

Fee Schedule

Version: V2.0SG

1. Dispute Handling Related Fees

Dispute Stage	Fee	Remarks
Retrieval Request Fee	SGD\$25/transaction	
Pre-Dispute Fee	SGD\$18/transaction	Pre-dispute tool (RDR) fee (applicable to VISA online transactions only)
Chargeback Fee	SGD\$25/case	
Pre-Arbitration/Pre-Compliance	SGD\$70/case	
Arbitration Case Review Fee	SGD\$950/case	Amount to be deducted in advance; if merchant wins the case, SGD\$800 will be refunded
Arbitration/Compliance Appeal Fee	SGD\$2600/case	Amount to be deducted in advance; if merchant wins the case, SGD\$2,200 will be refunded
Technical Violation Fee	SGD\$400/occurrence	This fee applies during arbitration/compliance. Multiple technical violations may occur in the same case and will be charged accordingly. No fee will be charged if merchant wins the arbitration/compliance

2. Chargeback & Fraud Performance Fees :

Excessive Chargeback or Fraud (calculated per MID per card scheme)

Chargeback/Fraud Performance	Fee	Remarks
Excessive Chargeback/Fraud	SGD\$16/transaction	<p>Visa: Effective from 01/08/2025, for active merchants, chargeback rate reaching 0.6% with 50 dispute cases will incur penalty; terminated merchants are exempted.</p> <p>From 01/01/2026, threshold changes to 0.5% chargeback rate with 50 dispute cases for active merchants.</p> <p>MasterCard: For active merchants, chargeback rate reaching 1.2% with 80 dispute cases OR fraud rate reaching 0.4% with fraud amount exceeding SGD\$50,000 will incur penalty; for terminated merchants, penalty applies when dispute cases reach 50 OR fraud amount exceeds SGD\$50,000.</p> <p>*Terminated merchants refer to those with no transactions in current month.</p>

Continuous Excessive Chargeback or Fraud (calculated per MID per card scheme)

1st Month	Warning	Penalties apply when merchant fails to take effective remediation and maintains excessive chargeback/fraud performance for consecutive months
2nd & 3rd Months	SGD\$8,200/month	
4th Month onwards	SGD\$16,400/month & merchant termination	

3. Non-Compliance Fees :

All Other Non-Compliance Cases (including but not limited to VIRP, BRAM, data non-compliance, data compromise etc.)		
	Fees & Measures	Remarks
Each Non-Compliance Case (per occurrence per case)	Card scheme notified compliance penalty amount + risk handling fee SGD\$13,000/case	Company reserves the right to review and adjust MDRs for other related MIDs under the same entity
Additional Fee for Recurring Violations within 12 Months (per merchant entity per case)	Original fees and measures plus additional SGD\$13,000/case	

**The above fees/measures may be adjusted by ALLINPAY Merchants Services (Singapore) Pte Ltd. when deemed necessary or appropriate.

费用明细表

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4. 争议处理相关费用

争议环节	收费	备注
调单处理费	新加坡币\$25元/笔	
争议前处理费	新加坡币\$18元/笔	争议前处理工具 (RDR) 费用 (仅适用于VISA线上交易)
拒付处理费	新加坡币\$25元/笔	
预仲裁/预合规	新加坡币\$70元/笔	
仲裁立案审查费	新加坡币\$950元/笔	金额需提前扣除, 若案件中商户被判胜诉, 将退还费用新加坡币800元
仲裁/合规上诉费	新加坡币\$2600元/笔	金额需提前扣除, 若案件中商户被判胜诉, 将退还费用新加坡币2,200元
技术违规处罚费	新加坡币\$400元/次	此费用发生在仲裁中。在同一个案中可能发生多个技术违规行为, 并将根据发生次数计费; 如仲裁胜诉未发生该项扣费, 则不收取该费用

5. 拒付及欺诈表现费用:

超高拒付或欺诈 (按每个MID每个卡组计算)		
拒付/欺诈表现	收费	备注
超高拒付/欺诈	新加坡币16元/笔	<p>Visa:</p> <p>自2025.08.01起, 对于活跃用户, 拒付率达到0.6%且争议数达到50笔则作处罚; 对于已终止服务的商户, 则豁免该处罚。</p> <p>另自2026.1.1起, 调整为对于活跃用户, 拒付率达到0.5%且争议数达到50笔则作处罚; 对于已终止服务的商户, 则豁免该处罚。</p> <p>MasterCard:</p> <p>对于活跃商户, 拒付率达到1.2%且争议数达到80, 或欺诈率达到0.4%且欺诈金额达到新加坡币50,000元的则作处罚; 对于已终止服务的商户, 争议数达到50或欺诈金额达到新加坡币50,000元的则作处罚。</p> <p>*已终止服务的商户指当月无交易商户。</p>
持续超高拒付或欺诈的收费及措施 (按每个MID每个卡组计算)		
第1个月	警告	指商户未能采取有效整改措施而连续多月维持超高拒付或

第2和第3个月	新加坡币8,200元/月 罚款	欺诈表现所适用的罚款
第4个月及以上	新加坡币16,400元/月 罚款以及终止合作	

6. 违规费用：

所有其他不合规事件（包括但不限于VIRP、BRAM、数据质量不合规、数据泄露等）		
	收费及措施	备注
每个不合规事件 (按每次及每个个案计算)	卡组织通知的合规风险处罚金额+风险处理 费SGD\$13,000/个	公司有权对涉事主体下的 其他相关MID作重新商定 并调整费率的处理
自第一次风险违规事件发生后的 12个月内，如再次发生风险违规 事件的额外处罚 (按商户主体及每个个案计算)	按不合规事件处罚措施，另就每个个案额外 加收SGD\$13,000/个	

**在确定为必需或合适的情况下，以上收费/处罚措施会因应通华商务（新加坡）有限公司不时作出的调整而改变。