

# Payout Manual for Client

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

Presentation: **[Client manual]**

**PAYO+**

2023



# 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

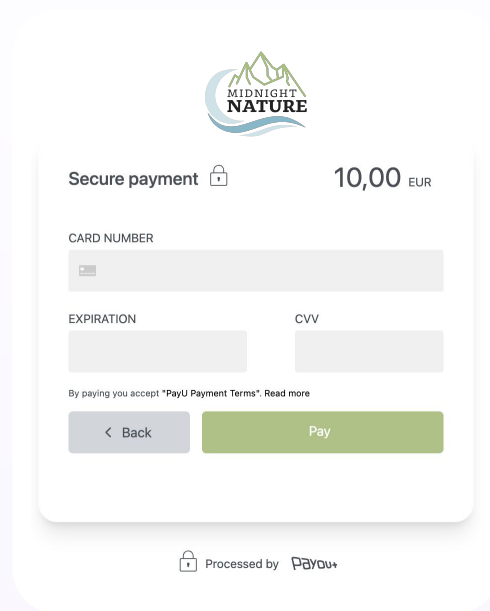
Automatic accounting

Fully customisable payment form

Superior client support

Personal approach and flexibility

Coverage of the most used e-commerce platforms.



# 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](mailto: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*

# Client verification: client support may ask you for identification

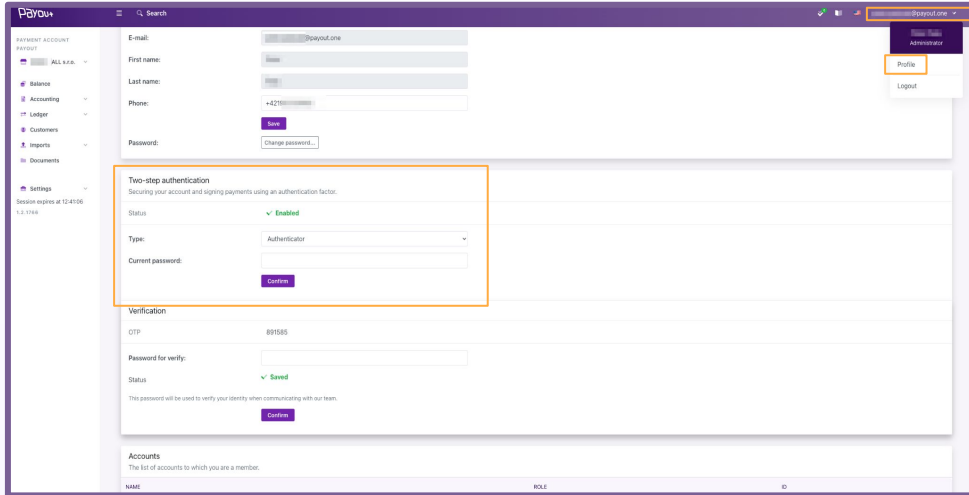
The screenshot shows the Payout+ user interface. On the left, there is a navigation menu with options like Balance, Accounting, Ledger, Customers, Imports, Documents, and Settings. The main content area displays the 'Verification' settings for a payment account. The 'Status' is 'Enabled'. The 'Type' is set to 'Authenticator'. Below this, there is a 'Current password' field and a 'Confirm' button. A 'Verification' section is highlighted with an orange box, containing an 'OTP' field with the value '671104' and a 'Password for verify:' field. Below the verification section, there is a 'Status' field set to 'Saved' and a 'Confirm' button. A tooltip is visible over the user profile, showing 'Administrator', 'Profile', and 'Logout' options.

