

Overview

This page provides a high-level overview of **Fee Management System (FMS)** and its core capabilities.

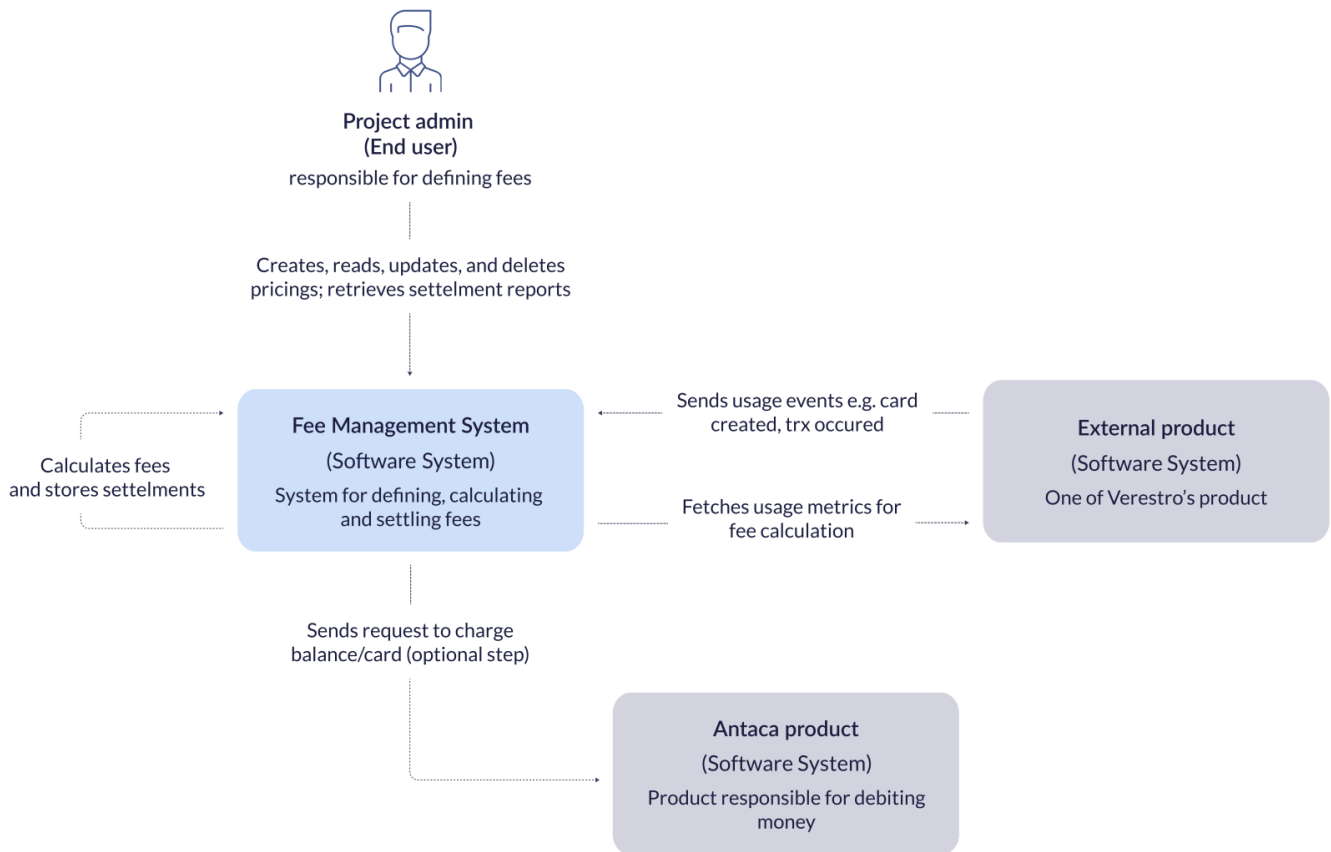
It explains how to configure fee collection for a partner and how FMS **calculates, settles, and reports fees** for both end-users (**instant charging**) and B2B billing (**invoice settlement**).

