

Payout Manual for Client

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

Presentation: **[Client manual]**



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.

The screenshot shows a payment page for 'MIDNIGHT NATURE'. At the top, there's a logo with a mountain and the text 'MIDNIGHT NATURE'. Below it, a green lock icon and the text 'Secure payment' are on the left, and '10,00 EUR' is on the right. The main form has two sections: 'CARD NUMBER' with a single input field, and 'EXPIRATION' and 'CVV' each with their own input fields. Below the form, there's a line of text: 'By paying you accept *PayU Payment Terms*. Read more'. At the bottom of the form are two buttons: a grey one with '< Back' and a green one with 'Pay'. Below the form, there's a lock icon and the text 'Processed by PayU+'. The background of the form is white, and it's set against a light purple background.

PayU+

WOO
COMMERCE

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 **+421 903 574 770**.

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 17.30



EMERGENCY SUPPORT

from 16.00 to 22.00

Client verification: client support may ask you for identification

The screenshot shows the Payout+ client dashboard. The left sidebar contains navigation links: DODO - ALL s.r.o., Transactions, Customers, New deposit, Payment account Payout, Payment Gateway (PG), Accounting, and Settings. The main content area is titled 'Two-step authentication' and includes a 'Status' section with a green checkmark and the word 'Enabled'. Below this is a 'Type' dropdown set to 'Authenticator', a 'Current password' field, and a 'Confirm' button. The 'Verification' section, highlighted with an orange box, displays an 'OTP' of 344418, a 'Password for verify' field, and a green checkmark with the word 'Saved'. A note states: 'This password will be used to verify your identity when communicating with our team.' and a 'Confirm' button is at the bottom. The top right corner shows the user's email 'jano.hrasko@payout.one' and a dropdown menu with 'Administrator', 'Profile' (highlighted with an orange box), and 'Logout'.

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

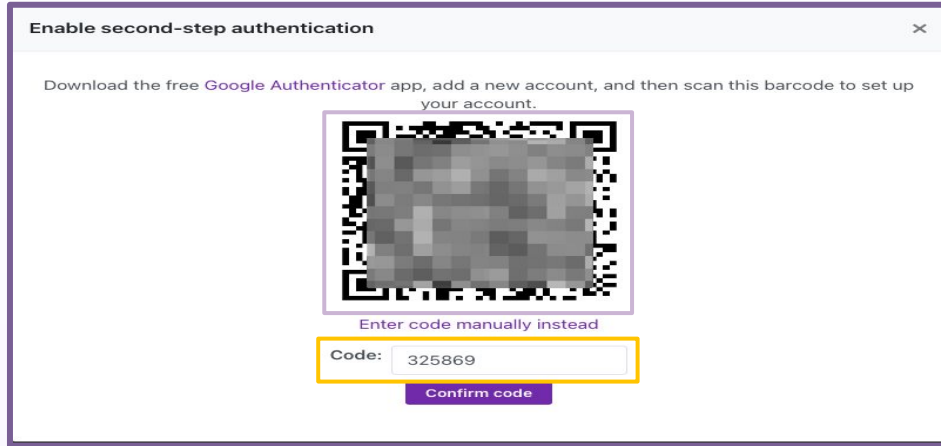
The screenshot displays the Payout+ user interface. On the left is a sidebar with navigation links: Transactions, Customers, New deposit, Payment account Payout, Payment Gateway (PG), Accounting, and Settings. The main content area is titled 'Two-step authentication' and includes a sub-header 'Securing your account and signing payments using an authentication factor.' Below this, the 'Status' is 'Enabled' with a green checkmark. The 'Type' is set to 'Authenticator' in a dropdown menu. There is a 'Current password:' field with a 'Confirm' button. Below this is a 'Verification' section with a 'QTP' field showing '344418' and a 'Password for verify:' field. The 'Status' for verification is 'Saved' with a green checkmark. A note states: 'This password will be used to verify your identity when communicating with our team.' and a 'Confirm' button is at the bottom. In the top right corner, a user profile dropdown menu is visible, showing the email 'jano.hrasko@payout.one' and options for 'Administrator', 'Profile' (highlighted with an orange box), and 'Logout'.

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.

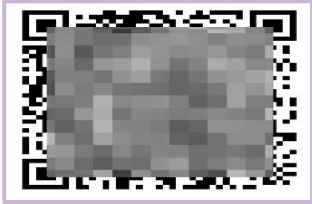
Note: We recommend using **Authenticator** as the second authentication factor.

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:

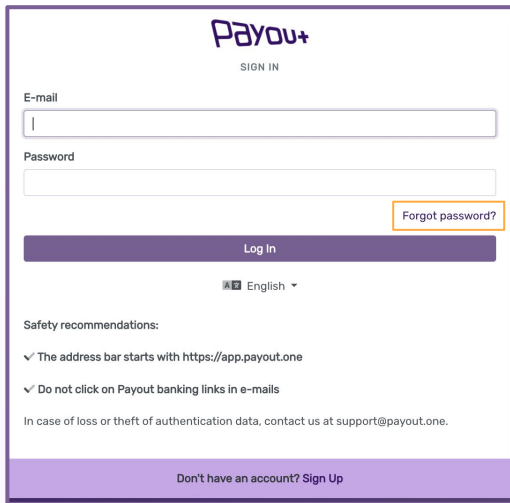
Confirm code

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**.

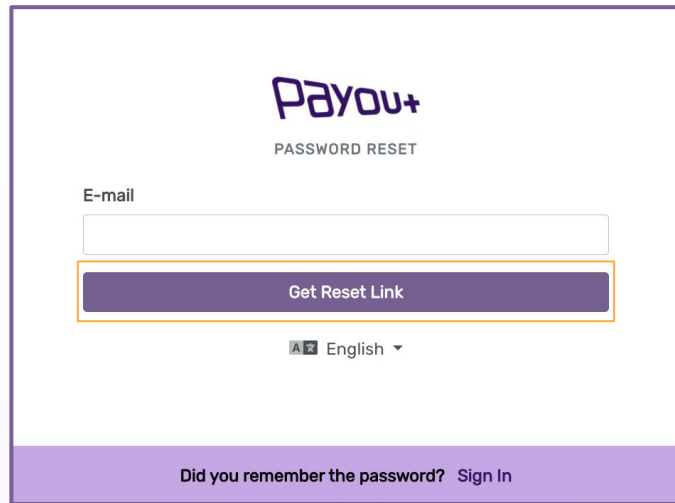
Each time you log in or confirm payments, you will enter the code from your preferred authenticator.