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

# 2FA: Setting/changing two-factor authentication

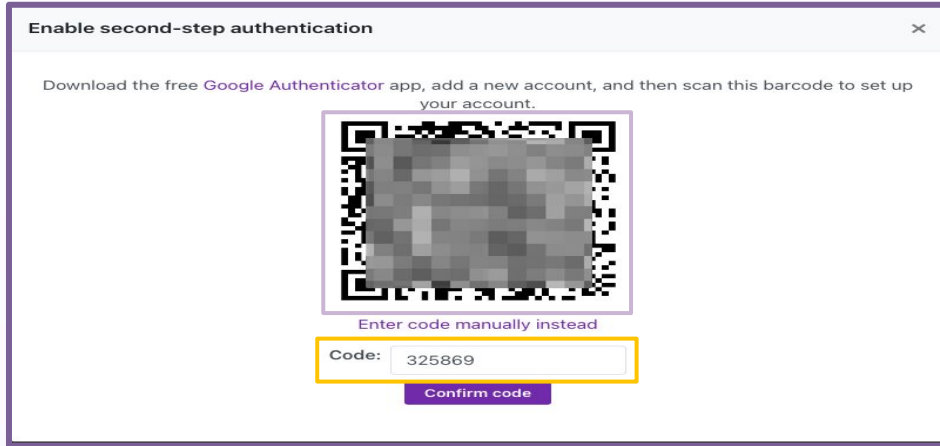


After logging in to Payout, click on **your email address** in the top right corner - **Profile**.

In the Two-Factor Authentication section, click on **Type (SMS, Authenticator)** and enter your current password to log in to your Payout account.

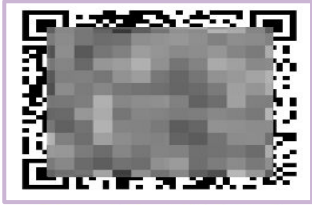
**Note:** We recommend using **Authenticator** as the second authentication factor.

# 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:

Confirm code

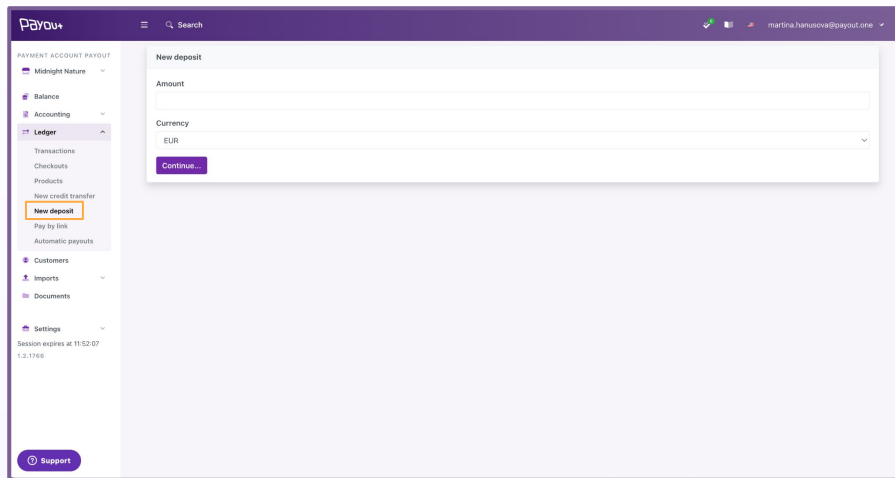
A QR code will be displayed for you to scan in the authentication app. We recommend using the **Google authenticator app**.

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.



# Donation: deposit funds into a Payout payment account



The screenshot shows the Payout+ web interface. On the left is a navigation menu with categories like 'Midnight Nature', 'Balance', 'Accounting', 'Ledger', 'Transactions', 'Checkouts', 'Products', 'Customers', 'Imports', 'Documents', and 'Settings'. The 'Ledger' section is expanded, and 'New deposit' is highlighted with an orange box. The main content area displays a 'New deposit' form with fields for 'Amount', 'Currency' (set to EUR), and a 'Continue...' button. The user's email 'martina.hanusova@payout.one' is visible in the top right corner.

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**

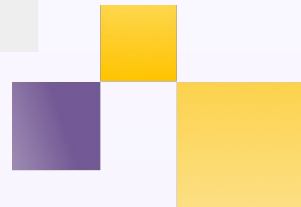
Once the reconciliation and pairing has been performed in our system, a **successful** transaction will change the status of the funds to **available**, at which point you can make a refund of the payment or make a reimbursement from the available funds.

successful  
and  
**pending**

**Overview  
payment  
states in  
Payout  
Banking**

returned and  
**available**

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.

## POSSIBLE TRANSACTION STATES

- Waiting
- Successful
- Available at
- Failed
- Retrieved from

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**.

