## **Payment methods**

## Common integration



## Most common used payment methods





#### PayPal

## Payment methods by type



Online Bank Transfer



eWallet

Cash-In / Bill

Other services

## Payment Methods Overview

Payment Method	Logo	Info	Туре
7-Eleven	ELEVEN	7-Eleven is a cash payment method. After selecting goods or services, consumers reach the merchant's checkout site. The consumer selects 7-Eleven. The merchant site then generates the billing details as a print-optimised document. The customer can pay at a participating store. Once the payment has been received, the merchant ships the purchase.	Pay ment s by Cas h-In / Bill
Alipay	Alipay.com	Customers and merchants can send and receive payments with the E-Wallet from China's leading online payment system. Alipay has over 800 million registered users and in 2014 it processed over 100 million online payments per day.	Pay ment s by eWal let
Alipay via PPRO	Alipay.com	Customers and merchants can send and receive payments with the E-Wallet from China's leading online payment system. Alipay has over 800 million registered users and in 2014 it processed over 100 million online payments per day.	Pay ment s by eWal let
Apple Pay	<b>≰</b> Pay	Apple Pay is a digital wallet for storing payment details, providing an easy and secure way to pay in iOS applications, websites running on Safari browser and contactless POS terminals. In applications and on websites, users can quickly and securely provide their payment, shipping, and contact information to check out with just one touch using Apple's Touch ID. Apple Pay's simplicity increases conversion rates and new	Pay ment s by eWal let

user adoption that come

with it.



Computop Paygate is replacing the eScore interface with the arvato interface BIG (Business Information Gateway). eScore will be shut down by mid 2016, until which time it controls access to the scoring services of Arvato Financial Solutions. As a SOAP web service BIG is based on standard technologies and can therefore be integrated with different programming languages on different platforms. BIG uses the XML Digital Signature (XML DSig) process and meets current requirements on data protection and security.

Risk Man age ment

Asiapay



Asiapay has 3 platforms: PesoPay for payment in Philippines, SiamPay for payment in Thailand and PayDollar for payment in all the other countries. The platform can be configured Computop Helpdesk. Pay ment s by eWal let

Banconta ct



Bancontact is a Belgian payment method for Debit cards with which the merchant obtains a payment guarantee and eliminates the risk of chargebacks. At the Bancontact checkout customers enter their card details and are then directed to their own online bank where they simply need to authorize the payment they have just made.

Pay ment s by Cred it Card

Barzahlen



With Barzahlen online purchases in Germany at over 10,000 branches of retail partners such as real, - can be paid for in cash. The additional customer potential encompasses amongst other things those Internet users who do not yet purchase online.

Pay ment s by Cas h-In / Bill

Be2bill



Be2bill is specially optimized for the "Cartes Bancaires" credit cards which is widely used in France.

BillPay





BillPay enables merchants to offer purchase on account in Germany, Austria, Switzerland and the Netherlands or purchase by direct debit in Germany and Austria. Instalment payments can also be offered in Germany and Austria with PayLater. A graphic snippet provided by BillPay simplifies the calculation of instalments and reduces programming work. A 100% disbursement takes place already after the first month.

Mixe d pay ment meth ods

**BitPay** 

### bitpay

BitPay is an e-wallet for Bitcoins. It allows users to store and pay in Bitcoins. Merchants that integrate BitPay are able to accept payment in Bitcoins. Customers can convert Bitcoins into USD, at no charge.

Pay ment s by eWal

Blik



Blik is a mobile payment methode supported by Polish banks via their mobile banking apps. It enables the immediate transfer of funds to a recipient's mobile phone number. Users can also make payments online and instore Pay ment s by Onli ne Bank Tran sfer

Bluecode



Bluecode is the first pan-European mobile payment solution that enables cashless payments via Android smartphone, iPhone and Apple Watch combined with valueadded services in a single technology platform. In accordance with European data protection standards, no personal data is ever exchanged with participating banks or merchants thus none is stored or transmitted on the mobile phone during the payment process. The highly secure, TAN-based payment system works with all checking accounts and is independent from the transmission technology (barcode, QR code, bluetooth).

