

PAYOUT+

Client Manual

Thank you for using our payment services.
We greatly appreciate you choosing us!

Prepared for

PAYOUT CLIENTS

Date

08/07/2026

Prepared by

Payout Team

Contact

support@payout.one
+421 948 543 770.

About us

Fintech that moves your business forward.

More in the field of transaction processing, better customer service. The purpose of our work is to provide clients with access to high-quality and efficient solutions in the field of financial technologies. Payout is creative, innovative, and stubbornly pursues its business. It uses its unique ability to see the world of Slovak finance differently. We write our authentic story through our own work.

"Payout offers a combination of flexibility, speed and security. Our approach is innovation in the sense of: 'Move money like data'. Our payment infrastructure is modular, which means clients can choose exactly the features they need."

- Jana Hmírová, CEO, Payout a.s.

Founded in

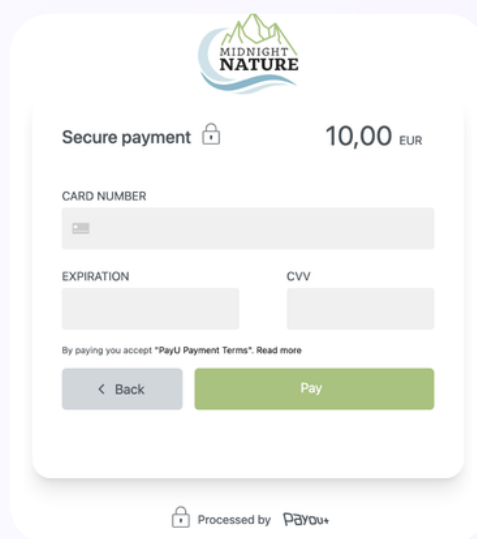
2019



Intelligent payment gateway

One integration and you get full coverage of the entire spectrum of payment methods.

Let your customers pay wherever and however they want. Work with one provider and cover all payment methods: **card payment, Apple Pay, Google Pay, bank buttons and instant transfers, QR code, Buy Now Pay Later.**



✓ **Multiple Currencies,
Multiple Language Options**

✓ **Automatic Accounting**

✓ **Instant Deposits and
Withdrawals, 24/7**

✓ **Recurring Payment and
Card Storage**

€1.7bn

payment volume processed
for our clients

800k

customers who paid through
our platform



greenway

KiNEKUS

e+tabletka
online lékárna

iStores 

Customer support

We automate everything except communication with you.

Our customer support is here for you, even in the case of transaction verification, any questions, or to resolve discrepancies.



Chat - you can also find us directly in the Payout Banking environment. Just click on the question mark in the lower left corner of the screen.



Email - if you prefer a different form of communication than chat, please use our email address **support@payout.one**.



Phone - During business hours from 8:00 a.m. to 5:30 p.m., we will be happy to assist you with any requests at **+421 903 574 770**.

To resolve the situation quickly, please provide us with the following transaction information:

Transaction ID

Reference

Amount



OPERATIONAL SUPPORT
from 8:00 a.m. to 5:30 p.m.



EMERGENCY SUPPORT
from 4 p.m. to 10 p.m.

Client verification

Customer support may ask you to verify your identity.

For a quick resolution of the situation, please log in to **Payout Banking**.

The screenshot displays the Payout+ Payout Banking interface. The top navigation bar includes the Payout+ logo, a menu icon, a language selector, and a user email dropdown set to 'youremailaddress@gmail.com'. The left sidebar lists navigation options: Transactions, Customers, Payment Gateway (PG), Money Remittance (MR), Accounting, and Settings. A session expiration notice and a Support button are also present. The main content area is divided into two sections. The 'Profile' section shows fields for E-mail, First name (Monika), Last name (Brown), and Phone (+421 098456723), with an 'Edit' button. The 'Two-step authentication' section shows a status of 'Enabled' and an 'Edit' button. Below this, the 'Verification' section is highlighted with a yellow box, showing an 'OTP' of '134683'. A user menu on the right shows 'Monika Brown' with options to 'View only', 'Profile' (highlighted), 'Settings', and 'Logout'. A 'Release Info' button is located at the bottom right.

Profile	
E-mail:	youremailaddress@...
First name:	Monika
Last name:	Brown
Phone:	+421 098456723
Edit	

Two-step authentication	
Securing your account and signing payments using an authentication factor.	
Status	✓ Enabled
Edit	

Verification	
OTP	134683

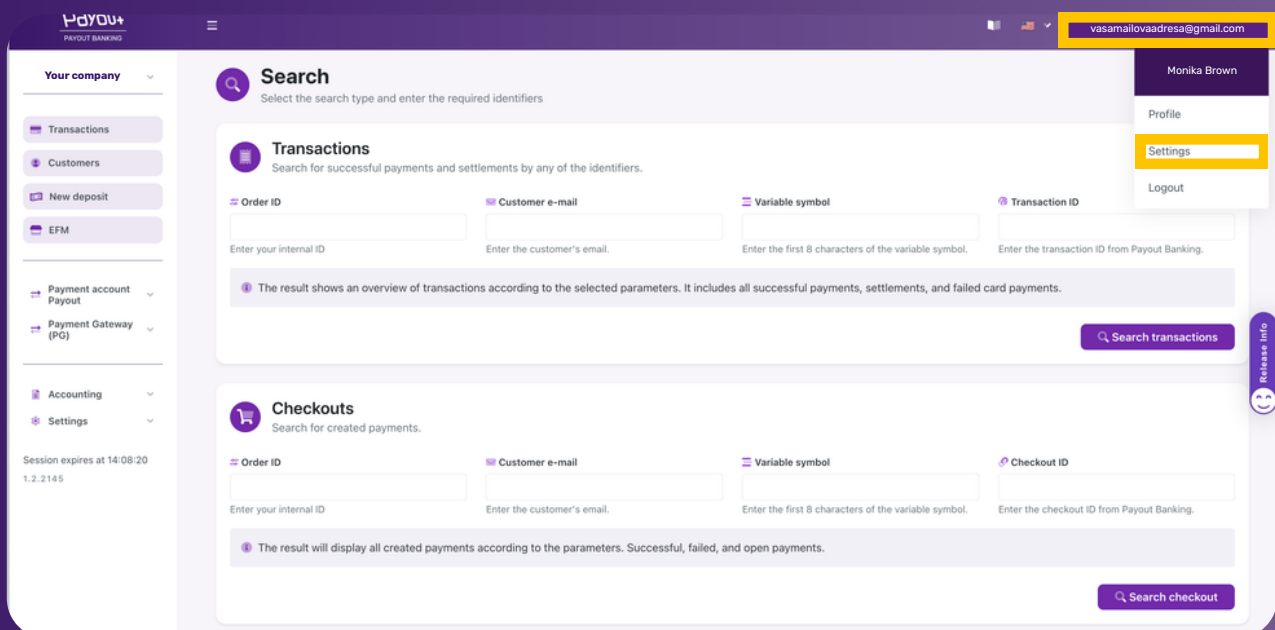
Customer support may ask you for:

- ➡ **OTP code** - available in your profile
- ➡ **client authentication password** - the last 6 characters of the unique identifier specified in your Master Agreement or a password that you have already changed

2FA

Setting up/changing two-factor authentication

After logging into the Payout app, click on your **email address** in the upper right corner -> **Settings**.



In the **Two-Factor Authentication** section, you have two options to choose from; however, currently only the **Authenticator application** is available.

2FA

Setting up/changing two-factor authentication

To change the code, you need to do the following:

- ➔ Enter your **current password** that you use to log in to Payout Banking in the field.
- ➔ Then click on the **Change** button on the right side of the window.

The image displays two screenshots of the Payout Banking interface. The left screenshot, titled 'Two-factor authentication', shows two options: 'Verification via Payout Key' and 'Authenticator application'. The 'Authenticator application' option is highlighted with a yellow border. It shows a status of 'NOT ACTIVATED' and an 'Add new device' button. The right screenshot, titled 'Enable second-step authentication', shows a QR code for scanning. Below the QR code, there is a text input field for a code, currently showing '568777', and a 'Confirm code' button.

A **QR code** will be displayed for you to scan in the authentication app. We recommend using the **Google Authenticator app**.

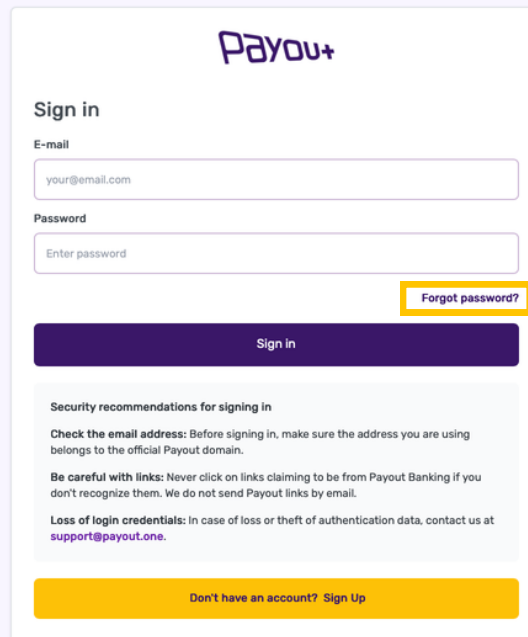
After scanning the QR code, enter the **6-digit code** from the authenticator and **Confirm code**.

Each time you log in or confirm a payment, you will enter the code from your preferred authenticator.

Forgotten password

Logging into Payout Banking

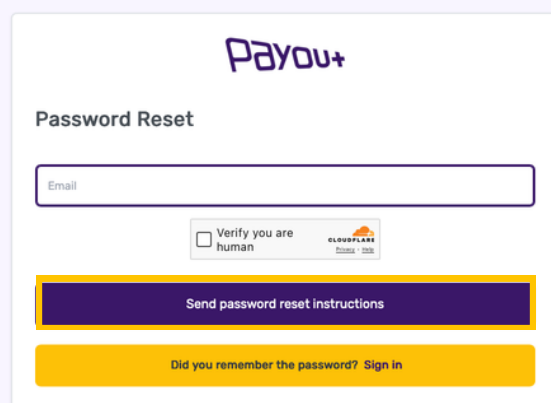
To obtain a new password, use the **Forgot password** button.