# Transaction statuses: QR code, bank transfers and payment initiation, Instalment



## 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 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**.

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

Payout+  
SIGN IN

E-mail

Password

[Forgot password?](#)

Log In

English ▾

Safety recommendations:

- ✓ The address bar starts with <https://app.payout.one>
- ✓ Do not click on Payout banking links in e-mails

In case of loss or theft of authentication data, contact us at [support@payout.one](mailto:support@payout.one).

Don't have an account? [Sign Up](#)

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

Payout+  
PASSWORD RESET

E-mail

[Get Reset Link](#)

English ▾

Did you remember the password? [Sign In](#)

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

The screenshot shows the Payout+ interface with the following elements:

- Header:** Payout+ logo, search bar, and user profile (martina.hanusova@payout.one).
- Left Sidebar:** Navigation menu with categories: Midnight Nature, Balance, Accounting, Ledger, Customers, Imports, Documents, and Settings. The 'Team' option under Settings is highlighted with an orange box.
- Main Content:** A table titled 'Unaccepted invitations' with columns: USER, ROLE, and ADDED AT. The table contains five rows of user data, each with an 'Edit' button. A '+ Add to team...' button is highlighted with an orange box in the top right corner of the table area.
- Footer:** 'Page 1 from 1' and navigation buttons '< Back' and 'Next >'. A 'Support' button is located at the bottom left.

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

The screenshot shows the Payout+ interface with the following details:

- Header: Payout+ logo, search bar, user profile (martina.hanusova@payout.one)
- Left Sidebar: Navigation menu with categories like 'PAYMENT ACCOUNT PAYOUT', 'Balance', 'Accounting', 'Ledger', 'Customers', 'Imports', 'Documents', and 'Settings'. The 'Team' option under 'Settings' is highlighted with an orange box.
- Main Content: 'Team' section titled 'Unaccepted invitations' with a table of users. The table has columns: USER, ROLE, ADDED AT, and actions (Edit, Delete).

USER	ROLE	ADDED AT	Actions
[redacted]@payout.one	Administrator	29.06.2020 16:47:20	[Edit] [Delete]
[redacted] YOU @payout.one	Administrator	01.03.2021 11:18:52	[Edit]
[redacted] @payout.one	User	29.04.2021 16:10:34	[Edit] [Delete]
[redacted] @payout.one	Administrator	30.04.2021 09:00:53	[Edit] [Delete]
[redacted] @payout.one	Administrator	20.10.2023 14:46:42	[Edit] [Delete]
- Bottom: '1-5 of 5' pagination, 'Page 1 from 1', and 'Back'/'Next' buttons.

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

The screenshot shows the Payout+ user interface. On the left is a navigation menu with options like 'company', 'Balance', 'Accounting', 'Ledger', 'Customers', and 'Documents'. The main content area is titled 'Profile' and contains several input fields: 'E-mail' (with a dropdown arrow), 'First name', 'Last name', and 'Phone'. Below these is a 'Save' button. The 'Password' section is highlighted with an orange box and contains a 'Change password...' button. Below the password section is the 'Two-step authentication' section, which is 'Enabled' and shows a 'Type' dropdown set to 'Authenticator' and a 'Current password' field with a 'Confirm' button. The 'Verification' section shows an 'OTP' field with the value '318029' and a 'Password for verify' field, with a 'Save' button below it. In the top right corner, a user profile dropdown menu is open, showing 'Profile' and 'Logout' options, with 'Profile' highlighted by an orange box.

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:

