



## 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 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.

	Creative	Smart	Enterprise	Supreme
Account opening	€0.00	€0.00	€0.00	€0.00
Monthly subscription	€9.99 / month	€24.99 / month	€99.99 / month	€499.99 / month
<b>Payment processing costs for basic payment methods up to the 0.0% ZEN fee limit</b>				
<b>0.0% ZEN fee limit</b> 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

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



<b>Payment account</b>				
<b>IBAN accounts</b> 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
<b>Free local (SEPA) transfers</b>	20 / month	100 / month	500 / month	Unlimited
<b>Local (SEPA) transfers above the limit</b>	€0,10	€0,10	€0,10	–
<b>Free international (SWIFT) transfers</b>	3 / month	5 / month	10 / month	50 / month
<b>International (SWIFT) transfers above the limit</b>	€3,00	€3,00	€3,00	€3,00
<b>Free transfers between own ZEN accounts</b>	Unlimited	Unlimited	Unlimited	Unlimited
<b>Free transfers to other user's ZEN account</b>	Unlimited	Unlimited	Unlimited	Unlimited
<b>Cards</b>				
<b>Free Mastercard physical card</b>	3 cards	3 cards	5 cards	5 cards
<b>Free Mastercard virtual card</b>	5 cards	5 cards	5 cards	5 cards
<b>Free delivery of the physical card</b>	Yes	Yes	Yes	Yes
<b>Mastercard physical card above the limit</b>	€10,00 for card	€10,00 for card	€10,00 for card	€10,00 for card
<b>Mastercard virtual card above the limit</b>	€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%
<b>Currencies exchange</b>				
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%
<b>Extras</b>				
<b>ZEN Care – shopping protection</b> 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
<b>One-year extended warranty</b> All electronics purchased with your ZEN Mastercard® will have one additional year of warranty	Yes	Yes	Yes	Yes
<b>24/7 Live support</b>	Yes	Yes	Yes	Yes
<b>Instant cashback</b>	Yes	Yes	Yes	Yes

