

## Shva Tariff List

### Charge-Card Payment System

#### 1. Service Infrastructure

Item No.	Service Description	Paying Entity	Price	Notes
504	Monthly fee for each terminal connected to the system	All the acquirers in the terminal	14.5 NIS	Monthly Payment See footnote no. <sup>1</sup>
532	Monthly fee for each Pin-Pad device connected to a terminal which is connected to system	All the acquirers in the terminal	6 NIS	Monthly Payment See footnote no. <sup>2</sup>

#### 2. Authorization Services, Transaction Collection, and Settlement Interface

##### 2.1. Transaction Authorizations

Item No.	Service Description	Paying Entity	Price	Notes
500	On us - Authorization request	Acquirer	0.008211 NIS	Per Authorization request
501	Not on us - Authorization request	Acquirer	0.011730 NIS	

##### 2.2. Transaction Collection

Item No.	Service Description	Paying Entity	Price	Notes
502	An on us transaction processing	Acquirer	0.004187 NIS	Per transaction
503	A not on us transaction processing	Acquirer	0.007677 NIS	

##### 2.3. Settlement Interface

Item No.	Service Description	Paying Entity	Price	Notes
524	Acquirer settlement	Acquirer	0.008267 NIS	Per transaction
525	Issuer settlement	Issuer via direct technical connection	0.009448 NIS	

<sup>1</sup> **Terminal connected to the system and transmitted transactions** - The payment will be divided among the acquirers according to the transaction volume share of each terminal.

**Terminal connected to the system the does not transmitted transactions** - the payment will be split among the acquirers defined for that terminal

The term acquirer refers to a participant in the system as defined by applicable regulations.

<sup>2</sup> The fee for a Pin-Pad device will be divided among the acquirers based on their transaction volume share.

If multiple Pin-Pad devices are connected to a terminal, the fee applies separately to each device.

The fee is also applicable if the terminal is an integrated device that includes Pin-Pad functionality.

### 3. Connection to the ZAHAV System

Item No.	Service Description	Paying Entity	Price	Notes
29	Connection of the payment card system to the ZAHAV system	System participants	5,790 NIS	Monthly Payment

### 4. Failure Resolution Arrangement

Item No.	Service Description	Paying Entity	Price	Notes
33	Ongoing implementation of the Failure Resolution Arrangement in the charge card payment system	System participants	5,805 NIS	Monthly Payment

### 5. Additional Services for Connected Participants

Item No.	Service Description	Paying Entity	Price	Notes
217	processing Tokenization transaction's up to 1,000,000 transactions per month	Issuer	16,000 NIS	Authorization request See footnote no. <sup>3</sup>
218	processing Tokenization transaction's up to 3,000,000 transactions per month	Issuer	45,000 NIS	
219	processing Tokenization transaction's up to 12,000,000 transactions per month	Issuer	160,000 NIS	
220	processing Tokenization transaction's up to 30,000,000 transactions per month	Issuer	250,000 NIS	
221	processing Tokenization transactions over 30,000,000 transactions per month (additional charge per any transaction exceeding 30,000,000, in addition to the base fee for item 220)	Issuer	0.008333 NIS	
21	Issuer response transactions up to 20,000,000 transactions per month	Issuer	0.001000 NIS	per authorization request minimum monthly 10,000 NIS
19	Issuer response transactions over 20,000,000 transactions per month	Issuer	0.001500 NIS	See footnote no. 3
200	Enhanced phone verification for issuers	Issuer	40,000 NIS	Annual payment
201	Enhanced phone verification for acquirers	Acquirer	40,000 NIS	
61	Dedicated authorization request for receiving a DCC quote	Acquirer	0.050000 NIS	per authorization request for receiving a DCC quote

<sup>3</sup> The charge for the service is made in addition to the usual charge for the request for approval and/or the transaction as detailed in section 2 above.

				monthly minimum Payment for the service in the amount of 2,500 NIS
190	Multi-brand card processing transaction	Issuer	0.017000 NIS	per transaction See footnote no.3+ <sup>4</sup>
13	CLP Settlement – From 0 to 10,000 transactions per month	CLP operator	15,000 NIS	Monthly Transactions  See footnote no. <sup>5</sup> & <sup>6</sup>
14	CLP Settlement –From 10,001 to 100,000 transactions per month	CLP operator	25,000 NIS	
15	CLP Settlement –From 100,001 to 500,000 transactions per month	CLP operator	45,000 NIS	
16	CLP Settlement –From 500,001 to 1,000,000 transactions per month	CLP operator	80,000 NIS	
17	CLP Settlement –From 1,000,001 to 2,000,000 transactions per month	CLP operator	120,000 NIS	
18	CLP Settlement – above 2,000,000 transactions per month	CLP operator	0.06 NIS	See footnote <sup>7</sup>
38	Routing an Approval request To enriching information through service – Mastercard DSA	Issuer	0.004 NIS	Per Approval request  See footnote no. <sup>8</sup>
564	Routing request for identity verification From 0 to 15,000 transactions per month	Issuer	1,500 NIS	See footnote no <sup>9</sup>
565	Routing request for identity verification From 15,001 to 30,000 transactions per month	Issuer	2,700 NIS	

566	Routing request for identity verification above 30,001 transactions per month	Issuer	0.09 NIS	Payment for each transaction starting from the first transactions
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<sup>4</sup> The minimum payment for transactions with a multi-brand card for the first 5 years will be 12,000 NIS per month ,and starting from the sixth year ,it will be 6,000 NIS per month.