The image shows the Payout+ 'Sign in' screen. At the top is the Payout+ logo. Below it is the 'Sign in' heading. There are two input fields: 'E-mail' with the placeholder 'your@email.com' and 'Password' with the placeholder 'Enter password'. To the right of the password field is a yellow button labeled 'Forgot password?'. Below the input fields is a dark blue button labeled 'Sign in'. Underneath is a section titled 'Security recommendations for signing in' containing three paragraphs of text. At the bottom is a yellow button labeled 'Don't have an account? Sign Up'.

This website uses only technically necessary cookies that ensure its proper functioning.

On the next screen, enter the email address you use to log in to your Payout account and continue to **Send password reset instructions**.



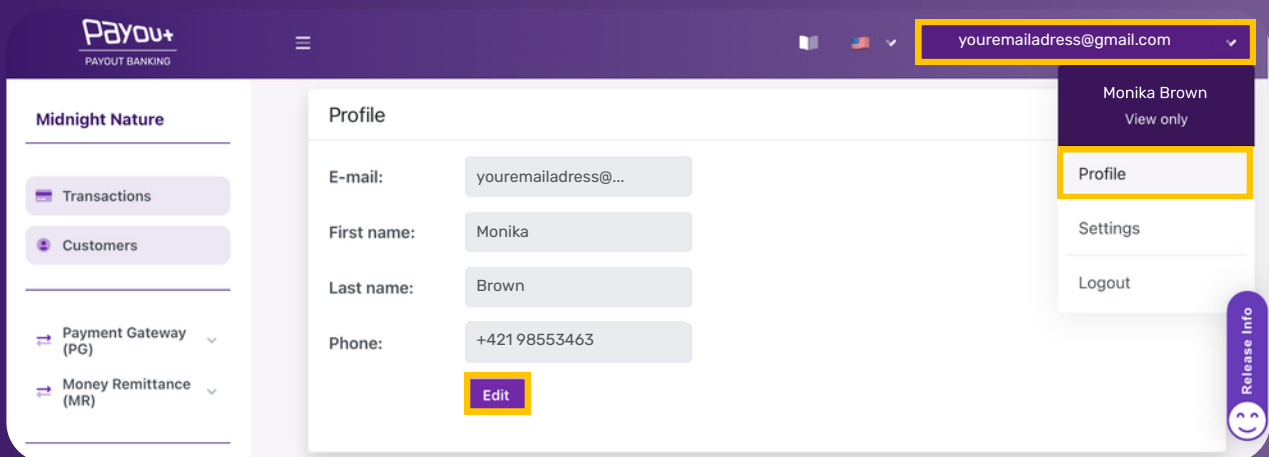
The image shows the Payout+ 'Password Reset' screen. At the top is the Payout+ logo. Below it is the 'Password Reset' heading. There is an 'Email' input field. Below it is a checkbox labeled 'Verify you are human' with a Cloudflare logo and the text 'Powers by Cloudflare'. Below the checkbox is a dark blue button labeled 'Send password reset instructions'. At the bottom is a yellow button labeled 'Did you remember the password? Sign in'.

Important: The reset link will be sent to the email address you entered in the previous step and is valid for **15 minutes**. After that, you'll need to generate a **new** link.

Password change

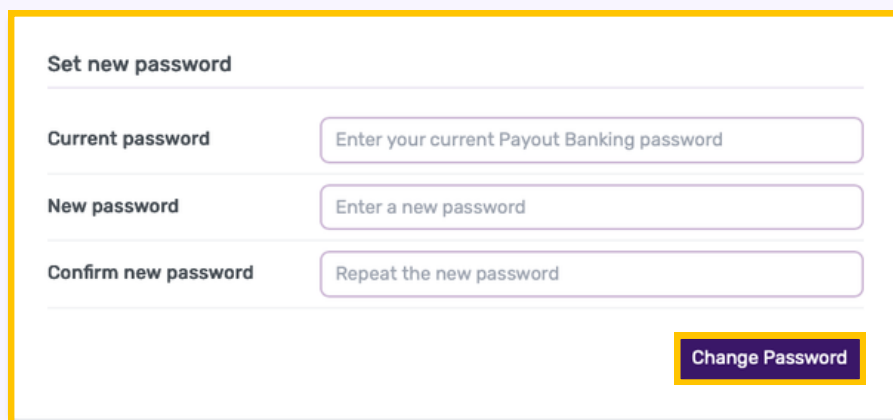
Changing your Payout Banking access password

You can change your access password in the **Profile** section by clicking on the **Edit** button.



The screenshot shows the Payout+ web interface. On the left is a sidebar with navigation options: Transactions, Customers, Payment Gateway (PG), and Money Remittance (MR). The main content area is titled 'Profile' and contains fields for E-mail, First name, Last name, and Phone. The E-mail field is filled with 'youremailaddress@...'. The First name is 'Monika' and the Last name is 'Brown'. The Phone is '+421 98553463'. Below these fields is a yellow 'Edit' button. On the right side, there is a user profile card for 'Monika Brown' with a 'View only' status and a dropdown menu with options: Profile, Settings, and Logout. A 'Release Info' button is visible in the bottom right corner.

After clicking, a new Profile Settings window will open. Go to the **Set new password** section. After entering your password, confirm the change by clicking the **Change Password** button.



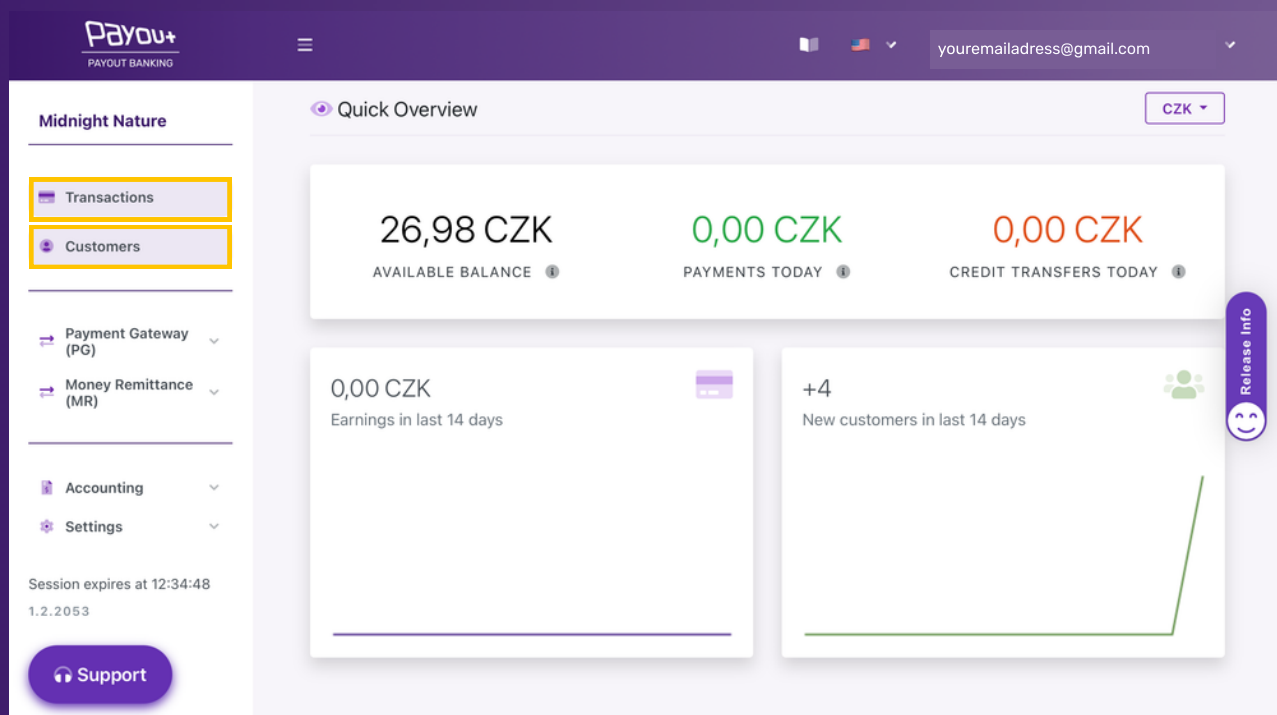
The screenshot shows a 'Set new password' form. It has three input fields: 'Current password' with the placeholder 'Enter your current Payout Banking password', 'New password' with the placeholder 'Enter a new password', and 'Confirm new password' with the placeholder 'Repeat the new password'. A yellow 'Change Password' button is located at the bottom right of the form.

A **strong** payment account **password** is **essential** to protect your funds and personal information from unauthorized access and fraud.

Quick selection for Payout Banking

In the quick selection, you will find:

- ✓ **Transactions** - overview of all transactions in Payout Banking
- ✓ **Customers** - overview of all customers in Payout Banking



Transactions

Transaction overview

In the quick selection, click on **Transactions**.

At the end of the table, we can see what type of services the transactions belong to.

ID	CREATED AT	ORDER ID	AMOUNT	FEE + TAX	CURRENCY
8223584	20.02.2026 17:00:46		11,31	0,00	EUR
8223583	20.02.2026 17:00:46		11,31	0,00	EUR
8223324	20.02.2026 16:21:55	0edacb-fa3-c95-ebf-c6a69479b	1,00	0,11	EUR
8223322	20.02.2026 16:21:30	d2f201-fab-388-5b9-6381e21fa	10,00	0,20	EUR
8223310	20.02.2026 16:19:28	c6750b-410-635-0bd-822f0ab68	52,22	0,63	EUR
8213466	19.02.2026 10:11:04	270e6582-392f-8642-6303-c69757a1ddc5	0,21	0,00	EUR
8213402	19.02.2026 10:02:26	04dc49e0-0e8a-b276-2713-b71d7afdcc64	0,13	0,00	EUR
8213269	19.02.2026 09:50:54	6085a844-e49b-4422-7001-326ed6596f26	0,15	0,00	EUR
8213238	19.02.2026 09:45:31	623ec05e-c56c-8833-8d2a-d3dc80f7d426	0,17	0,00	EUR

Filtering transactions by parameters

Close Filters Filter Reset

Order ID Transaction ID

Reference Credit transfer ID

Amount Type:

from to All

Currency Funds

All All

E-shop Status

All All

Created at Service Type

02/26/2026 → 02/26/2026 All

Charged at

02/26/2026 → 02/26/2026

Product name

Customer e-mail

- In the quick selection, click on **Transactions**
- Click on **Filters** - for more parameter options, click on the arrows.
- A table with various parameter options will open.
- Fill in, for example, the customer's email address and confirm by clicking on **Filter**

New deposit

Receiving funds into Payout Banking

- Log in to Payout Banking,
- Click on **New deposit** in the quick selection,
- Select the amount and you will be redirected to the bank selection,
- Select your bank. If it is not on the list, we recommend selecting Tatra banka a.s.
- Enter the generated payment order directly into your bank's internet banking system.
- **Confirm** the payment.

