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.

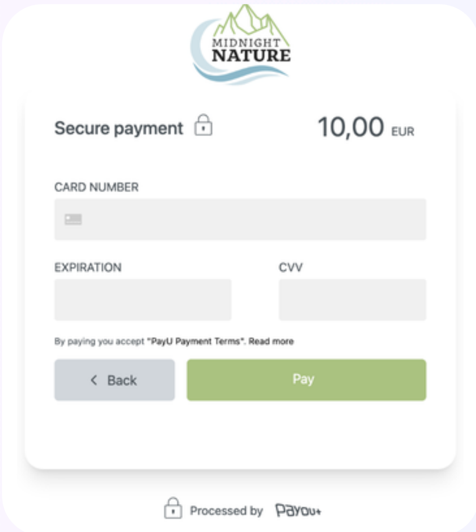
Founded in

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

Mobilonline greenway KiNEKUS etabletka online lekáreň iStores Premium Partner

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

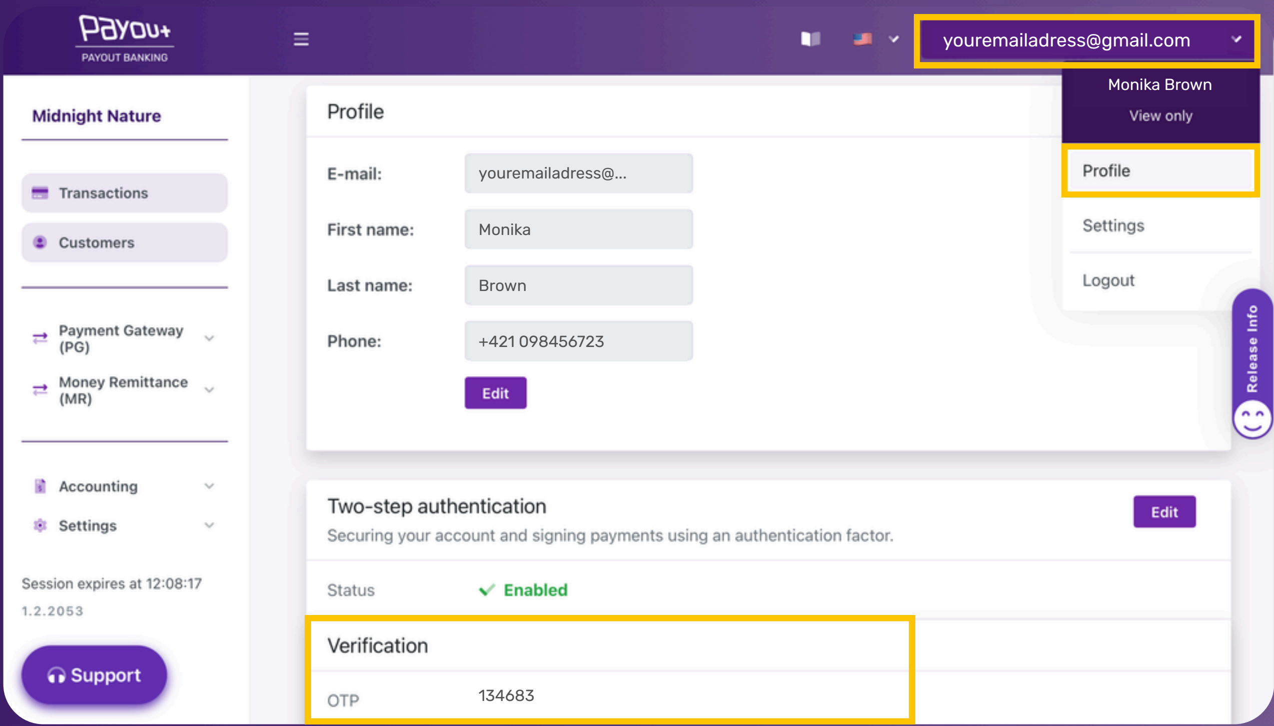
OPERATIONAL SUPPORT
from 8:00 a.m. to 5:30 p.m.

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**.



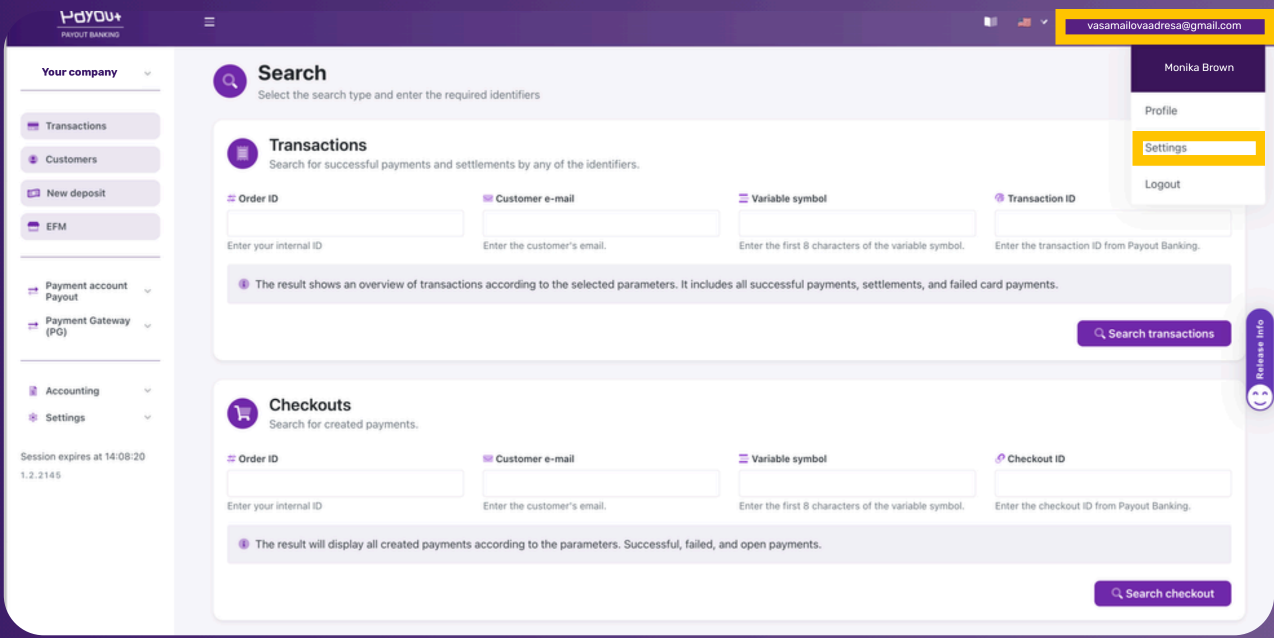
Customer support may ask you for:

- **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**.



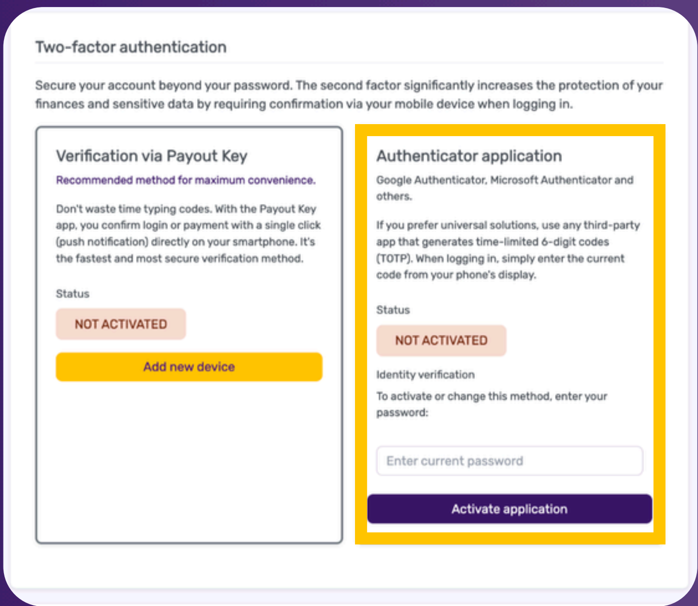
In the **Two-Factor Authentication section**, you have two options to choose from; however, currently only the **Authenticator application** is available.

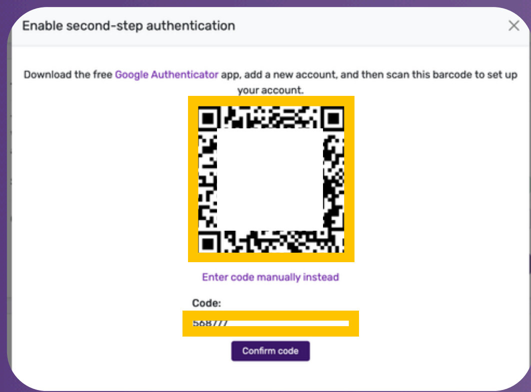
2FA

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.





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

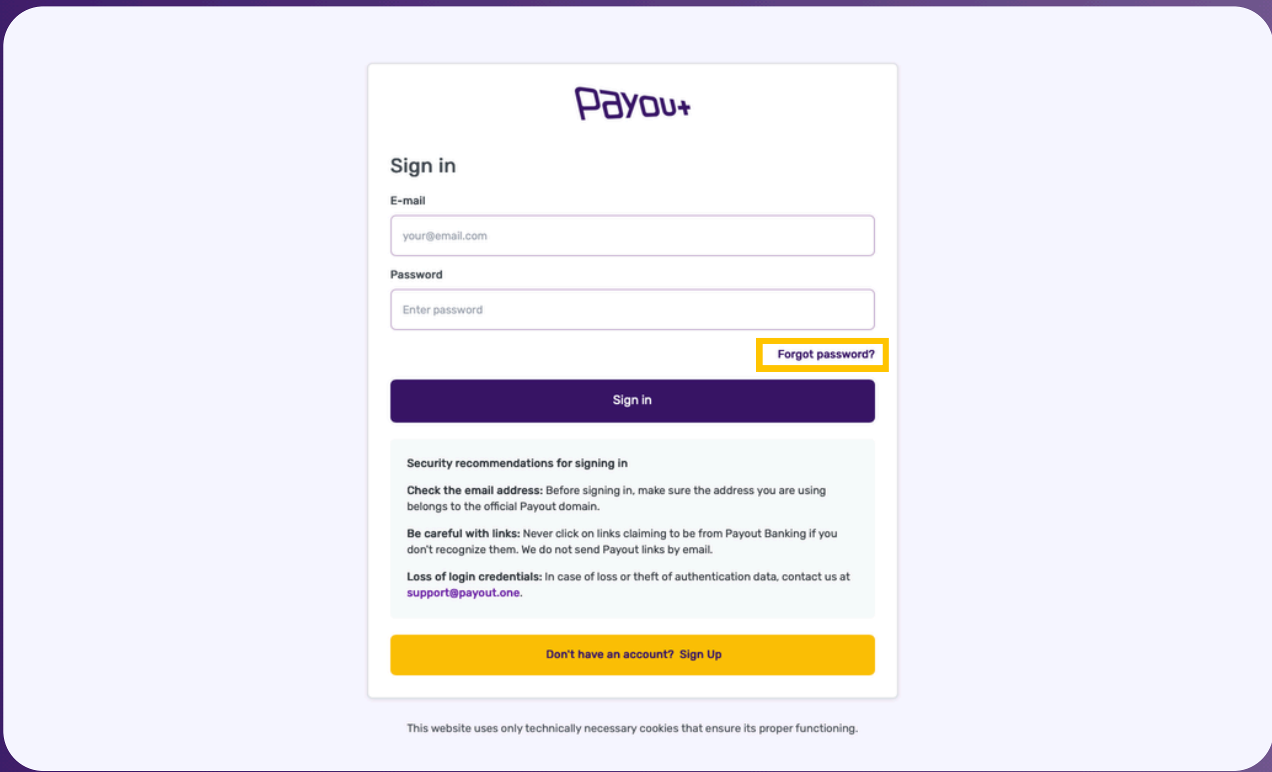
After scanning the QR code, enter the **6-digit code** from the authenticator and **Confirm code**.