Key components

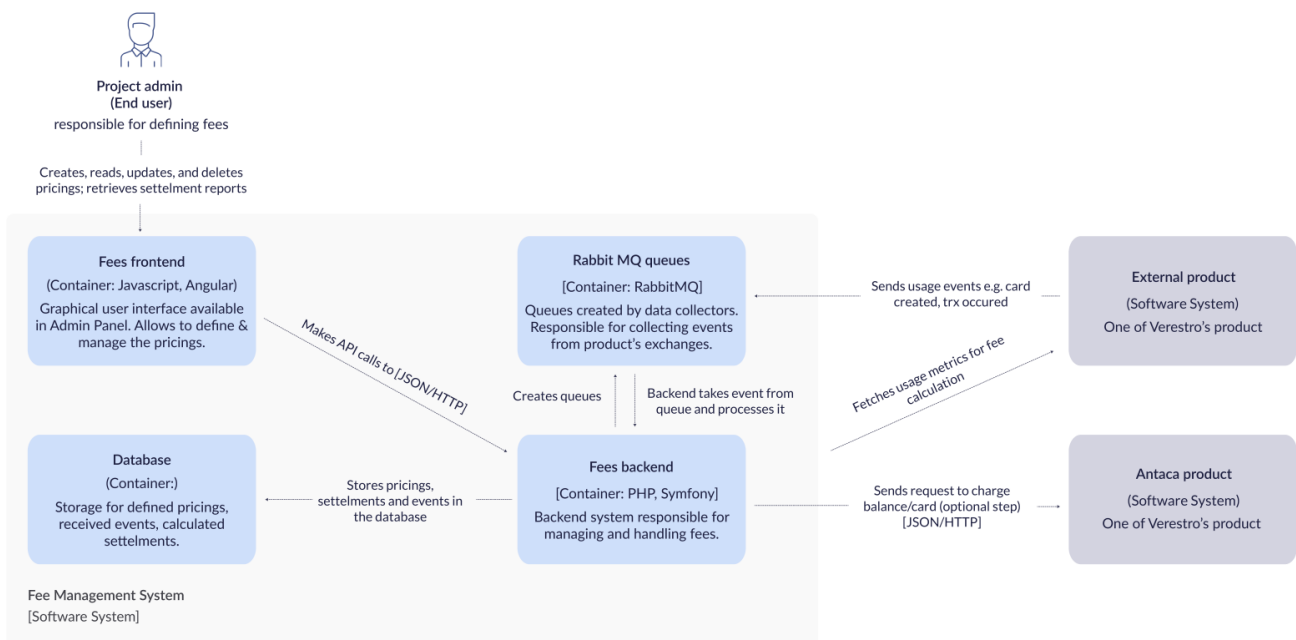
Component	Description
Fee Management System	Collects data, calculates fees, and stores settlements. Supports optional instant charging.
Admin Panel	UI for billing setup, pricing management, and reporting.
Antaca API	Executes balance charges for instant fee transactions.
External Product	A data source used as an input for fee calculation (events, files, aggregated counts). Currently, FMS is ready to collect billable data from all Verestro services.

Architecture

C4 Context diagram



C4 Container diagram



Key product features

End-user fee charging (instant settlement)