The screenshot shows the Payout Banking web interface. On the left is a sidebar menu with options: Transactions, Customers, New deposit (highlighted with a yellow box), Payment account Payout, Payment Gateway (PG), Accounting, and Settings. The main content area is titled 'New deposit' and contains a form with an 'Amount' input field, a 'Currency' dropdown menu set to 'EUR', and a 'Continue...' button. The top navigation bar includes the Payout+ logo, a hamburger menu, and a user profile dropdown showing 'youremailaddress@gmail.com'. A session expiration notice at the bottom left states 'Session expires at 11:38:44 1.2.2061'. A 'Release info' button is visible on the right side of the form.

The initial Payout Banking deposit must be made from the **bank account** you specified in the **Framework Agreement**.

Transaction statuses

Payout Banking transaction overview

When you click on refund, the status in the transaction detail will change to **refunded** and **available**, and at the same time a refund transaction will be automatically created in the system for the customer whose funds are in pending status **pending** the appropriate reconciliation.

Overview of payment statuses in Payout Banking

successful and
available

successful and
pending

returned and
available

Once the reconciliation and pairing has been performed in our system, a **successful** transaction will change the status of the funds to **available**, at which point you can make a refund of the payment or make a reimbursement from the available funds.

Once the order is paid, the transaction enters a **successful** status and the **pending** balance **is set**.

Transaction statuses

Card payment and bank buttons

The customer fills in the checkout form, a checkout is created in the system.

When paying by card and via bank buttons, a transaction is automatically created in the system for the checkout, which will take the status of **successful** (at this point you have information about the success of the payment, but the funds are not yet credited to your Payout payment account) or **failed**.

Once such a transaction is reconciled and paired, the status will change to available and you can then dispose of the funds - either **make a payment** or **refund the payment**.

POSSIBLE TRANSACTION STATES

Waiting

Successful

Available at

Failed

Retrieved from

In our system, every day there is a **reconciliation process**, during which payments from the bank statement are matched with payments that are in our system, to ensure **maximum control of all transactions**.

Payout+

VISA



Apple Pay

Google Pay

poštová banka

SLOVENSKÁ
sporiteľňa

TATRA BANKA

VÚB BANKA

UniCredit

Transaction statuses

QR code, bank transfers and payment initiation, Instalment

The customer fills in the checkout form, a checkout is created in the system.

When paying via bank transfer, a transaction is automatically created in the system for the checkout, only at the moment of reconciliation and pairing, which enters the status of **successful**, (at this point you have information about the success of the payment, and the funds are credited to your Payout payment account) or **failed**.

Once such a transaction is reconciled and paired, the status will change to available and you can then dispose of the funds - either **make a payment** or **refund the payment**.

POSSIBLE TRANSACTION STATES

Waiting

Successful

Available at

Failed

Retrieved from

In our system, every day there is a **reconciliation process**, during which payments from the bank statement are matched with payments that are in our system, to ensure **maximum control of all transactions**.

Credit Transfer Statuses

Below is an overview of the individual credit transfer statuses and what they mean for your payments.

- **Pending Processing (Pending):** The credit transfer is created and awaiting processing. Credit transfers initiated via API can still be canceled while in this status.
- **In Transit:** The credit transfer has been sent for processing to the banking network and can no longer be canceled. In most cases (~95%), the funds are credited to the recipient's account immediately.
- **Paid:** The credit transfer has been successfully processed, confirmed, and matched via reconciliation (usually on the following business day).
- **Canceled:** A credit transfer can be canceled for two reasons:
 - **By the client:** The credit transfer was canceled via API, and the funds were returned to the Payout account.
 - **By the Payout system:** The credit transfer was canceled automatically due to a rejection from the bank. A notification email is sent in this case, and the payment details need to be verified (e.g., entering a new IBAN).

New user

Adding a new person to Payout Banking

You can add a new account user in **Settings => Team => Add to Team**.

The screenshot shows the Payout Banking interface. On the left sidebar, under the 'Settings' menu, the 'Team' option is highlighted. The main content area displays a table titled 'Team' with the subtitle 'Unaccepted invitations'. The table has three columns: 'USER', 'ROLE', and 'ADDED AT'. There are 10 rows of team members, each with a 'Block', 'Edit', and 'Delete' icon. In the top right corner of the table area, there is a yellow button labeled 'Add to team...', which is pointed to by a yellow arrow.

USER	ROLE	ADDED AT
Your Colleague your.colleague@gmail.com	Administrator	24.11.2023 19:45:12
Your Colleague your.colleague@gmail.com	Developer (waiting role: User)	24.11.2023 19:40:41
Your Colleague your.colleague@gmail.com	User	15.06.2023 09:48:01
Your Colleague your.colleague@gmail.com	User	09.10.2023 13:58:53
Your Colleague your.colleague@gmail.com	User	23.11.2023 15:58:50
Your Colleague your.colleague@gmail.com	View only	15.06.2023 09:42:55
Your Colleague your.colleague@gmail.com	View only	19.07.2023 16:26:10
Your Colleague your.colleague@gmail.com	View only	22.08.2023 10:04:57
Your Colleague your.colleague@gmail.com	View only	02.11.2023 13:12:45
Your Colleague your.colleague@gmail.com	View only (waiting role: Administrator)	24.11.2023 19:16:03

EMAIL: An invitation will be sent to the email address provided and must be **accepted**. Then the user creates his/her own profile.

Change/remove a user

Change a person's permissions in Payout Banking

You can remove/change user permissions in **Settings** => **Team** => **Edit**.

The screenshot shows the Payout+ interface with the 'Team' section selected in the sidebar. The main area displays a table of team members. A yellow arrow points to the 'Edit' button for the first user, 'Your Colleague your.colleague@gmail.com' with the role 'Administrator'.

USER	ROLE	ADDED AT	
Your Colleague your.colleague@gmail.com	Administrator	24.11.2023 19:45:12	Edit
Your Colleague your.colleague@gmail.com	Developer (waiting role: User)	24.11.2023 19:40:41	Block Edit
Your Colleague your.colleague@gmail.com	User	15.06.2023 09:48:01	Block Edit
Your Colleague your.colleague@gmail.com	User	09.10.2023 13:58:53	Block Edit
Your Colleague your.colleague@gmail.com	User	23.11.2023 15:58:50	Block Edit
Your Colleague your.colleague@gmail.com	View only	15.06.2023 09:42:55	Block Edit
Your Colleague your.colleague@gmail.com	View only	19.07.2023 16:26:10	Block Edit
Your Colleague your.colleague@gmail.com	View only	22.08.2023 10:04:57	Block Edit
Your Colleague your.colleague@gmail.com	View only	02.11.2023 13:12:45	Block Edit
Your Colleague your.colleague@gmail.com	View only (waiting role: Administrator)	24.11.2023 19:16:03	Block Edit

Changing your payment account access authorization is an important step to secure your funds and protect your account from unauthorized access. Each role has different levels of permissions.

New e-shop

Adding a new domain to Payout Banking

Adding a new domain for a new eshop

- ✓ **Adding a domain** - the domain **is added** to the Payout account **exclusively by** the Payout sales department.
- ✓ **New domain** - each additional domain is subject to **verification by** Payout's risk department. Without verification, the domain cannot be added.
- ✓ **Request to add a new domain** - contact Payout's sales department at **contact@payout.one** with your request.

The new domain must include:

Products

Documents

Final URL

In order to speed up the process of adding a new domain, it is necessary for the site to contain the following documents: **the General Terms and Conditions, the Complaints Policy and the Consent to the Processing of Personal Data.**

Notification email

Add/change email in Payout Banking

To add/change the notification email, go to **Settings** => **Notifications** => **Notification Email**.

The screenshot shows the Payout+ web interface. On the left is a sidebar menu with options: Transactions, Customers, Payment Gateway (PG), Money Remittance (MR), Accounting, Settings (expanded), Account, Team, Payment methods, and Notifications (highlighted with a yellow box). The main content area is titled 'Notification settings' (also highlighted with a yellow box). It contains three sections: 1. 'Notification e-mail' with a '+' icon and two input fields containing 'contact@midnightnature.com' and 'zuzana.ruzickova@payout.one'. 2. 'Low balance notification' with a description and two input fields for 'CZK' and 'EUR', both containing '0'. 3. 'Document password' with a description and an input field containing '53101651'. At the bottom, there is a section for 'Settings for invoices and statements' with a description and an 'E-mail' input field with a '+' icon. The top of the interface shows the Payout+ logo, a hamburger menu, flags, and a user email 'youremailaddress@gmail.com'. A 'Support' button is at the bottom left, and a 'Release info' button is on the right edge.

Setting up the right **notification email** is a critical point for receiving notifications for **monthly invoices, daily/monthly statements, information about failed webhooks, and other important information.**

Refund of payment

Rules for returning payment to the customer

If a payment has been made by card and the client returns the payment, for example in cash or to a bank account, the original transaction is still visible as successful in the card companies' system. Your customer can therefore request a chargeback on the card and is very likely to succeed. Therefore, it is very important to keep all documentation and communication with the customer. **In the event that the card originally used is invalid, a refund can be made to the customer's bank account.** We recommend that you retain the customer's written request to return the payment to the specific bank account.

Why is it important to make the refund in the same way as the original payment was made?

Card companies and banking institutions have set strict rules for refunding payments. **When you pay by card, you must refund the payment to the same payment card, in less or the same amount as the original transaction.** Failure to comply with this rule puts you at risk of a **chargeback**.

Chargeback

The e-commerce world and its rules

What is a chargeback?

Chargeback means the verification of part or all of a transaction by the Cardholder directly with the Issuer as defined in the Card Company Rules.

You are in the e-commerce business, which is highly vulnerable to chargebacks. When paying by card, the cardholder is additionally protected, which can mean a higher risk for you.

Practical example: your customer will not settle a dispute with you, but directly with his bank. The customer has the option to request a chargeback from the bank. His bank then contacts VISA or MasterCard and the entire chargeback is passed on to us via our acquiring partners.
We will process the chargeback and contact you.

When can your customer go to their bank and make a chargeback?

- **The goods have not been delivered or the service has not been provided**
- **The order is incorrect or does not match the description**
- **The trader has ceased trading and has not delivered the service or goods**

Chargeback:

How to avoid it?