Forgotten password: logging into Payout Banking



The image shows the Payout+ Sign In screen. At the top is the Payout+ logo and the text 'SIGN IN'. Below this are two input fields: 'E-mail' and 'Password'. To the right of the Password field is a link that says 'Forgot password?'. Below the input fields is a large purple button labeled 'Log In'. Underneath the button is a language selector showing 'English' with a dropdown arrow. At the bottom, there is a section for 'Safety recommendations' with two checkmarks: '✓ The address bar starts with https://app.payout.one' and '✓ Do not click on Payout banking links in e-mails'. Below this is a note: 'In case of loss or theft of authentication data, contact us at support@payout.one.' At the very bottom is a purple bar with the text 'Don't have an account? Sign Up'.

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



The image shows the Payout+ Password Reset screen. At the top is the Payout+ logo and the text 'PASSWORD RESET'. Below this is an 'E-mail' input field. Below the input field is a large purple button labeled 'Get Reset Link'. Underneath the button is a language selector showing 'English' with a dropdown arrow. At the bottom is a purple bar with the text '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**.

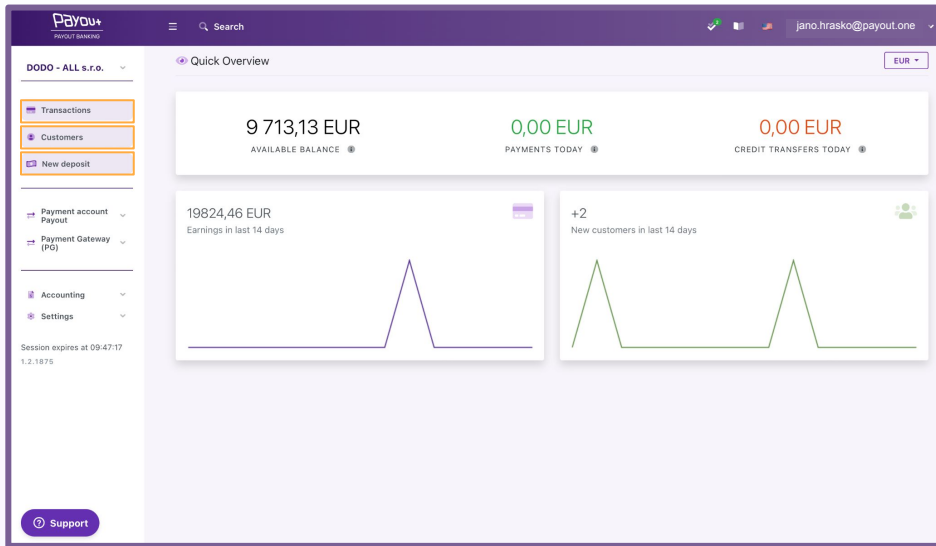
Change password: change Payout Banking access password

The screenshot shows the Payout+ web interface. The top navigation bar is purple with the Payout+ logo and a search bar. The left sidebar contains a menu with options like 'Transactions', 'Customers', 'New deposit', 'Payment account Payout', and 'Payment Gateway (PG)'. The main content area is titled 'Profile' and contains several input fields: 'E-mail' (simona.prokopova@payout.one), 'First name' (Simona), 'Last name' (Prokopová), and 'Phone' (+421918057061). Below these fields is a 'Save' button. The 'Password' field has a 'Change password...' button highlighted with an orange box. In the top right corner, the user 'jano.hrasko@payout.one' is logged in, and a dropdown menu shows 'Profile' and 'Logout' options.

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.

Shortcut for Payout Banking



V rýchlej voľbe nájdete:

- **Transactions** - Overview of all transactions in Payout Banking
- **Customers** - Overview of all customers in Payout Banking
- **New deposit** - Sending funds to Payout Banking

Transactions: transaction overview

Payou+ PAYOUT BANKING

Search

jano.hirasko@payout.one

DODO - ALL s.r.o.

Filters Export

	CREATED AT	ORDER ID	AMOUNT	FEE	CURRENCY	TYPE	STATUS	FUNDS	SERVICE TYPE
351	28.03.2025 15:58:47	c67434f9-b526-7c9d-cd87-da2b801611fd	1,40	0,00	EUR	Refund	PAID	AVAILABLE	PG
350	28.03.2025 15:56:34	c67434f9-b526-7c9d-cd87-da2b801611fd	1,50	0,00	EUR	Refund	PAID	AVAILABLE	PG
349	28.03.2025 15:55:43	1d20b287-2efa-88c1-58f9-568b0acce935	1,50	0,00	EUR	Refund	PAID	AVAILABLE	PG
348	28.03.2025 15:52:42	8ffc5abc-bd37-f9ca-9ee8-4f0475e6c695	0,14	0,00	EUR	Refund	PENDING	AVAILABLE	PG
347	28.03.2025 15:04:28	d145e543-53a3-4b51-a829-490aab7c8ea1	8,75	0,00	EUR	Refund	PENDING	AVAILABLE	PAP
346	28.03.2025 15:00:36	d145e543-53a3-4b51-a829-490aab7c8ea1	8,75	0,00	EUR	Bank transfer	REFUNDED	AVAILABLE	PG
345	28.03.2025 14:51:19	a804c1f5-dbf4-fdc8-3833-0f27ac810adb	0,55	0,00	EUR	Refund	PENDING	AVAILABLE	PAP
342	28.03.2025 14:44:50	2c58672d-dabc-448e-00cd-251c387426a9	0,01	0,00	EUR	Refund	PENDING	AVAILABLE	PAP
341	28.03.2025 14:42:31	d5ebb305-8553-cb79-324a-ade97b9f2107	2,14	0,00	EUR	Refund	PAID	AVAILABLE	PAP
340	28.03.2025 11:49:32	0446d6bf-24ba-2e28-94aa-7ff4bcaa9523	3,99	0,50	EUR	Credit transfer	PENDING	AVAILABLE	PAP