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

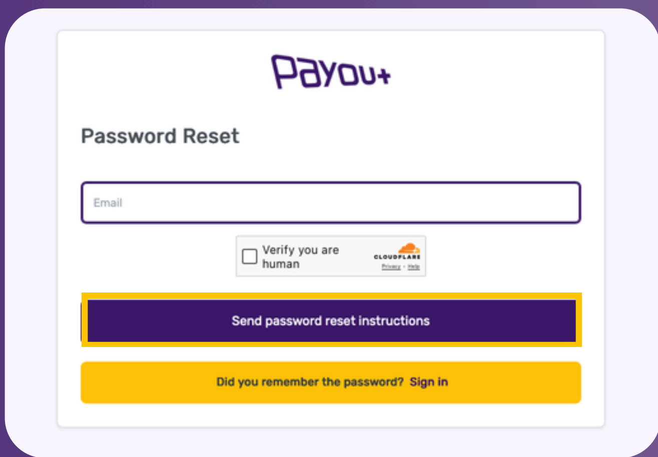
Forgotten password

Logging into Payout Banking

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



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

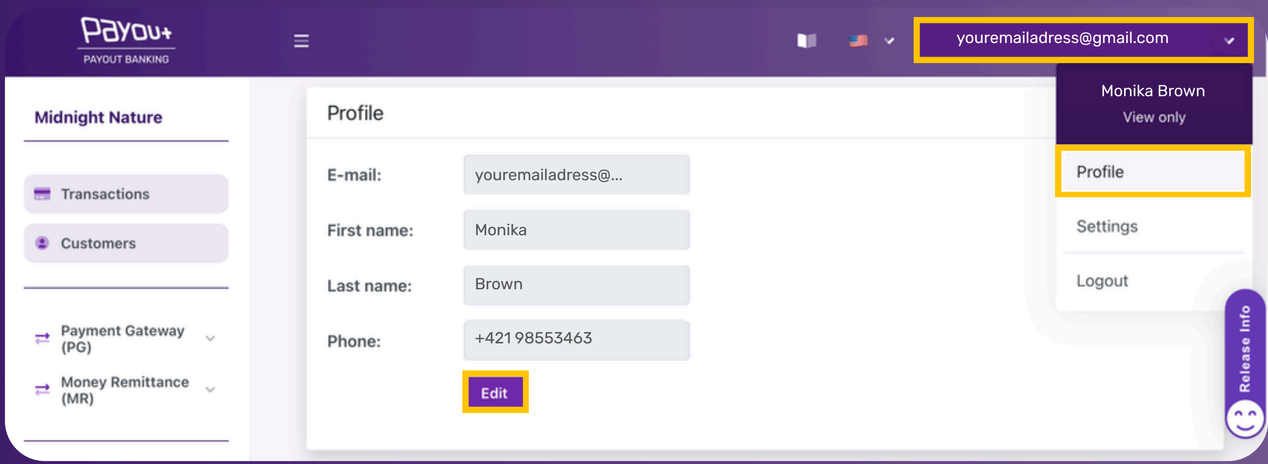


Important: The reset link will be sent to the email address you entered in the previous step and is valid for **15 minutes**. After that, you'll need to generate a **new** link.

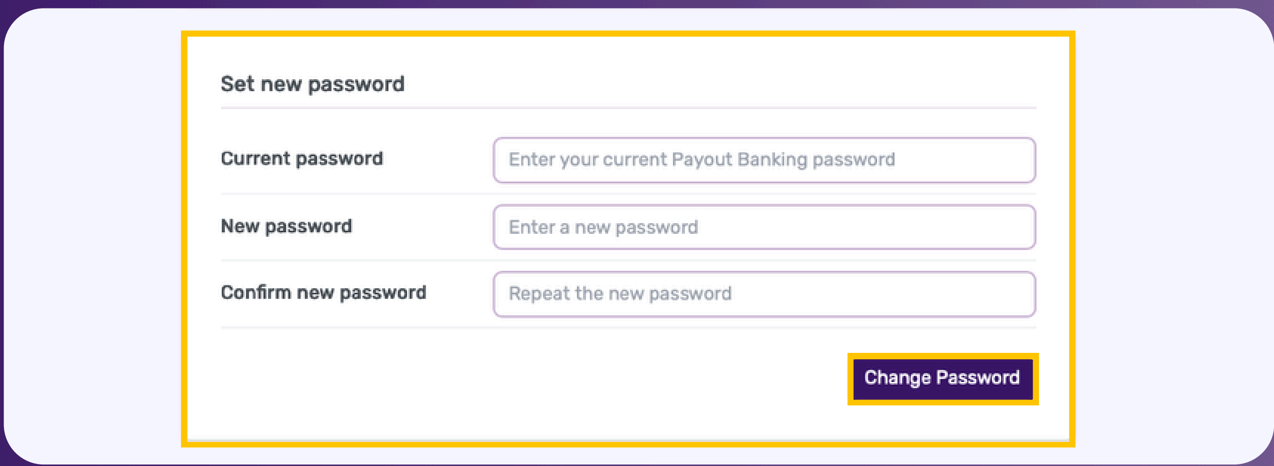
Password change

Changing your Payout Banking access password

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



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.

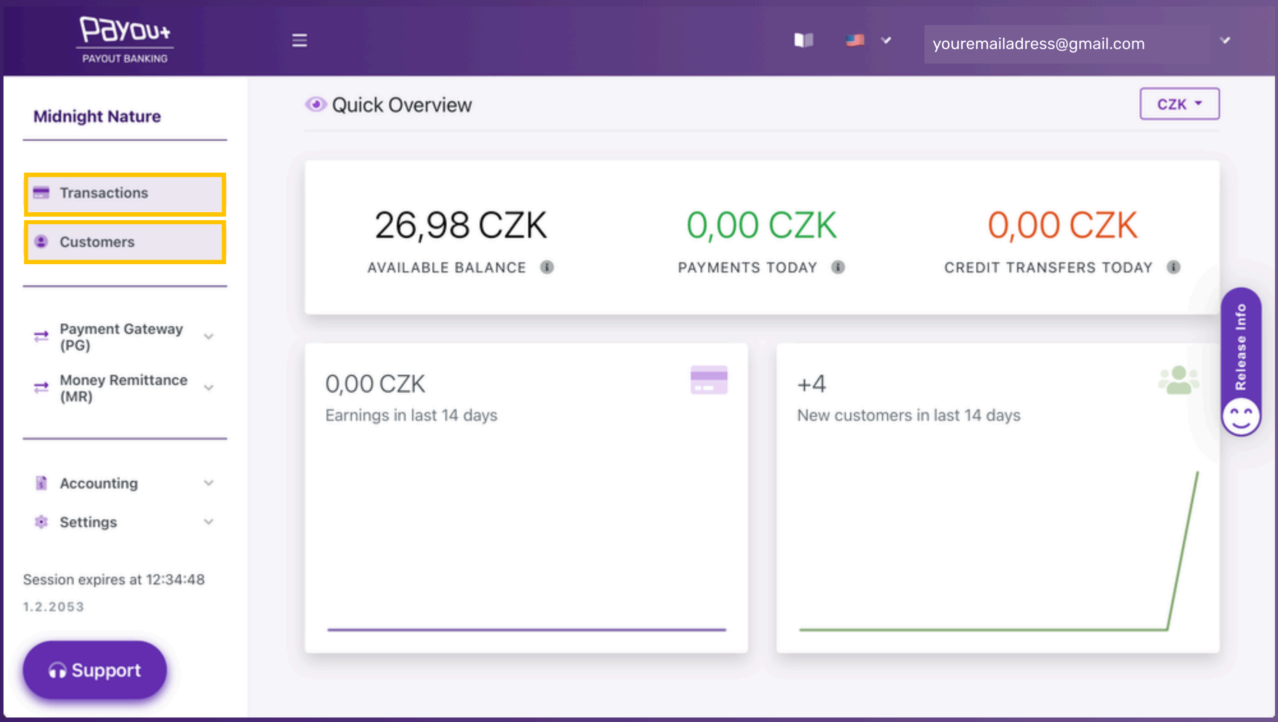


A **strong** payment account **password** is **essential** to protect your funds and personal information from unauthorized access and fraud.

Quick selection for Payout Banking

In the quick selection, you will find:

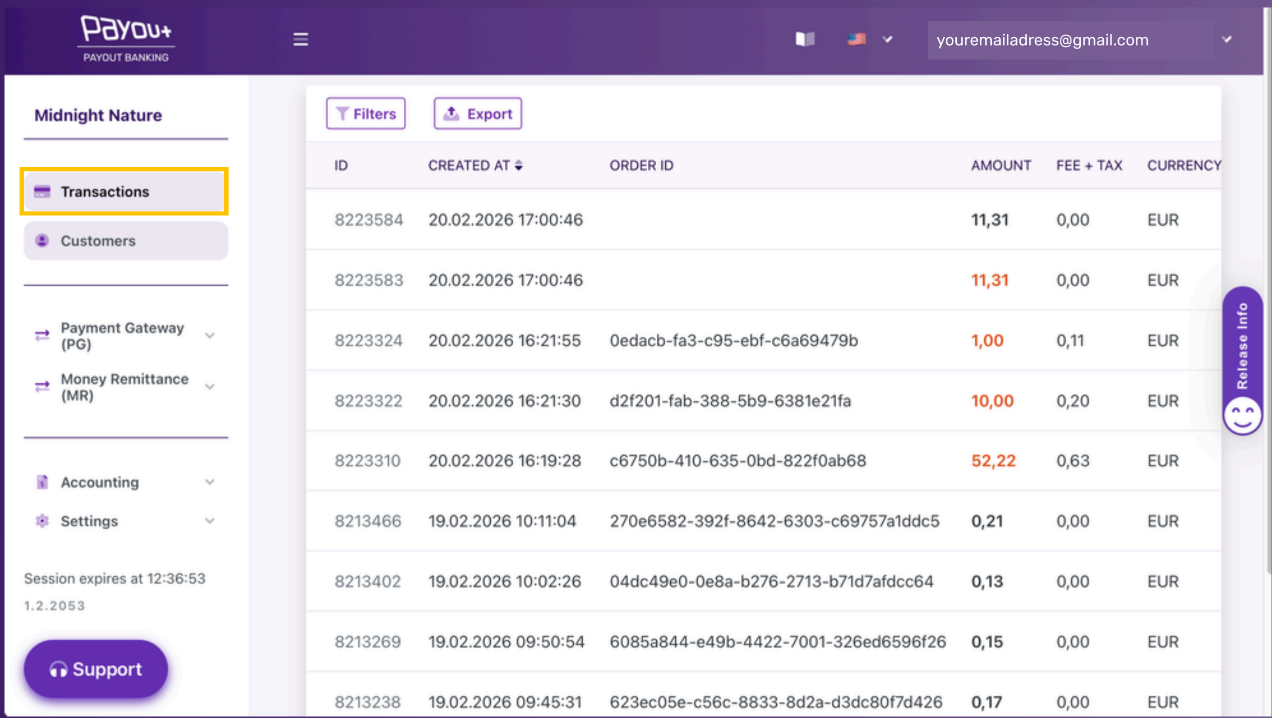
- **Transactions** - overview of all transactions in Payout Banking
- **Customers** - overview of all customers in Payout Banking



