Salesforce Message Credits – WhatsApp

Rate Card – Effective January 1, 2027 onward

This Rate Card is applicable to Salesforce Message Credits - WhatsApp and Salesforce Message Credits - WhatsApp for Marketing as set forth on the applicable Order Form. Customers will be charged per message, with the applicable multiplier rate based on the message category and the message recipient's country code as set forth below. Additional Salesforce Message Credits - WhatsApp and Salesforce Message Credits - WhatsApp for Marketing can be purchased during the applicable Order Term. Customers do not consume Salesforce Message Credits - WhatsApp / Salesforce Message Credits - WhatsApp for Marketing messages for inbound WhatsApp messages sent by users.

Using Marketing Cloud Growth and Advanced features in a sandbox can impact the consumption of credits. The applicable multipliers for Marketing Cloud Growth and Advanced use in sandbox are the same as those for production.
Sandbox usage will be displayed in the production org's Digital Wallet.

For the purposes of this Rate Card, references to "user" means a recipient of a WhatsApp message sent by Customer, or a person who sends a WhatsApp message to Customer.

Category Conversation Templates:

There are currently 4 Category Conversation Templates, and described as follows:

1. **Utility:** Facilitates a specific, agreed-upon request or transaction or update to a user about an ongoing transaction, including post-purchase notifications and recurring billing statements.
2. **Authentication:** Enables businesses to authenticate users with one-time passcodes, potentially at multiple steps in the login process (e.g., account verification, account recovery, integrity challenges).
3. **Marketing:** Includes promotions or offers, informational updates, or invitations for customers to respond/take action. Any message that does not qualify as utility or authentication is a marketing message.
4. **Service:** Helps customers resolve user inquiries. Service messages are free-form messages which can be sent in a 24 hr customer service window.

Marketing Messages Lite

Marketing Cloud Engagement customers with Salesforce Message Credits - WhatsApp (1,000) + Salesforce Message Credits - WhatsApp Marketing (1,000) that use the Marketing Messages Lite (MM Lite) API for marketing messages are currently subject to the same rate multipliers as those that apply for Marketing, provided the usage type on monthly usage statements for such message will be shown as WhatsApp Marketing Lite Conversation.

Customer Service Window

When a user messages to a customer, a 24-hour timer known as Customer Service Window starts. Within these 24 hours, customers can send any type of message to the user. Marketing or Authentication messages delivered during this window will be charged as per the applicable rate card (Multiplier). Starting November 1, 2026 Utility template messages and free form Service messages sent within the Customer Service Window will also be charged.

How Conversation Multipliers are Consumed

The delivery of a template message to an end user results in charges for the customer, based on the message category multiplier. For example, sending two marketing templates and two utility templates to a user will result in four separate charges (2 marketing, 2 utility).

Free Entry Point/Referral Message Types

Referral conversations are initiated when users message Customers using call-to-action buttons on Ads that Click to WhatsApp or Facebook Page call-to-action buttons* and customers respond to that message within 24 hours.

Once the free entry point window is opened, it may extend up to 7 days. Within this window, customers can send any type of template message to the users without incurring additional charges. Free form messages can be sent till the customer service window is open i.e. 24 hours from the last time a user messaged the customer.

*Standard pricing applies for Ads that Click to WhatsApp. The message that initiates from the ad is free, but not the ad itself.

Transition to Per-Message Pricing

Effective Jul 1, 2025, all our customers will transition to a per-message pricing model. Existing Salesforce Message Credits - WhatsApp and Salesforce Message Credits - WhatsApp for Marketing will be honored and can be used to pay for messages under the new pricing structure.

FAQ

- **How are message categories determined?**
    - Message categories are determined by Meta based on the content and purpose of the message.
- **Where can I find the most up-to-date pricing?**
    - Refer to this Rate Card or contact your Salesforce representative for the latest pricing information.
- **What happens to my existing credits?**

  Your existing credits will be honored and can be used to pay for messages under the new pricing model.

  Multipliers, countries, phone number and usage types are subject to change at any time

MARKETING AND SERVICE MESSAGE MULTIPLIERS

Multiplier Rates by Recipient Location			
Country ISO	**Market**	**Marketing**	**Service**
AF	*Afghanistan*	*103.96*	*13.96*
AL	*Albania*	*106.18*	*26.18*
DZ	*Algeria*	*27.78*	*4.94*
AO	*Angola*	*27.78*	*4.94*
AR	*Argentina*	*76.3*	*32.10*
AM	*Armenia*	*106.18*	*26.18*
AU	*Australia*	*103.96*	*13.96*
AT	*Austria*	*73.09*	*21.12*
AZ	*Azerbaijan*	*106.18*	*26.18*
BH	*Bahrain*	*48.40*	*11.24*
BD	*Bangladesh*	*103.96*	*13.96*
BY	*Belarus*	*106.18*	*26.18*
BE	*Belgium*	*73.09*	*21.12*
BJ	*Benin*	*27.78*	*4.94*
BO	*Bolivia*	*91.36*	*13.96*
BW	*Botswana*	*27.78*	*4.94*
BR	*Brazil*	*73.86*	*8.04*
BG	*Bulgaria*	*106.18*	*26.18*
BF	*Burkina Faso*	*27.78*	*4.94*
BI	*Burundi*	*27.78*	*4.94*
KH	*Cambodia*	*103.96*	*13.96*
CM	*Cameroon*	*27.78*	*4.94*
CA	*Canada*	*30.87*	*4.2*
TD	*Chad*	*27.78*	*4.94*
CL	*Chile*	*109.76*	*24.7*
CN	*China*	*103.96*	*13.96*
CO	*Colombia*	*15.44*	*0.99*
CG	*Congo*	*27.78*	*4.94*
CD	*Congo, Democratic Republic of*	*27.78*	*4.94*

Country ISO	Market	Marketing	Service
CR	*Costa Rica*	*91.36*	*13.96*
HR	*Croatia*	*106.18*	*26.18*
CZ	*Czech Republic*	*106.18*	*26.18*
DK	*Denmark*	*73.09*	*21.12*
DO	*Dominican Republic*	*91.36*	*13.96*
EC	*Ecuador*	*91.36*	*13.96*
EG	*Egypt*	*79.51*	*4.45*
SV	*El Salvador*	*91.36*	*13.96*
ER	*Eritrea*	*27.78*	*4.94*
SZ	*Eswatini*	*27.78*	*4.94*
ET	*Ethiopia*	*27.78*	*4.94*
FI	*Finland*	*73.09*	*21.12*
FR	*France*	*106.05*	*37.04*
GA	*Gabon*	*27.78*	*4.94*
GM	*Gambia*	*27.78*	*4.94*
GE	*Georgia*	*106.18*	*26.18*
DE	*Germany*	*168.52*	*67.91*
GH	*Ghana*	*27.78*	*4.94*
GR	*Greece*	*106.18*	*26.18*
GT	*Guatemala*	*91.36*	*13.96*
GW	*Guinea-Bissau*	*27.78*	*4.94*
HT	*Haiti*	*91.36*	*13.96*
HN	*Honduras*	*91.36*	*13.96*
HK	*Hong Kong*	*90.38*	*32.10*
HU	*Hungary*	*106.18*	*43.21*
IN	*India*	*14.57*	*1.73*
ID	*Indonesia*	*50.75*	*30.87*
IQ	*Iraq*	*48.40*	*11.24*
IE	*Ireland*	*73.09*	*21.12*
IL	*Israel*	*43.59*	*6.55*
IT	*Italy*	*98.15*	*37.04*
CI	*Ivory Coast*	*27.78*	*4.94*

Country ISO	Market	Marketing	Service
JM	Jamaica	91.36	13.96
JP	Japan	103.96	13.96
JO	Jordan	48.40	11.24
KZ	Kazakhstan	106.18	26.18
KE	Kenya	27.78	4.94
KW	Kuwait	48.40	11.24
LA	Laos	103.96	13.96
LV	Latvia	106.18	26.18
LB	Lebanon	48.40	11.24
LS	Lesotho	27.78	4.94
LR	Liberia	27.78	4.94
LY	Libya	27.78	4.94
LT	Lithuania	106.18	26.18
MO	Macau	103.96	13.96
MK	Macedonia	106.18	26.18d3d
MG	Madagascar	27.78	4.94
MW	Malawi	27.78	4.94
MY	Malaysia	106.18	17.29
ML	Mali	27.78	4.94
MR	Mauritania	27.78	4.94
MX	Mexico	49.02	10.5
MD	Moldova	106.18	26.18
MN	Mongolia	103.96	13.96
MA	Morocco	27.78	4.94
MZ	Mozambique	27.78	4.94
NA	Namibia	27.78	4.94
NP	Nepal	103.96	13.96
NL	Netherlands	197.17	61.73
NG	Nigeria	63.71	8.28
NZ	New Zealand	103.96	13.96
NI	Nicaragua	91.36	13.96