Number of records: 1639 10

Page 1 from 164 < Back Next >

Support

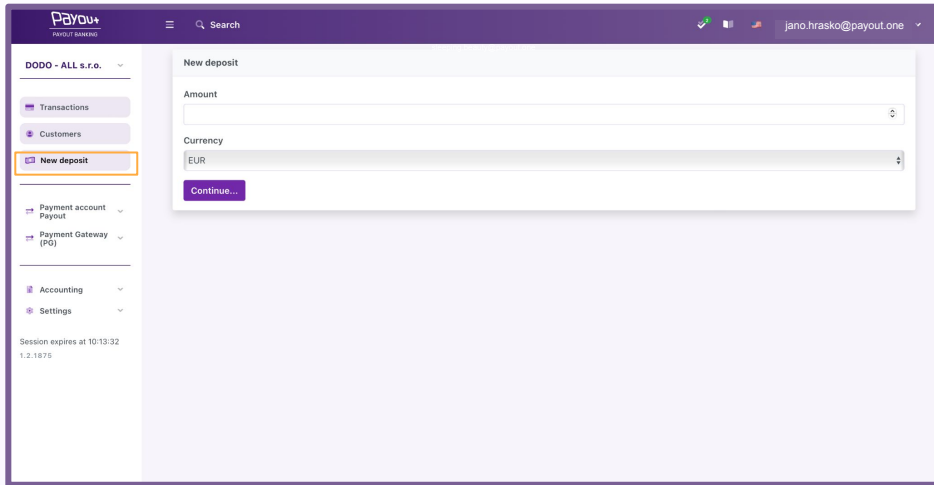
- In Quick Access, click on **Transactions**.
- At the end of the table, we can see which type of service the transactions belong to

Transactions: Filtering Transactions by Parameters

The screenshot displays the Payout+ web application interface. On the left, a sidebar contains navigation links: 'Transactions' (highlighted with an orange box), 'Customers', 'New deposit', 'Payment account Payout', 'Payment Gateway (PG)', 'Accounting', and 'Settings'. Below the sidebar, it shows 'Session expires at 09:59:41 1.2.1875' and a 'Support' button. The main area features a 'Filters' modal. The modal has a 'Close' button, a 'Filter' button (highlighted with a red box), and a 'Reset' button. The filter fields include: 'Order ID' and 'Transaction ID' (text inputs); 'Reference' and 'Credit transfer ID' (text inputs); 'Amount' (highlighted with an orange box) with 'from' and 'to' dropdowns; 'Currency' (dropdown menu); 'E-shop' (dropdown menu); 'Created at' (highlighted with an orange box) with date pickers; 'Charged at' with date pickers; 'Product name' (text input); 'Customer e-mail' (highlighted with an orange box) (text input); 'Type:' (dropdown menu); 'Funds' (highlighted with an orange box) (dropdown menu); 'Status' (highlighted with an orange box) (dropdown menu); and 'Service Type' (highlighted with an orange box) (dropdown menu). A red double arrow icon is visible next to the 'Status' dropdown.

- In Quick Access, click on **Transactions**.
- Click on **Filters** – for more parameter options, click on the arrows.
- A table with various parameter options will open.
- For example, enter the customer's email and confirm by clicking **Filter**.

Donation: Receiving funds into Payout Banking



The screenshot shows the Payout+ web interface. On the left is a sidebar with a menu containing 'Transactions', 'Customers', 'New deposit' (highlighted with an orange box), 'Payment account Payout', 'Payment Gateway (PG)', 'Accounting', and 'Settings'. The main area displays a 'New deposit' form with fields for 'Amount' and 'Currency' (set to EUR), and a 'Continue...' button. The top header includes the Payout+ logo, a search bar, and the user email 'jano.hrasko@payout.one'. A session expiration notice is visible at the bottom left of the sidebar.

- Log in to Payout Banking,
- In Quick Access, click on **New Deposit**,
- Choose the amount, and you will be redirected to select a bank,
- 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.

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

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

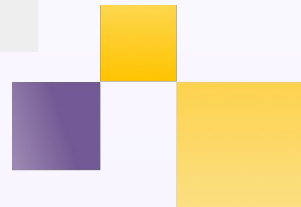
Once the reconciliation and pairing has been performed in our system, a **successful** transaction will change the status of the funds to **available**, at which point you can make a refund of the payment or make a reimbursement from the available funds.

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**.

New user: adding a new person to Payout Banking

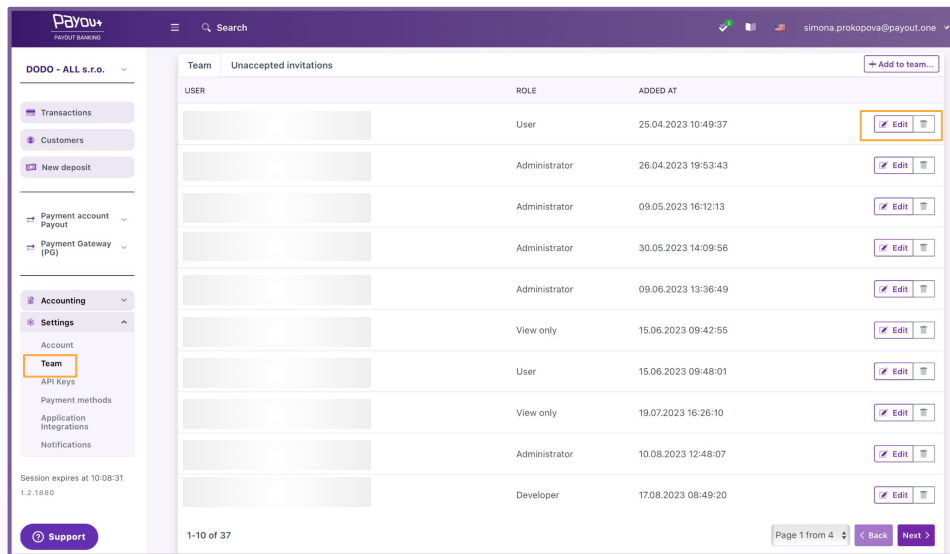
The screenshot shows the Payout+ web interface. On the left sidebar, the 'Team' option under 'Settings' is highlighted with an orange box. The main content area displays a table titled 'Team' with the subtitle 'Unaccepted invitations'. The table has three columns: 'USER', 'ROLE', and 'ADDED AT'. There are 10 rows of data, each with a placeholder image for the user, a role, and a date. Each row has 'Edit' and 'Delete' icons. A '+ Add to team...' button is highlighted with an orange box in the top right corner of the table area. The bottom of the page shows 'Page 1 from 4' and navigation buttons for 'Back' and 'Next'.

