

ZEN Business – Payment gateway with banking

Monthly subscription 25 EUR / month

Account opening 0 EUR

PAYMENT PROCESSING FEES

Visa 0,45% + 0,04 EUR
Mastercard For transaction inside European Economic Area

Apple Pay 1,95% + 0,14 EUR
Google Pay For transaction outside European Economic Area

BLIK 0,37% + 0,04 EUR

Pay with ZEN 0,0% + 0,00 EUR

iDeal 0,1 EUR + 0,04 EUR

Bancontact 0,25 EUR + 0,04 EUR

Neteller 5,2% + 0,04 EUR

Skrill 5,2% + 0,04 EUR

Paysafecard 8,00% + 0,04 EUR

Paysafecash 3,00% + 0,15 EUR

Trustly 0,5% + 0,04 EUR

Union Pay 1,4% + 0,04 EUR

Polish PayByLinks 0,55% + 0,04 EUR

Wechat 0,5% + 0,04 EUR

Neosurf 8,00% + 0,04 EUR

Digital Currency 0,4% + 0,04 EUR

Webmoney 2,50% + 0,04 EUR

PayPal 0,00%
For all transactions in gateway model

Sofort 1,65% + 0,30 EUR

Twisto 1,20%

BoaCompra

Visa

8,99% + 0,30 EUR

Mastercard

BoaCompra

Boleto

13,00% + 0,40 EUR

BoaCompra

Efecty

8,49% + 0,40 EUR

BoaCompra

Multibanco

4,49% + 0,30 EUR

BoaCompra

PagoEfectivo

9,49% + 0,40 EUR

BoaCompra

PagoFacil

8,99% + 0,30 EUR

BoaCompra

RapiPago

8,99% + 0,30 EUR

BoaCompra

PayPal

11,99% + 0,30 EUR

BoaCompra

PIX

13,49% + 0,50 EUR

BoaCompra

PSE

5,99% + 0,65 EUR

BoaCompra

RedPagos

7,49% + 0,40 EUR

BoaCompra

RedCompra

8,99% + 0,30 EUR

INCOMING TRANSFERS

Local transfers 0 EUR
EUR, GBP, PLN

SEPA transfers 0 EUR

SWIFT transfers 0 EUR

Internal transfers 0 EUR
Between ZEN Users

OUTGOING TRANSFERS

Local transfers 0 EUR
EUR, PLN

SEPA transfers 100 for free
Next for 0,10 EUR

SWIFT transfer 5 for free
Cost option SHA Next for 3,00 EUR

SWIFT transfer 10 EUR
Cost option OUR

Internal transfers 0 EUR
Between ZEN Users

ONLINE PAYMENTS SERVICES

Refund 0.22 EUR

Chargeback processing 25 EUR

Individual reports 100 EUR
For each hour required for preparing a dedicated report

ACCOUNT TOP UP

Visa
Mastercard
Blik
iDeal
Apple Pay
Google Pay

Free up to 10 000 EUR
Above 0,5% fee

Additional 1.95% + 0,14 EUR when card is outside of European Economic Area

Webmoney Price in application

Paysafecard Price in application

Paysafecash Price in application

Union Pay Price in application

Trustly Price in application

Neteller Price in application

Skrill Price in application

Digital Currency Price in application

EXCHANGE

Currency exchange Free up to 20 000 EUR
Above 0,3% fee

CARDS

Physical cards 3 for free
Next for 10 EUR

Virtual cards 5 for free
Next for 5 EUR

ATM Withdrawal Free up to 1 000 EUR
Above 1,5% fee

Mastercard Moneysend

Receiving transfers on card issued by ZEN

10%

10%

10%

10%

EXTRAS

ZEN Care**(Shopping protection)**

When something goes wrong with your ZEN Mastercard® purchases, you can request an immediate refund

Yes

Yes

Yes

Yes

Extended warranty

Extra year of warranty for all electronics up to €5 000 purchased with your ZEN Mastercard®

Yes

Yes

Yes

Yes

Instant cashback up to 15%

Yes

Yes

Yes

Yes