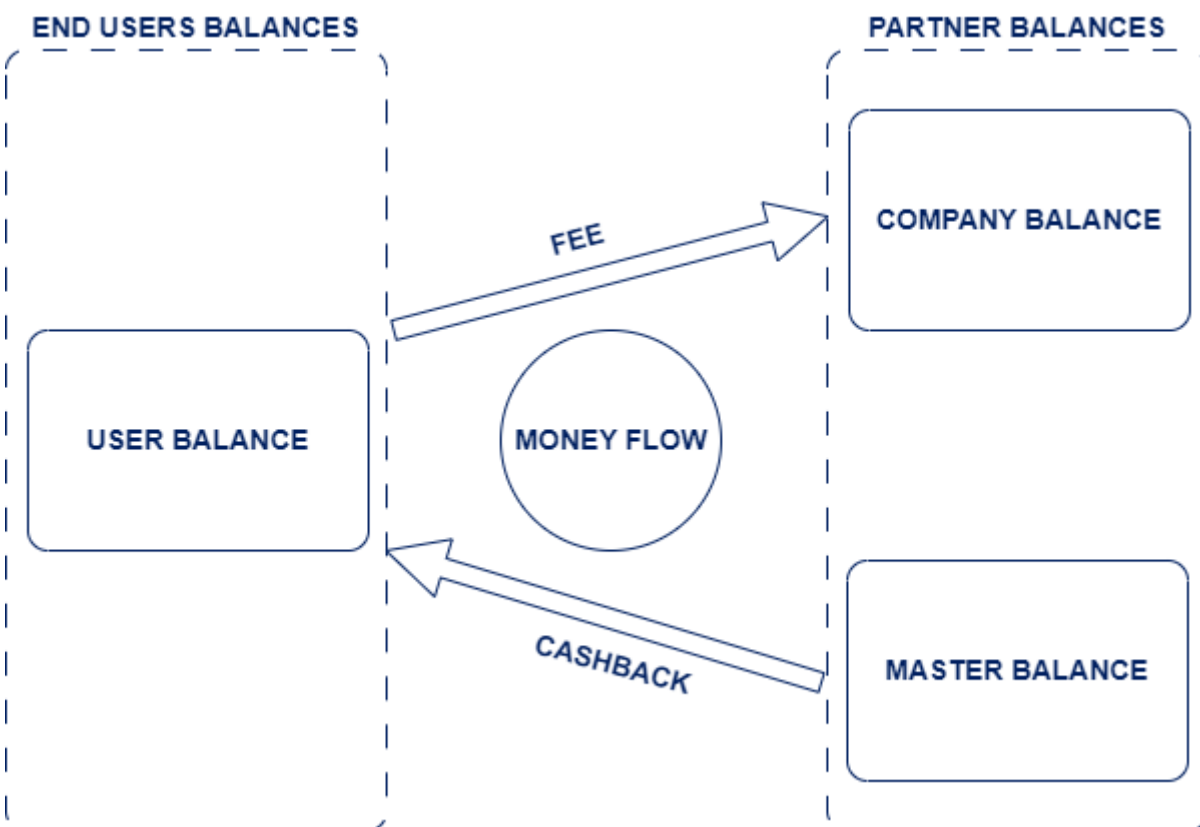
Instant settlement allows to calculate the fee for a defined pricing item and instantly deduct the funds from the balance of the end-user who initiated the transaction.

With instant charging, a partner can **move transaction fees (their operational costs) to the end-user** by charging fees directly on each user transaction (e.g., ATM, card, IBAN).

This feature is available only when end-users' balances are stored on Antaca's side or are external but integrated with Antaca balances.

Fee transaction - money flow

Fee is an internal transaction for a partner who wants to **debit the user's balance** as a fee. Antaca automatically **credits the company balance** with the funds debited from the user's balance.



Automated B2B billing (invoice settlement)

Due to invoice settlement, FMS helps **automate B2B billing** when a client wants to bill their own company or business customers.

Invoice settlement allows charging defined fees for specific services without actually enforcing payment. A report (xlsx file) can be generated from the calculated fees, and then an invoice can be

issued.

Pricing items with invoice settlement can store both **price** (what you charge) and **cost** (what you pay), so you can track costs and calculate profit per billing item.

Supported fee scenarios

Fee scenario	Instant settlement	Invoice settlement
Card issuance fee (physical card, virtual card)	✓	✓
Card transaction fee (POS, eCommerce, ATM)	✓	✓
IBAN transfer fee (incoming, outgoing)	✓	✓
Card maintenance fee (daily, weekly, monthly, yearly)	✓	✓
IBAN maintenance fee (daily, weekly, monthly, yearly)	✗	✓
Token maintenance fee (daily, weekly, monthly, yearly)	✗	✓
Project / license / platform recurring fee (daily, weekly, monthly, yearly)	✗	✓

Important: Charging an end-user's balance (instant settlement) can be done only by a licensed financial institution. If a partner uses another financial institution to perform charging, the legal responsibility for charging fees is on that financial institution's side.