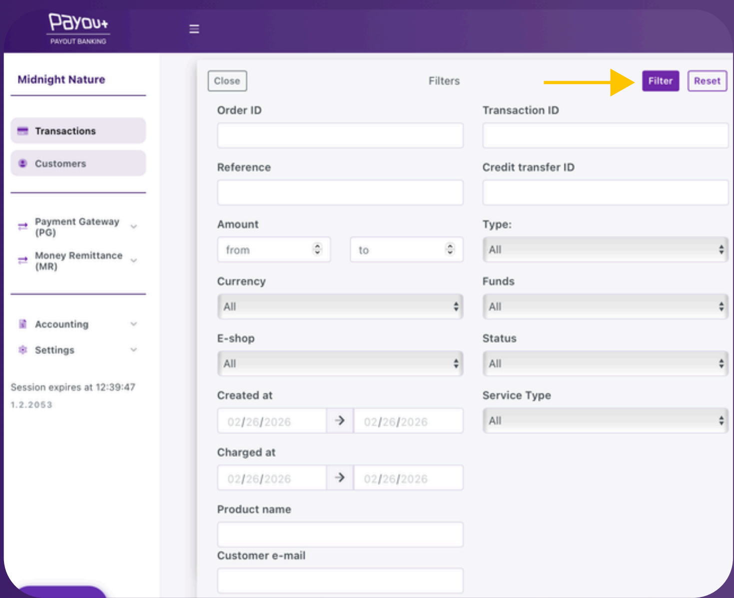
Transactions

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.



Filtering transactions by **parameters**

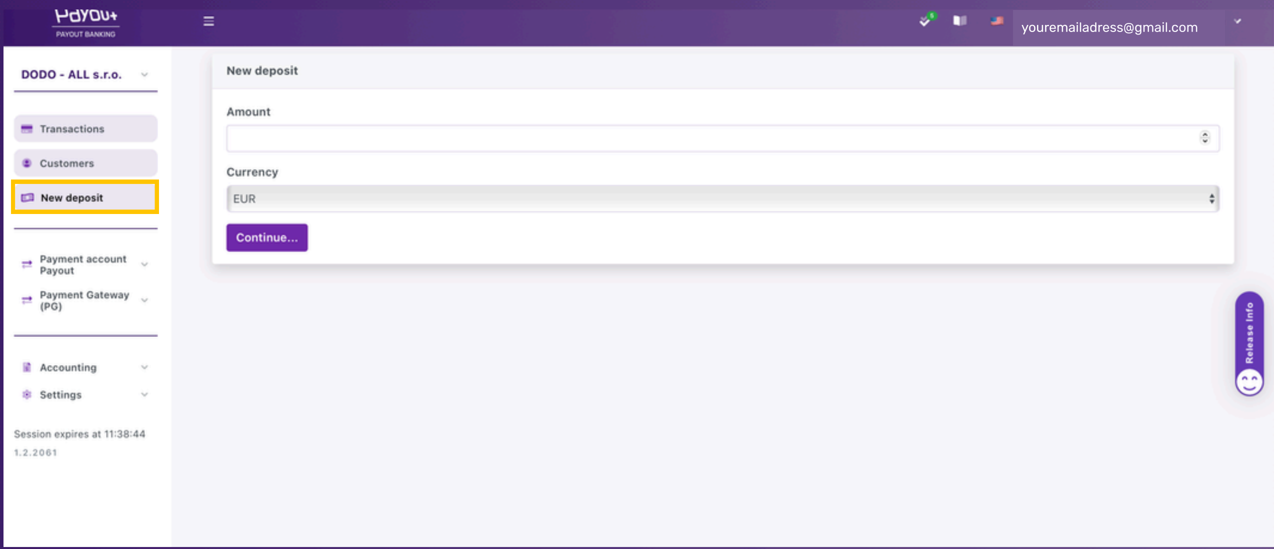


- In the quick selection, click on **Transactions**
- Click on **Filters** - for more parameter options, click on the arrows.
- A table with various parameter options will open.
- Fill in, for example, the customer's email address and confirm by clicking on **Filter**

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 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**.

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

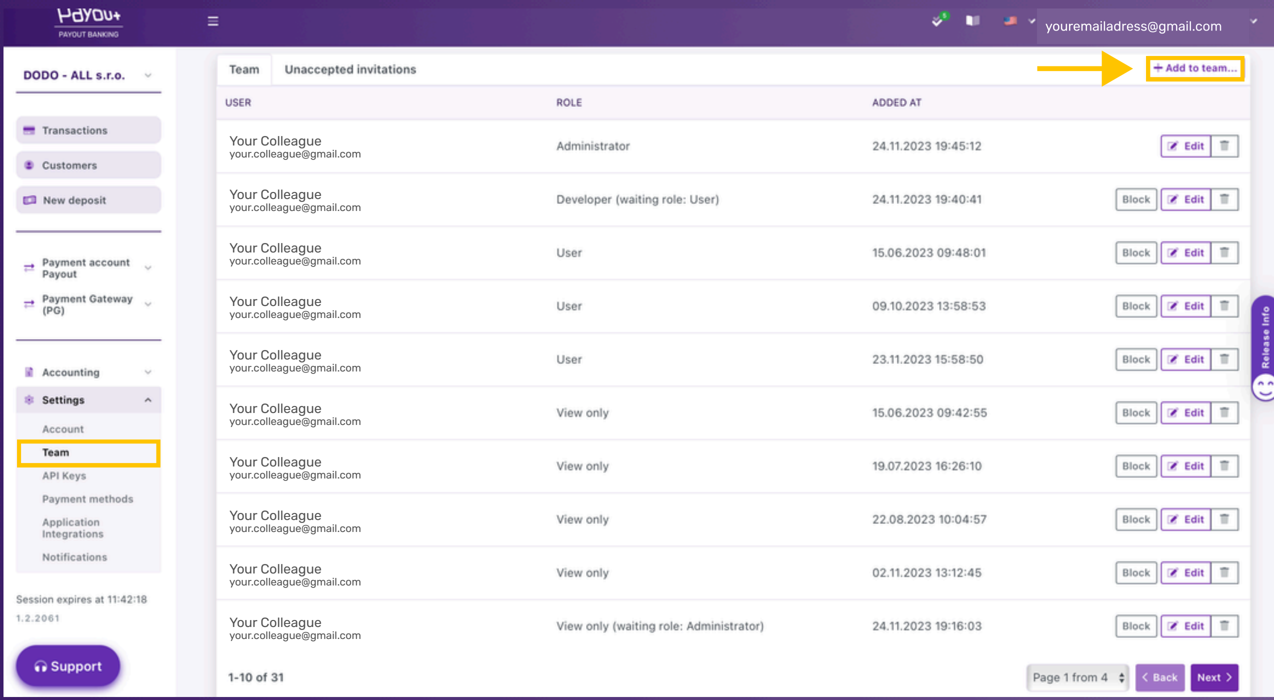
Below is an overview of the individual credit transfer statuses and what they mean for your payments.

- **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**.

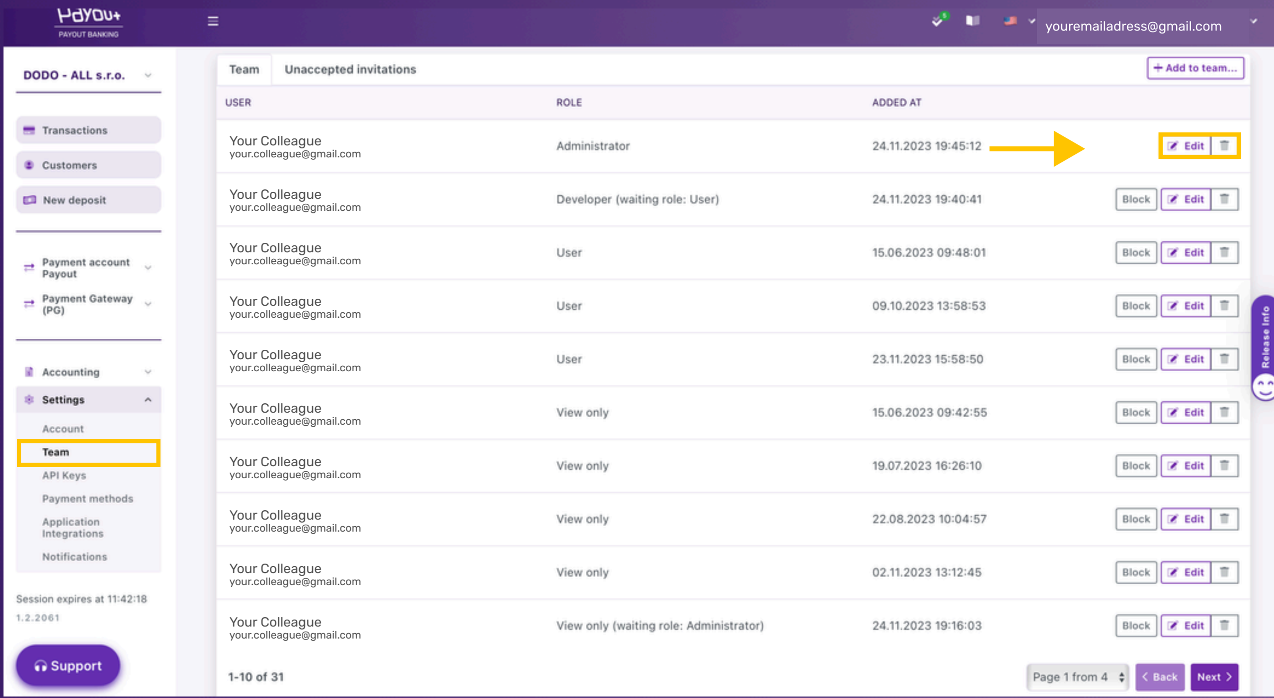


EMAIL: An invitation will be sent to the email address provided and must be **accepted**. Then the user creates his/her own profile.