Country ISO	Market	Marketing	Service
NE	Niger	27.78	4.94
NO	Norway	73.09	21.12
OM	Oman	48.40	11.24
PK	Pakistan	58.4	18.52
PA	Panama	91.36	13.96
PG	Papua New Guinea	103.96	13.96
PY	Paraguay	91.36	13.96
PE	Peru	86.8	37.04
PH	Philippines	103.96	13.96
PL	Poland	45.19	15.07
PT	Portugal	73.09	21.12
PR	Puerto Rico	91.36	13.96
QA	Qatar	42.1	14.82
RO	Romania	106.18	35.81
RU	Russia	99.02	49.39
RW	Rwanda	27.78	4.94
SA	Saudi Arabia	71.12	13.21
SN	Senegal	27.78	4.94
RS	Serbia	106.18	26.18
SL	Sierra Leone	27.78	4.94
SG	Singapore	90.38	19.76
SK	Slovakia	106.18	26.18
SI	Slovenia	106.18	26.18
SO	Somalia	27.78	4.94
ZA	South Africa	46.8	11.73
SS	South Sudan	27.78	4.94
ES	Spain	87.29	24.7
LK	Sri Lanka	103.96	13.96
SD	Sudan	27.78	4.94
SE	Sweden	73.09	21.12
CH	Switzerland	73.09	21.12

Country ISO	Market	Marketing	Service
TW	*Taiwan*	*103.96*	*13.96*
TJ	*Tajikistan*	*103.96*	*13.96*
TZ	*Tanzania*	*27.78*	*4.94*
TH	*Thailand*	*103.96*	*13.96*
TG	*Togo*	*27.78*	*4.94*
TN	*Tunisia*	*27.78*	*4.94*
TR	*Turkey*	*13.46*	*1.12*
TM	*Turkmenistan*	*103.96*	*13.96*
UG	*Uganda*	*27.78*	*4.94*
UA	*Ukraine*	*106.18*	*26.18*
AE	*United Arab Emirates*	*71.12*	*19.39*
GB	*United Kingdom*	*78.40*	*27.17*
US	*United States*	*30.87*	*4.2*
UY	*Uruguay*	*91.36*	*13.96*
UZ	*Uzbekistan*	*103.96*	*13.96*
VE	*Venezuela*	*91.36*	*13.96*
VN	*Vietnam*	*103.96*	*13.96*
YE	*Yemen*	*48.40*	*11.24*
ZM	*Zambia*	*27.78*	*4.94*
-	*Other*	*74.57*	*9.51*

UTILITY AND AUTHENTICATION MESSAGE MULTIPLIERS

COUNTRY ISO	MARKET	UTILITY		AUTHENTICATION	
		VOLUME BAND	MULTIPLIER	VOLUME BAND	MULTIPLIER
AE	United Arab Emirates	0 - 100,000	19.39	0 - 300,000	19.39
		100,001 - 1,000,000	18.40	300,001 - 2,000,000	18.40
		1,000,001 - 4,500,000	17.41	2,000,001 - 10,000,000	17.41
		4,500,001 - 40,000,000	16.42	10,000,001 - 20,000,000	16.42
		40,000,001+	15.56	20,000,001+	15.56
AF	Afghanistan	0 - 150,000	13.96	0 - 100,000	13.96
		150,001 - 1,000,000	13.21	100,001 - 300,000	13.21
		1,000,001 - 4,000,000	12.60	300,001 - 1,000,000	12.60
		4,000,001 - 25,000,000	11.86	1,000,001 - 10,000,000	11.86
		25,000,001+	11.12	10,000,001+	11.12
AL	Albania	0 - 100,000	26.18	0 - 300,000	26.18
		100,001 - 1,000,000	24.82	300,001 - 2,000,000	24.82
		1,000,001 - 4,500,000	23.46	2,000,001 - 10,000,000	23.46
		4,500,001 - 40,000,000	22.23	10,000,001 - 20,000,000	22.23
		40,000,001+	20.87	20,000,001+	20.87
AM	Armenia	0 - 100,000	26.18	0 - 300,000	26.18
		100,001 - 1,000,000	24.82	300,001 - 2,000,000	24.82
		1,000,001 - 4,500,000	23.46	2,000,001 - 10,000,000	23.46
		4,500,001 - 40,000,000	22.23	10,000,001 - 20,000,000	22.23
		40,000,001+	20.87	20,000,001+	20.87
AO	Angola	0 - 100,000	4.94	0 - 300,000	4.94
		100,001 - 1,000,000	4.70	300,001 - 2,000,000	4.70
		1,000,001 - 4,500,000	4.45	2,000,001 - 10,000,000	4.45
		4,500,001 - 40,000,000	4.20	10,000,001 - 20,000,000	4.20
		40,000,001+	3.96	20,000,001+	3.96
AR	Argentina	0 - 100,000	32.10	0 - 120,000	32.10
		100,001 - 1,000,000	30.50	120,001 - 400,000	30.50
		1,000,001 - 4,500,000	28.89	400,001 - 1,000,000	28.89
		4,500,001 - 15,000,000	27.29	1,000,001 - 5,000,000	27.29
		15,000,001+	25.68	5,000,001+	25.68
AT	Austria	0 - 100,000	21.12	0 - 300,000	21.12
		100,001 - 1,000,000	20.00	300,001 - 2,000,000	20.00
		1,000,001 - 4,500,000	19.02	2,000,001 - 10,000,000	19.02
		4,500,001 - 40,000,000	17.91	10,000,001 - 20,000,000	17.91
		40,000,001+	16.92	20,000,001+	16.92

COUNTRY ISO	MARKET	UTILITY		AUTHENTICATION	
		VOLUME BAND	MULTIPLIER	VOLUME BAND	MULTIPLIER
AU	Australia	0 - 150,000	13.96	0 - 100,000	13.96
		150,001 - 1,000,000	13.21	100,001 - 300,000	13.21
		1,000,001 - 4,000,000	12.60	300,001 - 1,000,000	12.60
		4,000,001 - 25,000,000	11.86	1,000,001 - 10,000,000	11.86
		25,000,001+	11.12	10,000,001+	11.12
AZ	Azerbaijan	0 - 100,000	26.18	0 - 300,000	26.18
		100,001 - 1,000,000	24.82	300,001 - 2,000,000	24.82
		1,000,001 - 4,500,000	23.46	2,000,001 - 10,000,000	23.46
		4,500,001 - 40,000,000	22.23	10,000,001 - 20,000,000	22.23
		40,000,001+	20.87	20,000,001+	20.87
BD	Bangladesh	0 - 150,000	4.57	0 - 100,000	4.57
		150,001 - 1,000,000	4.33	100,001 - 300,000	4.33
		1,000,001 - 4,000,000	4.08	300,001 - 1,000,000	4.08
		4,000,001 - 25,000,000	3.83	1,000,001 - 10,000,000	3.83
		25,000,001+	3.71	10,000,001+	3.71
BE	Belgium	0 - 100,000	21.12	0 - 300,000	21.12
		100,001 - 1,000,000	20.00	300,001 - 2,000,000	20.00
		1,000,001 - 4,500,000	19.02	2,000,001 - 10,000,000	19.02
		4,500,001 - 40,000,000	17.91	10,000,001 - 20,000,000	17.91
		40,000,001+	16.92	20,000,001+	16.92
BF	Burkina Faso	0 - 100,000	4.94	0 - 300,000	4.94
		100,001 - 1,000,000	4.70	300,001 - 2,000,000	4.70
		1,000,001 - 4,500,000	4.45	2,000,001 - 10,000,000	4.45
		4,500,001 - 40,000,000	4.20	10,000,001 - 20,000,000	4.20
		40,000,001+	3.96	20,000,001+	3.96
BG	Bulgaria	0 - 100,000	26.18	0 - 300,000	26.18
		100,001 - 1,000,000	24.82	300,001 - 2,000,000	24.82
		1,000,001 - 4,500,000	23.46	2,000,001 - 10,000,000	23.46
		4,500,001 - 40,000,000	22.23	10,000,001 - 20,000,000	22.23
		40,000,001+	20.87	20,000,001+	20.87
BH	Bahrain	0 - 100,000	11.24	0 - 300,000	11.24
		100,001 - 1,000,000	10.62	300,001 - 2,000,000	10.62
		1,000,001 - 4,500,000	10.13	2,000,001 - 10,000,000	10.13
		4,500,001 - 40,000,000	9.51	10,000,001 - 20,000,000	9.51
		40,000,001+	9.02	20,000,001+	9.02

