Payout Manual for Client

Thank you for using our
payment services and we are very happy that you have
chosen us!

Presentation: **[Client manual]**

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Intelligent payment gateway : one integration to cover your entire portfolio of payment **methods**

Payment methods

Card payment, Apple Pay, Google Pay

Expedited bank transfers, QR code

Buy Now, Pay Later

Additional features

Recurring payments

Card memory

Payment via link

E-commerce without borders

18 language versions

6 supported names

Complexity
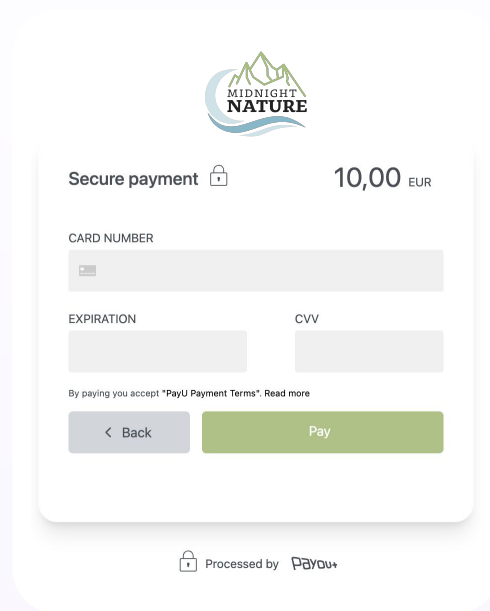
Availability of funds immediately

Automatic accounting

Fully customisable payment form

Superior client support

Personal approach and flexibility

Coverage of the most used e-commerce platforms.

MIDNIGHT NATURE

Secure payment 🔒   **10,00** EUR

CARD NUMBER

EXPIRATION   CVV

By paying you accept "PayU Payment Terms". Read more

‹ Back   Pay

🔒 Processed by Payou+

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WooCOMMERCE   opencart   Magento   shoptet   PrestaShop   CREATIVE sites

Client support: we automate everything except communication with you

Our client support is there for you, even in 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 bottom left corner of the screen.

mail - if you prefer another form of communication than chat, please use our mailing address support@payout.one.

telephone - during the daily operation from 8:00 to 16:00 we will help you with any request on the telephone number **+421 948 543 770.**

To resolve the situation quickly, we ask you for the following information about the transaction:

Transaction ID	Reference	Sum

Client support during the working week:

🕐 **OPERATIONAL SUPPORT**   *from 8.00 to 16.00*   🕐 **EMERGENCY SUPPORT**   *from 16.00 to 20.00*

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# Client verification: client support may ask you for identification

To resolve the situation quickly, we ask that you are logged in to **Payout Banking.**

Client support may ask you to:

➤ *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
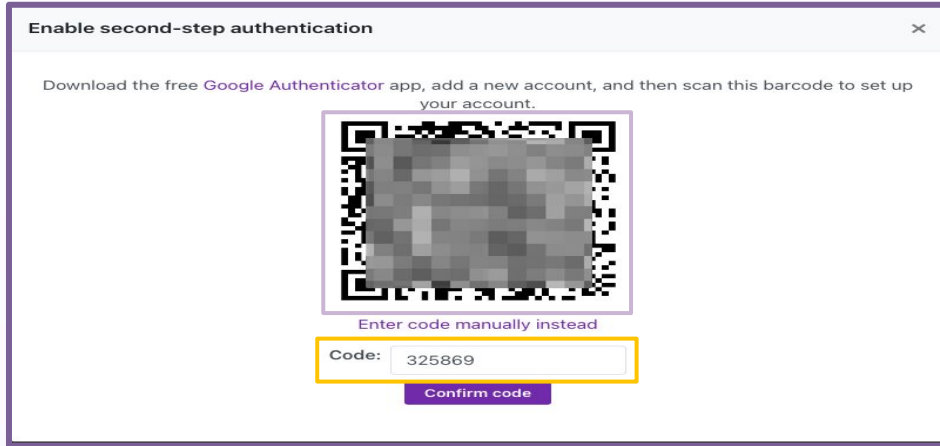
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2FA: Setting/changing two-factor authentication
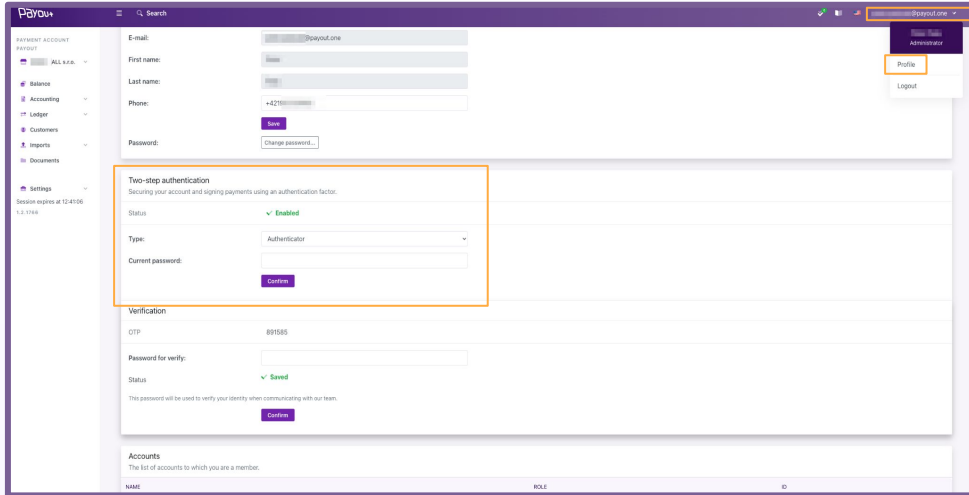
After logging in to Payout, click on **your email address** in the top right corner - **Profile.**

In the Two-Factor Authentication section, click on **Type (SMS, Authenticator)** and enter your current password to log in to your Payout account.
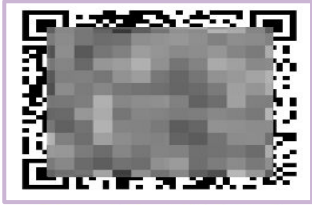
Note: We recommend using **Authenticator** as the second authentication factor.

2FA: Setting/changing two-factor authentication via authenticator

Enable second-step authentication

Download the free Google Authenticator app, add a new account, and then scan this barcode to set up your account.

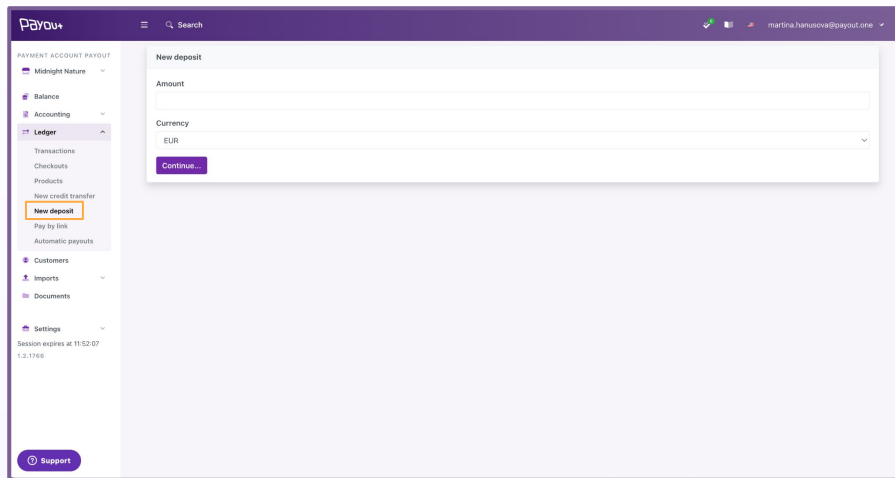Enter code manually instead

Code: 325869

Confirm code

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, you need to enter the **6-digit code from the selected authentication element and confirm**.

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

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Donation: deposit funds into a Payout payment account

The initial donation of the Payout Payment Account must be made from the bank account you have specified in the Master Agreement.

➢ Log in to Payout Banking,

➢ Click on Account Movements -> **New Grant**,

➢ Amount: €100 and you will be redirected to your bank of choice,

➢ Select your bank if it is not listed - we recommend Tatra banka a.s,

➢ Enter the generated payment order directly into your bank's internet banking,

➢ Confirm payment.