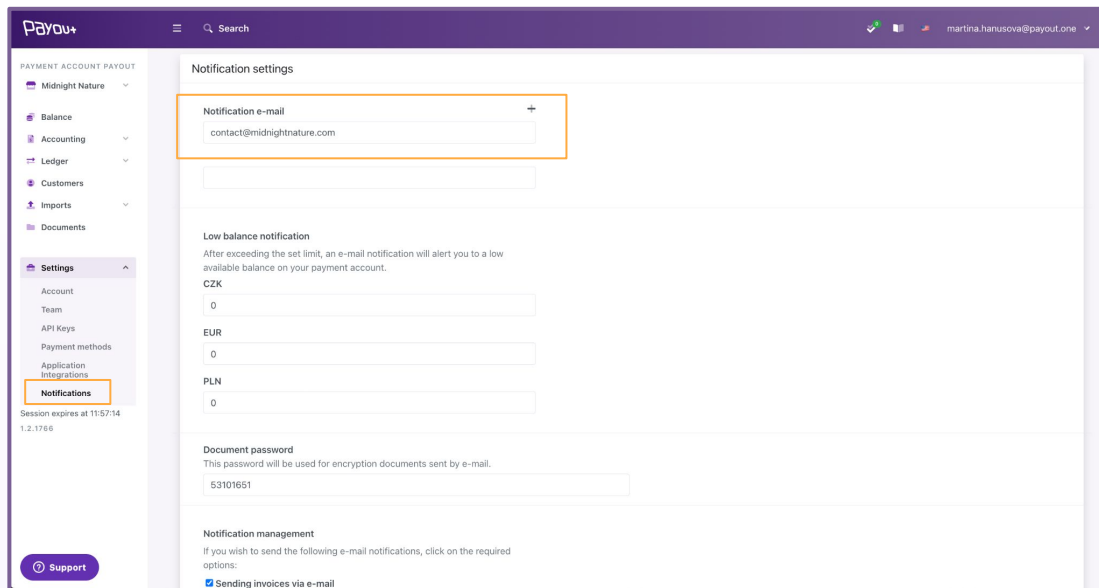
Products

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.

# 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

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."

# Chargeback: how to avoid it?

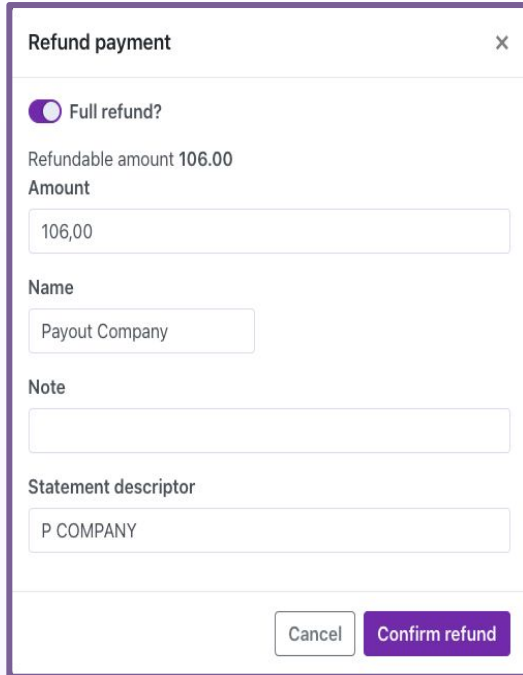
Unfortunately, it is not possible to prevent chargebacks with one specific step. It requires a set of measures that can save you a lot of money. **Our advice:**

- **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 the following fields and options:

- Full refund?**: A toggle switch that is currently turned on.
- Refundable amount 106.00**: A label indicating the total amount available for refund.
- 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 COMPANYY'.
- Buttons**: 'Cancel' and 'Confirm refund' buttons at the bottom right.

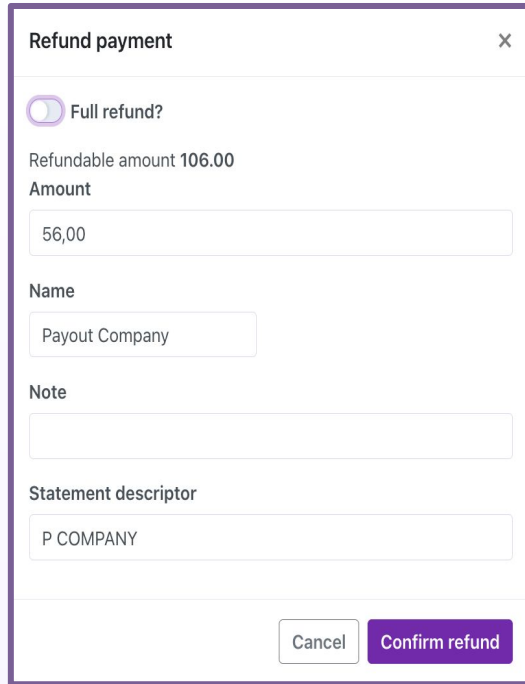
Once the screen is displayed, you can enter **FULL REFUND**

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 the following fields and options:

- Full refund?**: A toggle switch that is currently turned off.
- Refundable amount 106.00**: A label indicating the total amount available for refund.
- Amount**: A text input field containing the value '56,00'.
- 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**: 'Cancel' and 'Confirm refund' buttons at the bottom right.