Change/remove a user

Change a person's permissions in Payout Banking

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



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

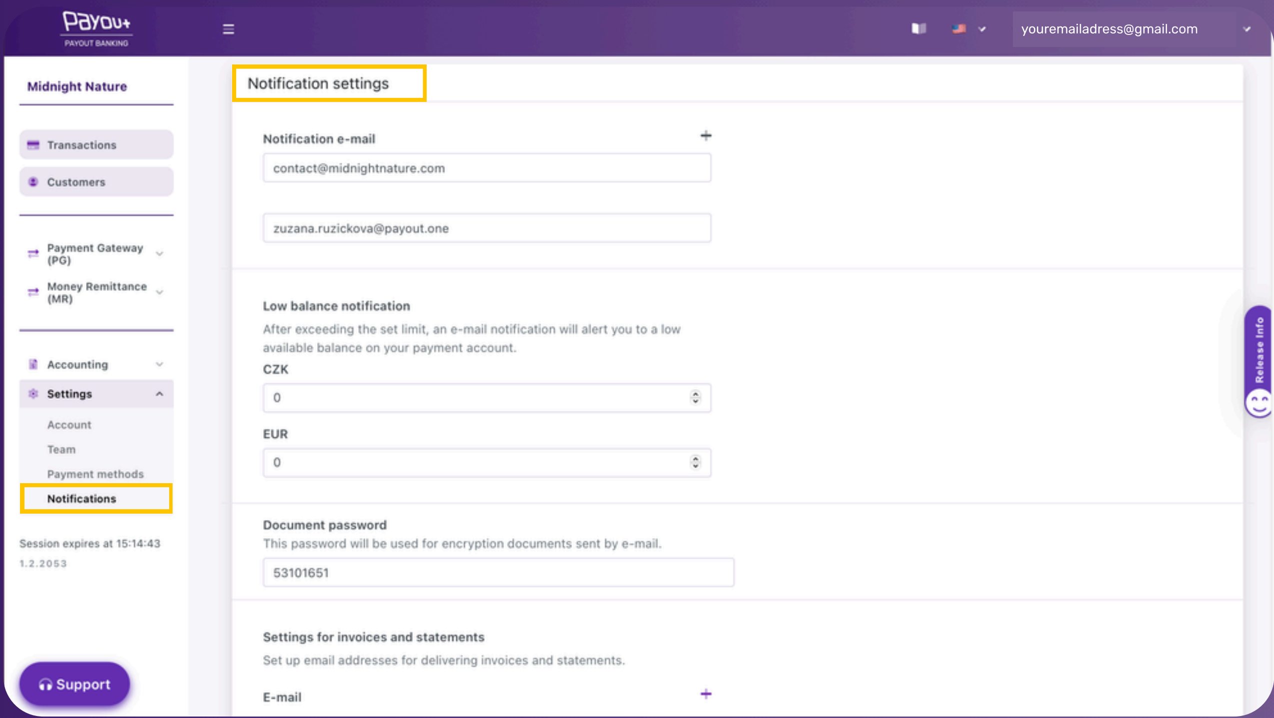
Final URL

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**.



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.

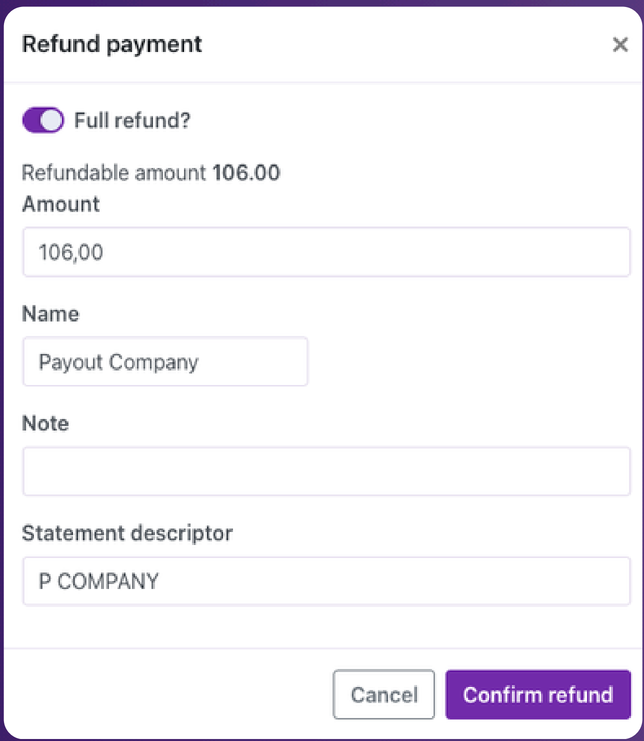
- **Put processes in place to prevent fraud** - modify the GTC to be fair to the customer, but protect yourself at the same time. For example, don't offer a "lifetime" guarantee of access to a service or a guarantee beyond the law. Even years later, your client may claim that the service was not delivered 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**.



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

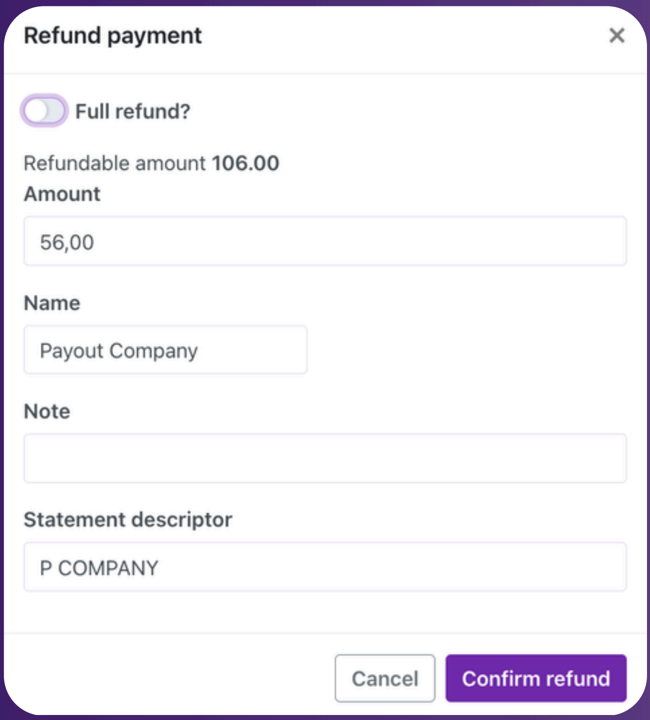
The AMOUNT field is automatically populated with the full amount of the refunded payment

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**.



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

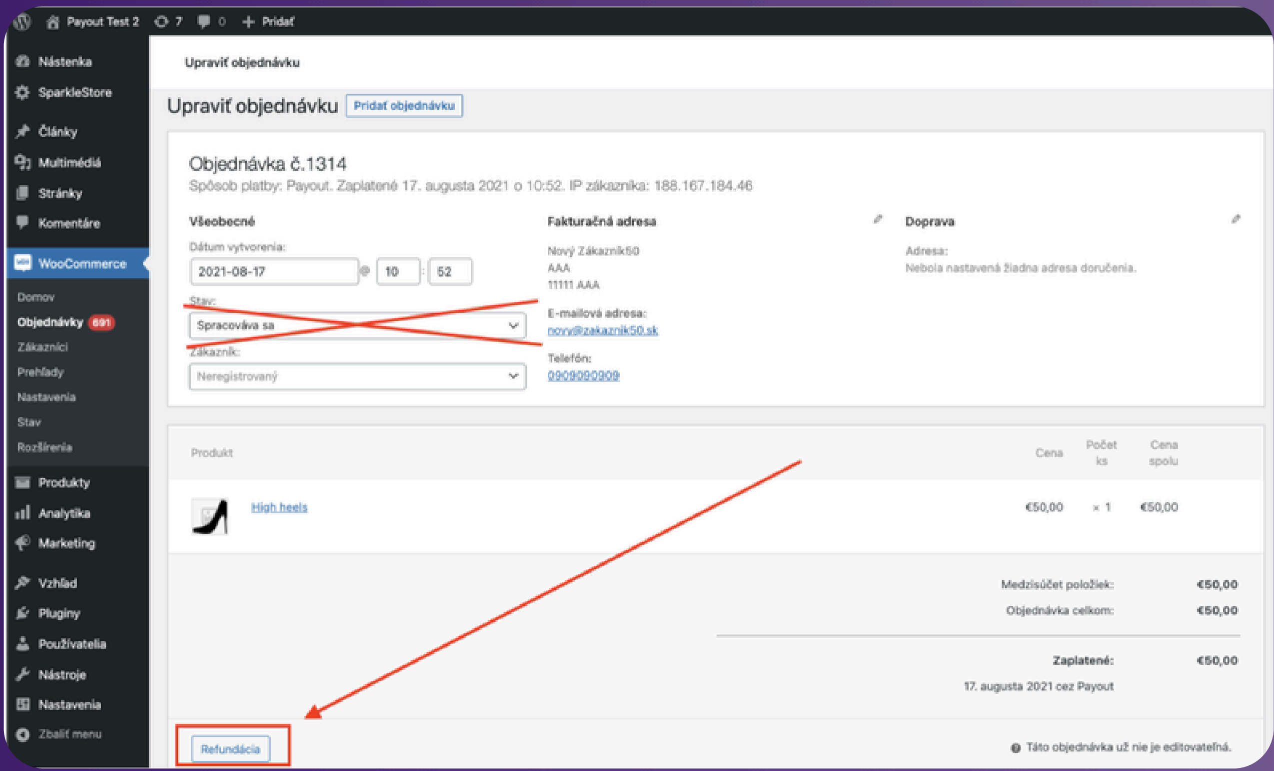
In the AMOUNT field, enter the amount needed to refund the payment.

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

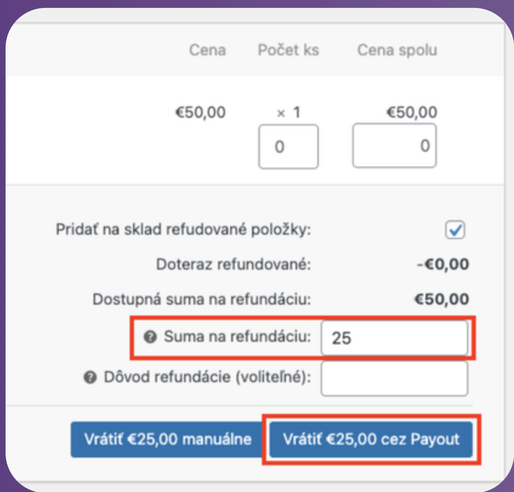
In WooCommerce, search for the order that needs to be cancelled. When you see the details, click on **Refund**.



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**.

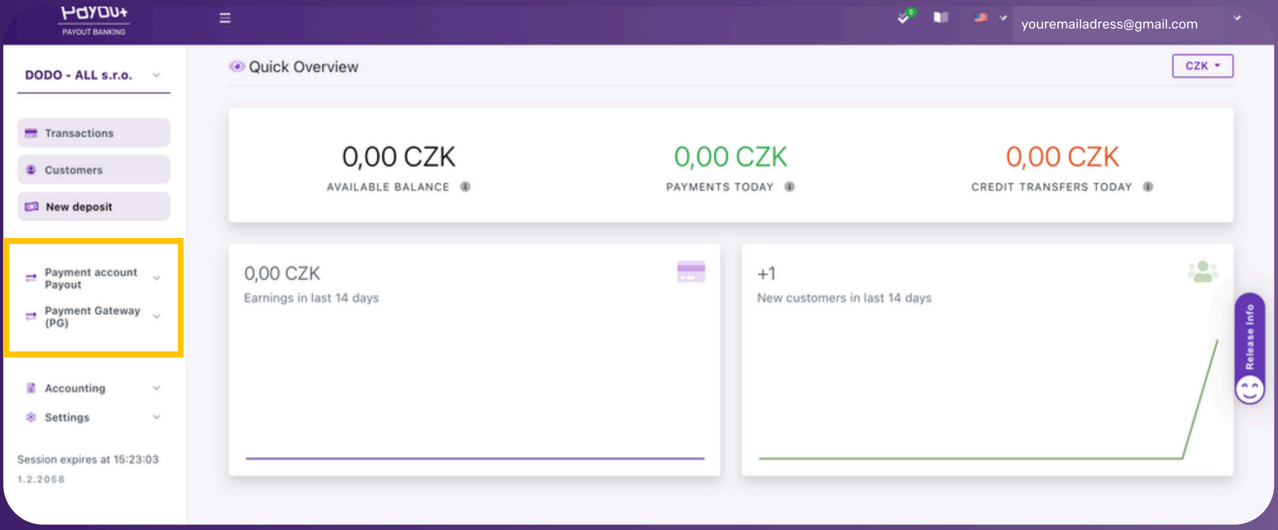


Important note: Do not change the order status!