Transaction statuses: overview of transactions in Payout Banking

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.
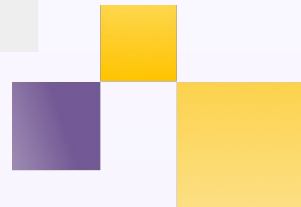
successful and **available**

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.

Overview payment states in Payout Banking

successful and **pending**

returned and **available**

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

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Transaction statuses: card payment and bank buttons

PAYOU+ | **VISA** mastercard **Pay** **G Pay**
poštová banka **SLOVENSKÁ** sporiteľňa **TB** TATRA BANKA **VÚB BANKA** **UniCredit**

POSSIBLE TRANSACTION STATES

➜ Waiting

➜ Successful

➜ Available at

➜ Failed

➜ Retrieved from

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**.

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.**

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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.**

Forgotten password: logging into Payout Banking

To get a new password, use the **Forgot Password** button**.**

On the next screen, fill in the email you use to log in to your Payout account and proceed to **Get a link to renew.**

Please note: The renewal link will be delivered to the email you filled out in the previous step and is valid for 15 minutes, once it expires you must generate a **new link.**

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.

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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.

Change password: change Payout Banking access password

You can change the access password in **Profile => Password => Change Password.**

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

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.
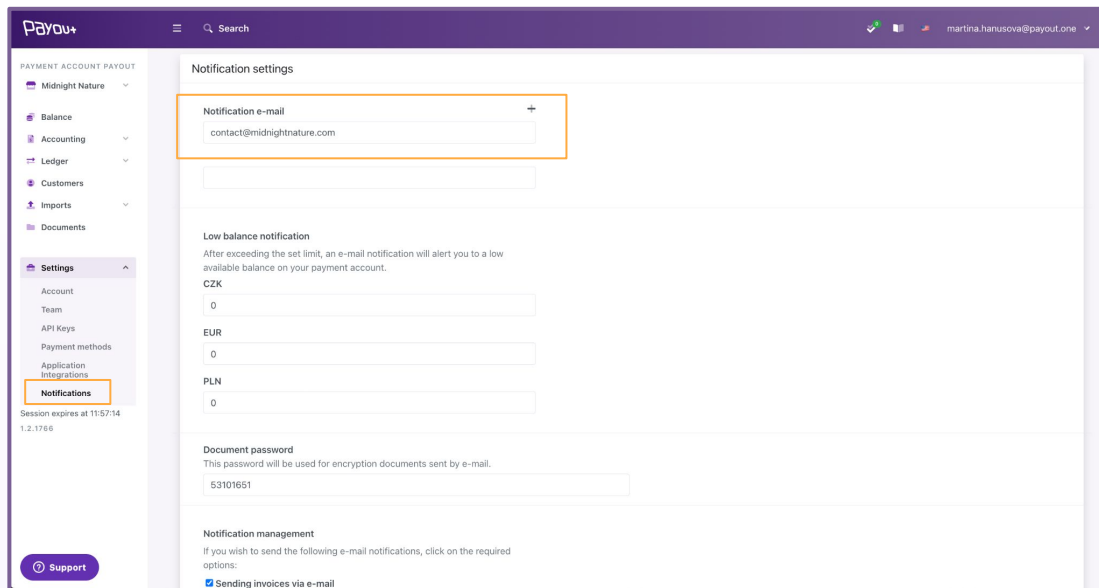
The new domain must include:

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.

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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**.

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Chargeback: the e-commerce world and its 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**

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."

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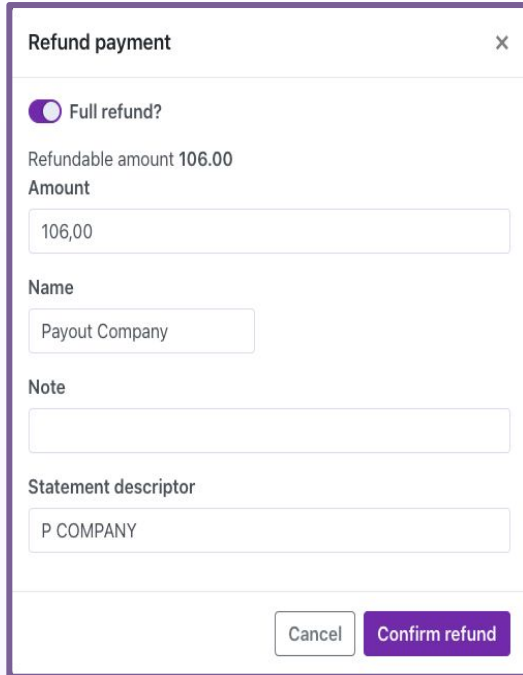
Unfortunately, it is not possible to prevent chargebacks with one specific step. It requires a set of measures that can save you a lot of money. **Our advice:**