USER	ROLE	ADDED AT
	User	25.04.2023 10:49:37
	Administrator	26.04.2023 19:53:43
	Administrator	09.05.2023 16:12:13
	Administrator	30.05.2023 14:09:56
	Administrator	09.06.2023 13:36:49
	View only	15.06.2023 09:42:55
	User	15.06.2023 09:48:01
	View only	19.07.2023 16:26:10
	Administrator	10.08.2023 12:48:07
	Developer	17.08.2023 08:49:20

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 'Team' settings page. The left sidebar contains a menu with 'Settings' expanded, and 'Team' selected. The main area displays a table of users with columns for 'USER', 'ROLE', and 'ADDED AT'. The 'Edit' button for the first user is highlighted with an orange box.

USER	ROLE	ADDED AT	
	User	25.04.2023 10:49:37	Edit
	Administrator	26.04.2023 19:53:43	Edit
	Administrator	09.05.2023 16:12:13	Edit
	Administrator	30.05.2023 14:09:56	Edit
	Administrator	09.06.2023 13:36:49	Edit
	View only	15.06.2023 09:42:55	Edit
	User	15.06.2023 09:48:01	Edit
	View only	19.07.2023 16:26:10	Edit
	Administrator	10.08.2023 12:48:07	Edit
	Developer	17.08.2023 08:49:20	Edit

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:

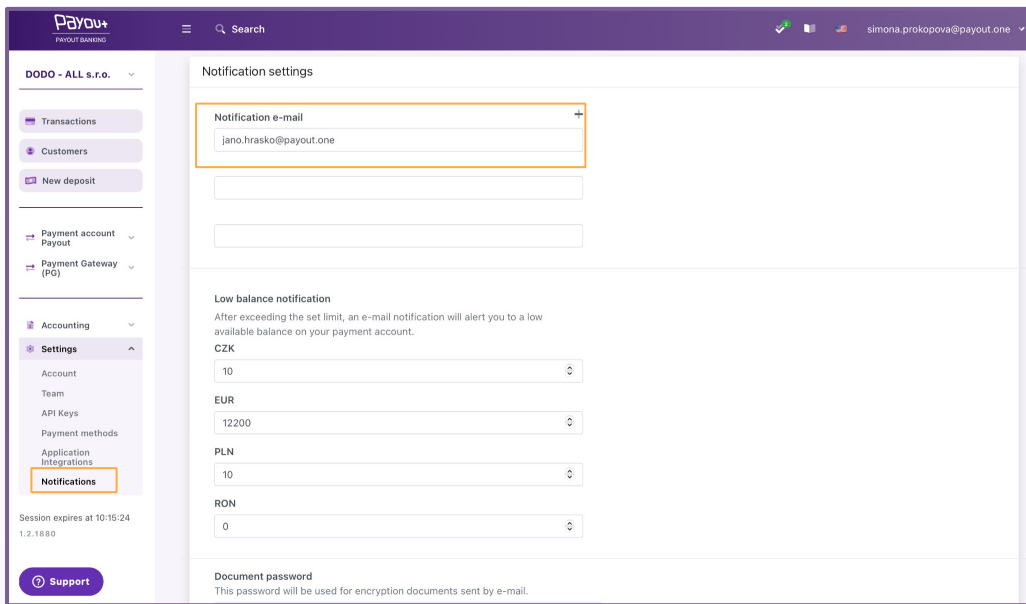
Products

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



The screenshot shows the Payout+ web interface. On the left is a sidebar with a menu: Transactions, Customers, New deposit, Payment account Payout, Payment Gateway (PG), Accounting, Settings (expanded), and Notifications (highlighted with an orange box). The main area is titled 'Notification settings'. It contains a 'Notification e-mail' section with a text input field containing 'jano.hrasko@payout.one' (highlighted with an orange box) and two empty input fields below it. Below this is a 'Low balance notification' section with a description and four currency-specific input fields: CZK (10), EUR (12200), PLN (10), and RON (0). At the bottom is a 'Document password' section with a note about encryption.

Notification settings

Notification e-mail
jano.hrasko@payout.one

Low balance notification
After exceeding the set limit, an e-mail notification will alert you to a low available balance on your payment account.

CZK
10

EUR
12200

PLN
10

RON
0

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

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."

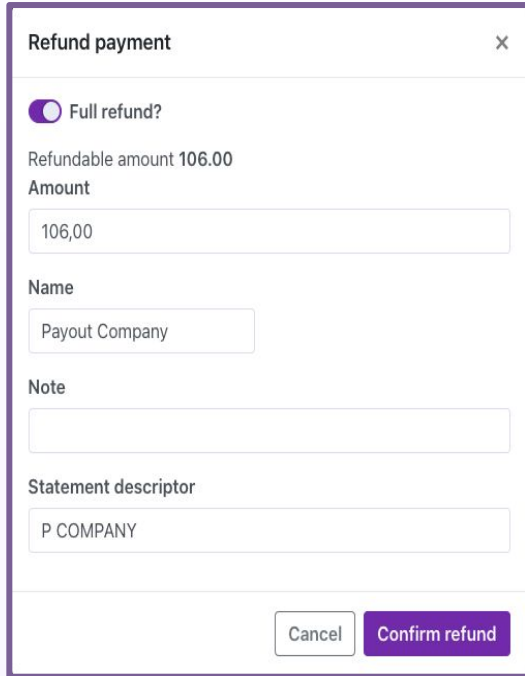
Chargeback: how to avoid it?

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



The screenshot shows a 'Refund payment' dialog box with a close button (X) in the top right corner. It contains a 'Full refund?' toggle switch which is turned on. Below this, it shows 'Refundable amount 106.00'. The 'Amount' field is a text input containing '106,00'. The 'Name' field is a text input containing 'Payout Company'. The 'Note' field is an empty text input. The 'Statement descriptor' field is a text input containing 'P COMPANY'. At the bottom, there are two buttons: 'Cancel' and 'Confirm refund'.

Refund payment

☒ Full refund?