<sup>5</sup> Traffic – A transaction will be considered any action carried out against SHVA systems ,including requests for approval ,balance inquiries ,etc.

<sup>6</sup> The charge for the service will begin from the date the CLP operator connects to the service in production, even if no transaction has been made in system.

<sup>7</sup> Over 2,000,000 transactions, payment will be made for approval requests only. For the avoidance of doubt, for transactions up to 2,000,000, any transaction performed against SHVA systems, including requests for approval, balance inquiries, etc., will be considered a transaction, and will be charged in accordance with the relevant line in the price list.

<sup>8</sup> A participant connected to SHVA detokenization service will not be charged separately for the SafetyNet service for routing a request for approval for the purpose of enriching the information through the DSA - Mastercard service .  
For SafetyNet service consumption ,there is a minimum commitment period of 24 months.

<sup>9</sup> The charge for the service will begin from the date the issuer connects to the service in production, even if no transaction has been made in system.

## 6. Terminal Certification and Acceptance Testing

### 6.1. Acceptance Testing for Terminals and Pin-Pad Devices

Item No.	Service Description	Paying Entity	Price	Notes
135	Full cycle acceptance testing	Service requester	14,028 NIS	See footnote no. <sup>10</sup>
138	Shortened acceptance testing cycle	Service requester	7,014 NIS	See footnote no. 7+ <sup>11</sup>

### 6.2. Certification of terminals and Pin-Pads

Item No.	Service Description	Paying Entity	Price	Notes
130	Certification for all types of EMV terminals at the brand level	All the acquirers	10,020 NIS	See footnote no. <sup>12</sup>

## 7. Direct Data Services

### 7.1. Discounting and Reconciliation Data

Item No.	Service Description	Paying Entity	Price	Notes
906	Data processing and transmission	Discounting company	4,008 NIS	Monthly Payment See footnote no. <sup>13</sup>
55	Data transmission per terminal linked to the arrangement	Discounting company	5 NIS	Monthly Payment
56	Data transmission for credit reconciliation	Service recipient	501 NIS	Monthly Payment See footnote no. <sup>14</sup> + <sup>15</sup>
57	Data transmission for credit reconciliation per connected terminal	Service recipient	1 NIS per terminal	Monthly Payment See footnote no. 12
58	Charge for each debit transaction	Service recipient	0.0025 NIS	Monthly Payment
59	Charge for terminal summary reports	Service recipient	0.5 NIS per terminal	Monthly Payment

<sup>10</sup> The service is provided to software manufacturers ,terminals ,and PIN-Pad device dealers .The service applicant will fill out and sign a designated commitment form for each device . Advanced Payment is required for each round of tests for the device.

<sup>11</sup> A shortened round of testing will be possible if the manufacturer/marketer of Pin-Pads devices wishes to test another device which was previously approved family of products.

<sup>12</sup> One-time fee for each terminal type and per brand .The payment will be divided among the acquirers who are updated with the Authorized Brand ,according to the percentage of transactions in the brand for each of the acquirers ;The calculation will be based on the percentage of transactions executed in the previous 6 month) the percentage will be calculated at the beginning of each month – in January and July .(The payment does not include the costs associated with the certification processes vis-à-vis external entities.

<sup>13</sup> The information will be transmitted via safe connection .It is the responsibility of the paying party to ensure that it is able to receive the information via a safe connection.

<sup>14</sup> The information transfer service is provided to the business that owns the terminal or to an entity authorized by it to receive the information.

<sup>15</sup> The subscription terminal for the service to the discounting companies is exempt from this fee.

## 7.2. System Activity Reports

Charges are collected in advance.

Data is provided in Excel, PDF, or TXT format.