Pay ment s by eWal let

Boleto Bancário PPRO



Boleto Bancário is the preferred Brazilian payment method that acts as a 'pro-forma invoice'. Brazilian consumers can complete their online purchases by paying cash at physical stores or use internet banking.

Pay ment s by Cas h-In / Bill

Boni	ivers
ıım	



Boniversum supports merchants with credit ratings for consumers. The data from the credit agency help to evaluate non-payment risks and to adapt the methods of payment according to the credit prognosis.

Risk Man age ment

#### Cardinal Commerce

**Cardinal Commerce** 

Customer authentication by Cardinal Commerce is an additional function for credit cards with 3DSecure security, i.e. Verified by Visa, SecureCode for MasterCard/Maestro and American Express SafeKey. This relates to Pa ygate payssl.aspx interface and to the GICC protocol. Pay ment s by Cred it Card

### Card processing

Card processing

Computop Paygate processes all major cards and currencies worldwide. Transaction processing can be made via Paygate standard form, via customized forms, via server-to-serverconnection or via batch transfer. Likewise Paygate can process transactions from stationary terminals. Pay ment s by Cred it Card

#### Cetelem FullCB





Cetelem FullCB or Cetelem 3xCB/4xCB is also known as BNPP PF FullCB (BNP Paribas Personal Finance FullCB).

Cetelem 3x/4x 3x/4x FullCB, as a mean of payment allows consumers to pay in 3 or 4 installments for online purchases between 90€ and 3000€ with CB, Visa or Mastercard debit cards. The merchant is guaranteed to receive the full amount of the transaction once the credit request is approved /validated by Cetelem. The accepted credit cards are Cartes Bancaires (CB), French VISA and French MasterCard. The other card brands such as Electron, Maestro, prepaid cards and virtual cards are not accepted.

Once the payment has been approved, the cardholder is debited with 1 /3 or 1/4 of the purchase price and then its payment card is debited monthly for the remaining due dates. The merchant is paid the total amount of the order within 48 hours after the collection request.

Payments are guaranteed.

Cetelem Presto



Presto is an online credit solution, facilitated by Cetelem as part of BNPP Personal Finance. With this means of payment, merchants provide the financing capability for major purchases, to their customers, who can further pay by installments, ranging between 4-48 installments and order amount ranging between €150 to €16,000.

Pay ment s by Invoi ce and Insta Ilme nts

Consumers can purchase directly online on the merchant online stores supporting Cetelem Presto as payment method, proceeding the necessary step including e-signature on the BNP PF credit application form. The approval can be instant for complete applications or within 48 hours for incomplete credit applications.

ChinaPay

ChinaPay

ChinaPay is the online payment service of China UnionPay (CUP). The company offers both banking, broker and payment services as well as offline purchases on account and POS terminals. ChinaPay is the third largest online payment services provider in China.

Pay ment s by eWal let

CIMB Clicks

## CIMB Clicks

CIMB Clicks is an online bank transfer payment method for CIMB bank customers. The customer selects CIMB for payment and logs into their online banking environment. They review the pre-populated payment details, authorise payment and then simply wait for the purchase to arrive.

Pay ment s by Onli ne Bank Tran sfer

Cofidis



The 4-star card is a private card that combines payment facilities and loyalty benefits. The design of tailor-made products and services has been adapted to customers, expectations and needs. Pay for your purchases in several instalments. The 4star card is a revolving credit card that offers you the possibility, depending on the amount of your purchases and the brand, to pay in several instalments.

Consors



Consors Finanz is a brand of international BNP Paribas Group and belongs to the leading consumer-financeproviders in Germany. Company's focus is consumer lending as well as sales financing within retail sector and online commerce. The new eFinancing application allows customers to enter online credit agreements faster and easier, because the application process was optimized for maximum user-friendliness. Pay ment s by Invoi ce and Insta Ilme nts

Financing plans between 6 and 40 month can be mapped through the credit line of a Consors Finanz Mastercard. With a button the customer possibly can select from longer credit periods. Then the installment plan will be processed by an installment credit.