Refundable amount 106.00

Amount

106,00

Name

Payout Company

Note

Statement descriptor

P COMPANY

Cancel Confirm refund

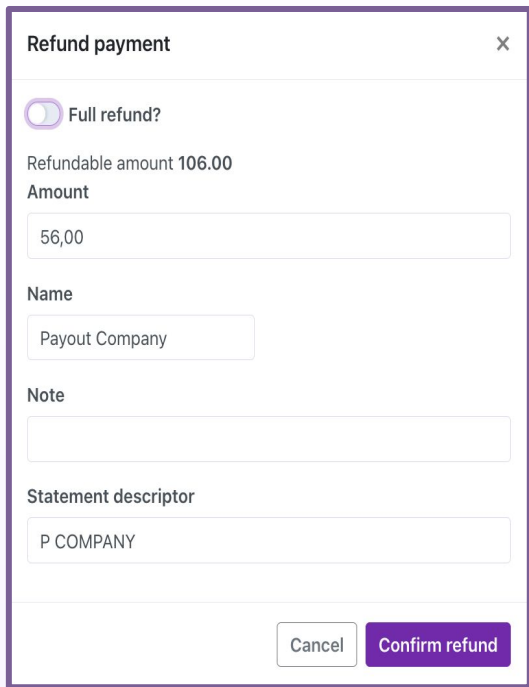
In your Payout account, look for an available transaction that needs to be cancelled. Once the details are displayed, click on **Refund**.

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



The screenshot shows a 'Refund payment' dialog box with a close button (x) in the top right corner. It contains a 'Full refund?' toggle switch, which is currently turned off. Below this, the 'Refundable amount' is listed as 106.00. The 'Amount' field is a text input containing '56,00'. The 'Name' field is a text input containing 'Payout Company'. The 'Note' field is a text input that is empty. The 'Statement descriptor' field is a text input containing 'P COMPANY'. At the bottom right, there are two buttons: 'Cancel' and 'Confirm refund'.

Refund payment x

☐ Full refund?

Refundable amount 106.00

Amount

56,00

Name

Payout Company

Note

Statement descriptor

P COMPANY

Cancel Confirm refund

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**.

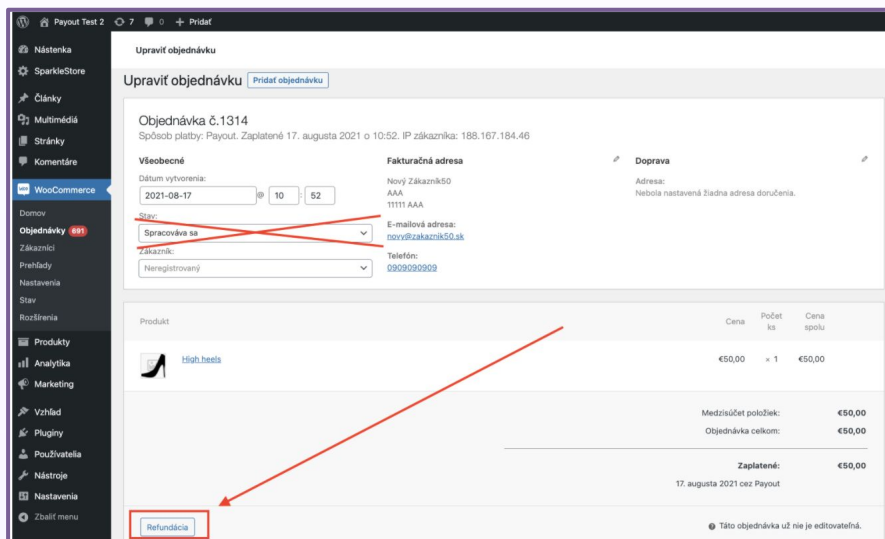
Payment refund: refunding the payment to the customer's account via WooCommerce

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**.



Cena	Počet ks	Cena spolu
€50,00	x 1	€50,00
	<input type="text" value="0"/>	<input type="text" value="0"/>

Pridať na sklad refundované položky: ☒

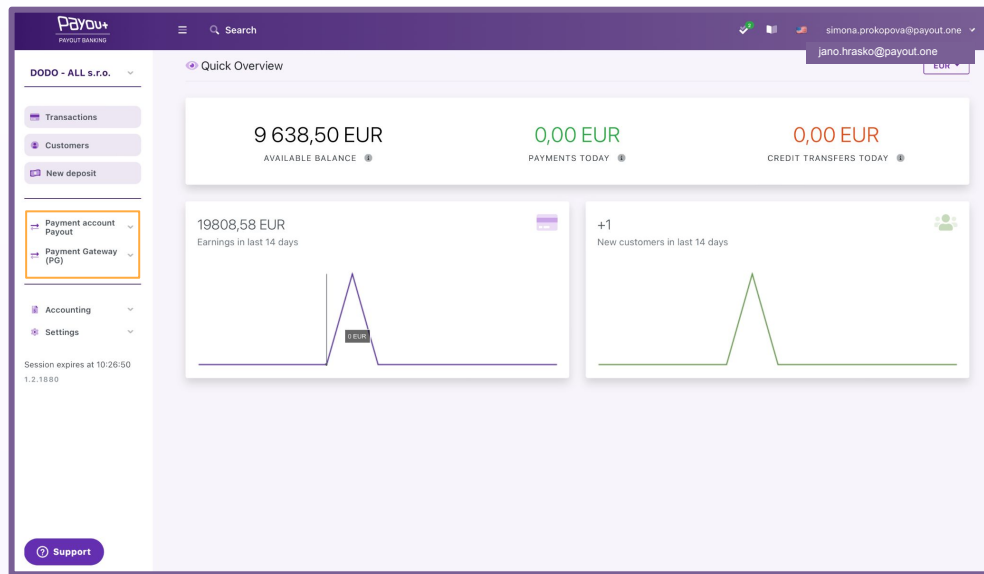
Doteraz refundované: -€0,00

Dostupná suma na refundáciu: €50,00

Suma na refundáciu:

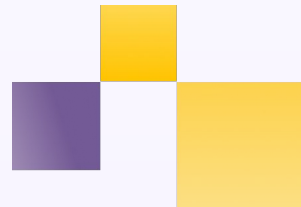
Dôvod refundácie (voliteľné):

Service Division: Payment Account Payout (PAP) and Payout Gateway (PG)

