

1LINK Schedule of Charges

January 2019 to June 2019



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1 TRANSACTION CHARGES

This chapter covers charges applicable on all 1LINK transaction-based products and its bifurcation for members. Please refer to the following schedule/table for the revised charges.

1.1 Banks: ATM Cash Withdrawal / Balance Enquiry Transaction Charges (Including Welfare / Govt funded cards*)

ATM Cash Withdrawal Transactions			
Product Type	Particulars	Debit (PKR)	Credit (PKR)
ATM Cash Withdrawal	Issuer Bank Maximum Fee	18.75	
	Acquirer Bank Fee		15.00
	Switching Fee (1LINK) **		3.75
ATM Balance Enquiry Transactions			
Product Type	Particulars	Debit (PKR)	Credit (PKR)
Balance Enquiry	Issuer Bank Fee	2.50	
	Acquirer Bank Fee		2.00
	Switching Fee (1LINK)		0.50

* For Welfare and Govt. funded cards, ATM transaction fee will be debited from the issuer bank.
 ** Switching Fee is applicable on Local and International transactions.
Note: Banks will be charging their customers according to their own SOC's.

1.2 White Label ATM Operators (WLAO): ATM Cash Withdrawal / Balance Enquiry Transaction Charges

White Label ATM Operators (WLAO): Transaction & Balance Enquiry Charges		
Product Type	Total Fee	1LINK Share (PKR)
ATM Cash Withdrawal	As per WLAO SOC	3.75
Balance Enquiry	As per WLAO SOC	0.50

1.3 Inter Bank Fund Transfer Transactions (1IBFT Push)

Inter Bank Fund Transfer Transactions (1IBFT Push)				
Product Type	Transactions Slab (PKR)	To Be Deducted From*	1LINK Fee (PKR) for 1IBFT 2.0	1LINK Fee (PKR) for 1IBFT 1.0 (Effective Apr 1, 2019)
Inter Bank Fund Transfer (1IBFT) Push	From 0 to 10K	Sender Bank	1.00	2.00
	From 10K+ to 250K	Sender Bank	8.00	16.00
	From 250K+ to 1,000K	Sender Bank	15.00	30.00
	From 1,000k +	Sender Bank	30.00	60.00

* Banks will be charging their customers according to their own SOC's. Same pricing will be applicable on Credit Card payment through 1IBFT.
Note: 1IBFT 2.0 is to be implemented by March 31, 2019 as per mandate by all 1IBFT banks. Revised charges on 1IBFT 1.0 will be applicable from April 01, 2019.

1.4 Inter Bank Fund Transfer Transactions (1IBFT Pull - Request to Pay)

Inter Bank Fund Transfer Transactions (1IBFT Pull / Request to Pay)			
Product Type	Transactions Slab (PKR)	To Be Deducted From*	1LINK Fee (PKR)
1IBFT Pull - Request to Pay)	From 0 to 10K	Beneficiary Bank	1.00
	From 10K+ to 250K	Beneficiary Bank	8.00
	From 250K+ to 1,000K	Beneficiary Bank	15.00
	From 1,000K +	Beneficiary Bank	30.00

* Banks will charge their customers according to their own SOCs.

1.5 Title Fetch Commercial for Non-Banking Entities

Title Fetch Commercial for Non-Banking Entities			
Product Type	Particulars	Debit (PKR)	Credit (PKR)
Title Fetch	Non-Banking Entities (1LINK Member)	2.50	
	Switch Fee (1 LINK)		2.50

1.6 Quick Response (1QR) Code Transactions

Quick Response (1QR) Code Transactions				
System Stakeholders	P2P Transactions (Trxn. Limit - PKR 10,000)		Retail Transactions (Trxn. Limit – PKR 10,000)	
	Pays	Earns	Pays	Earns
Sending Customer	1QR Sending Fee*	-	-	-
1LINK	-	PKR1	-	0.1% interchange of transaction amount
Sending / Issuer Bank	PKR1	1QR Sending Fee	-	0.2% interchange of transaction amount
Receiving Customer/Merchant	-	-	MDR**	-
Acquiring Bank	-	-	0.3% interchange fee***	MDR**

* Sending/ Issuer bank will be free to set its pricing to be charged to sending customer.
 ** MDR will be as per mutual agreement between acquiring bank and respective merchant.
 *** Interchange fee is fixed at 0.3% for retail transactions.

