



Customer questionnaire

Customer information

Company name			
Registration number		Registration date	
Legal address			ZIP code
City		Country	
Physical address	Same as legal address		Other (fill the form)
Address			ZIP code
City		Country	
Phone		Email	
Web-site			
Detailed business description			
Does your business require licensing?	Yes	No	
License number, issuing institution and issuing date			
Purpose of account opening			

Information about customers authorized person

	Authorized person No. 1	Authorized person No. 2
Name, Surname		
Date of birth		
Place of birth		
Residence address		
City		
ZIP code		
Country		

Identification document information

Type	Passport	ID card	Passport	ID card
Number				
Date of issue				
Date of expiry				
Citizenship				
Are you a US person?	Yes	No	Yes	No
Are you a PEP?	Yes	No	Yes	No

Information about customers beneficiary

	Beneficiary No. 1	Beneficiary No. 2
Name, Surname		
Date of birth		
Place of birth		
Share in Company, %		
Residence address		
City		
ZIP code		
Country		

Identification document information

Type	Passport	ID card	Passport	ID card
Number				
Date of issue				
Date of expiry				
Citizenship				
Are you a US person?	Yes	No	Yes	No
Are you a PEP?	Yes	No	Yes	No

Part A: Banking

Major sources of incoming funds

Investments of company owners	Dividends, interest, rent	
Sales revenue	Subsidies	Borrowings
Other (please describe)		

Financial information

Monthly turnover of incoming payments, EUR	
Monthly turnover of outgoing payments, EUR	
Number of incoming payments per month	
Number of outgoing payments per month	

Your major business partners list

Name	Country	Webpage	Incoming / Outgoing

Part B: Acquiring

Seller information

Web-site URL			
Test access to the web-site			
Goods / Services description and description of supply chain (partners, soft, resources)			
Do you perform KYC / identification procedures?	Yes	No	

Financial information

Currencies			
	Min	Max	Average
Monthly turnover			
Transaction per month			
Single transaction amount			

Client's geography

EU countries, %		USA and Canada, %	
ASIA, %		Latin America, %	
CIS countries, %		Other, %	
Your restricted countries list			

Cardholders data

If Yes, please make sure you are PCI DSS compliant.

Do you want to collect cardholders data?	Yes	No
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Processing information

Do you have recurring payments?	Yes	No
Card processing history last 6-month statement	Yes	No



General rates and fees for Crypto industry

Bank Transfer

	Sell rate
Incoming payment C2B	prohibited
Incoming internal payment C2B	5,0 %
Incoming payment B2B	1,5 % min € 10
Internal payment	€ 0
Outgoing payment SEPA ¹ , incl. Mass payouts	1,0 % min € 20
Outgoing payment SWIFT ²	1,5 % min € 50

Cards

Processing rate	Sell rate			
	Visa		MasterCard	
₽ (RUB)	5,0 %	+ 40 ₽	5,0 %	+ 40 ₽
€ (EUR)	6,0 %	+ € 0,50	6,0 %	+ € 0,50
\$ (USD)	6,0 %	+ \$ 0,60	6,0 %	+ \$ 0,60
₸ (KZT)	6,0 %	+ ₸ 200	6,0 %	+ ₸ 200
₴ (UAH)	6,0 %	+ ₴ 15	6,0 %	+ ₴ 15

Payout rate (OCT), incl. Mass payouts	Sell rate			
	Visa		MasterCard	
₽ (RUB) RF cards	2,8 %	+ 40 ₽	2,8 %	+ 40 ₽

¹ SEPA transfers are eligible only within the European Economic Area (EEA).

² SHA — all additional correspondent bank charges paid by the recipient.

₽ (RUB) international cards	3,5 %	+ 400 P	3,5 %	+ 400 P
€ (EUR)	4,5 %	+ € 3	4,5 %	+ € 3
\$ (USD)	4,5 %	+ \$ 3	4,5 %	+ \$ 3
₸ (KZT)	4,5 %	+ ₸ 500	4,5 %	+ ₸ 500
₴ (UAH)	4,0 %	+ ₴ 30	4,0 %	+ ₴ 30

	Fixed rate				
Decline fee	€ 0,50	\$ 0,60	40 P	₸ 250	₴ 15
Refund fee	€ 3,00	\$ 3,40	240 P	₸ 1 400	₴ 90
Chargeback fee	€ 100	\$ 120	7 500 P	₸ 50 000	₴ 3 000

Local Payment Methods³

LATAM	Sell rate		
	Rate	Fixed rate	Settle- ment fee
Argentina	11,0 %	€ 0,65	€ 5
Brazil	10,5 %	€ 0,65	€ 5
Chile	10,0 %	€ 0,65	€ 5
Colombia	10,0 %	€ 0,65	€ 5
Costa Rica	10,0 %	€ 0,65	€ 5
Ecuador	12,0 %	€ 0,65	€ 5
El Salvador	11,0 %	€ 0,65	€ 5
Mexico	10,0 %	€ 0,65	€ 5
Panama	10,0 %	€ 0,65	€ 5
Peru	10,0 %	€ 0,65	€ 5

³ Please, note that some alternative payment methods in specific countries might be subject to availability depending on your business model and pre-approval might be required.