**CRIF** 



CRIF (formerly Deltavista) provides information on about 80 million individuals, 6 million companies, and 10 million payment, register, and address records from Germany, Austria and Switzerland.

Risk Man age ment

Debtor Manage ment Ideal



The Paygate offers individually scalable solutions for financial and debtor accountings – including the downstream processes such as logistics, dunnings or debt collection.

Debt ors Man age ment

Debtor Manage ment Real



The Paygate offers individually scalable solutions for financial and debtor accountings – including the downstream processes such as logistics, dunnings or debt collection.

Debt ors Man age ment

Debtor Manage ment Riverty

CIVERTY

Paygate offers individually scalable solutions for financial and debtor accountings – including the downstream processes such as logistics, dunnings or debt collection.

Debt ors Man age ment

Direct debit	Single
Direct debit REST	Single
Dragonpay	d.

The Paygate enables you to handle the direct debit payment method popular with customers - and is fully compatible with SEPA.

Optionally with black list check and payment guarantee.

Pay ment s by Dire ct Debit

The Paygate enables you to handle the direct debit payment method popular with customers - and is fully compatible with SEPA. Pay ment s by Dire ct Debit

check and payment quarantee.

Optionally with black list



Dragonpay is a Filipino cash based and online bank-transfer payment method. Customers can choose between online transfer with their bank account and cash payment at a branch store or retailer. Pay ment s by Onli ne Bank Tran sfer

EasyColl ect



The Paygate enables you to handle the direct debit mandates and payments popular with customers and is fully compatible with SEPA.

Pay ment s by Dire ct Debit

easyCred Ratenkauf



EasyCredit ratenkauf is a provider of hire purchase and purchase on invoice in Germany. After the customer is forwarded to easyCredit they undertake the calculation of all possible installments.

Pay ment s by Invoi се and Insta Ilme nts

**eNETS** 



eNETS is an online bank transfer payment method. At checkout the customer picks eNETS, selects the name of their bank and logs into their online banking environment. They review the pre-populated payment details, authorise payment and then simply wait for the purchase to arrive.

ment s by eWal let

Pay

Enterpay



Enterpay is a Finnish fintech startup which has a mission to boost B2B (business-to-business) ecommerce and optimise the payment process for B2B ecommerce by automating the counterparty risk assessment process.

Pay ment s by Invoi ce and Insta Ilme nts

Invoice payments are the preferred option in B2B commerce, but these are often handled manually, which makes them timeconsuming and potentially risky. As online purchases in the B2B market continue to grow rapidly, B2B buyers expect the same smooth experience that they know from B2C ecommerce. Enterpay has developed a technical solution that is equipped to meet the changing expectations of the B2B customers and allows them to make invoice payments in B2B transactions easily, quickly and securely. Enterpay's payment scheme consists of a platform where necessary parties can enable automated B2B and cooperate trade seamlessly. Enterpay partners with banks and PSPs so that they can offer purely digital and fully automated invoicing and factoring solution to their B2B merchant customers. technology The automatically carries out the fraud and credit risk assessment and integrates to various ecommerce platforms and payment gateways.

eps

**Findomes** 



**Findomestic** 

In Austria the online bank transfer with eps is very widespread in E-commerce and thus an interesting addition to the payment mix. Additionally the merchant gets a payment guarantee.

Findomestic Banca S.P.A. specializes in providing loans to individuals for purchase of goods and services for private use. The company offers personal loans and credit cards, as well as current and deposit accounts. Findomestic Banca serves customers in Italy.

Findomestic Banca S.P.A. is a member of BNP Paribas group.

Pay ment s by Onli ne Bank Tran sfer

Pay ment s by Invoi ce and Insta Ilme nts

Finland OBT



Finland OBT is a real time online transfer system from Finland. With this method customers select their own trusted online bank and log in. After payment authorisation the merchant receives a confirmation of the payment via Finland OBT.

Pay ment s by Onli ne Bank Tran sfer

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FLOA Pay



FLOA Pay allows a merchant to offer 3X, 4X, 1XD or 3XD installment plans for customers during checkout.