1.7 Switch Dispute Resolution System (SDRS) Transactions

Switch Dispute Resolution System (SDRS) Transactions		
Category Type	1LINK's Share	Frequency
SDRS Transactions	Rs 10/- Per Dispute*	Monthly
<p>* Note:</p> <ul style="list-style-type: none"> • In ATM/POS dispute, re-dispute & debit authority transactions, etc., charges shall apply to Acquirer for valid dispute. • In ATM/POS dispute & re-dispute transactions, etc., charges shall apply to Issuer for in-valid dispute. • In 1IBFT dispute, re-dispute & debit authority transactions etc. charges shall apply to Beneficiary Banks or Bank at fault. • Charges shall be settled via daily clearing method. 		

1.8 Fraud Risk Management System (FRMS) Transactions

Fraud Risk Management System (FRMS) Transactions		
Category Type	1LINK's Share	Frequency
FRMS Transactions	USD 100/- Per Million Transactions*	Monthly
<p>*Charges shall be applicable on per million transactions and any fraction thereof. For illustration, please refer below:</p> <p>1 up to 1M USD 100 1M+ up to 2M USD 200 2M+ up to 3M USD 300 and so on</p> <p>Note: Charges shall be applicable after FRMS infrastructure upgrade and will be settled through daily clearing.</p>		

2 BILL PAYMENT SERVICES (BPS)

This chapter covers charges applicable on all 1LINK bill payment transaction-based products and its bifurcation for members. Please refer to the following schedule/table for the revised charges structure.

2.1 Existing Billing Companies Commercial

Existing Billing Companies Commercial		
Category Type	Acquiring Bank's Share	1LINK's Share
Utility Companies	As per Contract*	As per Contract*
Other Companies	As per Contract*	As per Contract*
Education Institutional Payments	Rs 18.75/- out of Rs 25/-	Rs 6.25/- out of Rs 25/-

* Entities onboarded by 1LINK before January 01, 2018 on its billing platform.

2.2 New Billing Companies Commercial (Direct Biller)

New Billing Companies* Commercial (Direct Biller**)			
Transaction Amount (PKR)	Fee Applied to Biller***	Issuer Bank's Share****	1LINK's Share
Up to 10K	10	7.5	2.5
10K+ to 250K	40	30.0	10.0
250K+ to 1M	75	56.25	18.75
1M+	150	112.5	37.5

* Entities onboarded by 1LINK from January 01, 2018 on its billing platform.
 ** An entity, having direct arrangement with 1LINK for collection of their bills through electronic channels including OTC offered by 1LINK and its member banks.
 *** Pricing agreements/regulations will prevail in case of certain billers.
 **** Issuer Bank will be free to charge their customers as per its SOC.

2.3 New Billing Companies Commercial (Bill Aggregators)

New Billing Companies Commercial (Bill Aggregators*)			
Transaction Amount (PKR)	Fee Applied to Bill Aggregators**	Issuer Bank's Share***	1LINK's Share
Up to 10K	10	7.5	2.5
10K+ to 250K	40	30.0	10.0
250K+ to 1M	75	56.25	18.75
1M+	150	112.5	37.5

* A Banking or Non-Banking entity, providing biller(s) collection services through 1LINK and its member banks.
 ** Bill Aggregators are free to charge billers as per their agreements. Pricing agreements/regulations will prevail in case of certain billers.
 *** Issuer Bank will be free to charge their customers as per its SOC.

2.4 New Billing Companies Commercials (Bill Initiator)

New Billing Companies Commercials (Bill Initiator*)			
Transaction Amount (PKR)	Fee Applied to Biller**	Initiator's Share***	1LINK's Share
Up to 10K	10	7.5	2.5
10K+ to 250K	40	30	10
250K+ to 1M	75	56.25	18.75
1M+	150	112.5	37.5
* A Banking or Non-Banking entity, initiating bill payment transaction for its base of customers through 1LINK and its member banks.			
** Pricing agreements/regulations will prevail in case of certain billers.			
*** Initiator will be free to charge their customers as per their SOC/fee schedule.			