COUNTRY ISO	MARKET	UTILITY		AUTHENTICATION	
		VOLUME BAND	MULTIPLIER	VOLUME BAND	MULTIPLIER
BI	Burundi	0 - 100,000	4.94	0 - 300,000	4.94
		100,001 - 1,000,000	4.70	300,001 - 2,000,000	4.70
		1,000,001 - 4,500,000	4.45	2,000,001 - 10,000,000	4.45
		4,500,001 - 40,000,000	4.20	10,000,001 - 20,000,000	4.20
		40,000,001+	3.96	20,000,001+	3.96
BJ	Benin	0 - 100,000	4.94	0 - 300,000	4.94
		100,001 - 1,000,000	4.70	300,001 - 2,000,000	4.70
		1,000,001 - 4,500,000	4.45	2,000,001 - 10,000,000	4.45
		4,500,001 - 40,000,000	4.20	10,000,001 - 20,000,000	4.20
		40,000,001+	3.96	20,000,001+	3.96
BO	Bolivia	0 - 100,000	13.96	0 - 120,000	13.96
		100,001 - 1,000,000	13.21	120,001 - 400,000	13.21
		1,000,001 - 4,500,000	12.60	400,001 - 1,000,000	12.60
		4,500,001 - 15,000,000	11.86	1,000,001 - 5,000,000	11.86
		15,000,001+	11.12	5,000,001+	11.12
BR	Brazil	0 - 250,000	8.04	0 - 500,000	8.04
		250,001 - 2,000,000	7.65	500,001 - 3,000,000	7.65
		2,000,001 - 17,000,000	7.24	3,000,001 - 5,250,000	7.24
		17,000,001 - 35,000,000	6.85	5,250,001 - 10,000,000	6.85
		35,000,001+	6.43	10,000,001+	6.43
BW	Botswana	0 - 100,000	4.94	0 - 300,000	4.94
		100,001 - 1,000,000	4.70	300,001 - 2,000,000	4.70
		1,000,001 - 4,500,000	4.45	2,000,001 - 10,000,000	4.45
		4,500,001 - 40,000,000	4.20	10,000,001 - 20,000,000	4.20
		40,000,001+	3.96	20,000,001+	3.96
BY	Belarus	0 - 100,000	26.18	0 - 300,000	26.18
		100,001 - 1,000,000	24.82	300,001 - 2,000,000	24.82
		1,000,001 - 4,500,000	23.46	2,000,001 - 10,000,000	23.46
		4,500,001 - 40,000,000	22.23	10,000,001 - 20,000,000	22.23
		40,000,001+	20.87	20,000,001+	20.87
CA	Canada	0 - 80,000	4.20	0 - 100,000	4.20
		80,001 - 750,000	3.96	100,001 - 500,000	3.96
		750,001 - 2,250,000	3.83	500,001 - 2,000,000	3.83
		2,250,001 - 3,000,000	3.59	2,000,001 - 5,000,000	3.59
		3,000,001+	3.34	5,000,001+	3.34

COUNTRY ISO	MARKET	UTILITY		AUTHENTICATION	
		VOLUME BAND	MULTIPLIER	VOLUME BAND	MULTIPLIER
CD	Congo, Democratic Republic of	0 - 80,000	9.51	0 - 100,000	9.51
		80,001 - 750,000	9.02	100,001 - 500,000	9.02
		750,001 - 2,250,000	8.52	500,001 - 2,000,000	8.52
		2,250,001 - 3,000,000	8.03	2,000,001 - 5,000,000	8.03
		3,000,001+	7.66	5,000,001+	7.66
CG	Congo	0 - 100,000	4.94	0 - 300,000	4.94
		100,001 - 1,000,000	4.70	300,001 - 2,000,000	4.70
		1,000,001 - 4,500,000	4.45	2,000,001 - 10,000,000	4.45
		4,500,001 - 40,000,000	4.20	10,000,001 - 20,000,000	4.20
		40,000,001+	3.96	20,000,001+	3.96
CH	Switzerland	0 - 100,000	21.12	0 - 300,000	21.12
		100,001 - 1,000,000	20.00	300,001 - 2,000,000	20.00
		1,000,001 - 4,500,000	19.02	2,000,001 - 10,000,000	19.02
		4,500,001 - 40,000,000	17.91	10,000,001 - 20,000,000	17.91
		40,000,001+	16.92	20,000,001+	16.92
CI	Ivory Coast	0 - 100,000	4.94	0 - 300,000	4.94
		100,001 - 1,000,000	4.70	300,001 - 2,000,000	4.70
		1,000,001 - 4,500,000	4.45	2,000,001 - 10,000,000	4.45
		4,500,001 - 40,000,000	4.20	10,000,001 - 20,000,000	4.20
		40,000,001+	3.96	20,000,001+	3.96
CL	Chile	0 - 100,000	24.70	0 - 120,000	24.70
		100,001 - 1,000,000	23.46	120,001 - 400,000	23.46
		1,000,001 - 4,500,000	22.23	400,001 - 1,000,000	22.23
		4,500,001 - 15,000,000	20.99	1,000,001 - 5,000,000	20.99
		15,000,001+	19.76	5,000,001+	19.76
CM	Cameroon	0 - 100,000	4.94	0 - 300,000	4.94
		100,001 - 1,000,000	4.70	300,001 - 2,000,000	4.70
		1,000,001 - 4,500,000	4.45	2,000,001 - 10,000,000	4.45
		4,500,001 - 40,000,000	4.20	10,000,001 - 20,000,000	4.20
		40,000,001+	3.96	20,000,001+	3.96
CN	China	0 - 150,000	13.96	0 - 100,000	13.96
		150,001 - 1,000,000	13.21	100,001 - 300,000	13.21
		1,000,001 - 4,000,000	12.60	300,001 - 1,000,000	12.60
		4,000,001 - 25,000,000	11.86	1,000,001 - 10,000,000	11.86
		25,000,001+	11.12	10,000,001+	11.12

COUNTRY ISO	MARKET	UTILITY		AUTHENTICATION	
		VOLUME BAND	MULTIPLIER	VOLUME BAND	MULTIPLIER
CO	Colombia	0 - 100,000	0.99	0 - 120,000	0.99
		100,001 - 1,000,000	0.99	120,001 - 400,000	0.99
		1,000,001 - 4,500,000	0.87	400,001 - 1,000,000	0.87
		4,500,001 - 15,000,000	0.87	1,000,001 - 5,000,000	0.87
		15,000,001+	0.75	5,000,001+	0.75
CR	Costa Rica	0 - 100,000	13.96	0 - 120,000	13.96
		100,001 - 1,000,000	13.21	120,001 - 400,000	13.21
		1,000,001 - 4,500,000	12.60	400,001 - 1,000,000	12.60
		4,500,001 - 15,000,000	11.86	1,000,001 - 5,000,000	11.86
		15,000,001+	11.12	5,000,001+	11.12
CZ	Czech Republic	0 - 100,000	26.18	0 - 300,000	26.18
		100,001 - 1,000,000	24.82	300,001 - 2,000,000	24.82
		1,000,001 - 4,500,000	23.46	2,000,001 - 10,000,000	23.46
		4,500,001 - 40,000,000	22.23	10,000,001 - 20,000,000	22.23
		40,000,001+	20.87	20,000,001+	20.87
DE	Germany	0 - 100,000	67.91	0 - 300,000	67.91
		100,001 - 1,000,000	64.57	300,001 - 2,000,000	64.57
		1,000,001 - 4,500,000	61.12	2,000,001 - 10,000,000	61.12
		4,500,001 - 40,000,000	57.78	10,000,001 - 20,000,000	57.78
		40,000,001+	54.33	20,000,001+	54.33
DK	Denmark	0 - 100,000	21.12	0 - 300,000	21.12
		100,001 - 1,000,000	20.00	300,001 - 2,000,000	20.00
		1,000,001 - 4,500,000	19.02	2,000,001 - 10,000,000	19.02
		4,500,001 - 40,000,000	17.91	10,000,001 - 20,000,000	17.91
		40,000,001+	16.92	20,000,001+	16.92
DO	Dominican Republic	0 - 100,000	13.96	0 - 120,000	13.96
		100,001 - 1,000,000	13.21	120,001 - 400,000	13.21
		1,000,001 - 4,500,000	12.60	400,001 - 1,000,000	12.60
		4,500,001 - 15,000,000	11.86	1,000,001 - 5,000,000	11.86
		15,000,001+	11.12	5,000,001+	11.12
DZ	Algeria	0 - 100,000	4.94	0 - 300,000	4.94
		100,001 - 1,000,000	4.70	300,001 - 2,000,000	4.70
		1,000,001 - 4,500,000	4.45	2,000,001 - 10,000,000	4.45
		4,500,001 - 40,000,000	4.20	10,000,001 - 20,000,000	4.20
		40,000,001+	3.96	20,000,001+	3.96