Service distribution

Payout account (PÚP) and Payout Gateway (PB)

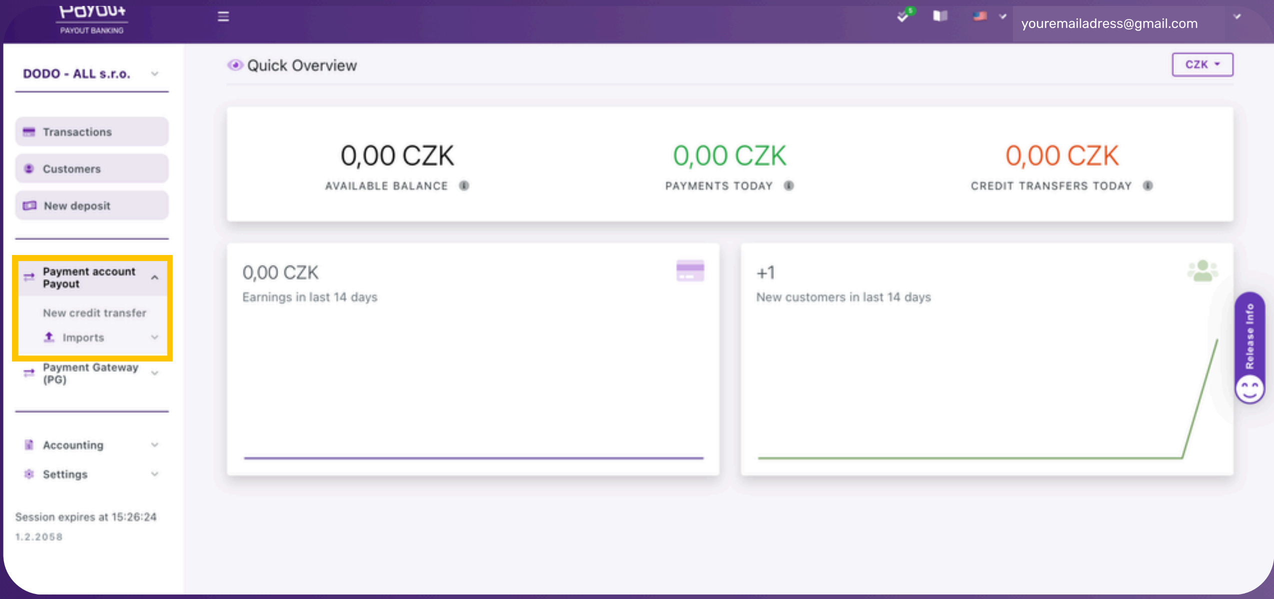
As of **April 1, 2025**, our payment services have been divided into a **Payment account Payout** and a **Payment Gateway(PG)**.



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.

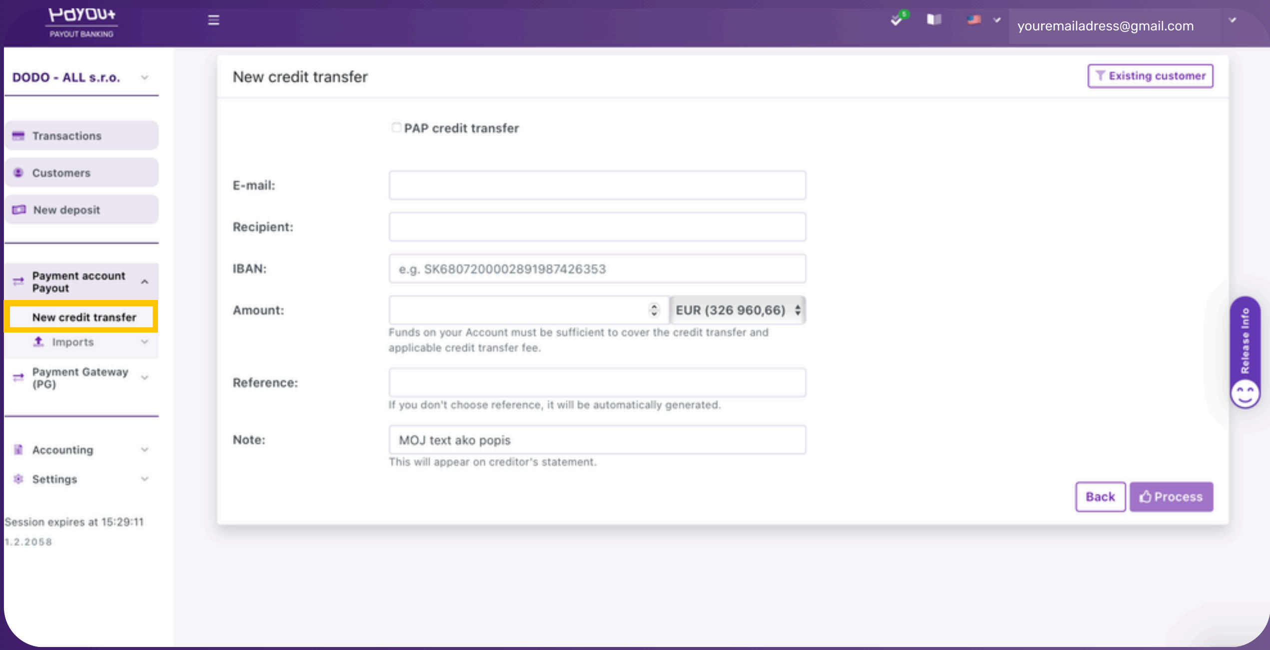


Payment account Payout

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 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.

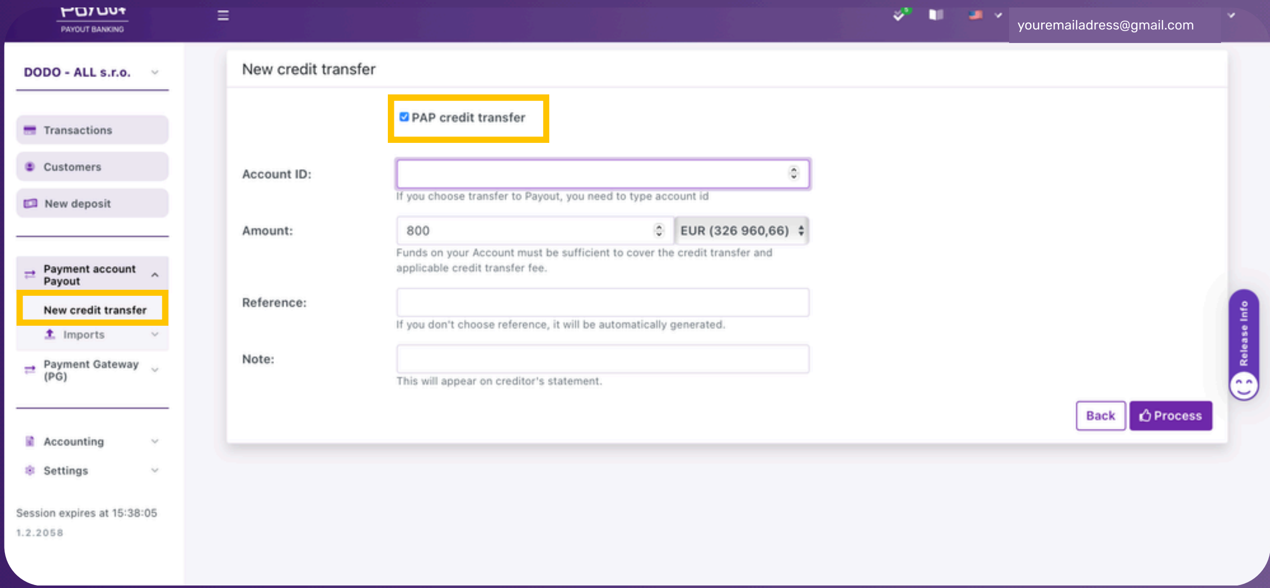
For these transactions, Payout will be required to calculate and pay financial transaction tax in accordance with the new law.

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.**



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**.

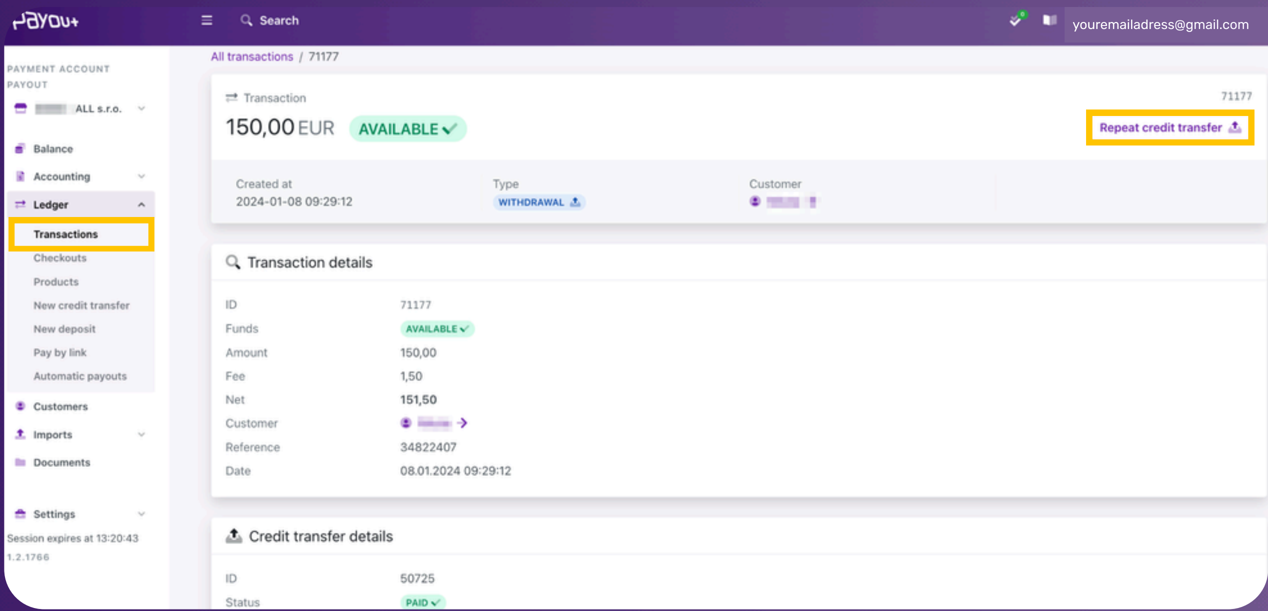
When making a payment, the minimum balance that must remain in the account and the account withdrawal fee are taken into account. After filling in the form, the payment must be processed and confirmed with a code from the two-factor authentication authenticator.