2.5 Government Payments (P2G) Commercials (Mandated)

Government Payments (P2G) Commercials (Mandated-FBR/Customs)			
Transaction Amount (PKR)	Per Transaction Fee for Customer (Sender)	Issuer Bank's Share	1LINK's Share
Up to 100K	10	7.5	2.5
100K+ to 1M	20	15.0	5.0
1M+	50	37.5	12.5
Note: As per SBP mandate, transaction fee is to be paid by the customer.			

Government Payments (P2G) Commercials (SECP)		
Per Transaction Fee (PKR)	Issuer Bank's Share (PKR)	1LINK's Share (PKR)
20	15	5
Note: Transaction fee is to be paid by SECP		

3 MEMBERSHIP, RECURRING & CERTIFICATION CHARGES

This chapter covers charges on all 1LINK membership, recurring & certification-based services for members. Please refer to the following schedule/table for the revised charges structure.

3.1 Local Switch 1LINK

Local Switch 1LINK			
Certification Type	One-time Charge	Recurring Charges	
		Amount	Frequency
General Re-Certification	USD 4,000/-*	NIL	
Product Type	Membership Charges	Maintenance Charges	
		Amount	Frequency
Shared ATM	USD 25,000/-	USD 1,500/-	Monthly
Additional Node (Per Node)	USD 25,000/-	USD 1,500/-	Monthly
Inter Bank Fund Transfer (1IBFT)	USD 3,000/-	NIL	NIL
Bill Payment Services	USD 1,000/-	NIL	NIL
FRMS – OFF-US	USD 10,000/-	USD 6,000/-	Yearly
FRMS – ON-US	USD 10,000/-**	USD 6,000/-	Yearly
SDRS & CCVMS***	NIL	PKR 400,000/-	Yearly
1IBFT Pull - Request to Pay	USD 5,000/-	NIL	
Over The Counter (OTC)	USD 1,000/-	USD 1,000/-	Yearly
Local Point of Sale (POS) Acquiring	USD 1,000/-	NIL	NIL
Local Point of Sale (POS) Issuing	USD 1,000/-	NIL	NIL
1QR	NIL	NIL	NIL
1ePay	NIL	NIL	NIL
* Maximum 7 slot shall be available to members for switch certifications. Members shall be charged USD 200/- per additional slot. Duration of each slot is 1.5 hours. In case of “emergency slot” for certification/re-certification request, additional 25% charges of the standard charges, shall be applicable. ** ON-US charges increased due to FRMS infrastructure upgrade. *** CCVM is Centralized Clearing Voucher Mechanism System which will be available with Switch Dispute Resolution System (SDRS) for handling real time voucher creation and reconciliation of GL balances			

3.2 Global Payment Scheme

Master Card			
Certification Type	One-time Charge*	Recurring Charges	
		Amount	Frequency
General Re-Certification	USD 4,000/-	NIL	
Master Card Money send	USD 3,000/-		
Master Card PayPass Charges	USD 3,000/-		
EMV Certification	USD 4,000/-		
Product Type	Membership Charges	Maintenance Charges	
		Amount	Frequency
MasterCard – Debit Acquiring	USD 4,000/-	USD 1,500/-	Monthly
MasterCard – Debit Issuing	USD 4,000/-	USD 1,500/-	Monthly
MasterCard – Affiliate Issuing	USD 2,000/-	USD 750/-	Monthly
MasterCard Credit Card (Issuing)	USD 4,000/-	USD 750/-**	Monthly
MasterCard Credit Card (Acquiring)	USD 4,000/-	USD 750/-**	Monthly
Master Card Money send	NIL/-	USD 200/-	Monthly
MasterCard DR site***	USD 1,000	USD 750/-	Monthly

<p>* Maximum 14 slots shall be available to members for Master Card certifications. Members shall be charged USD 200/- per additional slot. Duration of each slot is 1.5 hours.</p> <p>** Monthly Charges of USD 750, if already a member bank of Master Debit Card through 1LINK, otherwise USD 1,500/- plus tax will be applicable.</p> <p>*** DR site connectivity for non-members only.</p>