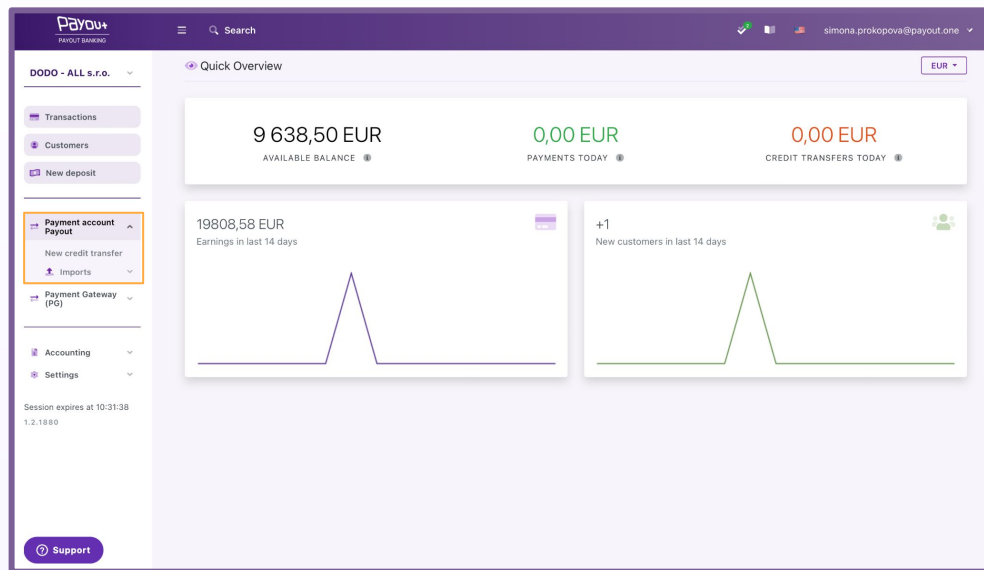


As of **April 1, 2025** our payment services have been divided into the **Payment Account Payout** and the **Payout Gateway**

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



Payment Account Payout (PAP)



It allows for simple and secure execution of payment operations. Through PAP, you can carry out various types of payments and fund transfers according to your needs.

Payment: payment of funds from the Payout payment account to the current bank account

The screenshot shows the Payout+ web interface. On the left is a sidebar with navigation links: Transactions, Customers, New deposit, Payment account Payout (highlighted), Imports, Payment Gateway (PG), Accounting, and Settings. The main area is titled 'New credit transfer' and contains a form with the following fields: E-mail, Recipient, IBAN (with an example: SK6807200002891987426353), Amount (set to EUR (9 638,00)), Reference, and Note (with a pre-filled value: DODO ALL s.r.o.). A warning message states: 'Funds on your Account must be sufficient to cover the credit transfer and applicable credit transfer fee.' At the bottom right of the form are 'Back' and 'Process' buttons. The top of the interface shows the Payout+ logo, a search bar, and the user's email: simona.prokopova@payout.one.

The payment can be made by clicking on the payment account Payout – **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.

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

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 Payout+ web interface. On the left is a sidebar with a menu: Transactions, Customers, New deposit, Payment account Payout (expanded), Imports, Payment Gateway (PG), Accounting, and Settings. The 'New credit transfer' option under 'Payment account Payout' is highlighted with an orange box. The main content area is titled 'New credit transfer' and contains a form. At the top of the form, the 'PAP credit transfer' option is selected and highlighted with an orange box. The form fields include: 'Account ID' (with a dropdown arrow and a note: 'If you choose transfer to Payout, you need to type account id'), 'Amount' (set to EUR (9 638,00) with a dropdown arrow and a note: 'can't be blank. Funds on your Account must be sufficient to cover the credit transfer and applicable credit transfer fee.'), 'Reference' (with a note: 'If you don't choose reference, it will be automatically generated.'), and 'Note' (containing the text 'DODO ALL s.r.o.' and a note: 'This will appear on creditor's statement.'). At the bottom right of the form are 'Back' and 'Process' buttons. The top of the interface shows the Payout+ logo, a search bar, and the user's name 'simona.prokopova@payout.one'.

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.

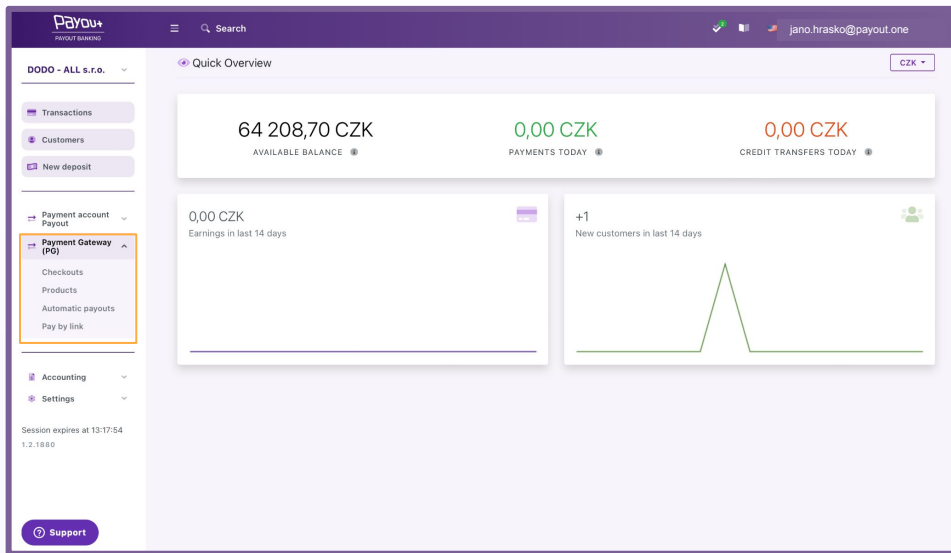
Reimbursement: creating a recurring reimbursement

The screenshot displays the Payout+ web application interface. On the left is a sidebar with navigation links: Transactions (highlighted with an orange box), Customers, New deposit, Payment account Payout, Payment Gateway (PG), Accounting, and Settings. The main area shows a list of transactions under the heading 'All transactions / 73957'. A transaction for 20,00 EUR is shown with a status of 'AVAILABLE' and a green checkmark. A button labeled 'Repeat credit transfer' with a plus icon is highlighted with an orange box in the top right corner of the transaction card. Below the transaction list, the 'Transaction details' section is visible, showing fields for ID (73957), Funds (AVAILABLE), Amount (20,00), Fee (0,50), Tax (0,00), Net (20,50), Customer (Zuzana R15), Reference (94537934), Date (31.03.2025 10:55:47), and Service Type (PAP). At the bottom, the 'Credit transfer details' section shows ID (52505), Status (PAID), and Creditor (zr+test15@payout.one (Zuzana R15)).

To make a recurring payment within the payment account Payout service, click on **Transactions** in the quick selection. In the filter or transaction list, find 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.