Unfortunately, it is not possible to prevent chargebacks with one specific step. It requires a set of measures that can save you a lot of money. **Our advice:**

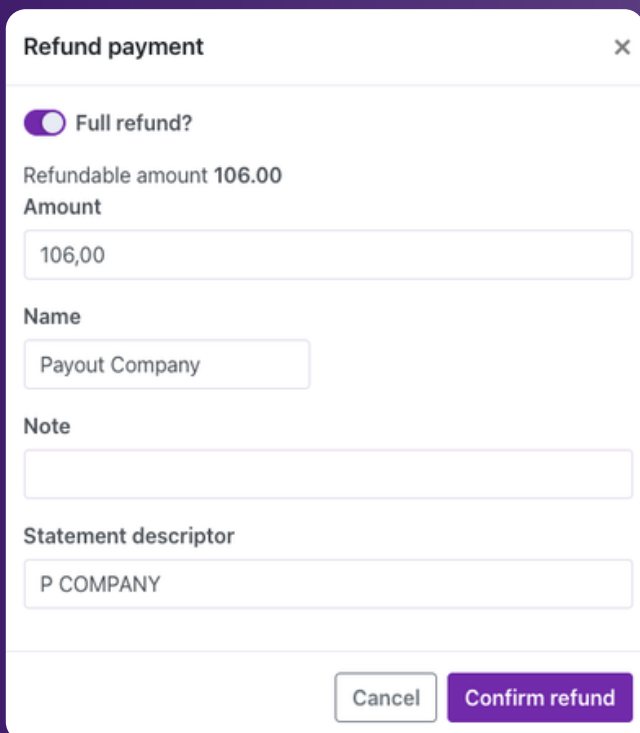
- ✓ **Take care of customer service** - regularly update email and phone contacts on your website. Respond promptly to client enquiries. Have clear and simple forms for any complaints or cancellations.
- ✓ **Good records** - in the case of a chargeback and its defence - good records make all the difference. Keep orders, invoices, delivery receipts, customer communications, all versions of GTCs, etc. If necessary, be prepared to translate documents into English.
- ✓ **Put processes in place to prevent fraud** - modify the GTC to be fair to the customer, but protect yourself at the same time. For example, don't offer a "lifetime" guarantee of access to a service or a guarantee beyond the law. Even years later, your client may claim that the service was not delivered and ask for a chargeback.

Despite your best efforts, a chargeback may still occur. That's when the **speed of your responses is really key**. When your customer submits a chargeback on a transaction, we will inform you about it. We will send you a set of questions and a list of documents we will need from you. If you have any questions, please do not hesitate to contact our customer service.

Refund of payment

Return of the full payment to the customer's account

In your Payout account, look for an available transaction that needs to be cancelled. Once the details are displayed, click on **Refund**.



The screenshot shows a 'Refund payment' dialog box with a close button (X) in the top right corner. It contains the following fields and controls:

- Full refund?**: A toggle switch that is currently turned on.
- Refundable amount 106.00**: A label indicating the amount to be refunded.
- Amount**: A text input field containing the value '106,00'.
- Name**: A text input field containing the value 'Payout Company'.
- Note**: An empty text input field.
- Statement descriptor**: A text input field containing the value 'P COMPANY'.
- Buttons**: Two buttons at the bottom right: 'Cancel' and 'Confirm refund'.

Once the screen is displayed, you can enter **FULL REFUND**.

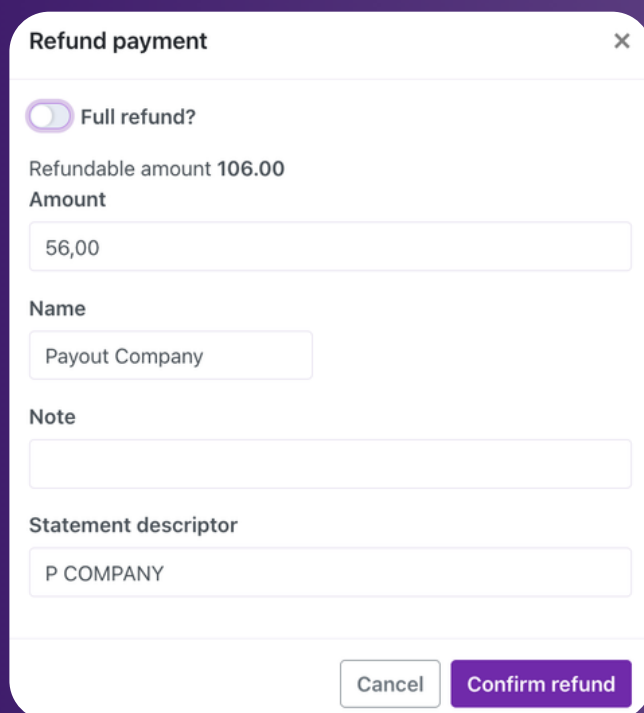
The **AMOUNT** field is automatically populated with the full amount of the refunded payment

The **name** is filled in automatically, after adding any notes or information for the recipient, you need to **Confirm Refund**.

Refund of payment

Return of partial payment to the customer's account

In your Payout account, look for an available transaction that needs to be cancelled. Once the details are displayed, click on **Refund**.



The screenshot shows a 'Refund payment' dialog box with a close button (X) in the top right corner. It contains the following fields and options:

- Full refund?**: A toggle switch that is currently turned off.
- Refundable amount**: 106.00
- Amount**: A text input field containing '56,00'.
- Name**: A text input field containing 'Payout Company'.
- Note**: A text input field that is empty.
- Statement descriptor**: A text input field containing 'P COMPANY'.
- At the bottom right, there are two buttons: 'Cancel' and 'Confirm refund'.

Once that screen is displayed, there is an option to enter a **PARTIAL REFUND** by clicking the "Full Refund?" button.

In the AMOUNT field, enter the amount needed to refund the payment.

The name is filled in automatically, after adding any notes or information for the recipient, you need to **Confirm Refund**.

Payment refund

Refunding the payment to the customer's account via WooCommerce

In WooCommerce, search for the order that needs to be cancelled. When you see the details, click on **Refund**.

Upraviť objednávku

Objednávka č. 1314
Spôsob platby: Payout. Zaplatené 17. augusta 2021 o 10:52. IP zákazníka: 188.167.184.46

Všeobecné

Dátum vytvorenia: 2021-08-17 10:52

Stav: Spracováva sa

Zákazník: Neregistrovaný

Fakturačná adresa

Nový Zákazník50
AAA
11111 AAA

E-mailová adresa: novy@zakaznik50.sk

Telefón: 0909090909

Doprava

Adresa: Nebola nastavená žiadna adresa doručenia.

Produkt	Cena	Počet ks	Cena spolu
High heels	€50,00	x 1	€50,00

Medzisúčet položiek: €50,00
Objednávka celkom: €50,00

Zaplatené: €50,00
17. augusta 2021 cez Payout

Táto objednávka už nie je editovateľná.

Refundácia

When the screen is displayed, you can enter a **PART** or **FULL** refund.

In the Refund Amount field, enter the amount needed to refund the payment.

Cancellation needs to be confirmed : **Refund via Payout.**

Cena	Počet ks	Cena spolu
€50,00	x 1	€50,00
	0	0

Pridať na sklad refundované položky: ☒

Doteraz refundované: -€0,00

Dostupná suma na refundáciu: €50,00

Suma na refundáciu: 25

Dôvod refundácie (voliteľné):

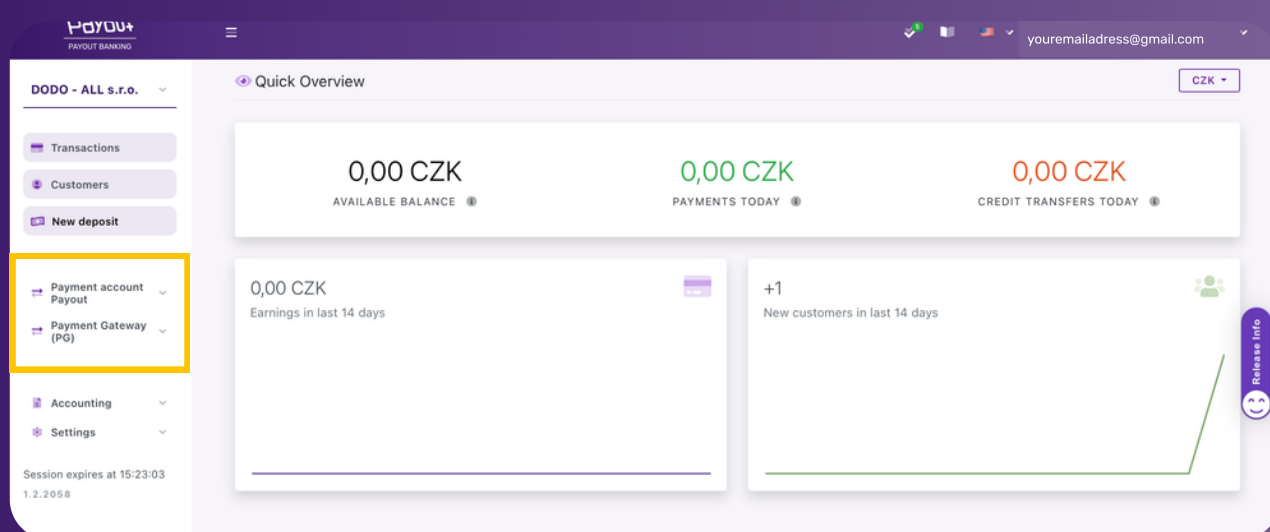
Vrátiť €25,00 manuálne Vrátiť €25,00 cez Payout

Important note: Do not change the order status!