➔ **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.

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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**.

Refund payment ✕

Full refund?

Refundable amount **106.00**

Amount

| 106,00 |

Name

| Payout Company |

Note

| |

Statement descriptor

| P COMPANY |

Cancel   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.**

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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**.

Refund payment ✕

Full refund?

Refundable amount **106.00**

Amount

56,00

Name

Payout Company

Note

Statement descriptor

P COMPANY

Cancel   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**.

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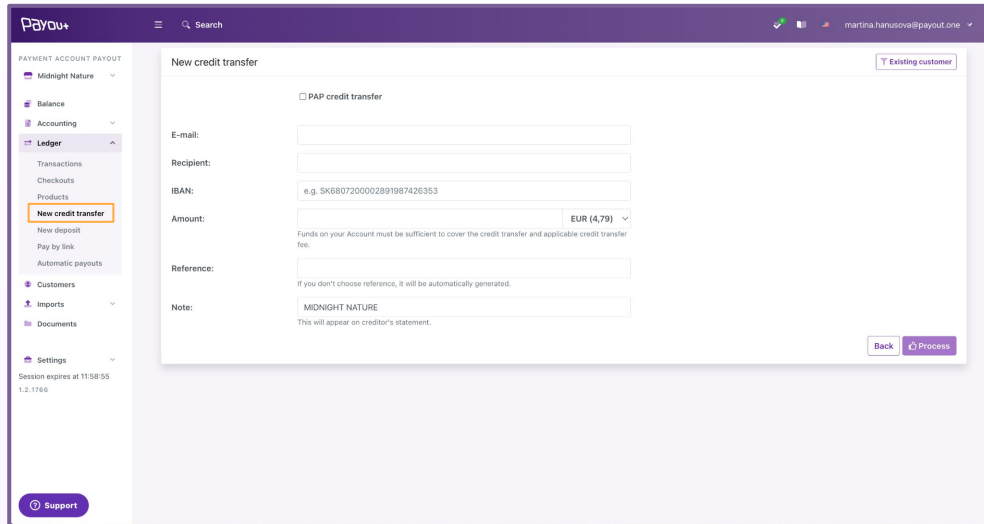
In the Refund Amount field, enter the amount needed to refund the payment.

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

Important note: **Do not change the order status!**
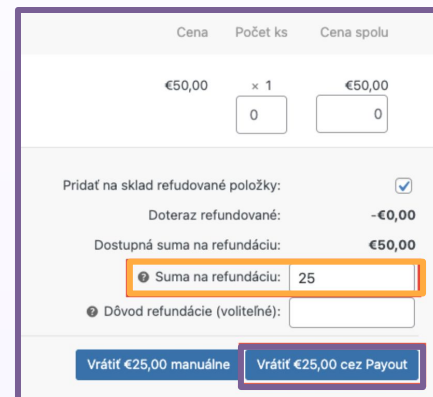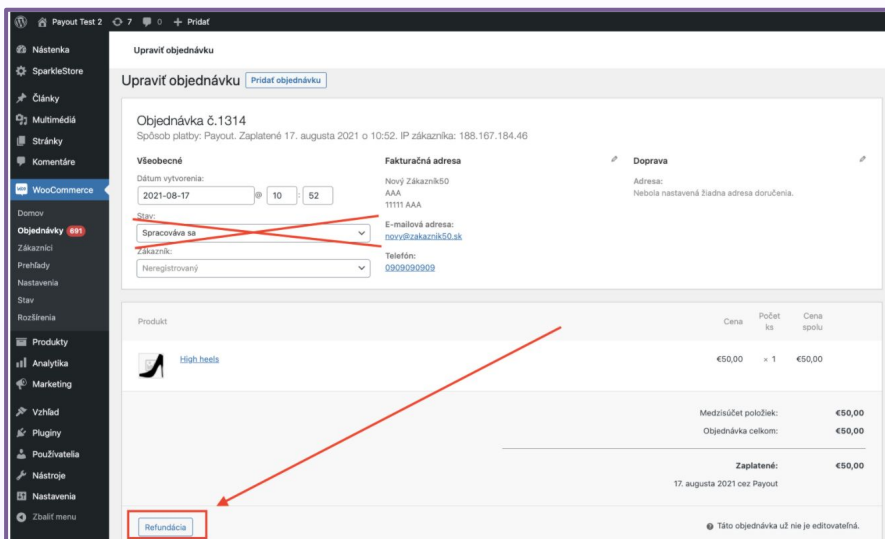
Payment: payment of funds from the Payout payment account to the current bank account