During the first step FLOA Pay checks the customer for eligibility for chosen installment. Then, in case of positive result, FLOA Pay redirects the customer to FLOA Pay Hosted Payment page.

A merchant can be configured on FLOA Pay side for AUTO Capture or for MANUAL Capture. In case of AUTO Capture, FLOA Pay does not expect capture from the merchant. FLOA Pay does capture automatically based on the authorization. In case of MANUAL Capture, the merchant needs to call Capture API.

After a credit check, FLOA Pay assumes the entire customer's payment default risk for each transaction. The merchant receives full amount of the installment from FLOA Pay after capture.

Fraud preventio n with ACI ReD Shield Fraud prevention with ACI ReD Shield

Computop is integrated into the ReD1-Gateway which guarantees access to ACI ReD Shield - an online system for real time fraud prevention with immediate decision-making (accept/suspicious/decline) for eCommerce transactions based on regulations which are administered by a ACI ReD Shield risk analyst. ACI ReD Shield fraud prevention applies to VISA, MasterCard and AMEX credit cards via the Paygate payssl.aspx and direct. aspx interfaces and relates to the GICC protocol.

Risk Man age ment

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giropay is an online bank transfer with PIN and TAN that provides you with access to nearly 40 million online banking users in Germany in Austria. Additionally to the full 100% payment guarantee the use of giropay is relatively low priced.

Pay ment s by Onli ne Bank Tran sfer

#### Google Pay

Google Pay™

Google Pay is the fast, simple way to pay on sites, in apps and in stores using the cards saved to your Google Account. It protects your payment info with multiple layers of security and makes it easy to send money, store tickets or cash in on rewards – all from one convenient place.

Pay ment s by eWal let

#### **iDEAL**



Bank transfers with iDEAL are a guarantee of success in the Netherlands: About 100.000 webshops and organizations offers iDEAL with approximately 50% of all e-commerce payments being processed with iDEAL. Monthly there are about 13 million transactions.

Pay ment s by Onli ne Bank Tran sfer

#### Instanea



Instanea is an acceptance solution based on payment initiation as defined by PSD2, which allows you to receive instant transfers.

Through this solution, your company and your customers benefit from all the advantages of instant transfers:

- Speed: Transfer executed in less than 10 seconds with immediate availability of funds.
- Convenience: 24/7 availability all year round and notification to the payor in the event of rejection of the transaction.
- Ease: Choice of the reference of the transfer, allowing you to make an automatic reconciliation
- Secure payment: no risk of chargeback with SEPA Instant

...And a simple user journey for your customers.

Whether for in-store sales or online on your website, the Instanea user experience is fluid and secure. Pay ment s by Onli ne Bank Tran sfer Instant Payment



Instant Payment is based on SEPA Instant Payment or Standard SEPA Payments and therefore widely supported and based on Open Banking Standards.

The implementation is currently based on platform Token.io and Tink.

Pay ment s by Onli ne Bank Tran sfer

Klarna Payments

# Klarna.

Paygate can handle purchase on account and financing from Klarna. Merchants benefit from a payment guarantee and short payment due dates.

As third possibility Klarna integrated the payment with Sofort transfer and secured direct debit.

Mixe d pay ment meth ods

Klarna Sofort

## Klarna.

The international online bank transfer with PIN/TAN from Sofort GmbH is now available in 13 countries. As part of the Klarna Group Sofort offers the integration of payment in the webshop, so that a customer is forwarded to his/her bank and can make the transfer with input of PIN and TAN.

Pay ment s by Onli ne Bank Tran sfer

Klarna Sofort via PPRO

# Klarna.

The international online bank transfer with PIN/TAN from Sofort GmbH is now available in 7 countries. As part of the Klarna Group Sofort offers the integration of payment in the webshop, so that a customer is forwarded to his/her bank and can make the transfer with input of PIN and TAN.

Pay ment s by Onli ne Bank Tran sfer

KoreaCC

KoreaCC

KoreaCC is a payment method which enables Korean merchants (based in South Korea) to offer domestic customers (with Korean credit cards) a credit card payment method.