Service distribution

Payout account (PÚP) and Payout Gateway (PB)

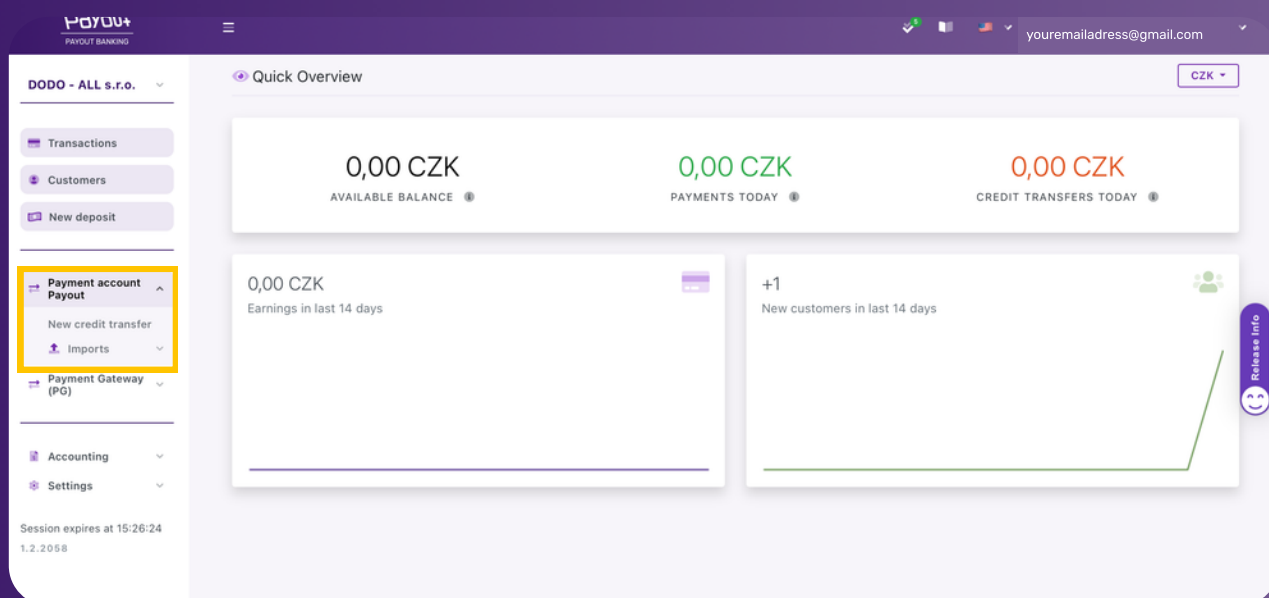
As of **April 1, 2025**, our payment services have been divided into a **Payment account Payout** and a **Payment Gateway(PG)**.



This change is a response to the effectiveness of Act No. 279/2024 Coll. on Financial Transaction Tax, which introduces a tax on selected payment transactions.

Payment account Payout

It allows you to make payments easily and securely. Through PAP, you can make **various types of payments and transfers** of funds according to your needs.



Payment account
Payout

Credit transfer

Disbursement of funds from the Payout payment account to the Payout payment account

To make a payment from your Payout account, you need to click on **Payment account Payout - New credit transfer**.

The screenshot shows the Payout+ web interface. On the left is a sidebar menu with options: Transactions, Customers, New deposit, Payment account Payout (selected), New credit transfer (highlighted), Imports, Payment Gateway (PG), Accounting, and Settings. The main area is titled 'New credit transfer' and includes a link for 'Existing customer'. The form contains the following fields: 'E-mail:', 'Recipient:', 'IBAN:' (with an example: SK6807200002891987426353), 'Amount:' (set to EUR 326 960,66), 'Reference:' (with a note: 'If you don't choose reference, it will be automatically generated.'), and 'Note:' (with the text: 'MOJ text ako popis' and a note: 'This will appear on creditor's statement.'). At the bottom right of the form are 'Back' and 'Process' buttons. A 'Release Info' button is visible on the right edge of the form area. The top of the page shows the Payout+ logo, a hamburger menu, and the user's email address: youremailaddress@gmail.com.

The form must be filled in or data from an existing customer must be loaded.

When making a payment, the minimum balance that must remain in the account and the account withdrawal fee are taken into account. After filling in the form, the payment must be processed and confirmed with a code from the two-factor authentication authenticator.

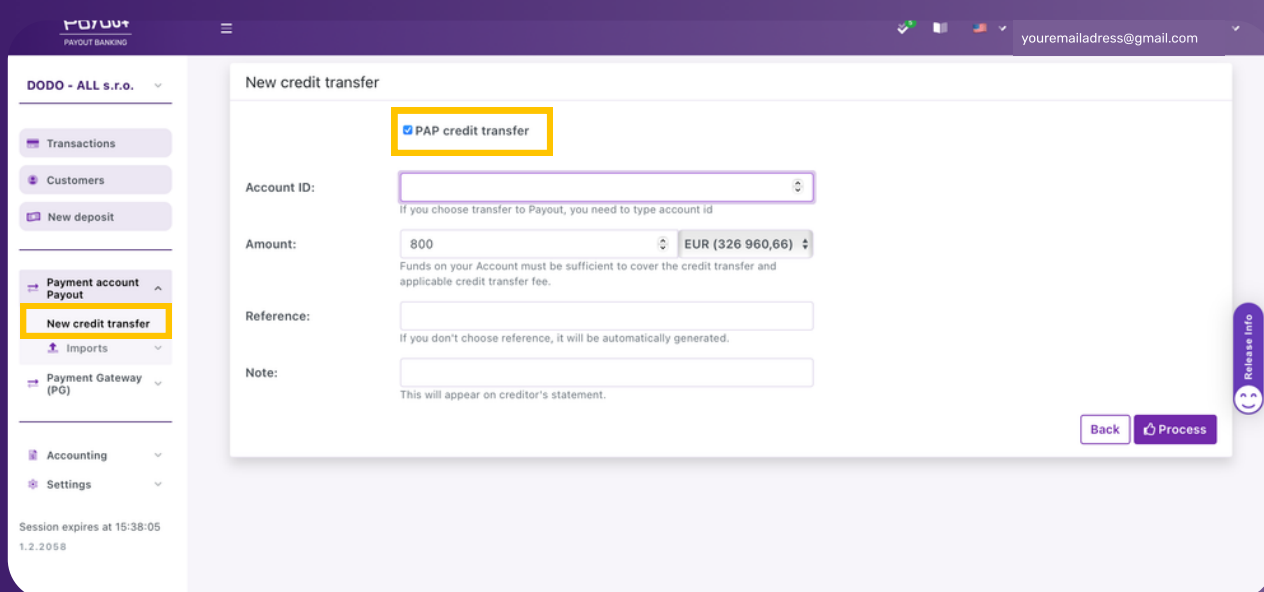
For these transactions, Payout will be required to calculate and pay financial transaction tax in accordance with the new law.

Payment account
Payout

Credit transfer

Payment of funds from the Payout payment account to the Payout payment account

To make a payment from your Payout account, you need to click on **Payment account Payout - New credit transfer** and tick off **PAP credit transfer**.



The screenshot shows the Payout+ web interface for creating a new credit transfer. The left sidebar contains a navigation menu with options like Transactions, Customers, New deposit, Payment account Payout, New credit transfer (highlighted), Imports, Payment Gateway (PG), Accounting, and Settings. The main content area is titled 'New credit transfer' and features a checkbox for 'PAP credit transfer' which is highlighted with a yellow box. Below this, there are input fields for 'Account ID', 'Amount' (set to 800 EUR), 'Reference', and 'Note'. A 'Back' button and a 'Process' button are at the bottom right of the form. The top of the interface shows the Payout+ logo and the user's email address.

From your Payout payment account, you can also make a **simplified payment to another Payout payment account**, provided you know its ID.

You can find the ID of your Payout payment account in **Settings - Account - External Account ID**.

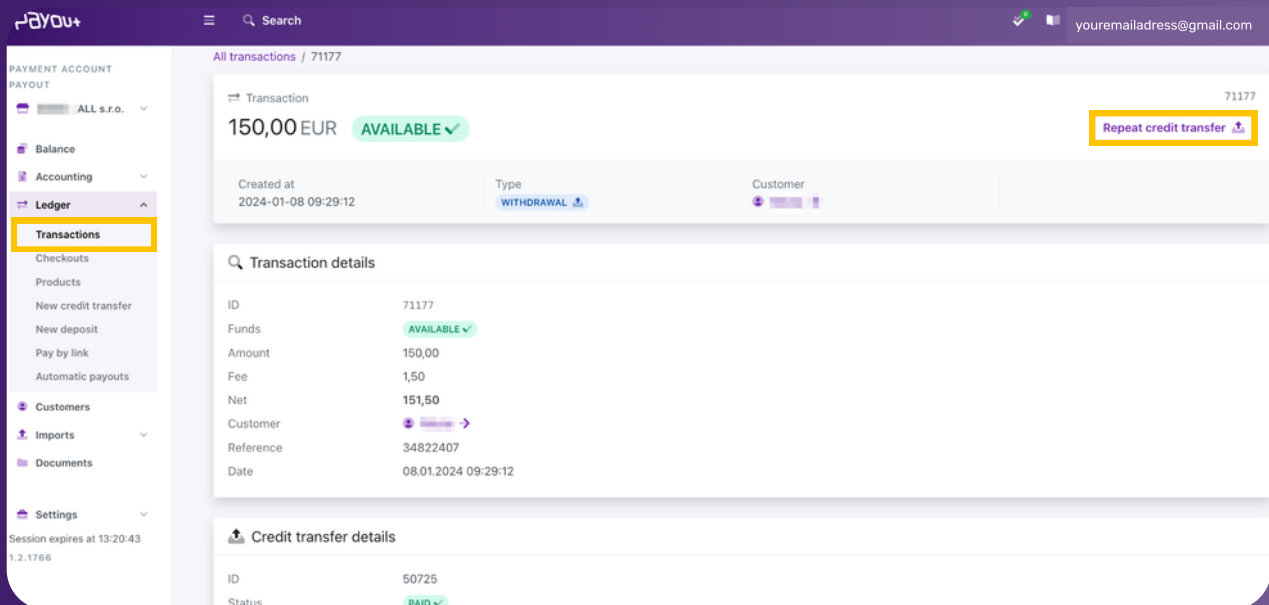
When making a payment, the minimum balance that must remain in the account and the account withdrawal fee are taken into account. After filling in the form, the payment must be processed and confirmed with a code from the two-factor authentication authenticator.

**Payment account
Payout**

Reimbursement

Creating a recurring reimbursement

To make a recurring payment from your Payout account, you need to click on Account Movements - **Transactions**. In the filter or in the list of transactions, search for the payment you want to repeat.