VISA			
Certification Type	One-time Charge*	Recurring Charges	
		Amount	Frequency
General Re-Certification	USD 4,000/-	NIL	
VISA Money Transfer (VMT)	USD 3,000/-		
VISA PayWave Charges	USD 3,000/-		
EMV Certification	USD 4,000/-		
Product Type	Membership Charges	Maintenance Charges	
		Amount	Frequency
VISA Debit (Issuing)	USD 4,000/-	USD 1,500/-	Monthly
VISA Debit (Acquiring)	USD 4,000/-	USD 1,500/-	Monthly
VISA Credit Card (Issuing)	USD 4,000/-	USD 750/-**	Monthly
VISA Money Transfer (VMT)	NIL/-	USD 200/-	Monthly
VISA Credit Card (Acquiring)	USD 4,000/-	USD 750/-**	Monthly
VISA DR Site***	USD 1,000/-	USD 750/-	Monthly
<p>* Maximum 12 slots shall be available to members for VISA certifications. Members shall be charged USD 200/- per additional slot. Duration of each slot is 1.5 hours.</p> <p>** Monthly Charges of USD 750, if already a member bank of VISA Debit Card through 1LINK, otherwise USD 1,500/- plus tax will be applicable.</p> <p>*** DR site connectivity for non-members only.</p>			

Union Pay International			
Certification Type	One-time Charge*	Recurring Charges	
		Amount	Frequency
General Re-Certification	USD 4,000/-	NIL	
UPI Quick Pass Charges	USD 3,000/-		
EMV Certification	USD 4,000/-		
Product Type	Membership Charges	Maintenance Charges	
		Amount	Frequency
Union Pay – Debit Card Issuing	USD 3,000/-	USD 1,000/-	Monthly
Union Pay – Debit Card ATM Acquiring	USD 3,000/-	USD 1,000/-	Monthly
<p>* Maximum 9 slots shall be available to members for UPI certifications. Members shall be charged USD 200/- per additional slot. Duration of each slot is 1.5 hours.</p>			

Japan Credit Bureau JCB			
Certification Type	One-time Charge*	Recurring Charges	
		Amount	Frequency
General Re-Certification	USD 4,000/-	NIL	
EMV Certification	USD 4,000/-		
Product Type	Membership Charges	Maintenance Charges	
		Amount	Frequency
JCB – Issuing	USD 4,000/-	USD 1,000/-	Monthly
JCB – ATM Acquiring	NIL	NIL	
JCB Int'l POS Acquiring	USD 1,000/-	NIL	
<p>* Maximum 7 slots shall be available to members for JCB certifications. Members shall be charged USD 200/- per additional slot. Duration of each slot is 1.5 hours.</p>			

Note: In case of “emergency slot” for certification/re-certification request, additional 25% charges of the standard charges, shall be applicable.

3.3 Exchange Companies, Non-Banking Financial Institutions, White Label ATM Operators & FinTechs

Exchange Companies, Non-Banking Financial Institution (NBFI), White Label ATM Operators (WLAO), Fintechs			
Certification Type	One-time Charge	Recurring Charges	
Exchange Companies		Amount	Frequency
General Re- Certification	USD 1,000/-	NIL	
NBFI, WLAO & FinTechs	One-time Charge	Amount	Frequency
General Re-Certification	USD 4,000/-	NIL	
Note: All Products Membership, Maintenance and additional/emergency certification slot charges shall be applied.			

3.4 New Billing Companies (Direct Biller, Initiator & Aggregator Model, etc.)

New Billing Companies (Direct Biller, Initiator & Aggregator Model etc.)			
Product Type	Membership Charges	Maintenance Charges	
		Amount	Frequency
Bill Payment Services	USD 1,000/-	NIL	
Over The Counter (OTC)	USD 1,000/-	USD 1,000/-	Yearly

4 PAYPAK CHARGES AND PAYPAK CO-BADGING CHARGES

4.1 PayPak Charges

This chapter covers services provided by PayPak to its issuing and acquiring members. Charges are applicable on all issuers and acquirers based on the services availed by them.