Item No.	Service Description	Paying Entity	Price
430	Terminal Consolidated transmissions - single transmission	Service recipient	5 NIS
431	Terminal Weekly consolidated transmissions	Service recipient	23 NIS
413	Terminal Monthly consolidated transmissions	Service recipient	80 NIS
432	Terminal Weekly consolidated transmissions - per additional terminal	Service recipient	5 NIS
433	Terminal Monthly consolidated transmissions - per additional terminal	Service recipient	25 NIS
434	Terminal Detailed transaction/query reports - single transmission	Service recipient	10 NIS
435	Terminal Weekly detailed transaction/query reports	Service recipient	46 NIS
412	Terminal Monthly detailed transaction/query reports	Service recipient	160 NIS
436	Terminal Weekly detailed transaction/query reports - per additional terminal	Service recipient	10 NIS
437	Terminal Monthly detailed transaction/query reports - per additional terminal	Service recipient	50 NIS
438	Terminal Monthly summary reports	Service recipient	46 NIS
439	Terminal Monthly summary reports - per additional terminal	Service recipient	10 NIS
9000	Annual subscription for consolidated transmissions for the first terminal	Service recipient	962 NIS
440	Annual subscription for consolidated transmissions per additional terminal	Service recipient	25 NIS
441	Terminal Weekly query report	Service recipient	69 NIS
442	Terminal Monthly query report	Service recipient	240 NIS
443	Terminal Weekly query report - per additional terminal	Service recipient	15 NIS
444	Terminal Monthly query report - per additional terminal	Service recipient	75 NIS
445	Transaction cross processing	Service recipient	500 NIS

## Payment Card Scheme System

### 8. Payment Card Scheme Operations

Item No.	Service Description	Paying Entity	Price	Notes
562/563	Payment card scheme management fee	Scheme participants	45,000 NIS	Monthly Payment See footnote no. <sup>16</sup>

<sup>16</sup> Each participant will bear a fee according to the number of areas of activity they represent . The payment will be divided equally between the activities ;Participants who act as both issuers and acquirers will bear their share of the cost for each of the activities.

## ATM System

### 9. ATM Branding

Item No.	Service Description	Paying Entity	Price	Notes
520	Branding request - issuer	Issuer	0.054000 NIS	per request See footnote no. <sup>17</sup>
521	ATM Branding request – acquirer/ ATM operator	ATM Operator / Acquirer	0.054000 NIS	per request See footnote no.14

### 10. Settlement Interface

Item No.	Service Description	Paying Entity	Price	Notes
22	ATM transaction - acquirer/ATM operator	ATM Operator / Acquirer	0.008714 NIS	per transaction  Minimum monthly payment of 5,000 NIS
23	ATM transaction - issuer	Issuer direct technical connection	0.008714 NIS	per transaction Minimum monthly payment of 5,000 NIS

### 11. Connection to the ZAHAV System

Item No.	Service Description	Paying Entity	Price	Notes
28	Connection of the ATM system to the ZAHAV system	System participants	5,790 NIS	Monthly Payment

### 12. Failure Resolution Arrangement (ATM System)

Item No.	Service Description	Paying Entity	Price	Notes
32	Ongoing implementation of the Failure Resolution Arrangement in the ATM system	System participants	5,282 NIS	Monthly Payment
39	CAP mechanism implementation	System participants	16,010 NIS	Monthly Payment See footnote no. <sup>18</sup>

### 13. Additional Services

Item No.	Service Description	Paying Entity	Price	Notes
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<sup>17</sup> A branding request will be considered any action taken with SHVA Systems ,including requests for approval ,balance inquiries ,etc.

<sup>18</sup> The payment will be divided among the system participants according to each participant's share of activity .Commitment period starting in February 2025 and for 36 months .The activity share will be reviewed for the first time when the billing begins and will be updated when each new participant joins the system.

4	PIN code change service	Issuer	5,000 NIS	Monthly Payment
5	PIN code change service	ATM Operator / Acquirer	5,000 NIS	Monthly Payment
6	PIN code change service	Issuance Operator	5,000 NIS	Monthly Payment
7	PIN code change request	Issuer	0.024000 NIS	
8	PIN code change request	ATM Operator / Acquirer	0.024000 NIS	
10	PIN code change request	Issuance Operator	0.024000 NIS	
11	PIN code change request	Issuance Operator & Issuer	0.024000 NIS	
12	PIN code change request	Issuer & Acquirer / ATM Operator	0.024000 NIS	

## General Terms

14. The company payment terms are net 30 (payment due within 30 days) from the date of issuing the invoice.
15. All prices in this tariff list are subject to VAT as required by law.
16. Tariffs are denominated in Israeli Shekels (NIS) and are linked to the consumer price index. They are updated twice a year in January and July
17. For additional requested services that are not listed in this document, pricing will be based on hourly labor rates as follows:

Service Type	Hourly Rate (excluding VAT)
Project Manager	520 NIS
Business Analyst	345 NIS
Software Developer	330 NIS
Software Tester / QA	220 NIS

- 17.1. If the additional services require professionals beyond those listed above, pricing will be adjusted accordingly.
18. Shva reserves the right to modify the tariff list at its sole discretion.
19. Late payments will incur overdraft interest as defined by Bank Hapoalim.