MasaPay



Shanghai MasaPay Information Technology Co., Ltd. is a third-party transnational e-payment service provider which was established in July 2012. Her headquarter is based in Lujiazui Financial Service District, Shanghai, China. Pay ment s by Cred it Card

MasaPay offers an Online Payment Gateway, which supports credit card payment of Visa, MasterCard, JCB, AMEX, Discover, Diners etc. MasaPay makes it possible that the cross-border payments from outside China are acquired in China.

Maybank 2u



Maybank2u is the bank transfer payment method of Maybank (Malayan Banking Berhad). Maybank2u is one of a number of bank transfer payment methods that PPRO has bundled together for its customers on one integration. Bank customers log into their online banking environment. They review the payment details and authorise payment for the funds to be credited directly to the payee's account.

Pay ment s by Onli ne Bank Tran sfer

MB Way



MB Way is the leading ewallet product in Portugal. In May 2021 there were over 3.5 million MB Way users, with the amount steadily growing each quarter. 50% of Portuguese bank customers have MB Way. Pay ment s by Onli ne Bank Tran sfer

MobilePay



With MobilePay the customer pays by entering his mobile phone number on the website. This payment solution simplifies the payment procedure because the customer's card is stored in the app, making it unnecessary to input the card number. More than 3 million Danes already use this payment type, with which simple P2P payments are also possible.

Pay ment s by eWal let Multibanco



Multibanco is a payment method from Portugal in which the customer can choose between online transfer and cash payment. In the first variant the customer can give details for Multibanco and the merchant receives confirmation of the payment. Alternatively the customer can pay by cash at a bank or a cash machine. The merchant receives a payment guarantee from the system. Pay ment s by Onli ne Bank Tran sfer

MyBank



MyBank is a real time online transfer system which is currently offered in Greece, Italy and Spain. Within MyBank the customer chooses their own trusted online bank and carries out the transfer from there. After authorisation of the payment the merchant receives confirmation of the payment guarantee from MyBank.

Pay ment s by Onli ne Bank Tran sfer

MyClear FPX



MyClear FPX allows realtime debiting of a customer' s bank account for online purchases, recurring payments, P2P payments and e-billing. With MyClear FPX, the customer chooses the desired payment method, selects their bank and logs into their online banking environment. They review the pre-populated payment details, authorise payment and then simply wait for the purchase to arrive.

Pay ment s by Onli ne Bank Tran sfer

**PagBrasil** 









Payments with the Brazilian credit cards Hipercard, Elo and Aura can be processed via the P aygate. Computop offers extensive support for the control optimisation as well as foreign currency conversion.

More than 30% of online payments in Brazil are made using the Boleto Bancário cash-in solution. With a payment form customers can pay in cash in supermarkets, post office branches or at one of over 48,000 bank terminals.

PIX via PagBrasil is now also supported.

PAYBAC K PAY



tbd

Pay ment s by eWal let

PayByBill



PayByBill enables merchants to offer payment methods such as invoice purchasing, financing and direct debit. The solution offers merchants a payment guarantee and is available for Denmark, Germany, Finland, the Netherlands, Norway and Sweden. Pay ment s by Cas h-In / Bill

paydirekt



paydirekt allows online purchases to be paid simply and directly from your giro account.

Merchants benefit from this alternative to existing online payment processes which correspond to the stringent requirements of the German credit sector.

Pay ment s by Onli ne Bank Tran sfer

**PayMorrow** 



PayMorrow supports invoice purchasing and secured direct debit in Germany. Merchants benefit from comprehensive protection against bad debt.

Mixe d pay ment meth ods

PayPal



Computop also processes PayPal payments, which offers you worldwide merchant protection and a potential of 179 million international customers in more than 200 countries. PayPal is one of the most popular online payment methods and it can be used in e- and m-Commerce.

Pay ment s by eWal let

PayPal V2



Computop processes PayPal payments, which offers you worldwide merchant protection and a potential of 425 million international customers in more than 200 countries. Pay ment s by eWal let

PayPal is one of the most popular online payment methods and it can be used in e- and m-Commerce.