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**.

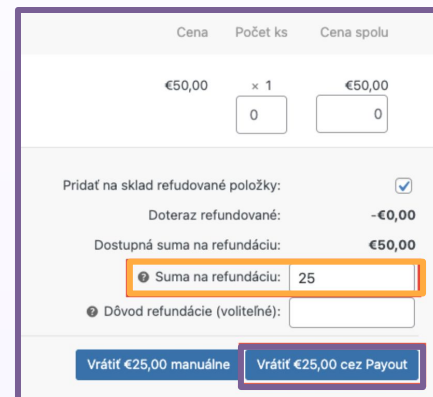
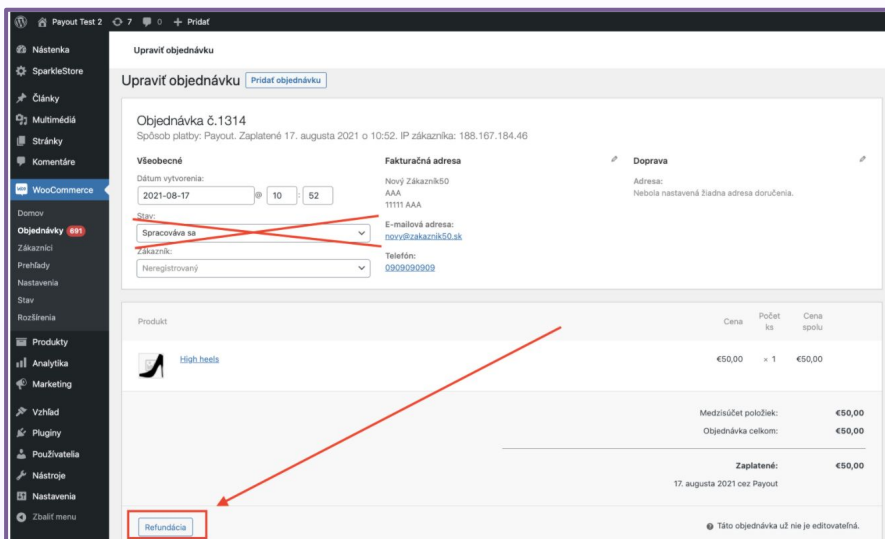
# Payment refund: refunding the payment to the customer's account via WooCommerce

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**.

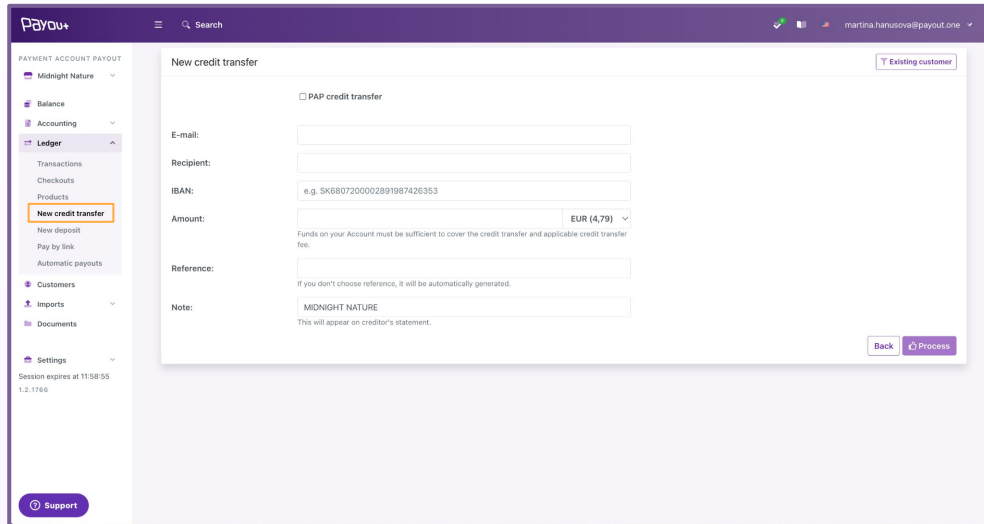
In the Refund Amount field, enter the amount needed to refund the payment.