Payment Gateway (PB) – Enabling Fast and Secure Online Payments from Your Customers



The Payment Gateway allows merchants to accept payments through:

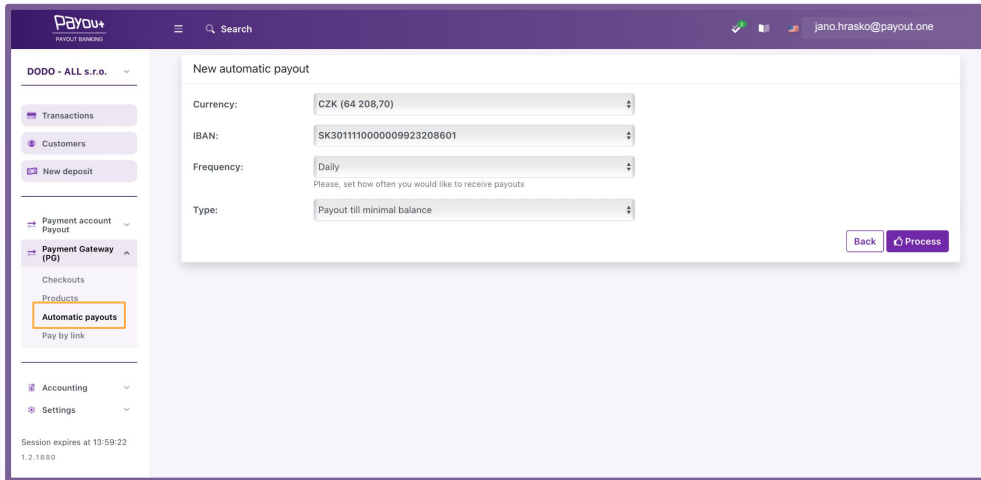
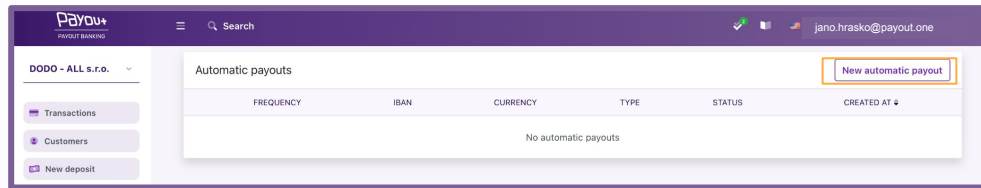
- Payment Cards (VISA, Mastercard)
- Bank Buttons (instant online payments via internet banking)
- Bank Transfers (standard transfers from the customer's bank account)

In addition to processing payments, the Payment Gateway also facilitates:

- Refunds – in case of order cancellations or claims
- Chargebacks – when a customer disputes a payment with their bank
- Balance Payouts – transferring received payments to your bank account

Automatic Payout: Set Up Automated Withdrawals from the Payment Gateway

To create a new automatic payout, navigate to Payment Gateway – **Automatic Payout** and click on **New Automatic Payout**.



Choose from three types of automatic payouts: minimum balance, specified amount, or fixed sum.

Automatic payouts can be scheduled daily, weekly (on a specific day), or monthly always on the 1st of the month.

The fee for an automatic payout is the same as a standard payment, based on the applicable fee schedule in the given currency.

Link payment: create a link to a specific order in a few clicks

The screenshot shows the Payout+ Payment Gateway interface. On the left is a sidebar with navigation options: Transactions, Customers, New deposit, Payment account (Payout), Payment Gateway (PG), Checkouts, Products, Automatic payouts (with 'Pay by link' highlighted), Accounting, and Settings. The main area is titled 'Pay by link' and has a 'Sent links' tab. The form contains the following fields: Customer name and surname, Customer e-mail (with an 'Existing customer' button), Postal code, City, Street and number, Country (dropdown menu showing 'Slovakia'), Product description (with a placeholder text), Amount, Currency (dropdown menu showing 'CZK'), Reference (with a placeholder text and a note), Checkout expiration time (in minutes) (dropdown menu showing '14400'), and Redirect URL (dropdown menu showing 'https://opencart-3.payout.tech'). A 'Send' button is at the bottom left of the form.

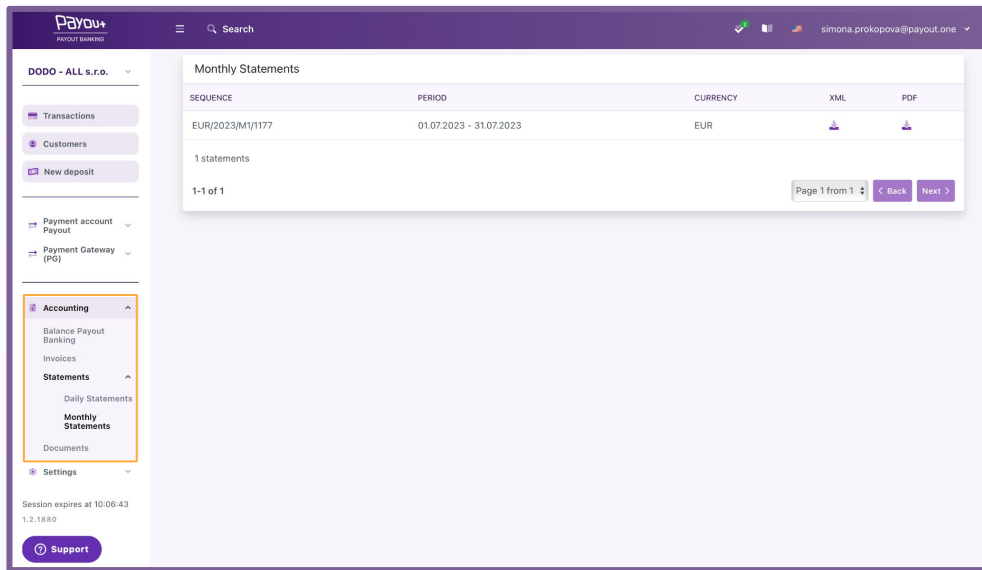
To create a payment link within the Payment Gateway service, click on **Payment Gateway – Pay by link.**

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.

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



To download a transaction statement, 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.