PayPal V2 REST	PayPal	Computop processes PayPal payments, which offers you worldwide merchant protection and a potential of 425 million international customers in more than 200 countries.  PayPal is one of the most popular online payment methods and it can be used in e- and m- Commerce.
paysafec ard	<b>a</b> paysafecard	paysafecard is a prepaid card which is a widespread ment micropayment method for gaming, gambling and adult-content.
Paysafe Pay Later	Paysafe: Pay Later™	With the products Pay Purchase on invoice and ment Hire purchase merchants s by get tailored solutions for Invoi the region D-A-CH. ce Paysafe Pay Later and especially features a fast and guaranteed payout as well as a comprehensive support for the B2B and B2C business.
PayU Africa	Pay <b>u</b>	PayU Africa is leading PSP covering South African, Nigeria and Kenya pay markets, offering all relevant payment methods: local card acquiring, online bank transfers, loyalty cards and eWallets. The advantage of using PayU Africa is reach into all local payment methods, which is crucial for high conversion.
		Merchants looking to sell cross-border into Africa can fully capitalise on the market and meet customer payment expectations by using PayU Africa solution.
PayU CEE GECAD	Pay <b>u</b>	Integration of the PayU  CEE GECAD platform is ideal for facilitating e-commerce in fast-growing eastern European meth countries, and covers the most popular payment methods now available in countries such as Hungary, Romania, Russia or Turkey. With an average internet usage rate of 60%, citizens of these countries provide an attractive market for expansion of international business.

PayU
CEE
Single



PayU is the leading wallet system in Poland.
Merchants can offer the comprehensive payment services via the Paygate in Eastern Europe and further countries as well and thus reach over 500 million potential customers.

Mixe d pay ment meth ods

PayU Hub



PayU Hub allows to streamline and consolidate all aspects of payment stack into one, customizable payment platform. The new platform allows to integrate local and global payments together and enter new markets with minimal friction.

Mixe d pay ment meth ods

and direct connection to popular global and local payment methods around the world. With hundreds of available payment methods, merchants can localize effectively and meet customers where they are.

PayU Hub enables a single

PayU India



With the integration of PayU biz India merchants open the door to a rapidly growing e-commerce market. Only 30% of online customers in India have access to internationally accepted payment methods. With the integration of PayU biz via Computop Paygate merchants can offer 76 local payment methods to serve the majority of customers. This comprises of online transfers, credit and debit cards, eWallets and cash-in payments.

Mixe d pay ment meth ods

PayU LatAm



Within the extremely heterogeneous ecommerce market of Latin America success depends on offering the requested payment methods. The integration of PayU gives the merchant access to 74 payment methods from Mexico to Argentina. Besides all major online transfers as well as credit and debit cards PayU also offers payments with modern e-wallets and popular cash-in-payments.

Mixe d pay ment meth ods PostFina nce



PostFinance is an online banking payment method in Switzerland and is the market leader in Swiss payment transactions with a market share of around 60%. With PostFinance merchants can reach over 3.5 million potential customers.

Pay ment s by Onli ne Bank Tran sfer

Przelewy



Przelewy24 is an online banking method for Poland. It uses online bank authentication for account postings in real-time. Przelewy24 is supported by 18 large banks and reaches 95 % of the polish customers in online banking. The system has no transaction limit and directs customers via its online banking environment directly to the payment processing.

Pay ment s by Onli ne Bank Tran sfer

Ratepay



Ratepay offers payments solutions for purchases on invoice and hire purchases as well as direct debits with full processing and carries to complete risk of payments defaults.

Pay ment s by Invoi ce and Insta Ilme nts

RHB Bank



RHB Now is a real-time online bank-transfer payment method. At checkout, the customer selects the name of their bank and logs into their online banking environment. They review the pre-populated payment details, authorise payment and then simply wait for the purchase to arrive.

Pay ment s by Onli ne Bank Tran

Riverty (AfterPay)



Riverty offers purchase on account after delivery. Buyers can pay for articles by invoice, direct debit or installment. There is no risk of fraud or payment default for the merchant. After a credit check, Riverty assumes the entire end customer payment default risk for each transaction.