Click on the transaction to view the transaction detail and click on the button - **Repeat credit transfer** in the top right corner

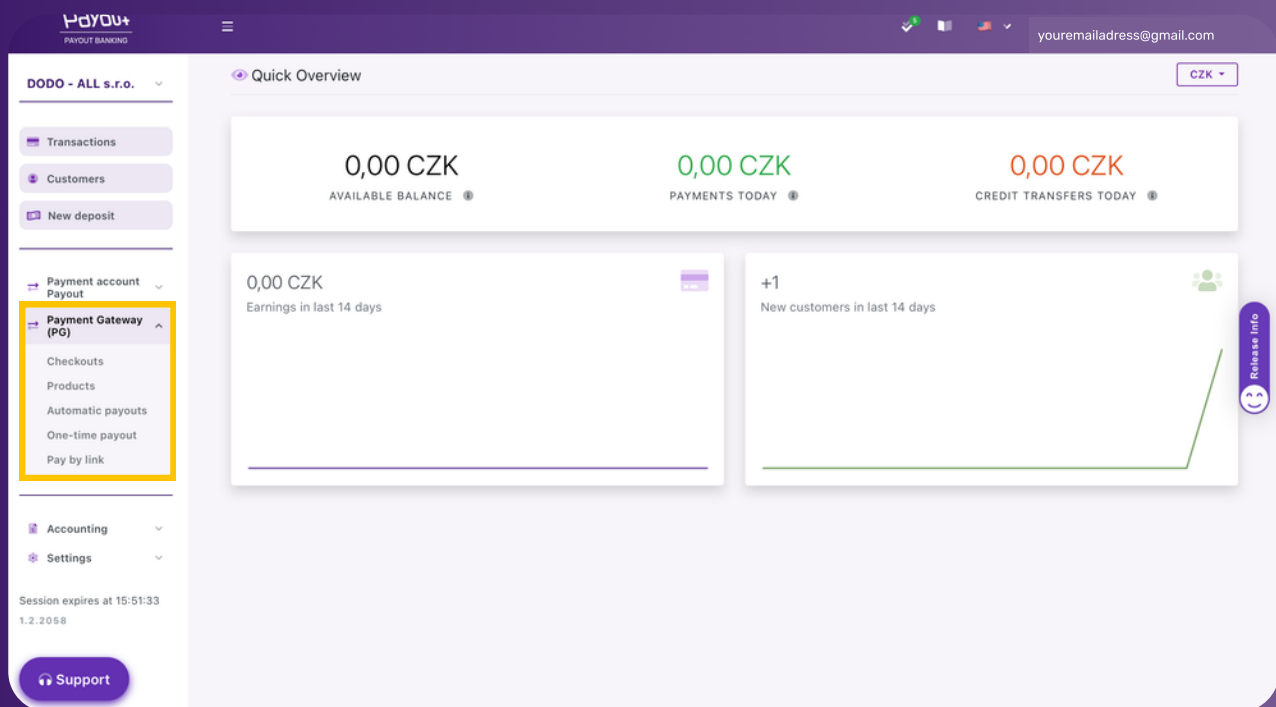
Payment account
Payout

Payment Gateway (PG)

It enables fast and secure online payments from your customers.

It allows merchants to accept payments via:

- ✓ **Payment cards** (VISA, Mastercard)
- ✓ **Bank buttons** (instant online payments via internet banking)
- ✓ **Bank transfers** (standard transfers from the customer's bank account)



In addition to accepting payments via the payment gateway, it also performs the following functions:

- ✓ **Payment refunds** – in the event of order cancellation or complaints
- ✓ **Chargebacks** – situations where customers dispute payments with their banks
- ✓ **Balance payments (withdrawals)** – transfers of received payments to your bank account

Payment Gateway

Automatic payouts

Set up automatic payouts from the Payment Gateway

To create a new automatic discharge, go to **Payment Gateway - Automatic payouts** and click on **New automatic payout**.

The top screenshot shows the 'Automatic payouts' section of the Payout+ interface. It features a table with the following data:

FREQUENCY	IBAN	CURRENCY	TYPE	STATUS	CREATED AT
Daily	SK941100000008012451497	CZK	Payout till minimal balance	ACTIVE	25.06.2025 13:01:25

A 'New automatic payout' button is highlighted in the top right corner of the table.

The bottom screenshot shows the 'New automatic payout' form. The fields are:

- Currency: EUR (326 961,16)
- IBAN: SK3011110000009923208601
- Frequency: Daily
- Type: Payout till minimal balance

Below the Frequency field, there is a note: 'Please, set how often you would like to receive payouts'. At the bottom right of the form, there are 'Back' and 'Process' buttons. A 'Release info' button is also visible on the right side of the form.

Choose from 3 types of automatic withdrawal - *after a minimum balance, after a specified amount, or a fixed amount.*

Automatic withdrawal can be set up on a *daily, weekly* (on a specific day), or *monthly* basis, always on the 1st day of the month.

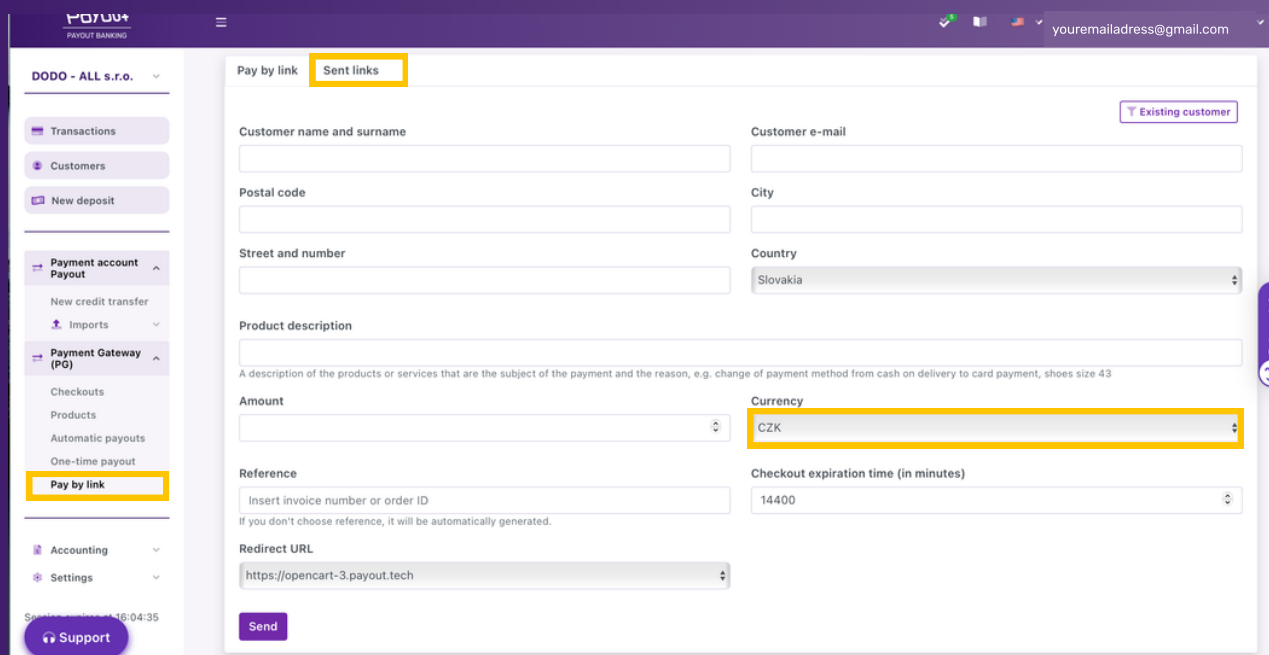
The fee for performing an automatic withdrawal is the same as for a payment according to the fee schedule in the given currency.

Please note: Only approved IBANs can be used for payouts. If you wish to add another IBAN, please contact our Sales Department via the contact form on our website payout.one or at contact@payout.one.

Link payment

Create a link to a specific order in a few clicks

To create a payment link from your Payout account, you need to click on **Account Movements - Pay by link**.



The screenshot shows the 'Pay by link' form in the Payout Gateway interface. The form is titled 'Pay by link' and has a 'Sent links' tab selected. The form fields are organized into two columns. The left column contains: 'Customer name and surname', 'Postal code', 'Street and number', 'Product description' (with a note: 'A description of the products or services that are the subject of the payment and the reason, e.g. change of payment method from cash on delivery to card payment, shoes size 43'), 'Amount', 'Reference' (with a note: 'Insert invoice number or order ID. If you don't choose reference, it will be automatically generated.'), and 'Redirect URL' (with a value of 'https://opencart-3.payout.tech'). The right column contains: 'Customer e-mail' (with an 'Existing customer' checkbox), 'City', 'Country' (with a dropdown menu showing 'Slovakia'), 'Currency' (with a dropdown menu showing 'CZK'), and 'Checkout expiration time (in minutes)' (with a value of '14400'). A 'Send' button is located at the bottom left of the form. The left sidebar shows the 'Pay by link' option highlighted under the 'Payment Gateway (PG)' section. The top right of the interface shows the user's email address 'youremailaddress@gmail.com'.

The customer receives an email, **after clicking on the button he is redirected to checkout**, where he can pay for the order, according to the data from the filled form.

It is possible to create link payments in **multiple currencies** from a Payout payment account.

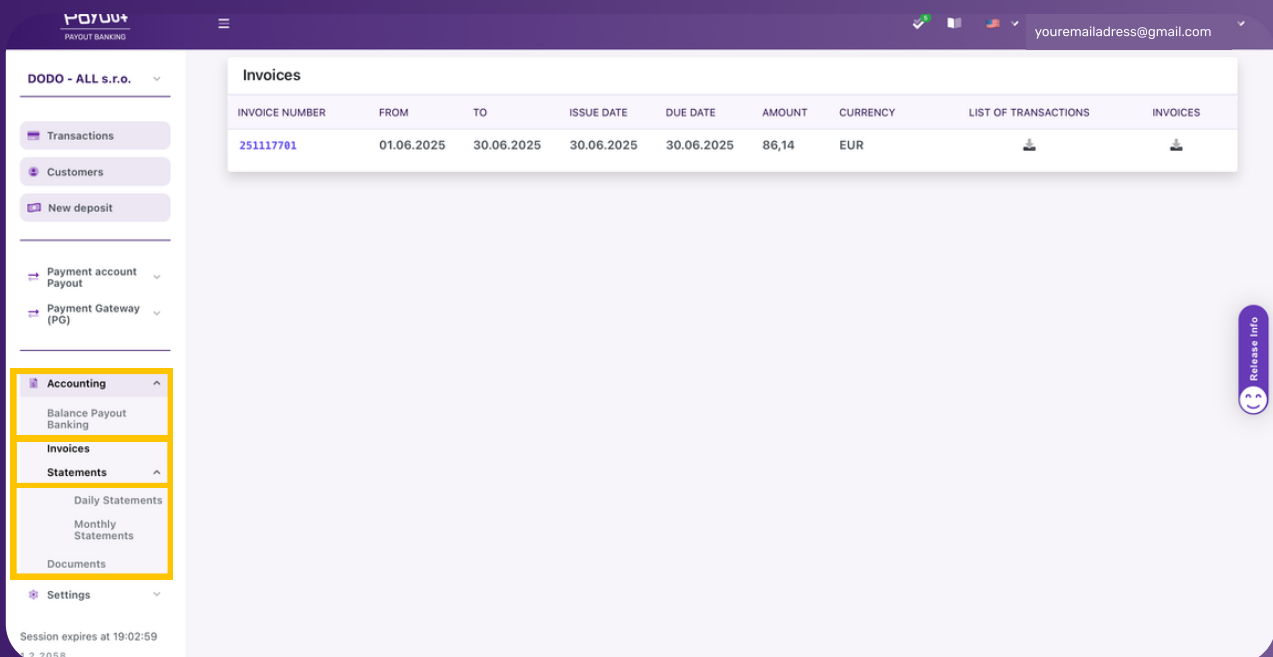
The list of created link payments can be found in the **Sent links** tab.