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

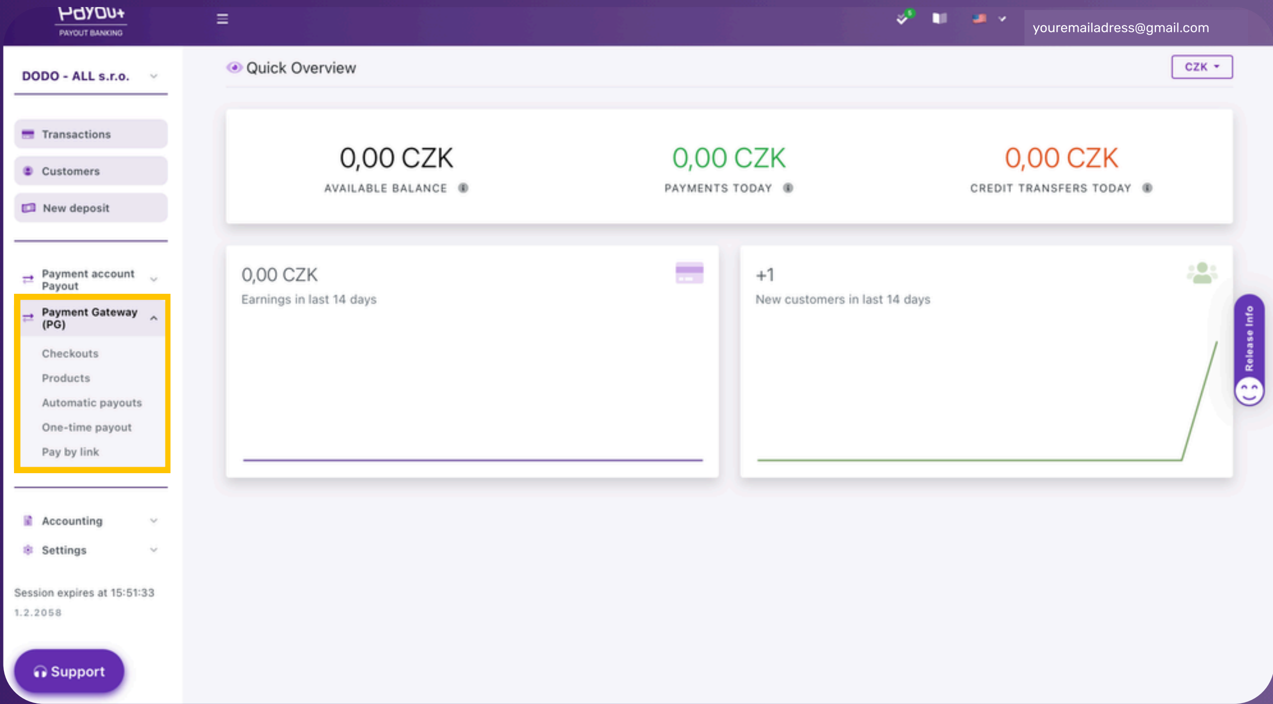
Payment account Payout

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:

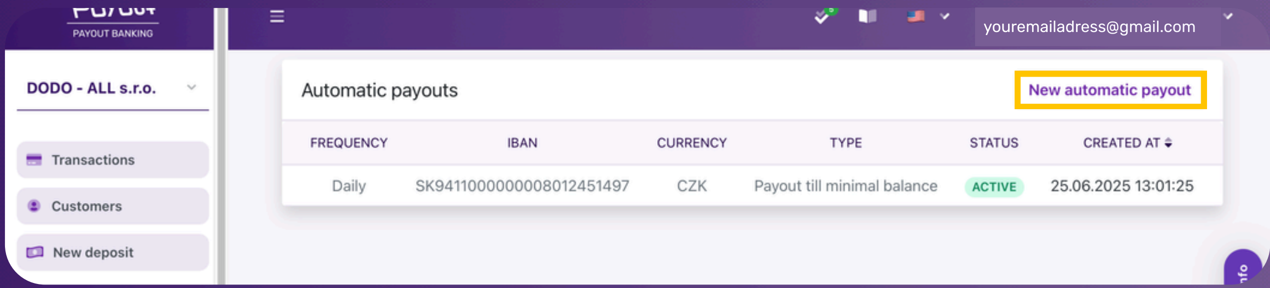
- **Payment refunds** – in the event of order cancellation or complaints
- **Chargebacks** – situations where customers dispute payments with their banks
- **Balance payments (withdrawals)** – transfers of received payments to your bank account

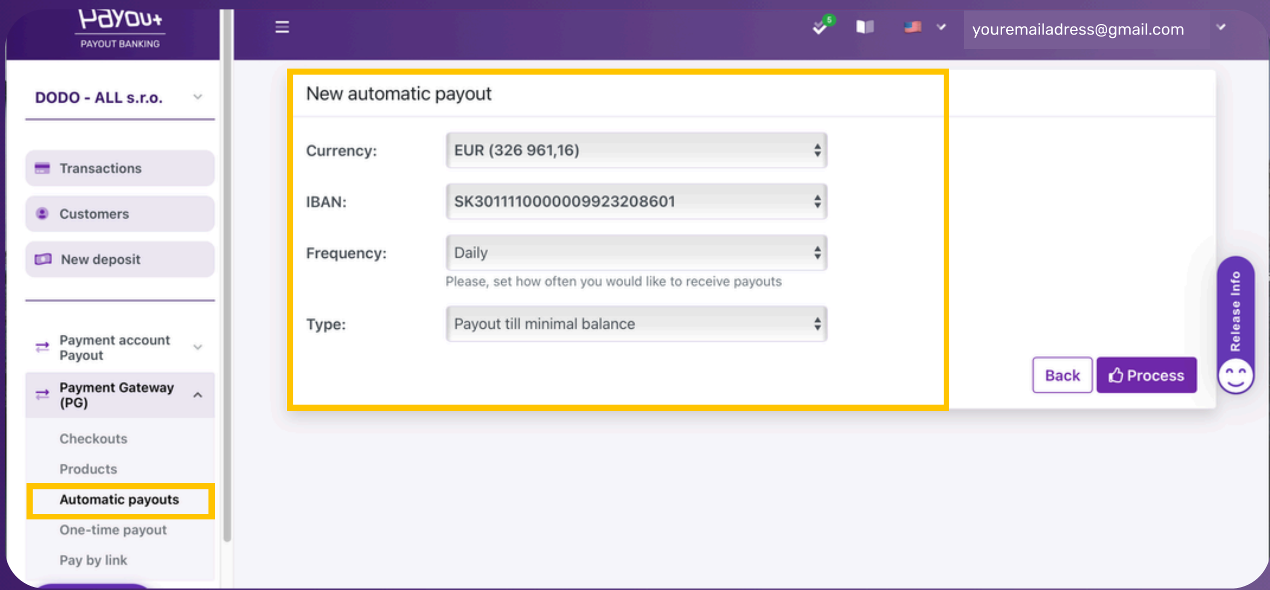
Payment Gateway

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**.





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.

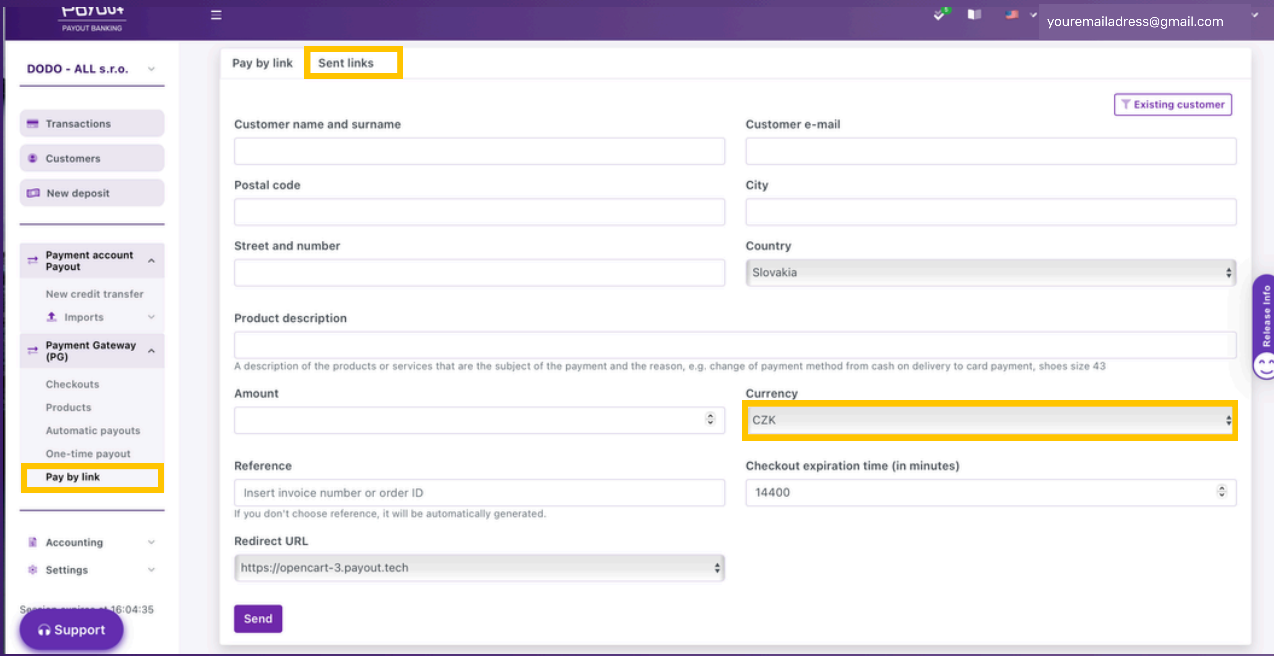
The fee for performing an automatic withdrawal is the same as for a payment according to the fee schedule in the given currency.