COUNTRY ISO	MARKET	UTILITY		AUTHENTICATION	
		VOLUME BAND	MULTIPLIER	VOLUME BAND	MULTIPLIER
EC	Ecuador	0 - 100,000	13.96	0 - 120,000	13.96
		100,001 - 1,000,000	13.21	120,001 - 400,000	13.21
		1,000,001 - 4,500,000	12.60	400,001 - 1,000,000	12.60
		4,500,001 - 15,000,000	11.86	1,000,001 - 5,000,000	11.86
		15,000,001+	11.12	5,000,001+	11.12
EG	Egypt	0 - 100,000	4.45	0 - 300,000	4.45
		100,001 - 1,000,000	4.20	300,001 - 2,000,000	4.20
		1,000,001 - 4,500,000	3.96	2,000,001 - 10,000,000	3.96
		4,500,001 - 40,000,000	3.83	10,000,001 - 20,000,000	3.83
		40,000,001+	3.59	20,000,001+	3.59
ER	Eritrea	0 - 100,000	4.94	0 - 300,000	4.94
		100,001 - 1,000,000	4.70	300,001 - 2,000,000	4.70
		1,000,001 - 4,500,000	4.45	2,000,001 - 10,000,000	4.45
		4,500,001 - 40,000,000	4.20	10,000,001 - 20,000,000	4.20
		40,000,001+	3.96	20,000,001+	3.96
ES	Spain	0 - 100,000	24.70	0 - 300,000	24.70
		100,001 - 1,000,000	23.46	300,001 - 2,000,000	23.46
		1,000,001 - 4,500,000	22.23	2,000,001 - 10,000,000	22.23
		4,500,001 - 40,000,000	20.99	10,000,001 - 20,000,000	20.99
		40,000,001+	19.76	20,000,001+	19.76
ET	Ethiopia	0 - 100,000	4.94	0 - 300,000	4.94
		100,001 - 1,000,000	4.70	300,001 - 2,000,000	4.70
		1,000,001 - 4,500,000	4.45	2,000,001 - 10,000,000	4.45
		4,500,001 - 40,000,000	4.20	10,000,001 - 20,000,000	4.20
		40,000,001+	3.96	20,000,001+	3.96
FI	Finland	0 - 100,000	21.12	0 - 300,000	21.12
		100,001 - 1,000,000	20.00	300,001 - 2,000,000	20.00
		1,000,001 - 4,500,000	19.02	2,000,001 - 10,000,000	19.02
		4,500,001 - 40,000,000	17.91	10,000,001 - 20,000,000	17.91
		40,000,001+	16.92	20,000,001+	16.92
FR	France	0 - 100,000	37.04	0 - 300,000	37.04
		100,001 - 1,000,000	35.19	300,001 - 2,000,000	35.19
		1,000,001 - 4,500,000	33.34	2,000,001 - 10,000,000	33.34
		4,500,001 - 40,000,000	31.49	10,000,001 - 20,000,000	31.49
		40,000,001+	29.63	20,000,001+	29.63

COUNTRY ISO	MARKET	UTILITY		AUTHENTICATION	
		VOLUME BAND	MULTIPLIER	VOLUME BAND	MULTIPLIER
GA	Gabon	0 - 100,000	4.94	0 - 300,000	4.94
		100,001 - 1,000,000	4.70	300,001 - 2,000,000	4.70
		1,000,001 - 4,500,000	4.45	2,000,001 - 10,000,000	4.45
		4,500,001 - 40,000,000	4.20	10,000,001 - 20,000,000	4.20
		40,000,001+	3.96	20,000,001+	3.96
GB	United Kingdom	0 - 100,000	27.17	0 - 300,000	27.17
		100,001 - 1,000,000	25.81	300,001 - 2,000,000	25.81
		1,000,001 - 4,500,000	24.45	2,000,001 - 10,000,000	24.45
		4,500,001 - 40,000,000	23.09	10,000,001 - 20,000,000	23.09
		40,000,001+	21.73	20,000,001+	21.73
GE	Georgia	0 - 100,000	26.18	0 - 300,000	26.18
		100,001 - 1,000,000	24.82	300,001 - 2,000,000	24.82
		1,000,001 - 4,500,000	23.46	2,000,001 - 10,000,000	23.46
		4,500,001 - 40,000,000	22.23	10,000,001 - 20,000,000	22.23
		40,000,001+	20.87	20,000,001+	20.87
GH	Ghana	0 - 100,000	4.94	0 - 300,000	4.94
		100,001 - 1,000,000	4.70	300,001 - 2,000,000	4.70
		1,000,001 - 4,500,000	4.45	2,000,001 - 10,000,000	4.45
		4,500,001 - 40,000,000	4.20	10,000,001 - 20,000,000	4.20
		40,000,001+	3.96	20,000,001+	3.96
GM	Gambia	0 - 100,000	4.94	0 - 300,000	4.94
		100,001 - 1,000,000	4.70	300,001 - 2,000,000	4.70
		1,000,001 - 4,500,000	4.45	2,000,001 - 10,000,000	4.45
		4,500,001 - 40,000,000	4.20	10,000,001 - 20,000,000	4.20
		40,000,001+	3.96	20,000,001+	3.96
GR	Greece	0 - 100,000	26.18	0 - 300,000	26.18
		100,001 - 1,000,000	24.82	300,001 - 2,000,000	24.82
		1,000,001 - 4,500,000	23.46	2,000,001 - 10,000,000	23.46
		4,500,001 - 40,000,000	22.23	10,000,001 - 20,000,000	22.23
		40,000,001+	20.87	20,000,001+	20.87
GT	Guatemala	0 - 100,000	13.96	0 - 120,000	13.96
		100,001 - 1,000,000	13.21	120,001 - 400,000	13.21
		1,000,001 - 4,500,000	12.60	400,001 - 1,000,000	12.60
		4,500,001 - 15,000,000	11.86	1,000,001 - 5,000,000	11.86
		15,000,001+	11.12	5,000,001+	11.12

COUNTRY ISO	MARKET	UTILITY		AUTHENTICATION	
		VOLUME BAND	MULTIPLIER	VOLUME BAND	MULTIPLIER
GW	Guinea-Bissau	0 - 100,000	4.94	0 - 300,000	4.94
		100,001 - 1,000,000	4.70	300,001 - 2,000,000	4.70
		1,000,001 - 4,500,000	4.45	2,000,001 - 10,000,000	4.45
		4,500,001 - 40,000,000	4.20	10,000,001 - 20,000,000	4.20
		40,000,001+	3.96	20,000,001+	3.96
HK	Hong Kong	0 - 150,000	32.10	0 - 100,000	32.10
		150,001 - 1,000,000	30.50	100,001 - 300,000	30.50
		1,000,001 - 4,000,000	28.89	300,001 - 1,000,000	28.89
		4,000,001 - 25,000,000	27.29	1,000,001 - 10,000,000	27.29
		25,000,001+	25.68	10,000,001+	25.68
HN	Honduras	0 - 100,000	13.96	0 - 120,000	13.96
		100,001 - 1,000,000	13.21	120,001 - 400,000	13.21
		1,000,001 - 4,500,000	12.60	400,001 - 1,000,000	12.60
		4,500,001 - 15,000,000	11.86	1,000,001 - 5,000,000	11.86
		15,000,001+	11.12	5,000,001+	11.12
HR	Croatia	0 - 100,000	26.18	0 - 300,000	26.18
		100,001 - 1,000,000	24.82	300,001 - 2,000,000	24.82
		1,000,001 - 4,500,000	23.46	2,000,001 - 10,000,000	23.46
		4,500,001 - 40,000,000	22.23	10,000,001 - 20,000,000	22.23
		40,000,001+	20.87	20,000,001+	20.87
HT	Haiti	0 - 100,000	13.96	0 - 120,000	13.96
		100,001 - 1,000,000	13.21	120,001 - 400,000	13.21
		1,000,001 - 4,500,000	12.60	400,001 - 1,000,000	12.60
		4,500,001 - 15,000,000	11.86	1,000,001 - 5,000,000	11.86
		15,000,001+	11.12	5,000,001+	11.12
HU	Hungary	0 - 100,000	43.21	0 - 300,000	43.21
		100,001 - 1,000,000	41.12	300,001 - 2,000,000	41.12
		1,000,001 - 4,500,000	38.89	2,000,001 - 10,000,000	38.89
		4,500,001 - 40,000,000	36.80	10,000,001 - 20,000,000	36.80
		40,000,001+	34.57	20,000,001+	34.57
ID	Indonesia	0 - 750,000	30.87	0 - 750,000	30.87
		750,001 - 4,000,000	29.39	750,001 - 2,000,000	29.39
		4,000,001 - 25,000,000	27.78	2,000,001 - 6,000,000	27.78
		25,000,001 - 75,000,000	26.30	6,000,001 - 30,000,000	26.30
		75,000,001+	24.70	30,000,001+	24.70