Pay ment s by Invoi ce and Insta Ilme nts

SafetyPay



SafetyPay is the world's leading real-time online bank transfer with access to over 250 million banking customers in Europe, the USA, Canada and Latin America, with immediate payment guarantee, fast disbursement and simple refunding. That means no chargebacks, no risk of fraud, no payment default. It supports mobile, telephone/mail order, E-Invoices and offers sales promotions.

Pay ment s by Onli ne Bank Tran sfer

Schufa IdentChe



Schufa address and credit rating data contains 66 million points of data concerning individuals and 462 million other information points, derived mainly through cooperation with banks.

Risk Man age ment

Skrill (Moneyb ookers)



the future of moneybookers

Skrill enables customers to make and receive payments without having to disclose personal financial data. Skrill is operated by Moneybookers Ltd. and Moneybookers USA Inc..

Pay ment s by eWal let

Swish



The swedish payment method Swish is one of the most popular payment methods in Sweden. More than half of the population uses the app on their cell phones. Originally Swish was a joint venture project of the most popular swedish banks as a pure P2P-payment method. Since 2017 it is also available for E-Commerce and POS. If you want to pay, you can either do it via scan of a QR-code or the submission of your mobile or swish number.

Pay ment s by eWal let

Thunes (Limoneti k)

Thunes.

In France, Computop customers can offer the local payment methods Cofidis, 1euro.com, Cetelem and Facilypay which specialize in instalment payments for credit card transactions. Online shoppers can pay for orders conveniently by credit card, however are not charged to the full amount in a one-off transaction but in fixed instalments over several months. Merchants receive the amount due immediately after the order has been actuated and so have high payment security.

Mixe d pay ment meth ods Trustly



The Trustly online bank transfer is convenient for the customer and secure for the merchant. This payment method enables customers to be addressed who have an account at one of 30 banks in Sweden, Finland, Denmark and Spain.

Pay ment s by Onli ne Bank Tran sfer

TrustPay

## **Trust**Pay

Trustpay is a real-time bank transfer scheme available in Slovakia and Czech Republic. Customers can purchase goods and services in a simple manner by logging into their online bank account and entering a specific code.

Pay ment s by eWal let

**TWINT** 



Pay easily and absolutely secure with the TWINT E-Wallet solution using the leading payment app in Switzerland.

All you need to do is to scan a QR code and verify your identify using your smartphone. Pay ment s by eWal let

Unified Barcode payment Unified Barcode payment

Since Spot Payment of Alipay and Quick Pay of WeChat Pay have been integrated in Paygate, there are 2 interfaces for barcode payment. In order to initiate payment, the merchant needs to ask customer in advance which payment method should be used, Alipay or WeChat Pay. Pay ment s by eWal let

UnionPay SecurePa y PPRO



UPI's innovations enable its bank customers to offer consumers choices: pay now with debit, ahead of time with prepaid or later with credit products. From the world's major cities to remote areas without banks, people are increasingly relying on digital currency along with mobile technology to use their money anytime and make purchases online, transfer funds and access basic financial services.

Pay ment s by eWal

UPI via PPRO



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Pay ment s by Onli ne Bank Tran sfer WeChat



WeChat is a free, crossplatform and instant messaging application developed by Tencent. It was first released in January 2011 and was one of the largest standalone messaging apps by monthly active users. As of May 2016, WeChat has over a billion created accounts, 700 million active users; with more than 70 million outside of China (as of December 2015). In 2016, WeChat reached 864 million active users.

Pay ment s by eWal let

WeChat Pay PPRO



WeChat is a free, crossplatform and instant messaging application developed by Tencent. It was first released in January 2011 and was one of the largest standalone messaging apps by monthly active users. As of May 2016, WeChat has over a billion created accounts, 700 million active users; with more than 70 million outside of China (as of December 2015). In 2016, WeChat reached 864 million active users.

Pay ment s by eWal

Zinia



Zinia offers Buy Now Pay Later solution on purchases Pay ment s by Invoi ce and Insta Ilme nts