***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 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.

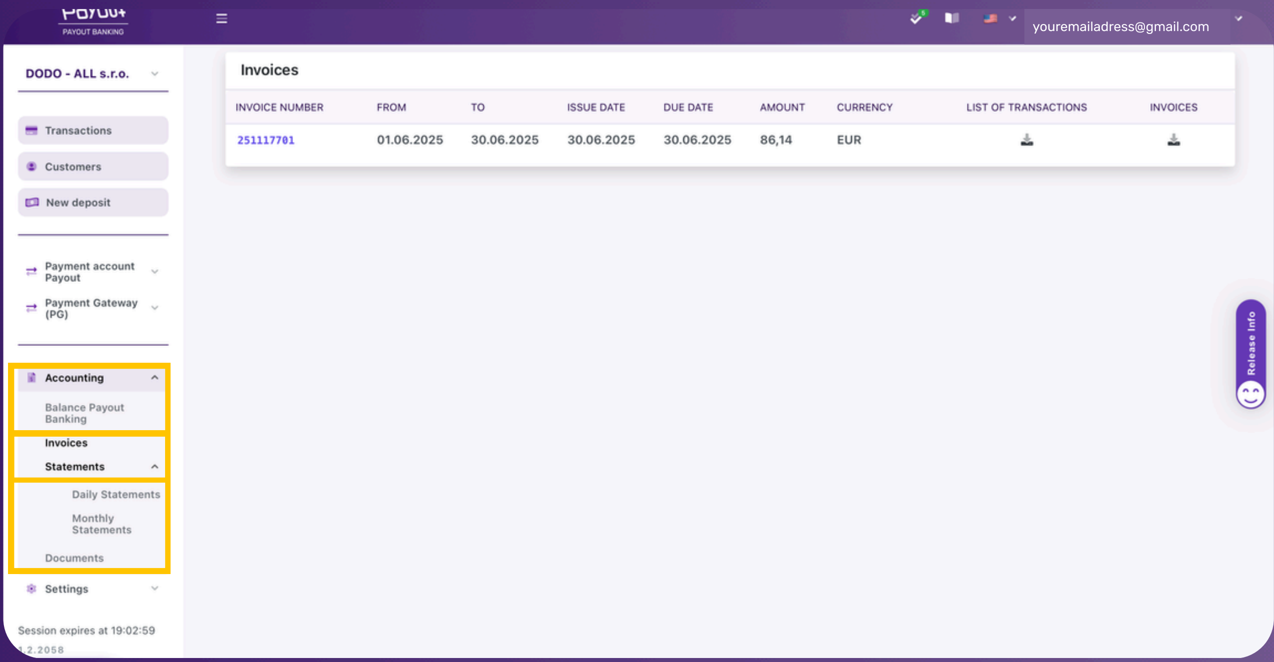
The list of created link payments can be found in the **Sent links** tab.

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.

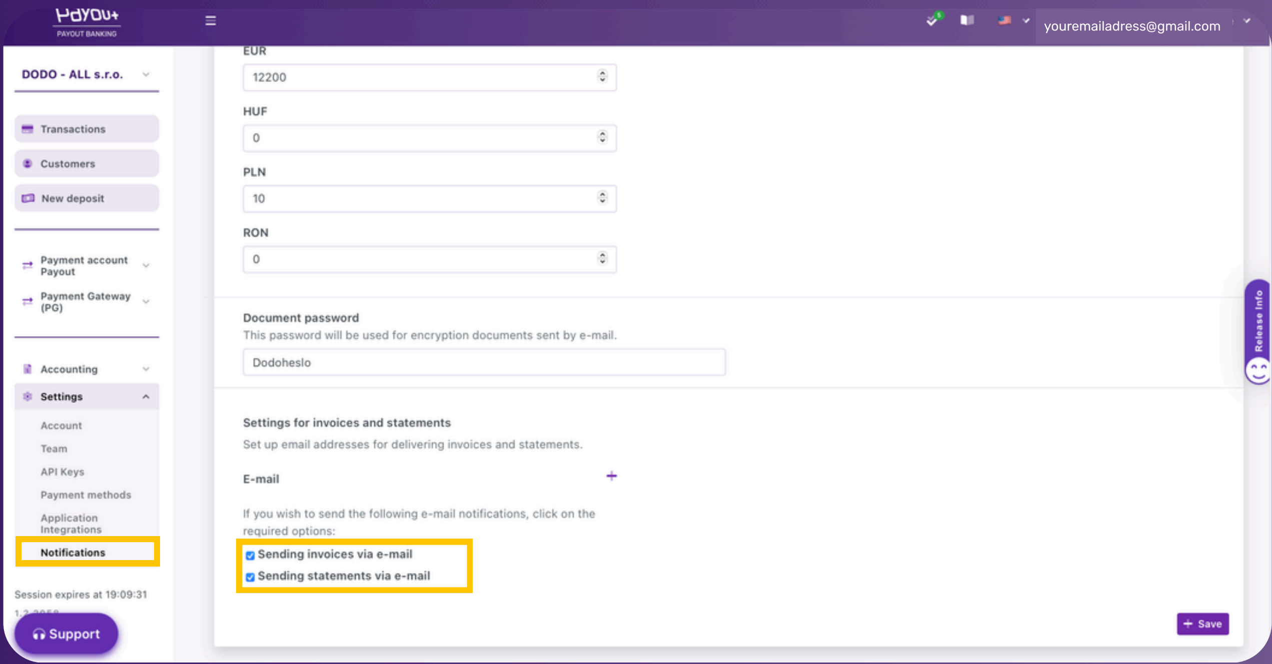
Please note: **If you wish to change the frequency of statement generation, please contact our Sales Department via the contact form on our payout.one page or at contact@payout.one.**

Payout Gateway

Invoice/Statement Delivery

Settings for sending statements and invoices via email.

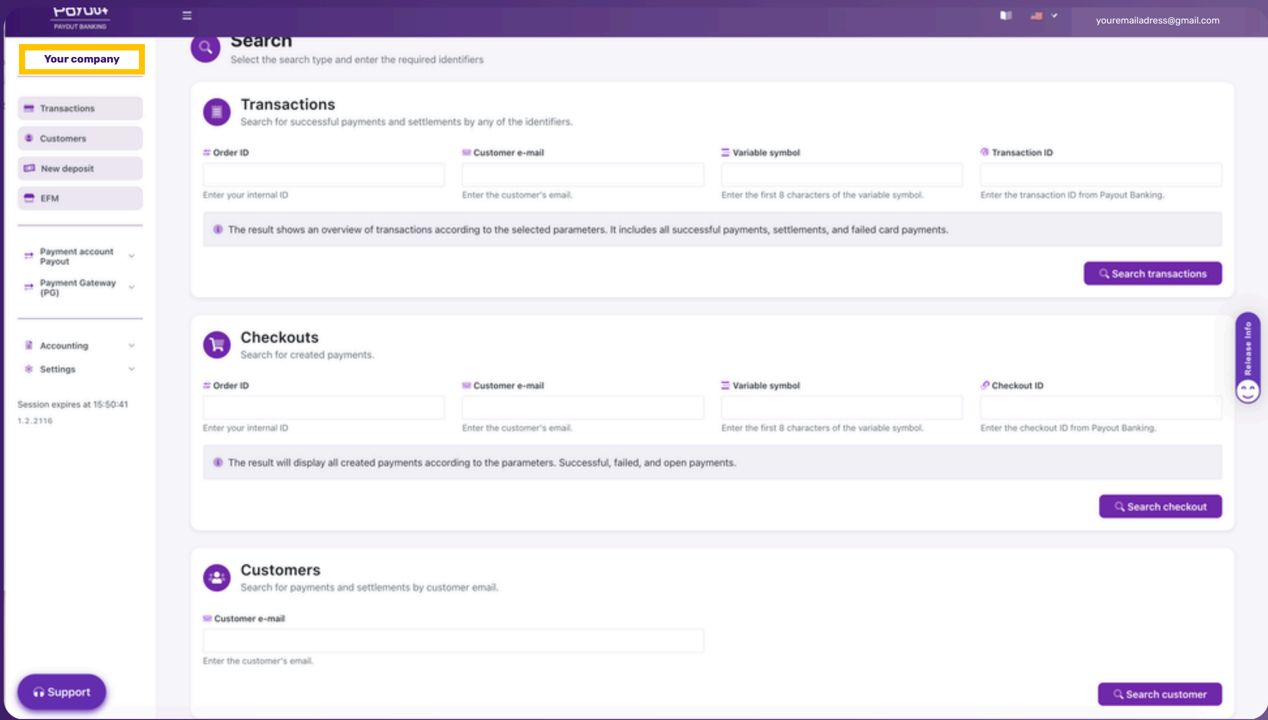
To set up the delivery of invoices and statements from the Payout payment account, go to **Settings** - **Notifications**



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.



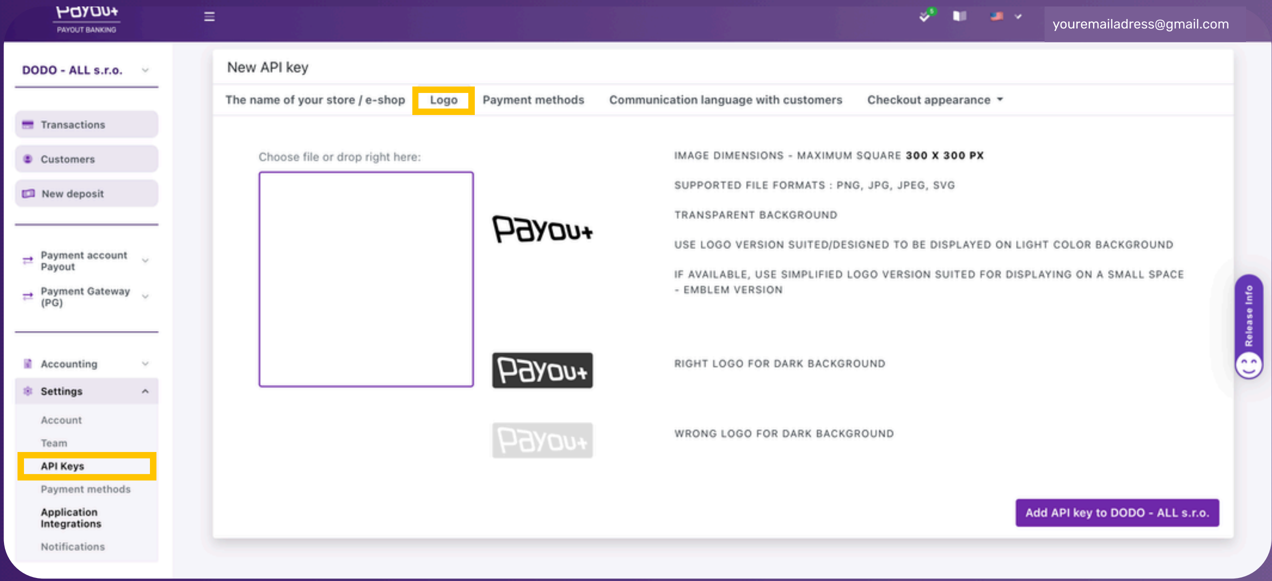
Three main search categories are available on the dashboard. Depending on your needs, you can search using various identifiers (*e.g., Order ID, Customer E-mail, Variable Symbol, Transaction ID, or Checkout ID*):

