



## Fee Schedule

Version: V2.1HK

### 1. Dispute Handling Related Fees

Dispute Stage	Fee	Remarks
Retrieval Request Fee	HKD\$30/transaction	
UPI Account Verification	HKD\$2/transaction	
Pre-Dispute Fee	HKD\$120/transaction	Pre-dispute tool (RDR) fee (applicable to VISA online transactions only)
Chargeback Fee	HKD\$150/case	
Pre-Arbitration/Pre-Compliance	HKD\$400/case	
Arbitration Case Review Fee	HKD\$5,500/case	Amount to be deducted in advance; if merchant wins the case, HKD\$4,600 will be refunded
Arbitration/Compliance Appeal Fee	HKD\$15,000/case	Amount to be deducted in advance; if merchant wins the case, HKD\$12,000 will be refunded
Technical Violation Fee	HKD\$2,500/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	HKD\$100/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 HKD\$310,000 will incur penalty; for terminated merchants, penalty applies when dispute cases reach 50 OR fraud amount exceeds HKD\$310,000.</p> <p><b>*Terminated merchants refer to those with no transactions in current month.</b></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
2nd & 3rd Months	HKD\$50,000/month	



4th Month onwards	HKD\$100,000/month & merchant termination	performance for consecutive months
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### 3. Non-Compliance Fees :

<b>All Other Non-Compliance Cases (including but not limited to VIRP, BRAM, data non-compliance, data compromise etc.)</b>		
	<b>Fees &amp; Measures</b>	<b>Remarks</b>
Each Non-Compliance Case (per occurrence per case)	Card scheme notified compliance penalty amount + risk handling fee HKD\$80,000/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 HKD\$80,000/case	

\*\*The above fees/measures may be adjusted by Allinpay Merchants Services Company Limited when deemed necessary or appropriate.



## 費用明細表

版本:V2.1HK

## 1. 爭議處理相關費用

爭議環節	收費	備註
調單處理費	港幣\$30元/筆	
銀聯賬戶風險篩查	港幣\$2元/筆	
爭議前處理費	港幣\$120元/筆	爭議前處理工具 (RDR) 費用 (仅适用于VISA线上交易)
拒付處理費	港幣\$150元/筆	
預仲裁/預合規	港幣\$400元/筆	
仲裁立案審查費	港幣\$5,500元/筆	金額需提前扣除; 若案件中商戶被判勝訴, 將退還費用港幣4,600元
仲裁/合規上訴費	港幣\$15,000元/筆	金額需提前扣除, 若案件中商戶被判勝訴, 將退還費用港幣12,000元
技術違規處罰費	港幣\$2,500元/次	此費用發生在仲裁中。在同一個案中可能發生多個技術違規行為, 並將根據發生次數計費; 如仲裁勝訴未發生該項扣費, 則不收取該費用

## 2. 拒付及欺詐表現費用:

## 超高拒付或欺詐 (按每個MID每個卡組計算)

拒付/欺詐表現	收費	備註
超高拒付/欺詐	港幣100元/筆	<p>Visa:</p> <p>自2025.08.01起, 對於活躍用戶, 拒付率達到0.6%且爭議數達到50筆則作處罰; 對於已終止服務的商戶, 則豁免該處罰。</p> <p>另自2026.1.1起, 調整為對於活躍用戶, 拒付率達到0.5%且爭議數達到50筆則作處罰; 對於已終止服務的商戶, 則豁免該處罰。</p> <p>MasterCard:</p> <p>對於活躍商戶, 拒付率達到1.2%且爭議數達到80, 或欺詐率達到0.4%且欺詐金額達到港幣310,000元的則作處罰; 對於已終止服務的商戶, 爭議數達到50或欺詐金額達到港幣310,000元的則作處罰。</p> <p>*已終止服務的商戶指當月無交易商戶。</p>


**持續超高拒付或欺詐的收費及措施 (按每個MID每個卡組計算)**

第1個月	警告	指商戶未能采取有效整改措施而連續多月維持超高拒付或欺詐表現所適用的罰款
第2和第3個月	港幣50,000元/月罰款	
第4個月及以上	港幣100,000元/月罰款 以及終止合作	

**3. 違規費用：**
**所有其他不合規事件 (包括但不限於VIRP、BRAM、數據品質不合規、數據洩露等)**

	收費及措施	備註
每個不合規事件 (按每次及每個個案計算)	卡組織通知的合規風險處罰金額+風險處理費HKD\$80,000/個	公司有權對涉事主體下的其他相關MID作重新商定並調整費率的處理
自第一次風險違規事件發生後的12個月內，如再次發生風險違規事件的額外處罰 (按商戶主體及每個個案計算)	按不合規事件處罰措施，另就每個個案額外加收HKD\$80,000/個	

\*\*在確定為必需或合適的情況下，以上收費/處罰措施會因應通華商務有限公司不時作出的調整而改變。