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



# 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 screenshot shows the Payout+ web interface. The left sidebar contains a navigation menu with options like Balance, Accounting, Ledger, Transactions, Checkouts, Products, New credit transfer (highlighted), New deposit, Pay by link, Automatic payouts, Customers, Imports, Documents, and Settings. The main content area is titled 'New credit transfer' and includes a checkbox for 'PAP credit transfer', a button for 'Existing customer', and input fields for E-mail, Recipient, IBAN (with an example), Amount (set to EUR 4,79), Reference, and Note (with the value 'MIDNIGHT NATURE'). A 'Process' button is at the bottom right.

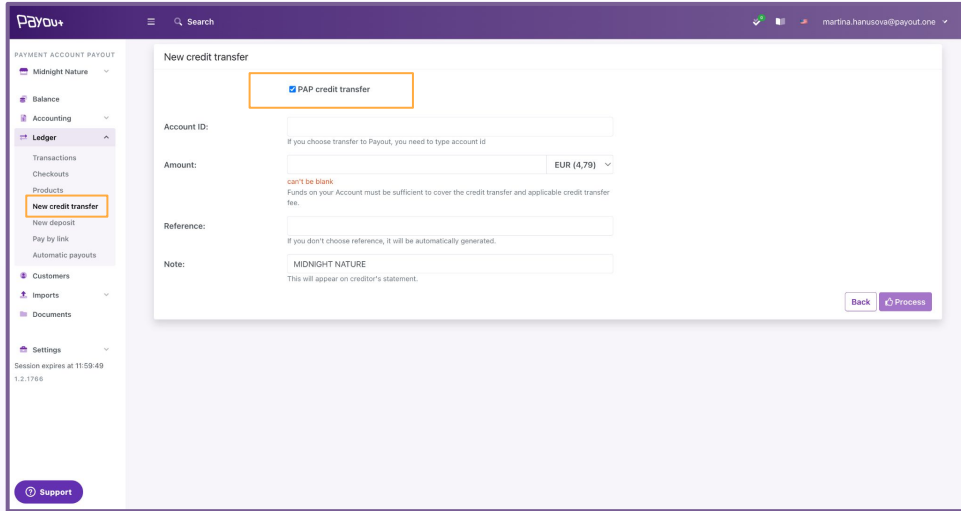
The form needs to be filled in or data needs to be retrieved from an existing customer.

**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.**



The screenshot shows the 'New credit transfer' form in the Payout+ interface. The form is titled 'New credit transfer' and has a checkbox for 'PAP credit transfer' which is selected. Below this, there are fields for 'Account ID', 'Amount' (set to EUR (4,79)), 'Reference', and 'Note'. The 'Note' field contains 'MIDNIGHT NATURE'. There are 'Back' and 'Process' buttons at the bottom right of the form. The left sidebar shows a navigation menu with 'New credit transfer' highlighted.

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

The screenshot displays the Payout+ web interface. On the left is a navigation sidebar with categories like 'PAYMENT ACCOUNT', 'Ledger', 'Customers', 'Imports', and 'Documents'. The 'Ledger' section is expanded, and 'Transactions' is highlighted. The main area shows a list of transactions for account 'ALL s.r.o.'. A transaction for 150,00 EUR is shown with a green 'AVAILABLE' status. A button labeled 'Repeat credit transfer' with a download icon is highlighted with an orange box. Below the transaction list, there are sections for 'Transaction details' and 'Credit transfer details'.

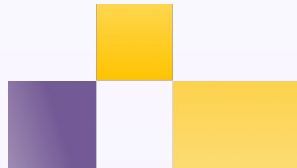
ID	71177
Funds	AVAILABLE
Amount	150,00
Fee	1,50
Net	151,50
Customer	[Customer Name]
Reference	34822407
Date	08.01.2024 09:29:12

ID	50725
Status	PAID

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**.