PayPak Membership Charges			
Product type	One-time Charge		Remarks
Principal Membership Charges	USD 5,000/-		Fee will be applicable on acceptance of membership application and will be invoiced accordingly.
Affiliate Membership Charges	Issuing	USD 2,500/-	
	Acquiring	USD 2,500/-	

1LINK Switch Services Charges for PayPak Affiliate Members				
Product type	Charges			Remarks
Affiliate Members	One-time charges	1LINK Switch Membership Fee	USD 12,500/-	Fee will be applicable on acceptance of membership application and will be invoiced accordingly.
		Inter Bank Funds Transfer Facility (1IBFT)	USD 1,500/-	
		Bill Payment Service (BPS)	USD 500/-	
	Recurring Charges	Switch Dispute Resolution Service (Per annum)	PKR 400,000/-	1IBFT and BPS charges are reduced to 50% of Principal Member Bank subject to approval of Principal Member Bank.
		1LINK Switch Fee (Per month)	USD 750/-	

Event Based Charges			
Category type	Charges		Remarks
BIN Allocation Charges	USD 125/-		Fee will be applicable on assignment of BIN to the Issuer and will be settled through daily clearing.
General Certification Charges	PKR 25,000/-		Fee will be charged to members who require system certification for each project and will be settled through daily clearing.
EMV Certification Charges	Issuers Card Certification	USD 3,500/-	<ul style="list-style-type: none"> • Fee will be charged to members who require system certification for each project and will be settled through daily clearing. • Maximum 8 slots shall be available to members for EMV certifications. Members shall be charged USD 300/- per additional slot.
	Acquirers Terminal Certification	USD 4,500/-	
	Issuing Host	USD 1,500/-	
	Acquiring Host	USD 1,500/-	

Sales Draft Retrieval Charges	PKR 100/-		Fee will be applicable once request is completed and will be settled through daily clearing.
Arbitration Charges	PKR 10,000/-		Fee will be applicable once arbitration request is received from relevant member and will be settled through daily clearing.
Card Design Approval Charges (One Time)	PKR 35,000/-		Fee will be applicable once card design request is submitted by relevant member and will be settled through daily clearing.
Card Design Review Charges (On each subsequent Request)	PKR 10,000/-		Fee will be applicable once card design request is submitted by relevant member and will be settled through daily clearing.
Card Issuing Fee Magnetic Strip	One-time charges	PKR 15/- charged biannually on Cards Issued Yearly	One-time charges on cards in force will be charged bi-annually on cards in force and will be settled through daily clearing.
	Recurring Charges	PKR 10/- Yearly OR PKR 2.5 Per Card Quarterly Card in Force (CIF)	Recurring Fee will be charged quarterly and will be settled through daily clearing.
Card Issuing Fee EMV	One-time charges	PKR 25/- charged biannually on Cards Issued Yearly	One-time charges will be charged bi-annually on cards in force and will be settled through daily clearing.
	Recurring Charges	PKR 20/- Yearly OR PKR 5 Per Card Quarterly Card in Force (CIF)	Recurring Fee will be charged quarterly and will be settled through daily clearing.

PayPak Transaction Based Charges			
Product Type	Particulars	Debit (PKR)	Credit (PKR)
Point of Sale (POS)	Interchange from Acquirer	0.85%	
	Issuer Bank		0.70%
	Switching Fee (1LINK)		0.15%
Note: Percentage fee will be charged on transaction amount.			

4.2 PayPak Co-Badging Charges

PayPak/GPS Co-Badging Charges	
Certification Charges	
Certification Type	Charges
General Re-Certification GPS	Charges shall be applicable as per respective certification categories.
EMV Certification	
General Re-Certification PayPak	
Issuers Card Certification	
Acquirers Terminal Certification	
Issuing Host	
Acquiring Host	

Event Based Charges		
Category Type	Amount	Remarks
Sales Draft Retrieval Charges	PKR 100/-	Fee will be applicable once request is completed and will be settled through daily clearing.
Arbitration Charges	PKR 10,000/-	Fee will be applicable once arbitration request is received from relevant member and will be settled through daily clearing.
Card Design Approval Charges (One Time)	PKR 35,000/-	Fee will be applicable once card design request is submitted by relevant member and will be settled through daily clearing.
Card Design Review Charges (On subsequent Request)	PKR 10,000/-	Fee will be applicable once card design request is submitted by relevant member will be settled through daily clearing.