COUNTRY ISO	MARKET	UTILITY		AUTHENTICATION	
		VOLUME BAND	MULTIPLIER	VOLUME BAND	MULTIPLIER
IE	Ireland	0 - 100,000	21.12	0 - 300,000	21.12
		100,001 - 1,000,000	20.00	300,001 - 2,000,000	20.00
		1,000,001 - 4,500,000	19.02	2,000,001 - 10,000,000	19.02
		4,500,001 - 40,000,000	17.91	10,000,001 - 20,000,000	17.91
		40,000,001+	16.92	20,000,001+	16.92
IL	Israel	0 - 100,000	6.55	0 - 300,000	6.55
		100,001 - 1,000,000	6.18	300,001 - 2,000,000	6.18
		1,000,001 - 4,500,000	5.93	2,000,001 - 10,000,000	5.93
		4,500,001 - 40,000,000	5.56	10,000,001 - 20,000,000	5.56
		40,000,001+	5.19	20,000,001+	5.19
IN	India	0 - 25,000,000	1.94	0 - 750,000	1.94
		25,000,001 - 50,000,000	1.83	750,001 - 15,000,000	1.83
		50,000,001 - 100,000,000	1.71	15,000,001 - 20,000,000	1.71
		100,000,001 - 200,000,000	1.59	20,000,001 - 50,000,000	1.59
		200,000,001+	1.48	50,000,001+	1.48
IQ	Iraq	0 - 100,000	9.76	0 - 300,000	9.76
		100,001 - 1,000,000	9.26	300,001 - 2,000,000	9.26
		1,000,001 - 4,500,000	8.77	2,000,001 - 10,000,000	8.77
		4,500,001 - 40,000,000	8.28	10,000,001 - 20,000,000	8.28
		40,000,001+	7.78	20,000,001+	7.78
IT	Italy	0 - 100,000	37.04	0 - 300,000	37.04
		100,001 - 1,000,000	35.19	300,001 - 2,000,000	35.19
		1,000,001 - 4,500,000	33.34	2,000,001 - 10,000,000	33.34
		4,500,001 - 40,000,000	31.49	10,000,001 - 20,000,000	31.49
		40,000,001+	29.63	20,000,001+	29.63
JM	Jamaica	0 - 100,000	13.96	0 - 120,000	13.96
		100,001 - 1,000,000	13.21	120,001 - 400,000	13.21
		1,000,001 - 4,500,000	12.60	400,001 - 1,000,000	12.60
		4,500,001 - 15,000,000	11.86	1,000,001 - 5,000,000	11.86
		15,000,001+	11.12	5,000,001+	11.12
JO	Jordan	0 - 100,000	11.24	0 - 300,000	11.24
		100,001 - 1,000,000	10.62	300,001 - 2,000,000	10.62
		1,000,001 - 4,500,000	10.13	2,000,001 - 10,000,000	10.13
		4,500,001 - 40,000,000	9.51	10,000,001 - 20,000,000	9.51
		40,000,001+	9.02	20,000,001+	9.02

COUNTRY ISO	MARKET	UTILITY		AUTHENTICATION	
		VOLUME BAND	MULTIPLIER	VOLUME BAND	MULTIPLIER
JP	Japan	0 - 150,000	13.96	0 - 100,000	13.96
		150,001 - 1,000,000	13.21	100,001 - 300,000	13.21
		1,000,001 - 4,000,000	12.60	300,001 - 1,000,000	12.60
		4,000,001 - 25,000,000	11.86	1,000,001 - 10,000,000	11.86
		25,000,001+	11.12	10,000,001+	11.12
KE	Kenya	0 - 100,000	4.94	0 - 300,000	4.94
		100,001 - 1,000,000	4.70	300,001 - 2,000,000	4.70
		1,000,001 - 4,500,000	4.45	2,000,001 - 10,000,000	4.45
		4,500,001 - 40,000,000	4.20	10,000,001 - 20,000,000	4.20
		40,000,001+	3.96	20,000,001+	3.96
KH	Cambodia	0 - 150,000	13.96	0 - 100,000	13.96
		150,001 - 1,000,000	13.21	100,001 - 300,000	13.21
		1,000,001 - 4,000,000	12.60	300,001 - 1,000,000	12.60
		4,000,001 - 25,000,000	11.86	1,000,001 - 10,000,000	11.86
		25,000,001+	11.12	10,000,001+	11.12
KW	Kuwait	0 - 100,000	54.33	0 - 300,000	54.33
		100,001 - 1,000,000	51.61	300,001 - 2,000,000	51.61
		1,000,001 - 4,500,000	48.89	2,000,001 - 10,000,000	48.89
		4,500,001 - 40,000,000	46.18	10,000,001 - 20,000,000	46.18
		40,000,001+	43.46	20,000,001+	43.46
KZ	Kazakhstan	0 - 80,000	22.23	0 - 100,000	22.23
		80,001 - 750,000	21.12	100,001 - 500,000	21.12
		750,001 - 2,250,000	20.00	500,001 - 2,000,000	20.00
		2,250,001 - 3,000,000	18.89	2,000,001 - 5,000,000	18.89
		3,000,001+	17.78	5,000,001+	17.78
LA	Laos	0 - 150,000	13.96	0 - 100,000	13.96
		150,001 - 1,000,000	13.21	100,001 - 300,000	13.21
		1,000,001 - 4,000,000	12.60	300,001 - 1,000,000	12.60
		4,000,001 - 25,000,000	11.86	1,000,001 - 10,000,000	11.86
		25,000,001+	11.12	10,000,001+	11.12
LB	Lebanon	0 - 100,000	11.24	0 - 300,000	11.24
		100,001 - 1,000,000	10.62	300,001 - 2,000,000	10.62
		1,000,001 - 4,500,000	10.13	2,000,001 - 10,000,000	10.13
		4,500,001 - 40,000,000	9.51	10,000,001 - 20,000,000	9.51
		40,000,001+	9.02	20,000,001+	9.02

COUNTRY ISO	MARKET	UTILITY		AUTHENTICATION	
		VOLUME BAND	MULTIPLIER	VOLUME BAND	MULTIPLIER
LK	Sri Lanka	0 - 150,000	2.47	0 - 100,000	2.47
		150,001 - 1,000,000	2.35	100,001 - 300,000	2.35
		1,000,001 - 4,000,000	2.23	300,001 - 1,000,000	2.23
		4,000,001 - 25,000,000	2.10	1,000,001 - 10,000,000	2.10
		25,000,001+	1.98	10,000,001+	1.98
LR	Liberia	0 - 100,000	4.94	0 - 300,000	4.94
		100,001 - 1,000,000	4.70	300,001 - 2,000,000	4.70
		1,000,001 - 4,500,000	4.45	2,000,001 - 10,000,000	4.45
		4,500,001 - 40,000,000	4.20	10,000,001 - 20,000,000	4.20
		40,000,001+	3.96	20,000,001+	3.96
LS	Lesotho	0 - 100,000	4.94	0 - 300,000	4.94
		100,001 - 1,000,000	4.70	300,001 - 2,000,000	4.70
		1,000,001 - 4,500,000	4.45	2,000,001 - 10,000,000	4.45
		4,500,001 - 40,000,000	4.20	10,000,001 - 20,000,000	4.20
		40,000,001+	3.96	20,000,001+	3.96
LT	Lithuania	0 - 100,000	26.18	0 - 300,000	26.18
		100,001 - 1,000,000	24.82	300,001 - 2,000,000	24.82
		1,000,001 - 4,500,000	23.46	2,000,001 - 10,000,000	23.46
		4,500,001 - 40,000,000	22.23	10,000,001 - 20,000,000	22.23
		40,000,001+	20.87	20,000,001+	20.87
LV	Latvia	0 - 100,000	26.18	0 - 300,000	26.18
		100,001 - 1,000,000	24.82	300,001 - 2,000,000	24.82
		1,000,001 - 4,500,000	23.46	2,000,001 - 10,000,000	23.46
		4,500,001 - 40,000,000	22.23	10,000,001 - 20,000,000	22.23
		40,000,001+	20.87	20,000,001+	20.87
LY	Libya	0 - 100,000	4.94	0 - 300,000	4.94
		100,001 - 1,000,000	4.70	300,001 - 2,000,000	4.70
		1,000,001 - 4,500,000	4.45	2,000,001 - 10,000,000	4.45
		4,500,001 - 40,000,000	4.20	10,000,001 - 20,000,000	4.20
		40,000,001+	3.96	20,000,001+	3.96
MA	Morocco	0 - 100,000	28.40	0 - 300,000	28.40
		100,001 - 1,000,000	27.04	300,001 - 2,000,000	27.04
		1,000,001 - 4,500,000	25.56	2,000,001 - 10,000,000	25.56
		4,500,001 - 40,000,000	24.20	10,000,001 - 20,000,000	24.20
		40,000,001+	22.72	20,000,001+	22.72