Fee management

Billing setup

A **Billing Setup** is the main configuration entity that defines how fees are collected and calculated for a specific client.

It contains **Data Collectors** and **Pricings**.

Data collectors

Data Collectors specify where billable data comes from. Three types are available:

Data Collector Type	Description	Example
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Occurrence Data Collector	Captures events in real-time as they occur.	ATM withdrawal, card transaction, IBAN transfer
File Data Collector	Processes batch files with lists of entities. Data is retrieved periodically (e.g., daily, monthly).	All active cards for maintenance fees
HTTP Query Data Collector	Retrieves aggregated counts via API. Data is retrieved periodically (e.g., daily, monthly).	Number of active accounts per month

Pricings

A **Pricing** is a set of fee rules (**Pricing Items**) that define what to charge and how.

Each Pricing has a validity period (**Valid from / Valid until**), which ensures full auditability of pricing changes over time.

Each Billing Setup can contain multiple Pricings, but only one can be active at a time.

You can schedule a Pricing change in advance — for example, set a new Pricing to activate on the first day of next month.

Pricing item

Each Pricing item specifies:

- [Pricing item type](#)
- [Data source — data collector](#)
- [Fee calculation type](#)
- [Settlement type](#)
- Pricing item logic (filters, free tier, minimum amount, etc.) is described in detail on the **Use Cases page**.

Pricing item types

Type	What it means	Typical use cases
Unit	Fee calculated per single event (one transaction = one fee).	ATM withdrawal fee, card issuance fee, IBAN transfer fee.
Recurring	Fee charged once per period (daily/weekly/monthly/yearly).	Monthly platform fee, monthly maintenance fee per project.
Cumulative	Fee based on total quantity/volume in a period (calculated using usage metrics from external product).	Card/token maintenance billed using tiered or volume pricing.
Aggregated	Collects data via event-based data collector, but the fee is calculated at the end of the billing period based on total accumulated quantity.	Number of active accounts per month, number of active cards per day.

Fee calculation types

Calculation type	Description	Example
Fixed	Static amount per unit/event.	2 EUR per ATM withdrawal.
Percentage	Percentage of transaction value.	1.5% of transaction amount.
Mixed	Fixed amount + percentage.	0.50 EUR + 0.5% per transaction.
Tiered	Different rates for quantity ranges. Each tier is billed at its own rate.	1-100 transactions: 1.00 EUR each 101-500 transactions: 0.80 EUR each 501+ transactions: 0.50 EUR each <i>150 transactions = (100 × 1.00) + (50 × 0.80) = 140 EUR</i>
Volume	Single rate based on total volume. All units billed at the same rate.	1-100 transactions: 1.00 EUR each 101-500 transactions: 0.80 EUR each 501+ transactions: 0.50 EUR each <i>150 transactions = 150 × 0.80 = 120 EUR</i>

Fee calculation types per pricing item type

Pricing item type	Fee calculation types				
	Fixed	Percentage	Mixed	Volume	Tiered
Unit	✓	✓	✓	✗	✗
Recurring	✓	✗	✗	✗	✗
Cumulative	✗	✗	✗	✓	✓
Aggregated	✗	✗	✗	✓	✓

Settlement types per pricing item type

Pricing item type	Settlement types	
	Instant settlement	Invoice settlement
Unit	✓	✓
Recurring	✗	✓
Cumulative	✗	✓
Aggregated	✗	✓

Data collector types per pricing item type

Pricing item type	Data collector types		
	Occurrence data collector	File data collector	HTTP query data collector
Unit	✓	✓	✗
Recurring	✗	✗	✗
Cumulative	✓ (deprecated)	✗	✓
Aggregated	✓	✗	✗

Detailed behavior and configuration examples for each pricing item type are described in the **Use cases** section.

Fee processing

Once a Billing Setup is configured, FMS processes fees in three steps: **data collection**, **fee calculation**, and **settlement**.

