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## VISA PREPAID CARDS FOR BUSINESS

Visa prepaid card allows one to pay in the online and offline stores while topping up the balance with cryptocurrency. As a business partner, you will have access to a Partner Portal. The account will allow you to manage the issuance and key operations for your clients' cards.

Customizable fees		
Payment card issuance and delivery* (all types)	You can add partner fee to Basic one	
Card balance top up	You can add partner fee to Basic one	
Basic fees		
Payment card issuance and delivery* (Contactless, chip and PIN)	One-time payment	EUR 30.00
Virtual card issuance	One-time payment	EUR <b>5.00</b>
Monthly service charge	Monthly per card	EUR 1.50
ATM balance inquiry	Per inquiry	EUR 0.75
ATM withdrawal	Per withdrawal	EUR 2.00 + 2%
POS & online transaction successful	Per transaction	EUR <b>0.30</b>
Card-to-card inside system	For each transaction	EUR 2.00
Crypto to fiat exchange	For each transaction	Avg. market rates + 3-5%
FX mark up	For each transaction	2%
Chargeback handling	Per chargeback	EUR <b>40.00</b>
Account closure	One-time payment	EUR 25.00
Limits		
ATM	Daily limit	EUR 500.00
	Monthly limit	EUR 2,500.00
ECOMM / Other	Daily limit	EUR 2,500.00
	Monthly limit	EUR 5,000.00

\*Basic delivery options mean regular post office services



## **FEES SET BY PARTNERS**

As a Partner you can set up customizable fees to be charged from your clients or audience.

The limits and fees in the other sections cannot be changed at the moment.

## **DELIVERY**

Card delivery is available globally except restricted countries, with some directions requiring additional fees for transcontinental transportation. In most cases the fee is included in the card issuance cost. Delivery normally takes up to 1-2 weeks (it depends on the region).



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# FEES AND LIMITS EXPLANATION

Fees		
Payment card issuance	A one-time payment that includes shipment and issuing	
Monthly service charge	A fee that will be charged every month on the same day	
ATM balance inquiry	Every time you inquire about the balance through ATM you will be charged 0.75 EUR	
ATM withdrawal	When you want to withdraw money in ATM, it will cost you 2 EUR + 2% of the sum you are going to withdraw	
POS & online transaction successful	If you want to pay with the card offline or online, you will have to pay 0.30 EUR for each payment	
Card-to-card inside system	While funding the card from any other card you have to pay 2 EUR for each transaction	
Crypto to fiat exchange	The exchange fee transaction depends on the coin. The fee may vary from 3% to 5%	
FX mark up	If you want to withdraw money in any currency besides EUR you will have to pay an extra 2% of the amount	
Chargeback handling	In case you need to make a chargeback for the purchase you made with the card, you will have to pay 40 EUR	
Account closure fee	Account closure fee will be implied for all the cards that has no activity for the 6 months	
Limits		
ATM	The limits for withdrawing fiat in ATMs will be 500 EUR per day and 2,500 EUR per month	
Other	For making purchases offline the limits are 2,500 EUR per day and 5,000 EUR per month	
ECOMM	Purchasing in online stores has limits too: 2,500 EUR per day and 5,000 EUR per month	

### **APPLYING FOR A CARD**

To order a card, every client needs to pass a brief verification. It is also required to fill out a questionnaire, agreement and application form where the client is asked to provide some basic personal information. For a smooth verification process, this information should match the information in the document used for verification. It is important that the client enters the delivery address accurately.

## **VERIFICATION PROCESS**

A standard KYC process implies a short video verification (2-5 minutes). The client will be asked to provide their passport or ID document with MRZ (machine-readable zone) on it. Approval normally takes up to an hour. Residents of non-EU region will have to provide a document that proves a legal right to stay in the EU. The documents will be reviewed and approved by the Risk Management team within 24 business hours.