (only for SHA option)	3 / month	5 / month	10 / month	50 / month
SWIFT transfers above the limit	OUR – €10,00 SHA – €3,00	OUR – €10,00 SHA – €3,00	OUR – €10,00 SHA – €3,00	OUR – €10,00 SHA – €3,00
Free transfers between own ZEN accounts	Unlimited	Unlimited	Unlimited	Unlimited
Free transfers to other user's ZEN account	Unlimited	Unlimited	Unlimited	Unlimited
Cards				
Free Mastercard physical card	3 cards	3 cards	5 cards	5 cards
Free Mastercard virtual card	5 cards	5 cards	5 cards	5 cards
Free delivery of the physical card	Yes	Yes	Yes	Yes



Mastercard physical card above the limit	€10,00 for card	€10,00 for card	€10,00 for card	€10,00 for card
Mastercard virtual card above the limit	€5,00 for card	€5,00 for card	€5,00 for card	€5,00 for card
Free ATM withdrawal (worldwide)	Up to €800	Up to €1 000	Up to €2 000	Up to €5 000
ATM withdrawal	1,50%	1,50%	1,50%	1,50%
Currencies exchange				
Free exchange in available currencies on the account	Up to €10 000	Up to €20 000	Up to €100 000	Unlimited
Mark up above the free exchange limit	0,30%	0,30%	0,30%	–
Mark up outside foreign exchange market hours	0,40%	0,40%	0,40%	0,40%
Extras				
ZEN Care – shopping protection If there is something wrong with your purchases with our ZEN Mastercard®, you can apply for a refund and you will receive it immediately	Yes	Yes	Yes	Yes
One-year extended warranty All electronics purchased with your ZEN Mastercard® will have one additional year of warranty	Yes	Yes	Yes	Yes
24/7 Live support	Yes	Yes	Yes	Yes



Instant cashback	Yes	Yes	Yes	Yes
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