

## Treasury & Merchant Solutions Fee Guide

*Payment Processing & Settlement Fees*

### Payment Gateway Integration & Maintenance Fees

Setup: USD 2,000 one-time; Maintenance: USD 300/month

### Settlement Processing Timelines

T+1 for domestic transactions; T+2 for international settlements; instant settlement available for premium tier

### Cross-Border FX Spread Limits

Standard: 0.5% above interbank; Volume discounts available for >USD 100K monthly

### Transaction Reconciliation Charges

Automated reconciliation: Included; Manual reconciliation: USD 50 per incident

### Refund & Chargeback Policies

- Standard refund processing: Free
- Chargeback fee: USD 25 per disputed transaction
- Fraud protection suite: USD 500/month