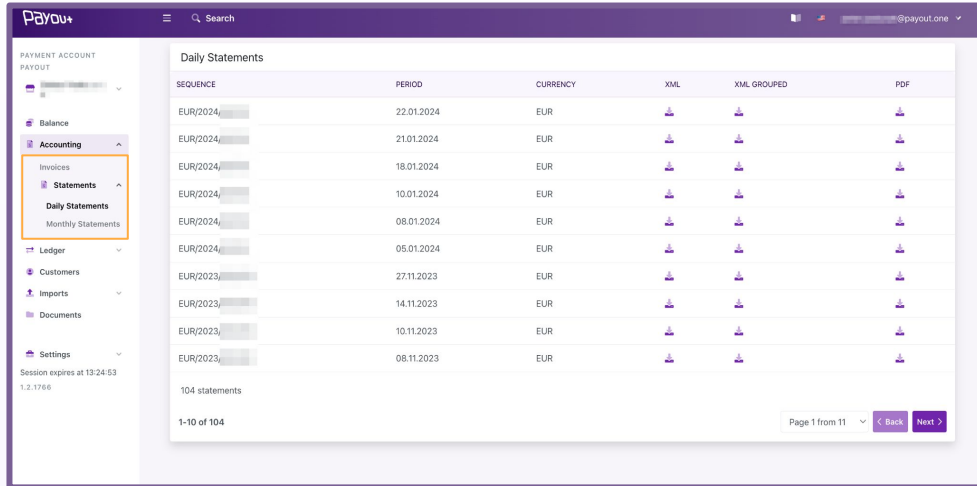
The screenshot shows the 'Pay by link' form in the Payout+ interface. The form is titled 'Pay by link' and has a 'Sent links' tab. It contains several input fields: 'Customer name and surname', 'Customer e-mail', 'Postal code', 'City', 'Street and number', 'Country' (set to Slovakia), 'Product description', 'Amount', 'Currency' (set to CZK), 'Reference', 'Checkout expiration time (in minutes)' (set to 14400), and 'Redirect URL' (set to https://midnightnature.com/). A 'Send' button is at the bottom left. The left sidebar shows navigation options like 'Balance', 'Accounting', 'Ledger', 'Transactions', 'Checkouts', 'Products', 'New credit transfer', 'New deposit', 'Pay by link', 'Automatic payouts', 'Customers', 'Imports', 'Documents', 'Settings', and 'Support'.

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.

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



SEQUENCE	PERIOD	CURRENCY	XML	XML GROUPED	PDF
EUR/2024/	22.01.2024	EUR			
EUR/2024/	21.01.2024	EUR			
EUR/2024/	18.01.2024	EUR			
EUR/2024/	10.01.2024	EUR			
EUR/2024/	08.01.2024	EUR			
EUR/2024/	05.01.2024	EUR			
EUR/2023/	27.11.2023	EUR			
EUR/2023/	14.11.2023	EUR			
EUR/2023/	10.11.2023	EUR			
EUR/2023/	08.11.2023	EUR			

104 statements

1-10 of 104

Page 1 from 11 < Back Next >

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](mailto:contact@payout.one).

# Invoice/Statement Delivery: settings for sending statements and invoices via email.

The screenshot shows the 'Settings' page for a Payout+ account. The left sidebar contains a navigation menu with categories: 'PAYOUT ACCOUNT', 'PAYOUT', 'Midnight Nature', 'Balance', 'Accounting', 'Ledger', 'Customers', 'Imports', 'Documents', 'Settings', 'Account', 'Team', 'API Keys', 'Payment methods', 'Application Integrations', and 'Notifications'. The 'Settings' section is expanded, showing 'Account', 'Team', 'API Keys', 'Payment methods', 'Application Integrations', and 'Notifications'. The 'Notifications' section is highlighted with an orange box. The main content area is titled 'Settings for invoices and statements' and includes a 'Document password' field, an 'E-mail' field, and a section for selecting e-mail notifications. The 'E-mail' field is highlighted with an orange box. The 'Sending statements via e-mail' option is selected with a blue checkbox and highlighted with an orange box. A '+ Save' button is located at the bottom right of the settings area.

PAYMENT ACCOUNT  
PAYOUT

Midnight Nature

Balance

Accounting

Ledger

Customers

Imports

Documents

**Settings**

Account

Team

API Keys

Payment methods

Application Integrations

**Notifications**

Session expires at 13:40:03  
1.2.1852

Support

CZK  
0

EUR  
0

Document password  
This password will be used for encryption documents sent by e-mail.  
\*\*\*\*\*

Settings for invoices and statements  
Set up email addresses for delivering invoices and statements.