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

The form needs to be filled in or data needs to be retrieved from an existing customer.

The minimum balance that must remain in the account and the withdrawal fee are taken into account when making the payment. Once completed, the payment must be processed and confirmed with the code from the two-factor authenticator.

Payment: 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 Account Movements - **New Payment**.

It is also possible to make a **simplified payment** from a Payout payment account **to another Payout payment account**, just by knowing its ID.

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

The minimum balance that must remain in the account and the withdrawal fee are taken into account when making the payment. Once completed, the payment must be processed and confirmed with the code from the two-factor authenticator.

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 Payment** in the top right corner.
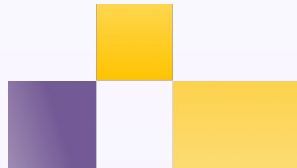
Link payment: create a link to a specific order in a few clicks

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.

Please note: This functionality is only available for clients who sell physical goods and have a low risk business model. .

Statement/invoice: download documents for billing as a basis for accounting

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

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

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 - **Invoice Delivery /Statement Delivery**
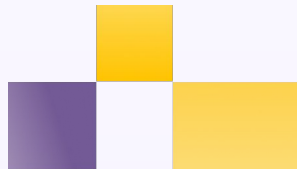
# Design modification: logo insertion in the payment form

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.

Design modification: modification of payment form colours

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 - Appearance of the checkouts** section.
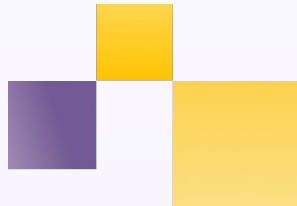
Logos: placement on your page

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.
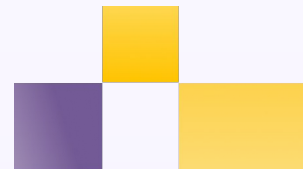
Examples of existing clients: a 3-in-1 service that improves financial results and provides various other benefits

1 Cost-effective alternative

2 Fast payments in real time

3 Security - lower fraud rates

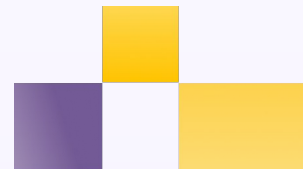|	Cost-effective alternative	Fast payments in real time	Security - lower fraud rates
Client	€2bn, top CEE player	€70m, entertainment	€0,5m, retail
Detail	Typically **54% cheaper** than online card transactions.	Less time chasing up late or failed payments.	**Error-free authorisation without the need to** enter card details
Added value	Fixed transaction processing fee No fees for failed or declined transactions No chargebacks	**Quick and easy payment** from the customer without entering card details Real-time webhooks to confirm payment status	Customers authenticate through their own bank Deposit made from a verified bank account

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Payout is a partner for companies that want to achieve more in their business.

| E-Commerce | etabletka online lekáreň | Mobilonline | iStores Premium Reseller | efarby.sk | KINEKUS |

| SME | KROS | Pulsawork | Finappie | DMSFLOW® |

| INVESTMENT | across crowd | INVESTBAY | Invest IN SLOVAKIA | CROWDMEUP |

| SERVICES | FOTOMAT | PLUS eRecept | greenway |

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Let's talk how to create value together

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