Payout Gateway

Statement/invoice

Download documents for billing as a basis for accounting

To download a transaction statement from your Payout account, click on **Accounting - Statements - Daily**, (or) **Monthly Statements**.



To download your monthly invoice from your Payout account, click on **Accounting - Invoices**.

Daily statements and invoices can be downloaded in **XML** and **PDF** format.

Please note: If you wish to change the frequency of statement generation, please contact our Sales Department via the contact form on our payout.one page or at contact@payout.one.

Payout Gateway

Invoice/Statement Delivery

Settings for sending statements and invoices via email.

To set up the delivery of invoices and statements from the Payout payment account, go to **Settings - Notifications**

The screenshot shows the Payout+ web interface. The sidebar on the left lists various settings categories: Transactions, Customers, New deposit, Payment account Payout, Payment Gateway (PG), Accounting, Settings, Account, Team, API Keys, Payment methods, Application Integrations, and Notifications (highlighted). The main content area is titled 'DODO - ALL s.r.o.' and contains several input fields for currency settings (EUR, HUF, PLN, RON). Below these is a 'Document password' field with the value 'Dodoheslo'. The 'Settings for invoices and statements' section includes a sub-section for 'E-mail' with two checked checkboxes: 'Sending invoices via e-mail' and 'Sending statements via e-mail'. A 'Save' button is located at the bottom right of the settings area.

In the settings, you can choose which email addresses will receive invoices and which receive statements. Simply enter your preferred email address and select *one* or *both* options - **Sending invoices via e-mail/Sending statements via e-mail**.

Dashboard and Search

After logging into Payout Banking, you will see the dashboard, which serves as a quick navigation hub for searching payments, orders, and customers. You can return to this screen at any time by clicking on the client's name in the top left corner.

The screenshot shows the Payout Banking dashboard with a search section. The dashboard has a purple header with the Payout Banking logo and a user email address. A sidebar on the left contains navigation links: 'Your company' (highlighted), 'Transactions', 'Customers', 'New deposit', 'EFM', 'Payment account Payout', 'Payment Gateway (PG)', 'Accounting', and 'Settings'. The search section is titled 'Search' and includes a sub-header 'Select the search type and enter the required identifiers'. It features three main search categories: 'Transactions', 'Checkouts', and 'Customers'. Each category has a search icon, a description, and a form with four input fields: 'Order ID', 'Customer e-mail', 'Variable symbol', and 'Transaction ID' (or 'Checkout ID' for Checkouts). Below each form is a brief description of the search results and a 'Search' button. A 'Support' button is located at the bottom left of the search section, and a 'Release info' button is on the right side.

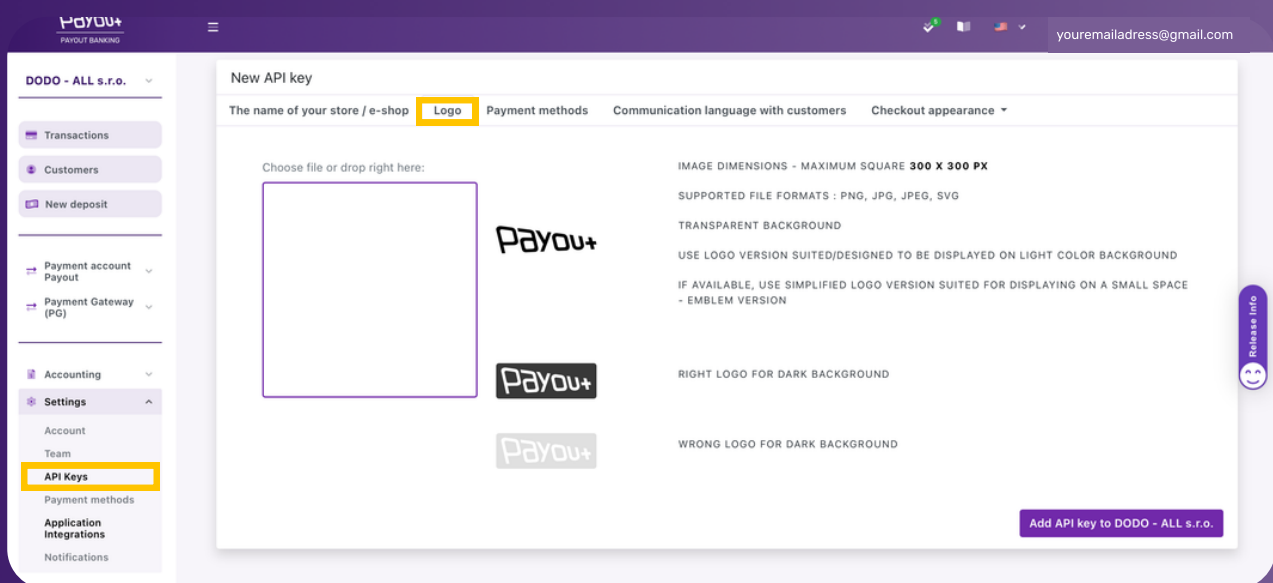
Three main search categories are available on the dashboard. Depending on your needs, you can search using various identifiers (e.g., *Order ID*, *Customer E-mail*, *Variable Symbol*, *Transaction ID*, or *Checkout ID*):

- 1. Transactions:** In this section, you can search for successful payments and payouts.
- 2. Checkouts:** This section is designed for searching all payments created within the system.
- 3. Customers:** If you need to quickly look up the payment history of a specific customer, use this option.

Design modification

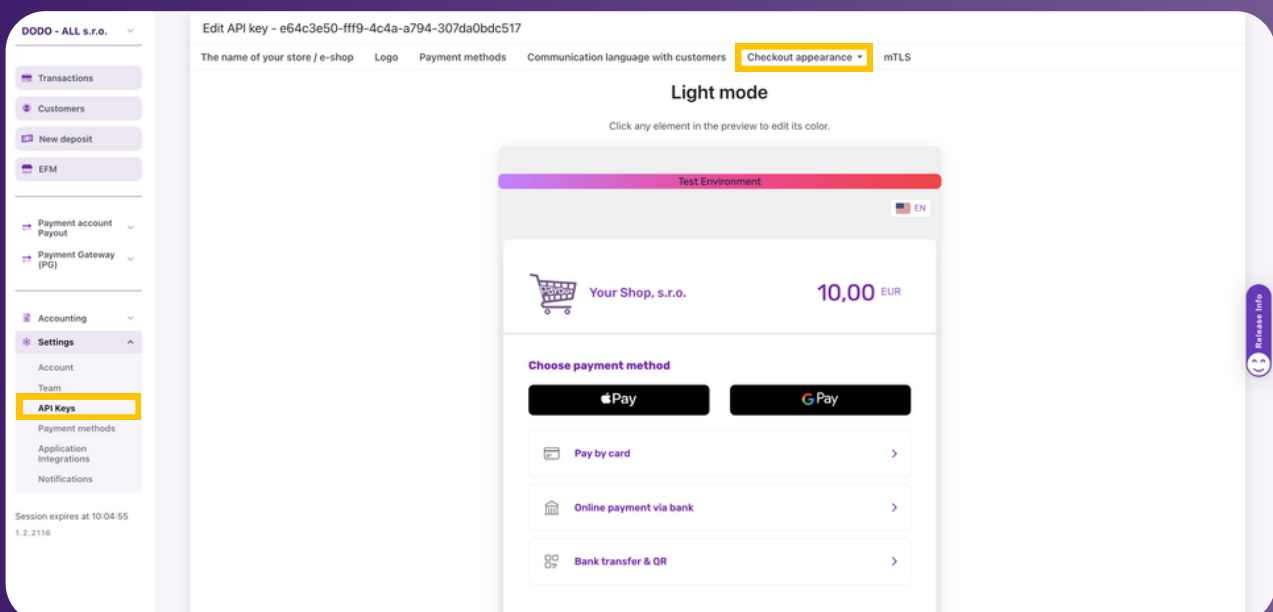
Logo insertion in the payment form

Please note: Please follow all recommendations for the correct display of the logo. At the same time, it is possible to have a **different logo** for each API key.



The Payout payment gateway also allows you to **customize the appearance of the checkout form** according to your preferences.

This modification is possible in the **Settings - API Keys - Checkout appearance**.