Membership and Maintenance			
Product Type	Membership Charges	Maintenance Charges	
		Amount	Frequency
GPS– Issuing	USD 4,000/-	USD 1,000/-	Monthly
GPS – ATM Acquiring	NIL		NIL
GPS Int'l POS Acquiring	USD 1,000/-		NIL

Card Member Service/Issuing Fee			
Category Type	One-time Charge	Recurring Charge	Frequency
PayPak – EMV Card Issuing Fee	PKR 25/- charged biannually on Cards Issued Yearly	PKR 20/- Yearly OR PKR 5 Per Card Quarterly Card in Force (CIF)	Recurring Fee will be charged quarterly and will be collected as part of each day's Clearing/Settlement.

4.3 PayPak Co-Badging Transaction Based Charges

PayPak Co-badge Transaction Based Charges			
Product Type	Particulars	Debit (PKR)	Credit (PKR)
Point of Sale (POS)	Interchange from Acquirer*	-	
	Issuer Bank**		0.70%
	Switching Fee (1LINK) **		0.15%
	Scheme Fee*		-

Note: Percentage fee will be charged on transaction amount.
* Acquirer Interchange & Scheme fee shall be as per agreement(s).
** Inclusive of all applicable taxes, shall be paid by Issuer Bank and 1LINK on their respective income share/fee.

5 1LINK PERSONALIZATION BUREAU

This chapter covers 1LINK Personalization Bureau service and other charges provided by PayPak to its members, charges are applicable on all members based on the services availed by them.

5.1 PayPak Perso Bureau Services Charges

PayPak Perso Bureau Services Charges		
Other Services Category	Charges	
Joining Fee	USD 5,000/-	Only applicable if card volume /order less than 10,000
Additional Profile Creation	USD 18,000/-	
Shop Floor onboarding fee	USD 5,000/-	
BCP Arrangement	USD 5,000/-	If member wants to use 1LINK Perso Bureau as a BCP arrangement for card production
Safe Keeping of Plastics	As per agreement	
Safe Keeping of Stationary		
Customize MIS Requirement		
Card Perso Services		
Category Type	Charges per card (Up to 10k cards)	
Shop floor	USD 0.25*	
Perso Only	USD 0.40*	
Perso + Fulfillment	USD 0.50*	

* Price to be negotiated based on higher volumes above 10k.
Note: Fee will be charged to members and will be settled through daily clearing.

6 CARD VENDOR CERTIFICATION CHARGES

This chapter covers Card Vendor certification services provided by PayPak to card vendors, charges are applicable on vendors based on the services availed by them.

6.1 PayPak Certification Fee Standard (as per agreement with vendor)

PayPak certification charges shall be applied to vendor / customer as per agreement.

7 REPORTS, DATA RETRIEVAL & USER CREATION CHARGES

This chapter cover charges for reports and data retrieved for members. Please refer to the following schedule/table for the revised charges structure for 1LINK's services.

Reports and Data Retrieval Charges*		
Systems	Service Charges	Frequency
Transactions Logs	PKR 10,000/-	On Each Request
1LINK Settlement System Reports	PKR 10,000/-	On Each Request
1LINK MIS Record	PKR 10,000/-	On Each Request
Bill Payment System Reports	PKR 10,000/-	On Each Request
Switch Dispute Resolution System SDRS Reports	PKR 10,000/-	On Each Request
Over The Counter OTC Reports	PKR 10,000/-	On Each Request
State Bank Master Circular Data Reports	PKR 25,000/-	On Each Request / Quarterly
SDRS Master User**	PKR 25,000/-	On Request
Fractal User – up to 10	NIL	NIL
Fractal User – above 10	USD 100/-	Per month on each user
<p>* Charges are applicable in case of any request for reports or data pertaining to the period more than preceding six months. 1LINK shall provide data maximum for last three years only from calendar date. Then charges shall be applicable to members and will be settled through daily clearing.</p> <p>** Single Master user is available for all banks; applicable fee shall be charged in case of additional master user request.</p> <p>Note: Request of reports, data retrieval & user creation shall be marked to 1LINK at support@1LINK.net.pk, along with covering letter addressing Head of Operations / Head of Business / COO. 1LINK team will review the members request and arrange desired information for their record.</p>		

8 IP CHANGE CHARGES

This chapter covers charges for IP changes and additional connections. Please refer to the following schedule/table for the revised charges structure for 1LINK's services.