COUNTRY ISO	MARKET	UTILITY		AUTHENTICATION	
		VOLUME BAND	MULTIPLIER	VOLUME BAND	MULTIPLIER
MD	Moldova	0 - 100,000	26.18	0 - 300,000	26.18
		100,001 - 1,000,000	24.82	300,001 - 2,000,000	24.82
		1,000,001 - 4,500,000	23.46	2,000,001 - 10,000,000	23.46
		4,500,001 - 40,000,000	22.23	10,000,001 - 20,000,000	22.23
		40,000,001+	20.87	20,000,001+	20.87
MG	Madagascar	0 - 100,000	4.94	0 - 300,000	4.94
		100,001 - 1,000,000	4.70	300,001 - 2,000,000	4.70
		1,000,001 - 4,500,000	4.45	2,000,001 - 10,000,000	4.45
		4,500,001 - 40,000,000	4.20	10,000,001 - 20,000,000	4.20
		40,000,001+	3.96	20,000,001+	3.96
MK	Macedonia	0 - 100,000	26.18	0 - 300,000	26.18
		100,001 - 1,000,000	24.82	300,001 - 2,000,000	24.82
		1,000,001 - 4,500,000	23.46	2,000,001 - 10,000,000	23.46
		4,500,001 - 40,000,000	22.23	10,000,001 - 20,000,000	22.23
		40,000,001+	20.87	20,000,001+	20.87
ML	Mali	0 - 100,000	4.94	0 - 300,000	4.94
		100,001 - 1,000,000	4.70	300,001 - 2,000,000	4.70
		1,000,001 - 4,500,000	4.45	2,000,001 - 10,000,000	4.45
		4,500,001 - 40,000,000	4.20	10,000,001 - 20,000,000	4.20
		40,000,001+	3.96	20,000,001+	3.96
MN	Mongolia	0 - 150,000	13.96	0 - 100,000	13.96
		150,001 - 1,000,000	13.21	100,001 - 300,000	13.21
		1,000,001 - 4,000,000	12.60	300,001 - 1,000,000	12.60
		4,000,001 - 25,000,000	11.86	1,000,001 - 10,000,000	11.86
		25,000,001+	11.12	10,000,001+	11.12
MO	Macau	0 - 80,000	9.51	0 - 100,000	9.51
		80,001 - 750,000	9.02	100,001 - 500,000	9.02
		750,001 - 2,250,000	8.52	500,001 - 2,000,000	8.52
		2,250,001 - 3,000,000	8.03	2,000,001 - 5,000,000	8.03
		3,000,001+	7.66	5,000,001+	7.66
MR	Mauritania	0 - 100,000	4.94	0 - 300,000	4.94
		100,001 - 1,000,000	4.70	300,001 - 2,000,000	4.70
		1,000,001 - 4,500,000	4.45	2,000,001 - 10,000,000	4.45
		4,500,001 - 40,000,000	4.20	10,000,001 - 20,000,000	4.20
		40,000,001+	3.96	20,000,001+	3.96

COUNTRY ISO	MARKET	UTILITY		AUTHENTICATION	
		VOLUME BAND	MULTIPLIER	VOLUME BAND	MULTIPLIER
MW	Malawi	0 - 100,000	4.94	0 - 300,000	4.94
		100,001 - 1,000,000	4.70	300,001 - 2,000,000	4.70
		1,000,001 - 4,500,000	4.45	2,000,001 - 10,000,000	4.45
		4,500,001 - 40,000,000	4.20	10,000,001 - 20,000,000	4.20
		40,000,001+	3.96	20,000,001+	3.96
MX	Mexico	0 - 1,000,000	10.50	0 - 250,000	10.50
		1,000,001 - 5,000,000	10.00	250,001 - 1,000,000	10.00
		5,000,001 - 10,000,000	9.51	1,000,001 - 3,000,000	9.51
		10,000,001 - 20,000,000	8.89	3,000,001 - 5,000,000	8.89
		20,000,001+	8.40	5,000,001+	8.40
MY	Malaysia	0 - 150,000	17.29	0 - 100,000	17.29
		150,001 - 1,000,000	16.42	100,001 - 300,000	16.42
		1,000,001 - 4,000,000	15.56	300,001 - 1,000,000	15.56
		4,000,001 - 25,000,000	14.70	1,000,001 - 10,000,000	14.70
		25,000,001+	13.83	10,000,001+	13.83
MZ	Mozambique	0 - 100,000	4.94	0 - 300,000	4.94
		100,001 - 1,000,000	4.70	300,001 - 2,000,000	4.70
		1,000,001 - 4,500,000	4.45	2,000,001 - 10,000,000	4.45
		4,500,001 - 40,000,000	4.20	10,000,001 - 20,000,000	4.20
		40,000,001+	3.96	20,000,001+	3.96
NA	Namibia	0 - 100,000	4.94	0 - 300,000	4.94
		100,001 - 1,000,000	4.70	300,001 - 2,000,000	4.70
		1,000,001 - 4,500,000	4.45	2,000,001 - 10,000,000	4.45
		4,500,001 - 40,000,000	4.20	10,000,001 - 20,000,000	4.20
		40,000,001+	3.96	20,000,001+	3.96
NE	Niger	0 - 100,000	4.94	0 - 300,000	4.94
		100,001 - 1,000,000	4.70	300,001 - 2,000,000	4.70
		1,000,001 - 4,500,000	4.45	2,000,001 - 10,000,000	4.45
		4,500,001 - 40,000,000	4.20	10,000,001 - 20,000,000	4.20
		40,000,001+	3.96	20,000,001+	3.96
NG	Nigeria	0 - 100,000	8.28	0 - 300,000	8.28
		100,001 - 1,000,000	7.91	300,001 - 2,000,000	7.91
		1,000,001 - 4,500,000	7.41	2,000,001 - 10,000,000	7.41
		4,500,001 - 40,000,000	7.04	10,000,001 - 20,000,000	7.04
		40,000,001+	6.67	20,000,001+	6.67

COUNTRY ISO	MARKET	UTILITY		AUTHENTICATION	
		VOLUME BAND	MULTIPLIER	VOLUME BAND	MULTIPLIER
NI	Nicaragua	0 - 100,000	13.96	0 - 120,000	13.96
		100,001 - 1,000,000	13.21	120,001 - 400,000	13.21
		1,000,001 - 4,500,000	12.60	400,001 - 1,000,000	12.60
		4,500,001 - 15,000,000	11.86	1,000,001 - 5,000,000	11.86
		15,000,001+	11.12	5,000,001+	11.12
NL	Netherlands	0 - 100,000	61.73	0 - 300,000	61.73
		100,001 - 1,000,000	58.65	300,001 - 2,000,000	58.65
		1,000,001 - 4,500,000	55.56	2,000,001 - 10,000,000	55.56
		4,500,001 - 40,000,000	52.47	10,000,001 - 20,000,000	52.47
		40,000,001+	49.39	20,000,001+	49.39
NO	Norway	0 - 100,000	21.12	0 - 300,000	21.12
		100,001 - 1,000,000	20.00	300,001 - 2,000,000	20.00
		1,000,001 - 4,500,000	19.02	2,000,001 - 10,000,000	19.02
		4,500,001 - 40,000,000	17.91	10,000,001 - 20,000,000	17.91
		40,000,001+	16.92	20,000,001+	16.92
NP	Nepal	0 - 150,000	4.20	0 - 100,000	4.20
		150,001 - 1,000,000	3.96	100,001 - 300,000	3.96
		1,000,001 - 4,000,000	3.83	300,001 - 1,000,000	3.83
		4,000,001 - 25,000,000	3.59	1,000,001 - 10,000,000	3.59
		25,000,001+	3.34	10,000,001+	3.34
NZ	New Zealand	0 - 150,000	13.96	0 - 100,000	13.96
		150,001 - 1,000,000	13.21	100,001 - 300,000	13.21
		1,000,001 - 4,000,000	12.60	300,001 - 1,000,000	12.60
		4,000,001 - 25,000,000	11.86	1,000,001 - 10,000,000	11.86
		25,000,001+	11.12	10,000,001+	11.12
OM	Oman	0 - 100,000	30.50	0 - 300,000	30.50
		100,001 - 1,000,000	29.02	300,001 - 2,000,000	29.02
		1,000,001 - 4,500,000	27.41	2,000,001 - 10,000,000	27.41
		4,500,001 - 40,000,000	25.93	10,000,001 - 20,000,000	25.93
		40,000,001+	24.45	20,000,001+	24.45
PA	Panama	0 - 100,000	13.96	0 - 120,000	13.96
		100,001 - 1,000,000	13.21	120,001 - 400,000	13.21
		1,000,001 - 4,500,000	12.60	400,001 - 1,000,000	12.60
		4,500,001 - 15,000,000	11.86	1,000,001 - 5,000,000	11.86
		15,000,001+	11.12	5,000,001+	11.12