Setup Process:

Customizing the Checkout Appearance

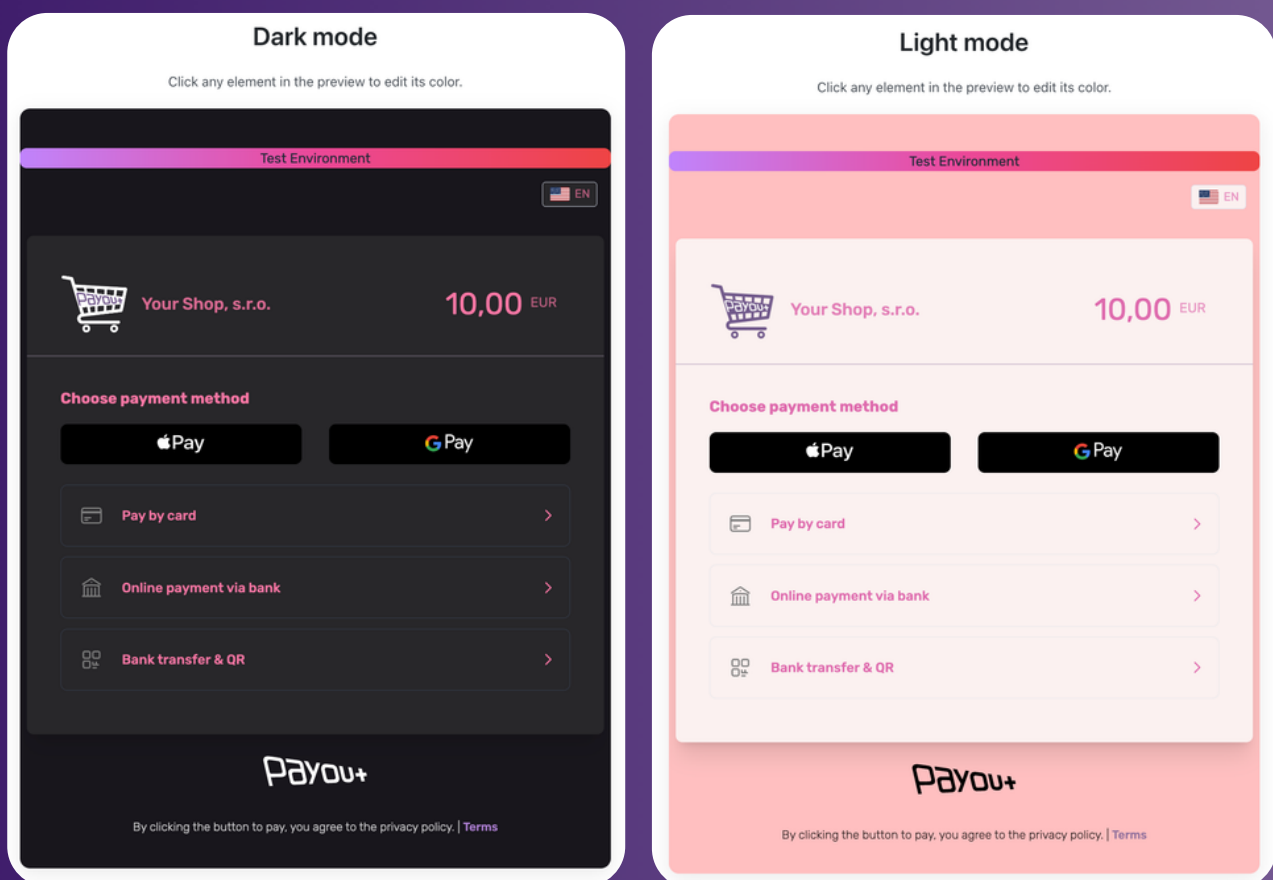
Light and Dark Mode (Light/Dark):

Select the base mode you wish to edit.

Editing Elements:

Within each mode, you can manually customize the colors of specific elements, such as:

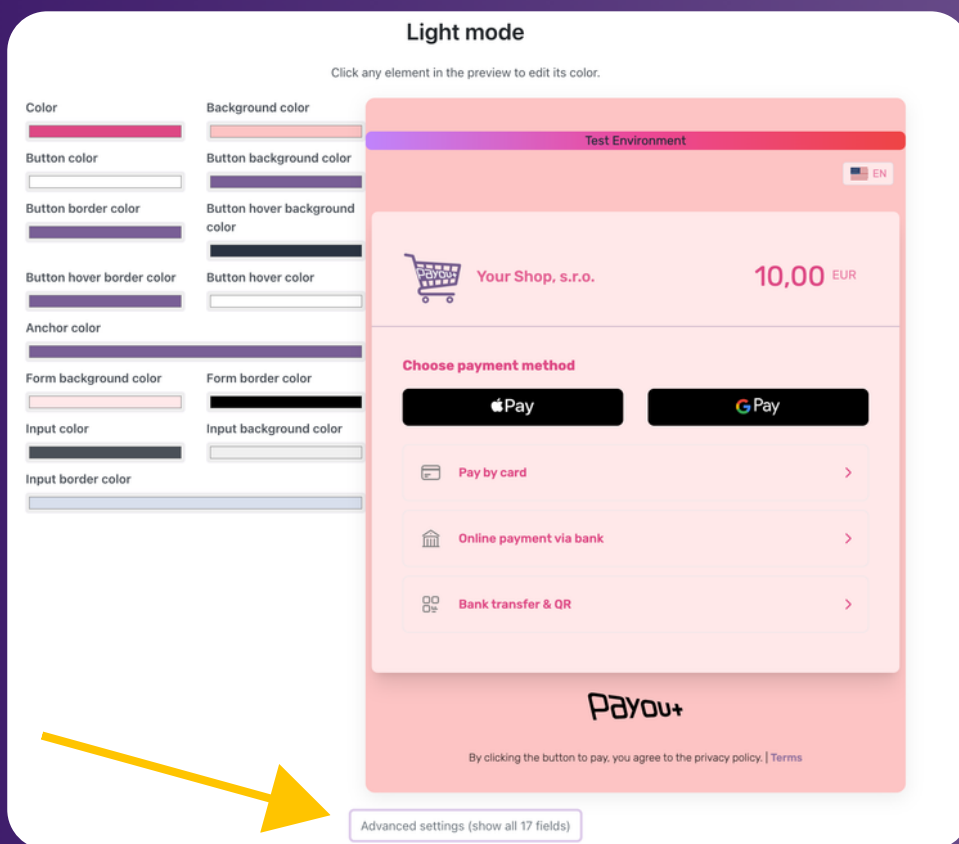
- buttons (both the primary color and the hover effect),
- page background,
- text color,
- borders of buttons and input fields.



Design Customization:

Customizing the Checkout Appearance

Advanced Settings: If you want to manage all details at once, click the "**Advanced Settings**" button. This view opens all configurable fields simultaneously, allowing for a faster and more comprehensive customization of the visual design.



Once you have configured the colors for a specific mode (Light or Dark), it is essential to confirm your changes by clicking the **Edit API Key** button.

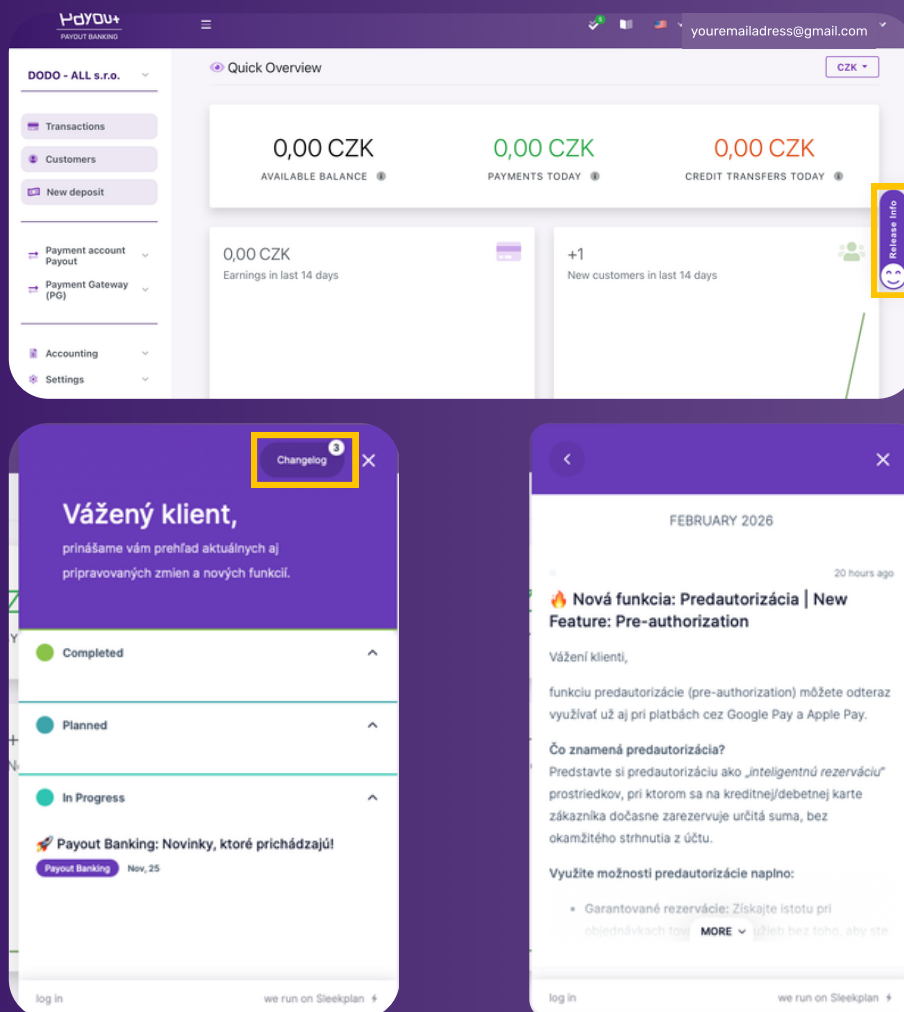
If you wish to **return to the original colors**, you will find the "**Reset Checkout Appearance**" button below the form. Clicking this button will restore all settings to their default state.

The logo you see in the design preview serves as a placeholder (default). The actual logo is not configured in this section, but separately under the API Key Settings in the **Logo section.*

Notifications

Follow the news directly in Payout Banking

Notifications in the Payout Banking environment are available to you directly on the main screen on the right in the **Release info** section.



After clicking, a window will open where you will find all important information, including **planned improvements**, **successful updates**, and **news**. We recommend that you check these notifications regularly so that you are informed of all important changes in a timely manner. *We believe that this overview will help you take full advantage of all the features of our system.*

Logos

Placement on your page

As part of our *General Terms and Conditions*, each Client is obliged to place the Payout, **VISA** and **Mastercard** logos on its website without undue delay after the integration of the Payout Gateway. The Client is entitled to use the Payout logo in accordance with the terms and conditions communicated by Payout, but in particular is not entitled to change or otherwise interfere with the logo.



Client references

Martin Dobiš
CTO **greenway**



"We are very satisfied with the Payout payment gateway. We appreciate the quality and reliability of the services, fast customer support, and fair, sustainable pricing policy. We definitely recommend it!"

Marek Kudzbel
CEO **CROWDMEUP**



At Crowdmeup, we make sure our investors feel safe. That's why we chose Payout, a licensed payment institution, to process payments. Thanks to them, all deposits and withdrawals are fast, reliable, and meet strict security standards. Our investors have nothing to worry about—their money is in good hands."

Tomáš Barčík
CPO **INVESTBAY**



"We have been working with Payout for a long time and appreciate their pragmatic approach and ability to respond quickly to technical and integration challenges. In our segment of fractional investing and crowdfunding, where technology and regulations are constantly changing, flexibility and willingness to seek functional solutions are key. This makes Payout an important partner."

*Trusted by
Leaders*

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