

IdoPay Online Payment Price List

Valid until further notice from 1 June 2026.

For the purposes of this Price List, the Operator shall be understood to mean IdoPayments sp. z o. o. The Operator facilitates the processing of IdoPay electronic payments via BLIK and PayByLink (instant, automatic bank payments) and card payments. The Operator transfers payments received into its bank account to the Merchant's bank account. The IdoPay service is available only to Merchants from the EU. Commission fees constitute the net amount debited from the Payment Balance at IdoPayments sp. z o. o.

1. **Commission for processing payments with automatic deposit posting (i.e. PayByLink, BLIK)**
– 1.3% (the rate is negotiable).

2. **Commission for processing card payments in the IF++ model**

. The commission for card payment processing is the sum of the fees for the following components: interchange fee, Visa/Mastercard system fee, Operator fee

. The interchange fee, as a component of the settlement in the IF++ model, is a fee paid to the payment card issuer (bank). These fees vary depending on the card and range from 0.20% to 2.50% of the transaction value

. Detailed information on fees for Visa cards: <https://www.visa.co.uk/about-visa/visain-europe/fees-and-interchange.html>

. **Detailed information on fees for Mastercard/Maestro cards:** <https://www.mastercard.pl/pl-pl/klient-biznesowy/punkty-handlowohttps://www.mastercard.pl/pl-pl/klient-biznesowy/punkty-handlowo-uslugowe/pierwsze-kroki/zrozumiec-oplate-interchange.htmluslugowe/first-steps/understanding-the-interchange-fee.html>

. The fee within the Visa/Mastercard system, as a component of settlement in the IF++ model, is set by the entity operating the payment card system. These fees vary and range from 0.03% to 25% of the transaction value

. Detailed information on fees for Visa cards: <https://www.visa.pl/plac-z-visa/wyborhttps://www.visa.pl/plac-z-visa/wybor-agenta-rozliczeniowego.htmlagenta-rozliczeniowego.html>

. Detailed information on fees for Mastercard/Maestro cards: MasterCard: <https://www.mastercard.pl/content/dam/public/mastercardcom/eu/pl/pl/Punkty-handlowohttps://www.mastercard.pl/content/dam/public/mastercardcom/eu/pl/pl/Punkty-handlowo-uslugowe/Pricing-tabela-PL-poprawka.pdfuslugowe/Pricing-tabela-PL-poprawka.pdf>

. Operator fee – 0.7% (the rate is negotiable).

3. **Chargeback fee for card and BLIK payments**

This fee applies to chargeback claims for card payments and/or claims for BLIK payments. The fee is payable to the card acquirer or PSP (BLIK operator) and is charged at the same rate: .

- **Chargeback – PLN 120.00**
- **BLIK – PLN 50.00**

4. Commission for the Multi-Currency Service for card transactions

Transactions made with the Card in PLN, EUR, GBP, USD or CZK and settled in the same currency (1:1) are exempt from an additional commission under this service, i.e. the Merchant does not incur any additional costs associated with currency conversion. For all other foreign currency transactions made with the Card, an additional commission (i.e. a commission in addition to the commission for the provision of the IdoPay service) of 1% is charged.

The additional commission applies to Merchants with whom a contract for the IdoPay service is concluded from 26 February 2025. For Merchants who are clients of IdoPayments sp. z o.o. for the IdoPay service as of 25 February 2025, the additional commission will be charged from the moment the Multi-Currency Service is enabled for card transactions – the additional commission will not be charged if the settings available up to 25 February 2025 are used, i.e. where the payment currency and the settlement currency are as follows:

Payment currency	Payment settlement currency
EUR, CAD, BGN, VND, RON, JPY, TRY, ISK, AUD, DKK, HUF, ILS, KRW, SEK, UAH, HRK, NOK, CHF, BYR, BYN, RUB	EUR

5. Fee for withdrawing funds to the Merchant's payment account

Commission for withdrawing funds from IdoPay:	
Commission for withdrawing funds held in IdoPay in PLN, to a specified account in Poland or, in the absence of an account	0.30 PLN
Commission for withdrawing funds held in IdoPay in PLN to a foreign account in PLN	31 PLN
Fee for withdrawing funds held in IdoPay in EUR	0.10 EUR
Fee for withdrawing funds held in IdoPay in USD	9 USD
Fee for withdrawing funds held in IdoPay in GBP	9 GBP
Fee for withdrawing funds held in IdoPay in CZK	180 CZK