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

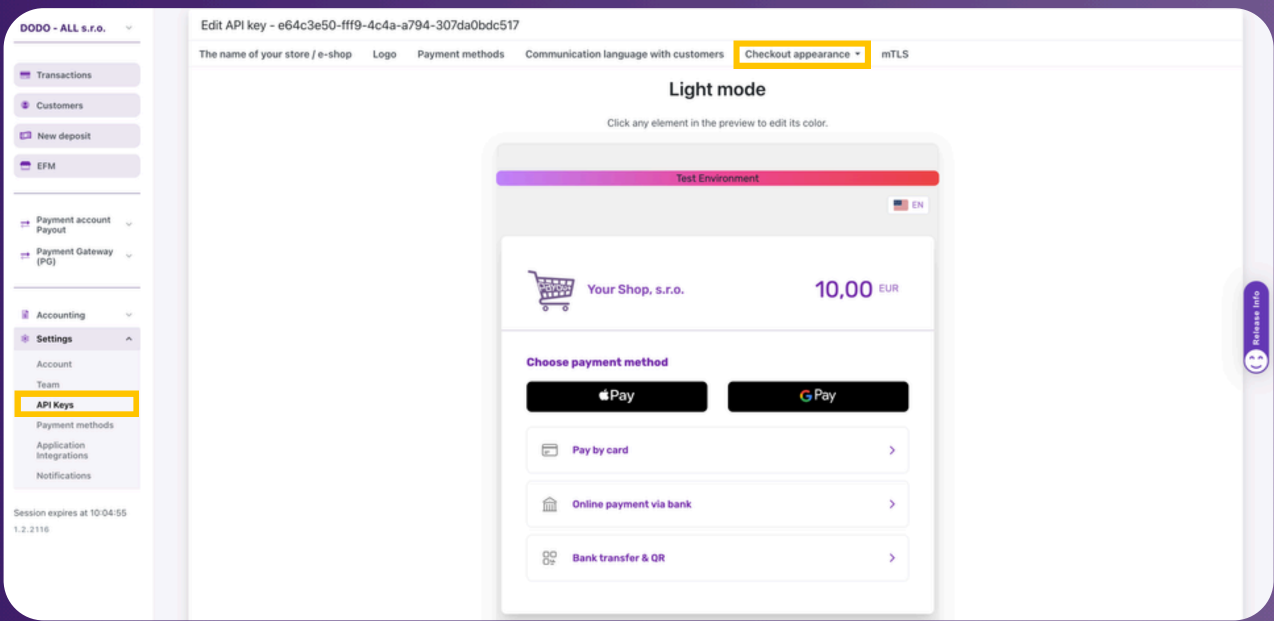
Logo insertion in the payment form

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

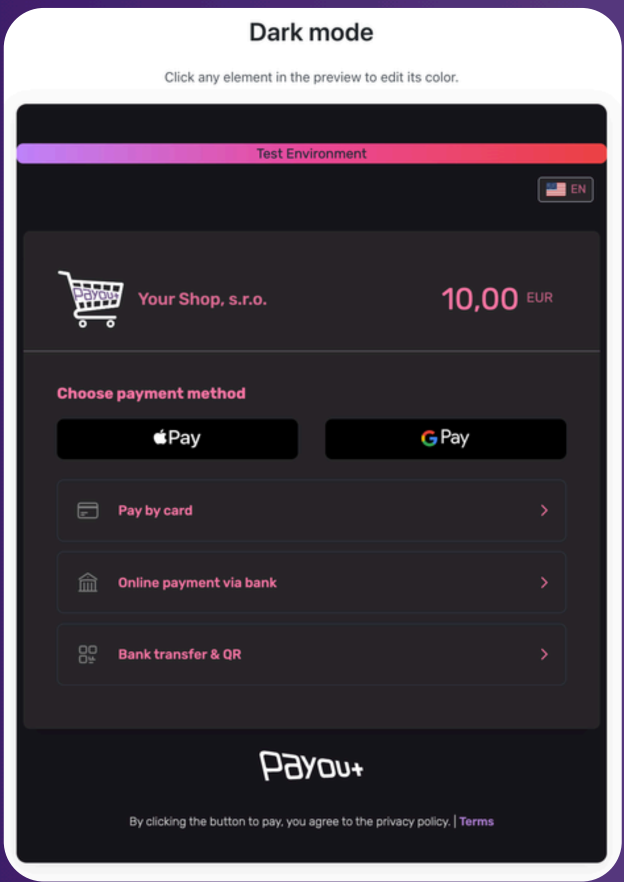
Light and Dark Mode (Light/Dark):

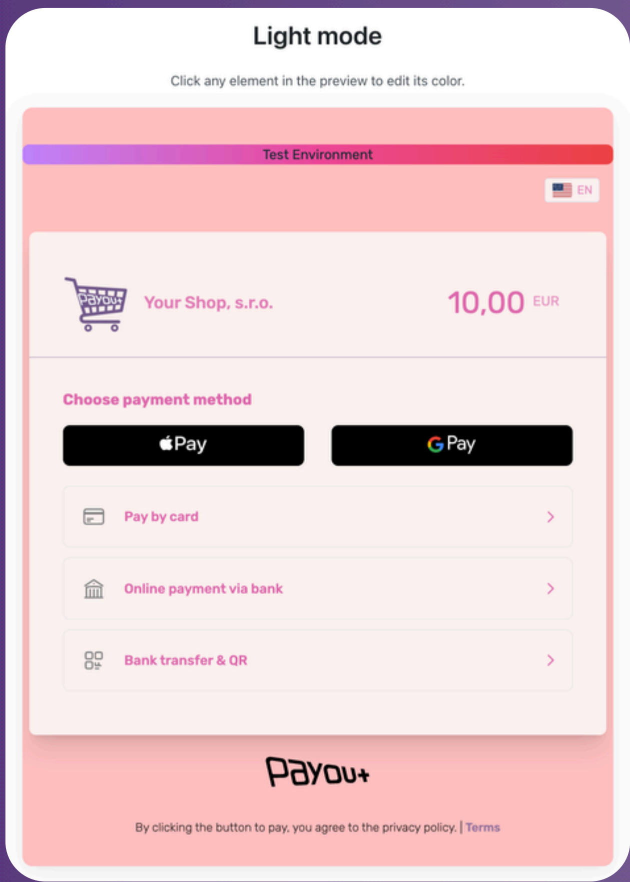
Select the base mode you wish to edit.

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.

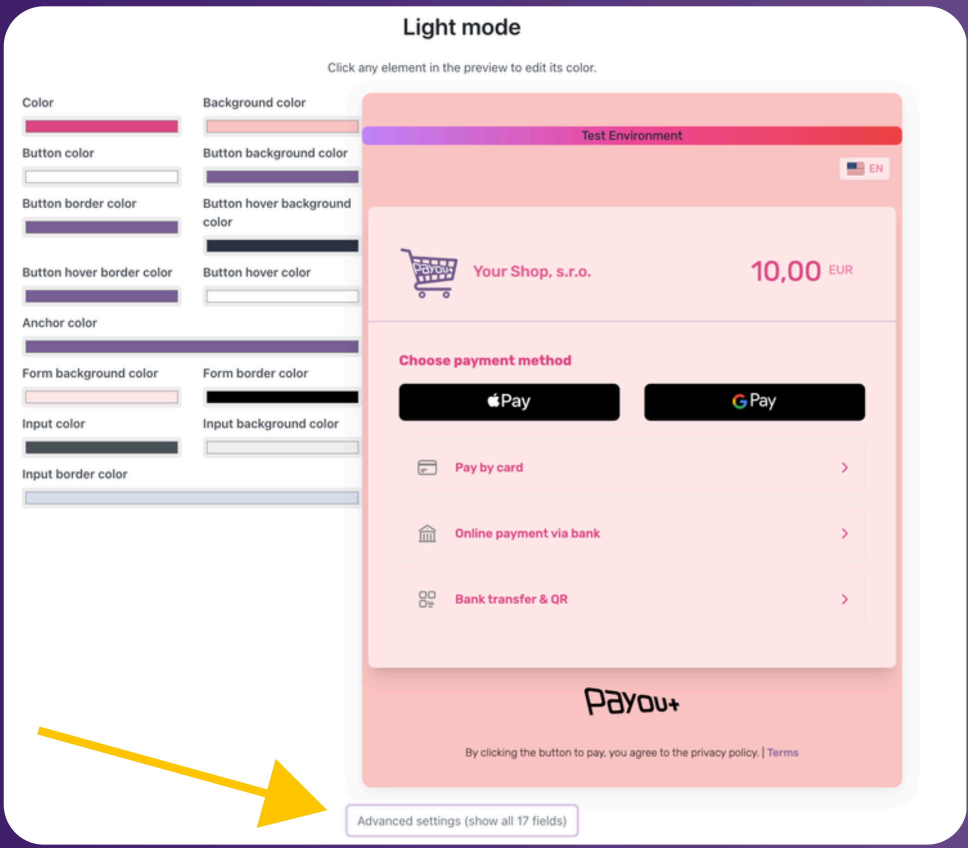




Design Customization:

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.

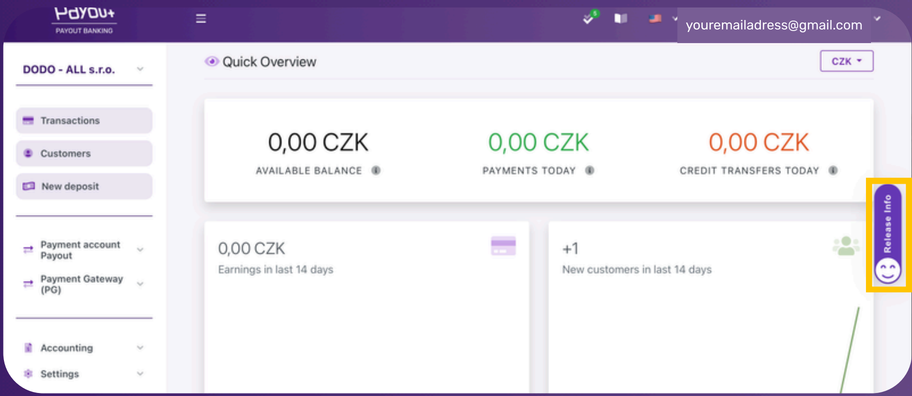
If you wish to **return to the original colors**, you will find the "**Reset Checkout Appearance**" button below the form. Clicking this button will restore all settings to their default state.

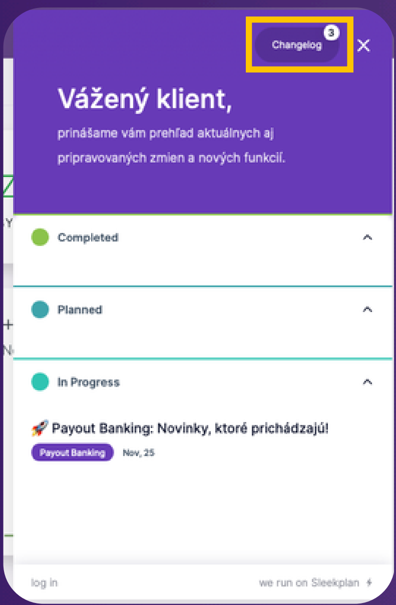
The logo you see in the design preview serves as a placeholder (default). The actual logo is not configured in this section, but separately under the API Key Settings in the **Logo section.*

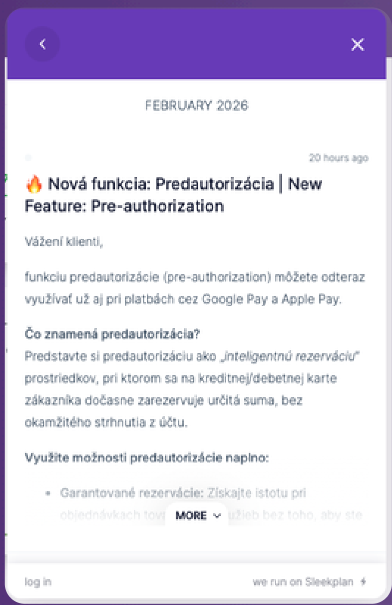
Notifications

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

"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

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

“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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