IP Change Charges*		
Systems	Service Charges	Frequency
	Amount (PKR)	
Authentic / Phoenix (Core System)	12,500/-	On Each Request
Bill Payment System	12,500/-	On Each Request
1LINK Settlement System	12,500/-	On Each Request
Web Service	12,500/-	On Each Request
Switch Dispute Resolution System SDRS	12,500/-	On Each Request
Over The Counter (OTC)	12,500/-	On Each Request
Fractals (FRMS)	12,500/-	On Each Request
Per Additional Connectivity (exceeding 4 connections)	12,500/-	Monthly
<p>*1LINK will map and configure member's IP in the relevant system, free of cost, before project goes live. In case of any member requiring any change in IP then the applicable charges shall be applicable on more than 4 connections and will be settled through daily clearing.</p> <p>Note: IP Change request shall be marked to 1LINK at support@1LINK.net.pk along with a covering letter addressing Head of IT. 1LINK team will review the member's request and process the IP change request as per policy and procedures.</p>		

9 TRAINING & DEVELOPMENT CHARGES

This chapter covers training & development charges for members. Please refer following schedule/table for updated training & development charges of 1LINK's offered to its valued members.

Training & Development*		
Area of Training	Training Charges	Frequency
	Amount (PKR)	
Technical Integration & Certification	100,000/-	On Request
ADC Operations	100,000/-	On Request
SDRS	50,000/-	On Request
Over The Counter (OTC)	100,000/-	On Request
Fractals (FRMS)	100,000/-	On Request
<p>*Above tabulated charges are minimum charges. Actual charges will be estimated after performing training request analysis. 1LINK will provide free of cost training of relevant areas to their members at the time of joining. In case any member requires additional learning and knowledge sharing sessions then applicable minimum charges will be applicable and will be settled through daily clearing. All costs pertaining to organizing the training outside Karachi such as venue, boarding/lodging of trainers, etc. will be borne by the member requesting the training.</p> <p>Note: Training request shall be marked to 1LINK BD team at bd@1link.net.pk along with a covering letter addressing to Head of Business Development. 1LINK team will review the scope of training and plan it accordingly.</p>		

10 NON-COMPLIANCE CHARGES

This chapter cover non-compliance charges for members i.e. message format, limits, & reporting compliances. Please refer following schedule/table for non-compliance charges of 1LINK.

Non-Compliance Charges		
Particulars	Non-Compliance Charges	Frequency
	Amount	
Message Format & Transactions Limits etc.	PKR 500,000/-	On breach / Per Incident / Per Report
Penalty on delayed PayPak reporting	PKR 10,000/-	On breach / Per Incident / Per Report
Penalty on delayed addition of IMD's	PKR 20,000/- per incident & PKR 1,000/- per day delay	On Per Incident
Penalty on delayed addition of 1IBFT account screen	PKR 20,000/- per incident & PKR 1,000/- per day delay	On Per Incident
Note: Fee will be charged to members and will be settled through daily clearing.		

Important Note:

- a) All charges are exclusive of applicable taxes except following.
 - a. ATM Switching Fee
 - b. Interchange Switching Fee
 - c. Bill Payment Transaction Charges

- b) All applicable taxes and shall be paid by Bank/Initiator and 1LINK as per their respective income share.

- c) Open market USD TT/DD selling rate at the date of issuance of invoice or closing open market USD TT/DD selling rate of last working day before direct debit/adjustment through Clearing/Settlement file, shall be applicable for conversion.

- d) Stamp duty (if any) will be borne by 1LINK customers (banks, billers & others) against services rendered.