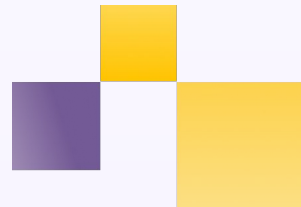
Please note: If you wish to change the frequency of statement generation, please contact our Sales Department via the contact form on our **payout.one** page or at **contact@payout.one.**

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

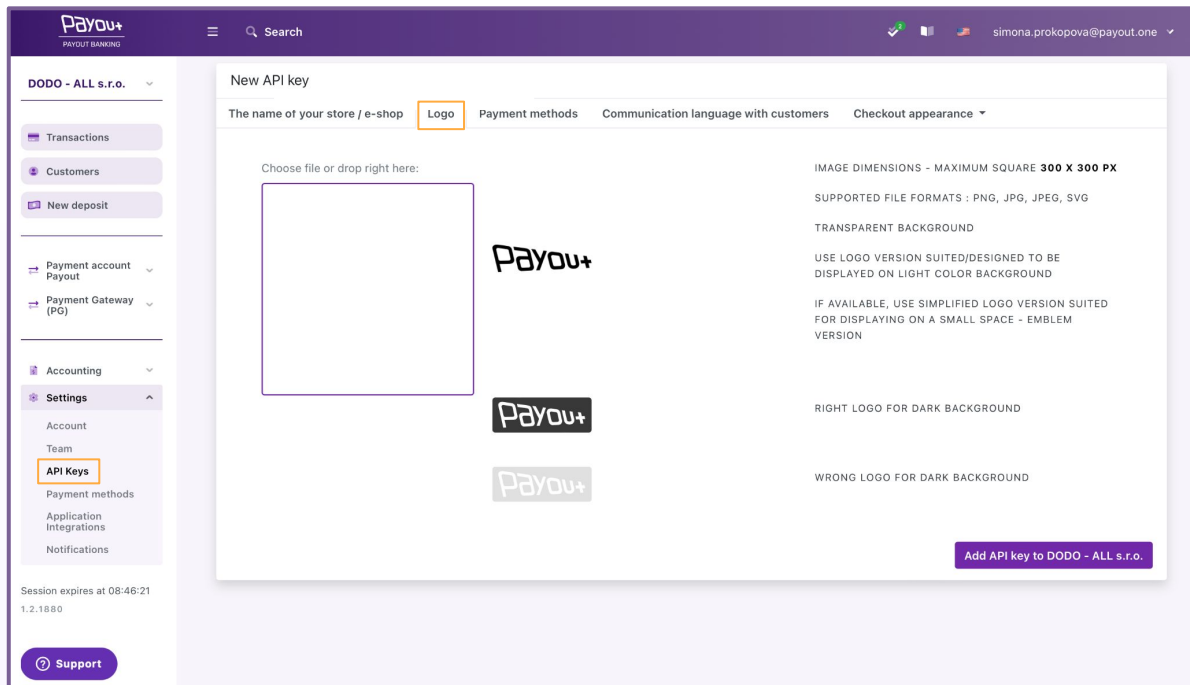
The screenshot shows the Payout+ web interface. The left sidebar contains a menu with options: Transactions, Customers, New deposit, Payment account, Payment Gateway (PG), Accounting, Settings (highlighted), Account, Team, API Keys, Payment methods, Application Integrations, and Notifications (highlighted with an orange box). The main content area is titled 'Settings - Notifications'. It includes a section for 'Document password' with a text input field containing '3jcs\$#dkdw'. Below this is the 'Settings for invoices and statements' section, which includes a sub-section for 'E-mail'. Under 'E-mail', there are two options: 'Sending invoices via e-mail' (unchecked) and 'Sending statements via e-mail' (checked and highlighted with an orange box). A '+ Save' button is located at the bottom right of the settings area.

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**

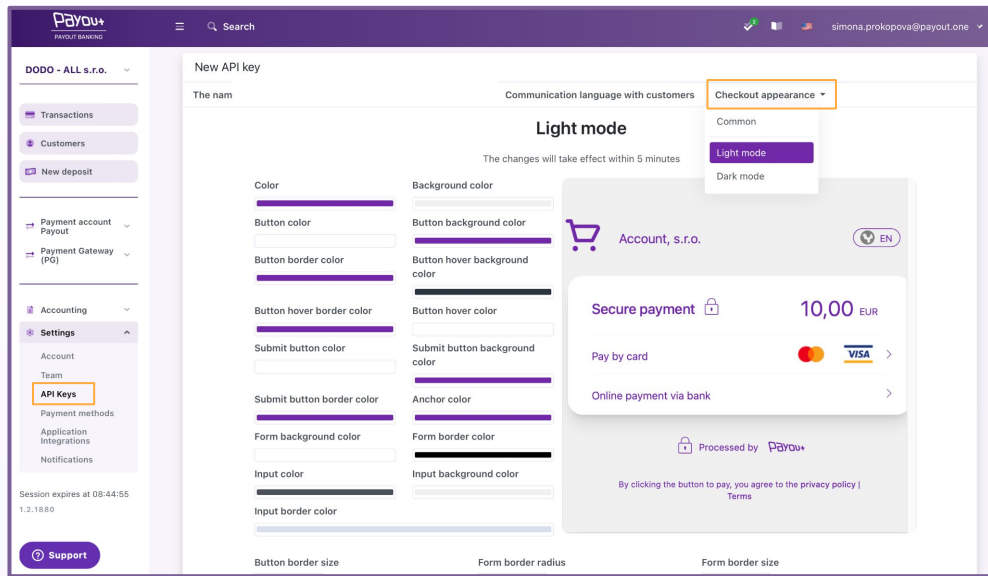


Design modification: logo insertion in the payment form



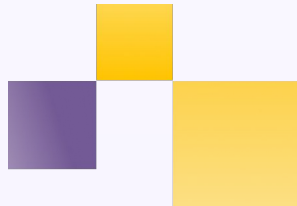
Please note: Please follow all recommendations for the correct display of the logo. At the same time, it is possible to have a different logo for each API key.

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.

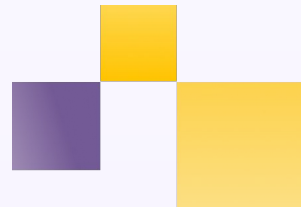
This modification is possible in the **Settings - API Keys - Appearance of the checkouts** section.



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

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

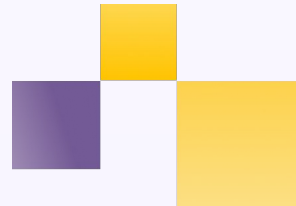
Fast payments in real time

€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

e+tabletko
online lekáreň

 Mabilonline

iStores


Premium Reseller

 efarby.sk

 **KiNEKUS**

SME


KROS


Pulsawork

 **Finappie**


DMSFLOW®

INVESTMENT

across crowd

INVESTBAY

Invest
IN SLOVAKIA

CROWDMEUP

SERVICES

FOTOMAT

 **PLUS**
eRecept

greenway



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