COUNTRY ISO	MARKET	UTILITY		AUTHENTICATION	
		VOLUME BAND	MULTIPLIER	VOLUME BAND	MULTIPLIER
PE	Peru	0 - 100,000	37.04	0 - 120,000	37.04
		100,001 - 1,000,000	35.19	120,001 - 400,000	35.19
		1,000,001 - 4,500,000	33.34	400,001 - 1,000,000	33.34
		4,500,001 - 15,000,000	31.49	1,000,001 - 5,000,000	31.49
		15,000,001+	29.63	5,000,001+	29.63
PG	Papua New Guinea	0 - 150,000	13.96	0 - 100,000	13.96
		150,001 - 1,000,000	13.21	100,001 - 300,000	13.21
		1,000,001 - 4,000,000	12.60	300,001 - 1,000,000	12.60
		4,000,001 - 25,000,000	11.86	1,000,001 - 10,000,000	11.86
		25,000,001+	11.12	10,000,001+	11.12
PH	Philippines	0 - 150,000	13.96	0 - 100,000	13.96
		150,001 - 1,000,000	13.21	100,001 - 300,000	13.21
		1,000,001 - 4,000,000	12.60	300,001 - 1,000,000	12.60
		4,000,001 - 25,000,000	11.86	1,000,001 - 10,000,000	11.86
		25,000,001+	11.12	10,000,001+	11.12
PK	Pakistan	0 - 150,000	18.52	0 - 100,000	18.52
		150,001 - 1,000,000	17.66	100,001 - 300,000	17.66
		1,000,001 - 4,000,000	16.67	300,001 - 1,000,000	16.67
		4,000,001 - 25,000,000	15.81	1,000,001 - 10,000,000	15.81
		25,000,001+	14.82	10,000,001+	14.82
PL	Poland	0 - 100,000	15.07	0 - 300,000	15.07
		100,001 - 1,000,000	14.33	300,001 - 2,000,000	14.33
		1,000,001 - 4,500,000	13.59	2,000,001 - 10,000,000	13.59
		4,500,001 - 40,000,000	12.84	10,000,001 - 20,000,000	12.84
		40,000,001+	12.10	20,000,001+	12.10
PR	Puerto Rico	0 - 100,000	13.96	0 - 120,000	13.96
		100,001 - 1,000,000	13.21	120,001 - 400,000	13.21
		1,000,001 - 4,500,000	12.60	400,001 - 1,000,000	12.60
		4,500,001 - 15,000,000	11.86	1,000,001 - 5,000,000	11.86
		15,000,001+	11.12	5,000,001+	11.12
PT	Portugal	0 - 100,000	21.12	0 - 300,000	21.12
		100,001 - 1,000,000	20.00	300,001 - 2,000,000	20.00
		1,000,001 - 4,500,000	19.02	2,000,001 - 10,000,000	19.02
		4,500,001 - 40,000,000	17.91	10,000,001 - 20,000,000	17.91
		40,000,001+	16.92	20,000,001+	16.92

COUNTRY ISO	MARKET	UTILITY		AUTHENTICATION	
		VOLUME BAND	MULTIPLIER	VOLUME BAND	MULTIPLIER
PY	Paraguay	0 - 100,000	13.96	0 - 120,000	13.96
		100,001 - 1,000,000	13.21	120,001 - 400,000	13.21
		1,000,001 - 4,500,000	12.60	400,001 - 1,000,000	12.60
		4,500,001 - 15,000,000	11.86	1,000,001 - 5,000,000	11.86
		15,000,001+	11.12	5,000,001+	11.12
QA	Qatar	0 - 100,000	14.82	0 - 300,000	14.82
		100,001 - 1,000,000	14.08	300,001 - 2,000,000	14.08
		1,000,001 - 4,500,000	13.34	2,000,001 - 10,000,000	13.34
		4,500,001 - 40,000,000	12.60	10,000,001 - 20,000,000	12.60
		40,000,001+	11.86	20,000,001+	11.86
RO	Romania	0 - 100,000	35.81	0 - 300,000	35.81
		100,001 - 1,000,000	34.08	300,001 - 2,000,000	34.08
		1,000,001 - 4,500,000	32.23	2,000,001 - 10,000,000	32.23
		4,500,001 - 40,000,000	30.50	10,000,001 - 20,000,000	30.50
		40,000,001+	28.65	20,000,001+	28.65
RS	Serbia	0 - 100,000	26.18	0 - 300,000	26.18
		100,001 - 1,000,000	24.82	300,001 - 2,000,000	24.82
		1,000,001 - 4,500,000	23.46	2,000,001 - 10,000,000	23.46
		4,500,001 - 40,000,000	22.23	10,000,001 - 20,000,000	22.23
		40,000,001+	20.87	20,000,001+	20.87
RU	Russia	0 - 100,000	49.39	0 - 300,000	49.39
		100,001 - 1,000,000	46.92	300,001 - 2,000,000	46.92
		1,000,001 - 4,500,000	44.45	2,000,001 - 10,000,000	44.45
		4,500,001 - 40,000,000	41.98	10,000,001 - 20,000,000	41.98
		40,000,001+	39.51	20,000,001+	39.51
RW	Rwanda	0 - 100,000	4.94	0 - 300,000	4.94
		100,001 - 1,000,000	4.70	300,001 - 2,000,000	4.70
		1,000,001 - 4,500,000	4.45	2,000,001 - 10,000,000	4.45
		4,500,001 - 40,000,000	4.20	10,000,001 - 20,000,000	4.20
		40,000,001+	3.96	20,000,001+	3.96
SA	Saudi Arabia	0 - 100,000	13.21	0 - 300,000	13.21
		100,001 - 1,000,000	12.60	300,001 - 2,000,000	12.60
		1,000,001 - 4,500,000	11.86	2,000,001 - 10,000,000	11.86
		4,500,001 - 40,000,000	11.24	10,000,001 - 20,000,000	11.24
		40,000,001+	10.62	20,000,001+	10.62

COUNTRY ISO	MARKET	UTILITY		AUTHENTICATION	
		VOLUME BAND	MULTIPLIER	VOLUME BAND	MULTIPLIER
SD	Sudan	0 - 100,000	4.94	0 - 300,000	4.94
		100,001 - 1,000,000	4.70	300,001 - 2,000,000	4.70
		1,000,001 - 4,500,000	4.45	2,000,001 - 10,000,000	4.45
		4,500,001 - 40,000,000	4.20	10,000,001 - 20,000,000	4.20
		40,000,001+	3.96	20,000,001+	3.96
SE	Sweden	0 - 100,000	21.12	0 - 300,000	21.12
		100,001 - 1,000,000	20.00	300,001 - 2,000,000	20.00
		1,000,001 - 4,500,000	19.02	2,000,001 - 10,000,000	19.02
		4,500,001 - 40,000,000	17.91	10,000,001 - 20,000,000	17.91
		40,000,001+	16.92	20,000,001+	16.92
SG	Singapore	0 - 150,000	19.76	0 - 100,000	19.76
		150,001 - 1,000,000	18.77	100,001 - 300,000	18.77
		1,000,001 - 4,000,000	17.78	300,001 - 1,000,000	17.78
		4,000,001 - 25,000,000	16.80	1,000,001 - 10,000,000	16.80
		25,000,001+	15.81	10,000,001+	15.81
SI	Slovenia	0 - 100,000	26.18	0 - 300,000	26.18
		100,001 - 1,000,000	24.82	300,001 - 2,000,000	24.82
		1,000,001 - 4,500,000	23.46	2,000,001 - 10,000,000	23.46
		4,500,001 - 40,000,000	22.23	10,000,001 - 20,000,000	22.23
		40,000,001+	20.87	20,000,001+	20.87
SK	Slovakia	0 - 100,000	26.18	0 - 300,000	26.18
		100,001 - 1,000,000	24.82	300,001 - 2,000,000	24.82
		1,000,001 - 4,500,000	23.46	2,000,001 - 10,000,000	23.46
		4,500,001 - 40,000,000	22.23	10,000,001 - 20,000,000	22.23
		40,000,001+	20.87	20,000,001+	20.87
SL	Sierra Leone	0 - 100,000	4.94	0 - 300,000	4.94
		100,001 - 1,000,000	4.70	300,001 - 2,000,000	4.70
		1,000,001 - 4,500,000	4.45	2,000,001 - 10,000,000	4.45
		4,500,001 - 40,000,000	4.20	10,000,001 - 20,000,000	4.20
		40,000,001+	3.96	20,000,001+	3.96
SN	Senegal	0 - 100,000	4.94	0 - 300,000	4.94
		100,001 - 1,000,000	4.70	300,001 - 2,000,000	4.70
		1,000,001 - 4,500,000	4.45	2,000,001 - 10,000,000	4.45
		4,500,001 - 40,000,000	4.20	10,000,001 - 20,000,000	4.20
		40,000,001+	3.96	20,000,001+	3.96