E-mail

If you wish to send the following e-mail notifications, click on the required options:

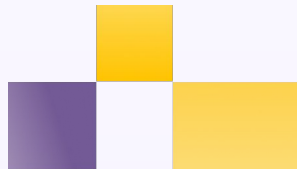
Sending invoices via e-mail

Sending statements via e-mail

+ Save

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

The screenshot displays the 'Edit API key' page in the Payout+ dashboard. The left sidebar contains a menu with 'API Keys' highlighted. The main content area features a header with navigation tabs: 'Logo' (highlighted), 'Payment methods', 'Communication language with customers', and 'Checkout appearance'. Below the header, there is a large empty box for logo upload with the text 'Choose file or drop right here:'. To the right of this box, three examples of logos are shown: a white 'Payout+' logo on a light background, a white 'Payout+' logo on a dark background, and a grey 'Payout+' logo on a dark background. Below these examples, a 'Delete logo' button is visible. On the right side of the page, there are guidelines for logo dimensions and formats: 'IMAGE DIMENSIONS - MAXIMUM SQUARE 300 X 300 PX', 'SUPPORTED FILE FORMATS : PNG, JPG, JPEG, SVG', 'TRANSPARENT BACKGROUND', 'USE LOGO VERSION SUITED/DESIGNED TO BE DISPLAYED ON LIGHT COLOR BACKGROUND', and 'IF AVAILABLE, USE SIMPLIFIED LOGO VERSION SUITED FOR DISPLAYING ON A SMALL SPACE - EMBLEM VERSION'. At the bottom right, there is an 'Edit API key' button. The bottom left corner of the dashboard has a 'Support' button.

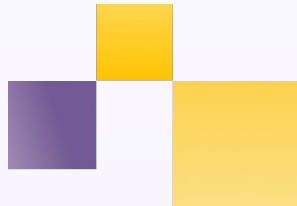
**Please note:** Please follow all recommendations for the correct display of the logo. At the same time, it is possible to have a different logo for each API key.

# Design modification: modification of payment form colours

The screenshot displays the Payout+ settings interface. On the left sidebar, the 'Settings' menu is expanded, and 'API Keys' is highlighted. The main content area is titled 'Edit API key -' and shows a 'Checkout appearance' dropdown menu. Below this, the 'Light mode' settings are visible, including a note that changes will take effect within 5 minutes. The settings are organized into two columns: 'Color' and 'Background color'. The 'Color' column includes options for Button color, Button border color, Button hover border color, Submit button color, Submit button border color, Form background color, Input color, and Input border color. The 'Background color' column includes options for Background color, Button background color, Button hover background color, Submit button background color, Anchor color, Form border color, and Input background color. At the bottom, there are three input fields for 'Button border size', 'Form border radius', and 'Form border size'. A preview of the checkout form is shown on the right, featuring a 'Secure payment' section with a 10,00 EUR amount, 'Pay by card' options (MasterCard and VISA), and 'Online payment via bank'.

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

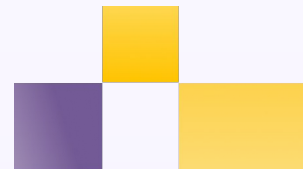
This modification is possible in the **Settings - API Keys - Appearance of the checkouts** section.



# 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

- Client** €2bn, top CEE player
- Detail** Typically **54% cheaper** than online card transactions.
- Added value**
  - Fixed transaction processing fee
  - No fees for failed or declined transactions
  - No chargebacks

# 2

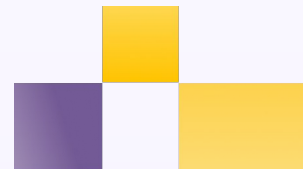
## Fast payments in real time

- €70m, entertainment
- Less time chasing up late or failed payments.
- Quick and easy payment** from the customer without entering card details
- Real-time webhooks to confirm payment status

# 3

## Security - lower fraud rates

- €0,5m, retail
- Error-free authorisation without the need to** enter card details
- Customers authenticate through their own bank
- Deposit made from a verified bank account





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

**E-Commerce**



**SME**



**INVESTMENT**



**SERVICES**



# Let's talk how to create value together



## **Payout Inc.**

Headquarters: Juraja Závodského 97/106, 010 04 Žilina, Slovak Republic

Base4work Jurkovičova Tepláreň Bottova 1 811 09 Bratislava, Slovak Republic