1) Data collection

FMS collects billable data using **Data Collectors**. Depending on the configuration, data can represent end-user transactions (e.g., card, ATM, IBAN) or other measurable actions/usage (e.g., active accounts, active cards).

2) Fee calculation

When data arrives (event, file, or API response), FMS matches it against the **active Pricing** and its **Pricing Items**, calculates the fee amount, and **stores the calculated fee in the database** for auditability and reporting.

3) Settlement

After calculation, the fee is settled in one of two modes:

Mode	How it works	Best for
Instant settlement	FMS charges the end-user's balance for the transaction that triggered the fee. The charge is executed in real time (via Antaca).	Transaction fees, ATM withdrawals, card issuance

Mode	How it works	Best for
Invoice settlement	FMS stores settlements in the database and aggregates them for reporting. Payment is handled outside of FMS (e.g., by issuing an invoice based on the report).	B2B billing, maintenance fees, volume-based pricing

Both modes can be used within the same Pricing — charge end-users instantly for transactions while recording invoice settlements for periodic B2B billing.

Reporting

For invoice settlements, FMS generates monthly reports for your finance team (XLSX file). Each report line contains the billing item name and usage details (e.g., quantity and total transaction value), along with the calculated **revenue (price)** and **cost**.

Based on these values, the report automatically calculates **profit (revenue minus cost)** per billing item.

Below is an example of a **monthly B2B settlement report** generated by FMS.

	A	B	C	D	E	F	G	H
1	Name	Quantity	Total transaction value	Unit price	Unit cost	Total income	Total cost	Net income
2	Tiered							
3	Monthly card maintenance (1 - 100000)	755	-	0,135 EUR	0, EUR	101,93 EUR	0,00 EUR	101,93 EUR
4								
5	Percentage							
6	Inter POS transaction %	232		0,0000 EUR	0,179%	0,00 EUR	21,52 EUR	-21,52 EUR
7	Intra ATM %	3		0,021% EUR	0,0%	0,42 EUR	0,00 EUR	0,42 EUR
8	Domestic eCom %	1		0,0000 EUR	0,013%	0,00 EUR	0,01 EUR	-0,01 EUR
9	Inter eCom transaction %	440		0,0000 EUR	0,197%	0,00 EUR	8,58 EUR	-8,58 EUR
10	Intra eCom transaction %	204		0,0000 EUR	0,0305%	0,00 EUR	5,37 EUR	-5,37 EUR
11	Intra POS transaction %	1100		0,0000 EUR	0,034%	0,00 EUR	12,52 EUR	-12,52 EUR
12	Currency conversion (FX)	690		0,0000 EUR	45,0%	109,20 EUR	0,00 EUR	109,20 EUR
13								
14	Fixed							
15	Inter eCom transaction	440	-	0, EUR	0,0373 EUR	0,00 EUR	16,41 EUR	-16,41 EUR
16	Inter POS transaction	232	-	0, EUR	0,0373 EUR	0,00 EUR	8,65 EUR	-8,65 EUR
17	Domestic eCom	1	-	0,0177 EUR	0, EUR	0,02 EUR	0,00 EUR	0,02 EUR
18	Virtual card issuance	286	-	0,201 EUR	0, EUR	57,49 EUR	0,00 EUR	57,49 EUR
19	Intra POS transaction	1100	-	0,022 EUR	0, EUR	24,20 EUR	0,00 EUR	24,20 EUR
20	Intra ATM	3	-	0,1289 EUR	0, EUR	0,39 EUR	0,00 EUR	0,39 EUR
21	Monthly maintenance	1	-	2 000, EUR	0, EUR	2 000,00 EUR	0,00 EUR	2 000,00 EUR
22	Intra eCom transaction	204	-	0,0177 EUR	0, EUR	3,61 EUR	0,00 EUR	3,61 EUR
23								
24						2 297,25 EUR	73,07 EUR	2 224,18 EUR

Multi-currency: FMS supports fee calculation for transactions and pricing items in multiple currencies.

If a single report contains multiple currencies, the values cannot be summed into one total amount. In such cases, totals should be interpreted **per currency** (or converted externally to a single reporting currency).

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