COUNTRY ISO	MARKET	UTILITY		AUTHENTICATION	
		VOLUME BAND	MULTIPLIER	VOLUME BAND	MULTIPLIER
SO	Somalia	0 - 100,000	4.94	0 - 300,000	4.94
		100,001 - 1,000,000	4.70	300,001 - 2,000,000	4.70
		1,000,001 - 4,500,000	4.45	2,000,001 - 10,000,000	4.45
		4,500,001 - 40,000,000	4.20	10,000,001 - 20,000,000	4.20
		40,000,001+	3.96	20,000,001+	3.96
SS	South Sudan	0 - 100,000	4.94	0 - 300,000	4.94
		100,001 - 1,000,000	4.70	300,001 - 2,000,000	4.70
		1,000,001 - 4,500,000	4.45	2,000,001 - 10,000,000	4.45
		4,500,001 - 40,000,000	4.20	10,000,001 - 20,000,000	4.20
		40,000,001+	3.96	20,000,001+	3.96
SV	El Salvador	0 - 100,000	13.96	0 - 120,000	13.96
		100,001 - 1,000,000	13.21	120,001 - 400,000	13.21
		1,000,001 - 4,500,000	12.60	400,001 - 1,000,000	12.60
		4,500,001 - 15,000,000	11.86	1,000,001 - 5,000,000	11.86
		15,000,001+	11.12	5,000,001+	11.12
SZ	Eswatini	0 - 100,000	4.94	0 - 300,000	4.94
		100,001 - 1,000,000	4.70	300,001 - 2,000,000	4.70
		1,000,001 - 4,500,000	4.45	2,000,001 - 10,000,000	4.45
		4,500,001 - 40,000,000	4.20	10,000,001 - 20,000,000	4.20
		40,000,001+	3.96	20,000,001+	3.96
TD	Chad	0 - 100,000	4.94	0 - 300,000	4.94
		100,001 - 1,000,000	4.70	300,001 - 2,000,000	4.70
		1,000,001 - 4,500,000	4.45	2,000,001 - 10,000,000	4.45
		4,500,001 - 40,000,000	4.20	10,000,001 - 20,000,000	4.20
		40,000,001+	3.96	20,000,001+	3.96
TG	Togo	0 - 100,000	4.94	0 - 300,000	4.94
		100,001 - 1,000,000	4.70	300,001 - 2,000,000	4.70
		1,000,001 - 4,500,000	4.45	2,000,001 - 10,000,000	4.45
		4,500,001 - 40,000,000	4.20	10,000,001 - 20,000,000	4.20
		40,000,001+	3.96	20,000,001+	3.96
TH	Thailand	0 - 150,000	13.96	0 - 100,000	13.96
		150,001 - 1,000,000	13.21	100,001 - 300,000	13.21
		1,000,001 - 4,000,000	12.60	300,001 - 1,000,000	12.60
		4,000,001 - 25,000,000	11.86	1,000,001 - 10,000,000	11.86
		25,000,001+	11.12	10,000,001+	11.12

COUNTRY ISO	MARKET	UTILITY		AUTHENTICATION	
		VOLUME BAND	MULTIPLIER	VOLUME BAND	MULTIPLIER
TJ	Tajikistan	0 - 150,000	13.96	0 - 100,000	13.96
		150,001 - 1,000,000	13.21	100,001 - 300,000	13.21
		1,000,001 - 4,000,000	12.60	300,001 - 1,000,000	12.60
		4,000,001 - 25,000,000	11.86	1,000,001 - 10,000,000	11.86
		25,000,001+	11.12	10,000,001+	11.12
TM	Turkmenistan	0 - 150,000	13.96	0 - 100,000	13.96
		150,001 - 1,000,000	13.21	100,001 - 300,000	13.21
		1,000,001 - 4,000,000	12.60	300,001 - 1,000,000	12.60
		4,000,001 - 25,000,000	11.86	1,000,001 - 10,000,000	11.86
		25,000,001+	11.12	10,000,001+	11.12
TN	Tunisia	0 - 100,000	4.94	0 - 300,000	4.94
		100,001 - 1,000,000	4.70	300,001 - 2,000,000	4.70
		1,000,001 - 4,500,000	4.45	2,000,001 - 10,000,000	4.45
		4,500,001 - 40,000,000	4.20	10,000,001 - 20,000,000	4.20
		40,000,001+	3.96	20,000,001+	3.96
TR	Turkey	0 - 100,000	1.12	0 - 300,000	1.12
		100,001 - 1,000,000	1.12	300,001 - 2,000,000	1.12
		1,000,001 - 4,500,000	0.99	2,000,001 - 10,000,000	0.99
		4,500,001 - 40,000,000	0.99	10,000,001 - 20,000,000	0.99
		40,000,001+	0.87	20,000,001+	0.87
TW	Taiwan	0 - 150,000	13.96	0 - 100,000	13.96
		150,001 - 1,000,000	13.21	100,001 - 300,000	13.21
		1,000,001 - 4,000,000	12.60	300,001 - 1,000,000	12.60
		4,000,001 - 25,000,000	11.86	1,000,001 - 10,000,000	11.86
		25,000,001+	11.12	10,000,001+	11.12
TZ	Tanzania	0 - 100,000	4.94	0 - 300,000	4.94
		100,001 - 1,000,000	4.70	300,001 - 2,000,000	4.70
		1,000,001 - 4,500,000	4.45	2,000,001 - 10,000,000	4.45
		4,500,001 - 40,000,000	4.20	10,000,001 - 20,000,000	4.20
		40,000,001+	3.96	20,000,001+	3.96
UA	Ukraine	0 - 100,000	36.80	0 - 300,000	36.80
		100,001 - 1,000,000	34.94	300,001 - 2,000,000	34.94
		1,000,001 - 4,500,000	33.09	2,000,001 - 10,000,000	33.09
		4,500,001 - 40,000,000	31.24	10,000,001 - 20,000,000	31.24
		40,000,001+	29.39	20,000,001+	29.39

COUNTRY ISO	MARKET	UTILITY		AUTHENTICATION	
		VOLUME BAND	MULTIPLIER	VOLUME BAND	MULTIPLIER
UG	Uganda	0 - 100,000	4.94	0 - 300,000	4.94
		100,001 - 1,000,000	4.70	300,001 - 2,000,000	4.70
		1,000,001 - 4,500,000	4.45	2,000,001 - 10,000,000	4.45
		4,500,001 - 40,000,000	4.20	10,000,001 - 20,000,000	4.20
		40,000,001+	3.96	20,000,001+	3.96
US	United States	0 - 80,000	4.20	0 - 100,000	4.20
		80,001 - 750,000	3.96	100,001 - 500,000	3.96
		750,001 - 2,250,000	3.83	500,001 - 2,000,000	3.83
		2,250,001 - 3,000,000	3.59	2,000,001 - 5,000,000	3.59
		3,000,001+	3.34	5,000,001+	3.34
UY	Uruguay	0 - 100,000	13.96	0 - 120,000	13.96
		100,001 - 1,000,000	13.21	120,001 - 400,000	13.21
		1,000,001 - 4,500,000	12.60	400,001 - 1,000,000	12.60
		4,500,001 - 15,000,000	11.86	1,000,001 - 5,000,000	11.86
		15,000,001+	11.12	5,000,001+	11.12
UZ	Uzbekistan	0 - 150,000	13.96	0 - 100,000	13.96
		150,001 - 1,000,000	13.21	100,001 - 300,000	13.21
		1,000,001 - 4,000,000	12.60	300,001 - 1,000,000	12.60
		4,000,001 - 25,000,000	11.86	1,000,001 - 10,000,000	11.86
		25,000,001+	11.12	10,000,001+	11.12
VE	Venezuela	0 - 100,000	13.96	0 - 120,000	13.96
		100,001 - 1,000,000	13.21	120,001 - 400,000	13.21
		1,000,001 - 4,500,000	12.60	400,001 - 1,000,000	12.60
		4,500,001 - 15,000,000	11.86	1,000,001 - 5,000,000	11.86
		15,000,001+	11.12	5,000,001+	11.12
VN	Vietnam	0 - 150,000	13.96	0 - 100,000	13.96
		150,001 - 1,000,000	13.21	100,001 - 300,000	13.21
		1,000,001 - 4,000,000	12.60	300,001 - 1,000,000	12.60
		4,000,001 - 25,000,000	11.86	1,000,001 - 10,000,000	11.86
		25,000,001+	11.12	10,000,001+	11.12
YE	Yemen	0 - 100,000	11.24	0 - 300,000	11.24
		100,001 - 1,000,000	10.62	300,001 - 2,000,000	10.62
		1,000,001 - 4,500,000	10.13	2,000,001 - 10,000,000	10.13
		4,500,001 - 40,000,000	9.51	10,000,001 - 20,000,000	9.51
		40,000,001+	9.02	20,000,001+	9.02

COUNTRY ISO	MARKET	UTILITY		AUTHENTICATION	
		VOLUME BAND	MULTIPLIER	VOLUME BAND	MULTIPLIER
ZA	South Africa	0 - 100,000	11.73	0 - 300,000	11.73
		100,001 - 1,000,000	11.12	300,001 - 2,000,000	11.12
		1,000,001 - 4,500,000	10.62	2,000,001 - 10,000,000	10.62
		4,500,001 - 40,000,000	10.00	10,000,001 - 20,000,000	10.00
		40,000,001+	9.39	20,000,001+	9.39
ZM	Zambia	0 - 100,000	4.94	0 - 300,000	4.94
		100,001 - 1,000,000	4.70	300,001 - 2,000,000	4.70
		1,000,001 - 4,500,000	4.45	2,000,001 - 10,000,000	4.45
		4,500,001 - 40,000,000	4.20	10,000,001 - 20,000,000	4.20
		40,000,001+	3.96	20,000,001+	3.96
-	Other	0 - 80,000	9.51	0 - 100,000	9.51
		80,001 - 750,000	9.02	100,001 - 500,000	9.02
		750,001 - 2,250,000	8.52	500,001 - 2,000,000	8.52
		2,250,001 - 3,000,000	8.03	2,000,001 - 5,000,000	8.03
		3,000,001+	7.66	5,000,001+	7.66

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