

ZEN.COM

ZEN Business – Payment gateway with banking¹

4 april 2023

¹ The pricing availability depends on the risk score assessed during the onboarding process and your store's turnover, which cannot exceed EUR 100,000 per month.

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Account²

Opening account	0,00 EUR
Monthly subscription	25,00 EUR / month

Payment Processing Fees³

Visa and Mastercard	0,45% + 0,04 EUR For cards issued in the EEA ⁴
Apple Pay and Google Pay	1,95% + 0,14 EUR For cards issued in non-EEA ⁵
BLIK	0,37% + 0,04 EUR
Pay with ZEN	0,00% + 0,00 EUR
iDeal	0,10 EUR + 0,04 EUR
Bancontact	0,25 EUR + 0,04 EUR
Netteler	5,20% + 0,04 EUR
Skrill	5,20% + 0,04 EUR
Paysafecard	8,00% + 0,04 EUR
Paysafecash	3,00% + 0,04 EUR
Trustly	0,50% + 0,04 EUR
Polish PayByLinks	0,55% + 0,04 EUR
Wechat	0,50% + 0,04 EUR
Neosurf	8,00% + 0,04 EUR
Digital Currency	0,40% + 0,04 EUR
Twisto	1,20%
PayPal	0,00% For all transactions in gateway model
Sofort	1,65% + 0,30 EUR

² Fees charged by ZEN Technology B.V.

³ Fees charged by ZEN Technology B.V.

⁴ Cards issued in European Economic Area countries

⁵ Cards issued in non-European Economic Area countries

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BoaCompra⁶	
Visa and Mastercard	8,99% + 0,30 EUR
Boleto	13,00% + 0,40 EUR
Efecty	8,49% + 0,40 EUR
Multibanco	4,49% + 0,30 EUR
PagoEfectivo	9,49% + 0,40 EUR
PagoFacil	8,99% + 0,30 EUR
RapiPago	8,99% + 0,30 EUR
PayPal	11,99% + 0,30 EUR
PIX	13,49% + 0,50 EUR
PSE	5,99% + 0,65 EUR
RedPagos	7,49% + 0,40 EUR
RedCompra	8,99% + 0,30 EUR

Incoming Transfers

Local transfers	0,00 EUR
SEPA transfers	0,00 EUR
SWIFT transfers	0,00 EUR
Internal transfers Between ZEN Users	0,00 EUR

⁶ Fees charged by ZEN Technology B.V.

Outgoing Transfers

Local transfers	0,00 EUR
SEPA transfers	100 for free Next for 0,10 EUR
SWIFT transfers <i>Cost option SHA</i>	5 for free Next for 3,00 EUR
SWIFT transfers <i>Cost option OUR</i>	10,00 EUR
Internal transfers Between ZEN Users	0,00 EUR

Online Payments Services

Refund	2,50 EUR
Individual reports	100 EUR <i>For each hour required for preparing a dedicated report</i>

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Account Top-up

Visa and Mastercard Blik iDeal Apple Pay Google Pay	Free up to 10,000 EUR Above 0,50% fee <i>Additional 1,95% + 0,14 EUR when card is outside of EEA⁷</i>
Paysafecard	Price in application
Paysafecash	Price in application
Union Pay	Price in application
Trustly	Price in application
Instant transfers	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 0,30% fee

⁷ Cards issued in non-European Economic Area countries

Cards

Physical cards	3 for free Next for 10,00 EUR
Virtual cards	5 for free Next for 5,00 EUR
ATM Withdrawal	Free up to 1,000 EUR Above 1,50% fee
Mastercard Moneysend <i>Receiving transfers on card issued by ZEN</i>	2,00%

Chargeback Fee⁸

Chargeback rate %	Chargeback fee (per case)
0,00% - 0,30%	35,00 EUR
> 0,30% - 0,50%	40,00 EUR
> 0,50% - 0,70%	45,00 EUR
> 0,70% - 1,00%	50,00 EUR
> 1,00%	60,00 EUR

Chargeback Representment⁹

Chargeback Representment	10,00 EUR
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⁸ Fees charged by ZEN Technology B.V.

⁹ Fees charged by ZEN Technology B.V.

Fraud Prevention Service¹⁰

Fraud rate %	Low risk Merchant		High risk Merchant
	< 3000 completed transactions	> 3000 completed transactions	
0,00% - 0,30%	Free	Free	€ 0,07
> 0,30% - 0,50%	€ 200 / month	€ 0,07	€ 0,07 + 0,50%
> 0,50% - 0,70%		€ 0,07 + 0,25%	€ 0,07 + 1,00%
> 0,70% - 1,00%		€ 0,07 + 0,75%	€ 0,07 + 1,50%
> 1,00%		€ 0,07 + 1,00%	€ 0,07 + 2,00%

Extras

ZEN Care ¹¹ (Shopping protection)	Yes
Extended warranty ¹²	Yes
Instant cashback up to 15%	Yes

¹⁰ Fees charged by ZEN Technology B.V.

¹¹ When something goes wrong with your ZEN Mastercard® purchases, you can request an immediate refund

¹² Extra year of warranty for all electronics up to €5 000 purchased with your ZEN Mastercard®

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