Maintenance Fees

	Sell rate
Account opening	€ 1000
Monthly fee	€ 350
IBAN set up fee	€ 750
IBAN monthly fee	€ 150
Minimum account balance ⁴	€ 1500
Account closure	€ 1000

Currency Exchange

	Sell rate
Fiat currency exchange fee ⁵	1,0 %
Cryptocurrency exchange fee ⁶	1,5 %

Settlement Fees and Charges

	Sell rate
Rolling reserve	10% for 180 days
Hold	14 days
Settlement cycle	Weekly
Settlement currency ⁷	EUR/RUB/KZT
Settlement fee ⁸	1% min € 100
High-risk compliance fee	+ 1,0 %

⁴ Refunded after account closure.

* All fees indicated in EUR at the beginning of the billing operation.

* Additional fees and conditions may apply according to General Terms & Conditions

⁵ Indicated upfront fees charged for each currency exchange operation.

⁶ Exchange rates are set by Kraken.

⁷ Due to cross-border payments regulations in different regions of the acquiring banks an FX difference between the processed amounts and settlement amounts may occur.

Excessive chargeback extra fee	if monthly CB volume > 0,5 % and/or CB count > 30	€ 150	\$ 180	P 10 000	₹ 70 000	₺ 4500
	if monthly CB volume > 1,0 % and/or CB count > 75	€ 300	\$ 360	P 20 000	₹ 140 000	₺ 9000
	if monthly CB volume > 1,5 % and/or CB count > 100	€ 500	\$ 600	P 36 000	₹ 240 000	₺ 15000





General rates and fees for Gambling industry

Bank Transfer

	Sell rate
Incoming payment C2B	prohibited
Incoming payment B2B	1,0 % min € 10
Internal payment	€ 0
Outgoing payment SEPA ¹	1,0 % min € 20
Outgoing payment SWIFT ²	1,0 % min € 50

Credit Cards

Processing rate	Sell rate			
	Visa		MasterCard	
₽ (RUB)	4,5 %	+ 8 ₽	4,5 %	+ 8 ₽
€ (EUR)	6,0 %	+ € 0,10	6,0 %	+ € 0,10
\$ (USD)	6,0 %	+ \$ 0,12	6,0 %	+ \$ 0,12
₸ (KZT)	6,0%	+ ₸ 40	6,0%	+ ₸ 40
₴ (UAH)	6,0%	+ ₴ 3	6,0%	+ ₴ 3

Payout rate (OCT)	Sell rate			
	Visa		MasterCard	
₽ (RUB)	3,0 %	+ 30 ₽	3,0 %	+ 30 ₽
€ (EUR)	3,5 %	+ € 3	3,5 %	+ € 3

¹ SEPA transfers are eligible only within the European Economic Area (EEA).

² SHA — all additional correspondent bank charges paid by the recipient.

\$ (USD)	3,5 %	+ \$ 3	3,5 %	+ \$ 3
₸ (KZT)	3,5 %	+ ₸ 500	3,5 %	+ ₸ 500
₴ (UAH)	3,0 %	+ ₴ 30	3,0 %	+ ₴ 30

	Fixed rate				
Decline fee	€ 0,10	\$ 0,12	8 P	₸ 50	₴ 3
Refund fee	€ 1,00	\$ 1,20	75 P	₸ 500	₴ 30
Chargeback fee	€ 70	\$ 85	5000 P	₸ 30 000	₴ 2 000

Local Payment Methods³

	Sell rate		
LATAM	Rate	Fixed rate	Settle- ment fee
Argentina	10 %	€ 0,65	€ 5
Brazil	9,5 %	€ 0,65	€ 5
Chile	9 %	€ 0,65	€ 5
Colombia	9 %	€ 0,65	€ 5
Costa Rica	9 %	€ 0,65	€ 5
Ecuador	11 %	€ 0,65	€ 5
El Salvador	10 %	€ 0,65	€ 5
Mexico	9 %	€ 0,65	€ 5
Panama	9 %	€ 0,65	€ 5
Peru	9 %	€ 0,65	€ 5
CIS	Rate	Payout	Settlement
Webmoney	9 % + € 0,50	2,0 % ⁴	1,5 % ⁵

³ Please, note that some alternative payment methods in specific countries might be subject to availability depending on your business model and pre-approval might be required.

⁴ max 50 EUR/USD

⁵ min € 100

Maintenance Fees

	Sell rate
Account opening	€ 1000
Monthly fee	€ 250
Minimum account balance ⁶	€ 1000
Account closure	€ 500

Settlement Fees and Charges

	Sell rate
Rolling reserve	10% for 180 days
Hold	14 days
Settlement cycle	Weekly
Settlement currency ⁷	EUR/RUB
Settlement fee ⁸	€ 70
Settlement in BTC	Kraken + 2,0 %

Excessive chargeback extra fee	if monthly CB volume > 0,5 % and/or CB count > 30	€ 150	\$ 180	₱ 10 000	₹ 70 000	₺ 4500
	if monthly CB volume > 1,0 % and/or CB count > 75	€ 300	\$ 360	₱ 20 000	₹ 140 000	₺ 9000
	if monthly CB volume > 1,5 % and/or CB count > 100	€ 500	\$ 600	₱ 36 000	₹ 240 000	₺ 15000

⁶ Refunded after account closure.

* All fees indicated in EUR at the beginning of the billing operation.

* Additional fees and conditions may apply according to General Terms & Conditions

⁷ Due to cross-border payments regulations in different regions of the acquiring banks an FX difference between the processed amounts and settlement amounts may occur.