

Payout

Client integration manual

Payout+



About us

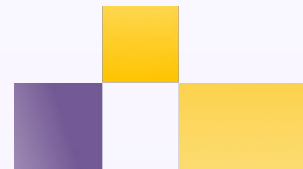
Payout is a licensed payment institution in the EU, established in 2016 to meet the most demanding requirements of e-commerce clients. Payout offers software aimed at processing a large number of transactions, in an automated way, with an emphasis on developing functionality according to the client's current needs. **Payout software is an infinitely expandable solution to support your growth and streamline operations.** Any payment. Any channel. Anytime. In any quantity.

Payout fills an important role in FinTech customer-to-client transaction processing. **With the help of intelligent tools, we keep the level of fraudulent transactions to zero.** In 2020, Payout was the first payment institution in the country to expand its service portfolio with **"PSD2 services"**.

Behind the quality of our product is a team of specialists and IT enthusiasts who keep up with the technological visions of the future.



Orgán dozoru: Národná banka Slovenska



WooCommerce integration

PAYOU+

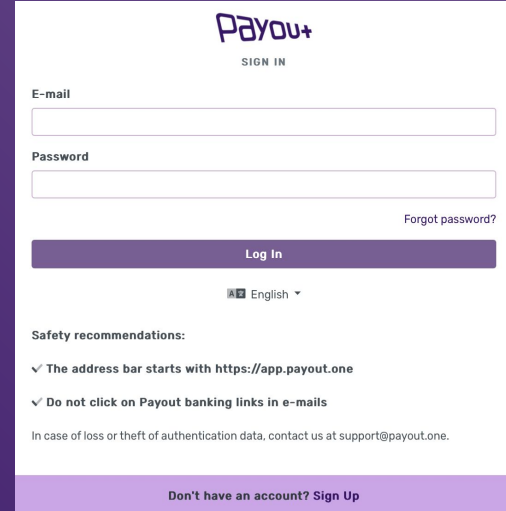
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Payout+

activation of Payout Payment Account



The screenshot shows the Payout+ Sign In page. At the top right, there is a yellow square and a grey square. The page header features 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 for "Forgot password?". A dark purple "Log In" button is centered below the fields. Below the button is a language selector showing "English" with a dropdown arrow. Underneath is a "Safety recommendations:" section with two checkmarks: "The address bar starts with https://app.payout.one" and "Do not click on Payout banking links in e-mails". At the bottom of the page, there is a purple bar with the text "Don't have an account? Sign Up".

2-factor authorization settings:

Two-step authentication
Securing your account and signing payments using an authentication factor.

Status ✓ Enabled

Type: ✓ Authenticator
SMS

Current password:

Confirm

Select the authentication method from the dropdown menu:

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- ◆ Authenticator

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Type: Authenticator

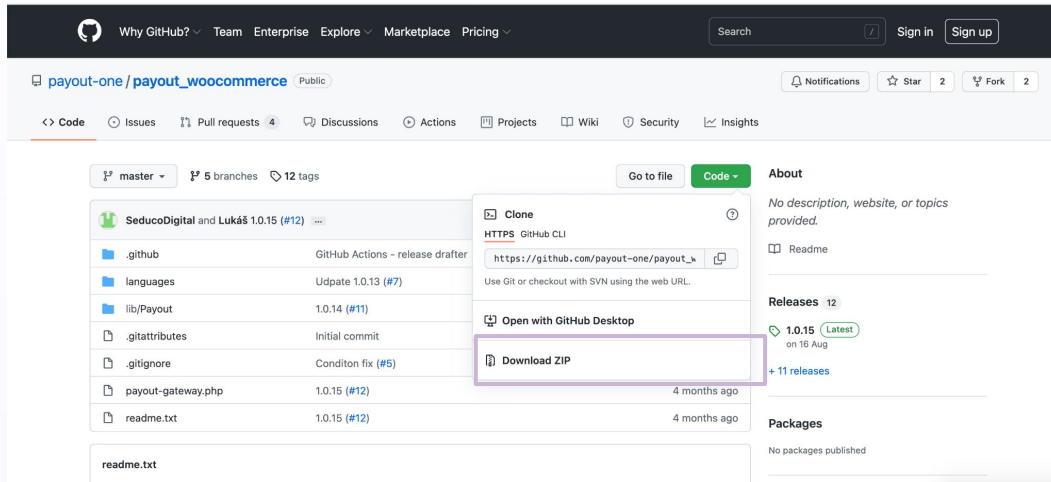
Current password:

Confirm

Enter your current password and click **"Confirm"**.

On the next screen, enter the SMS code or scan the QR code into the authentication app.

WooCommerce plugin Payout



The screenshot shows the GitHub repository page for 'payout-one/payout_woocommerce'. The repository is public and has 6 branches and 12 tags. The 'Code' button is highlighted in green. A dropdown menu is open, showing options to 'Clone' (HTTPS, GitHub CLI), 'Open with GitHub Desktop', and 'Download ZIP'. The 'Download ZIP' option is highlighted with a purple box. The repository files list includes .github, languages, lib/Payout, .gitattributes, .gitignore, payout-gateway.php, and readme.txt. The 'About' section is empty, and the 'Releases' section shows version 1.0.15 as the latest release on 16 Aug.

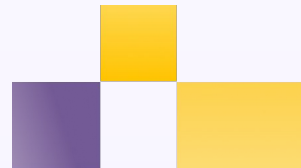
Plugin 

 Download the plugin

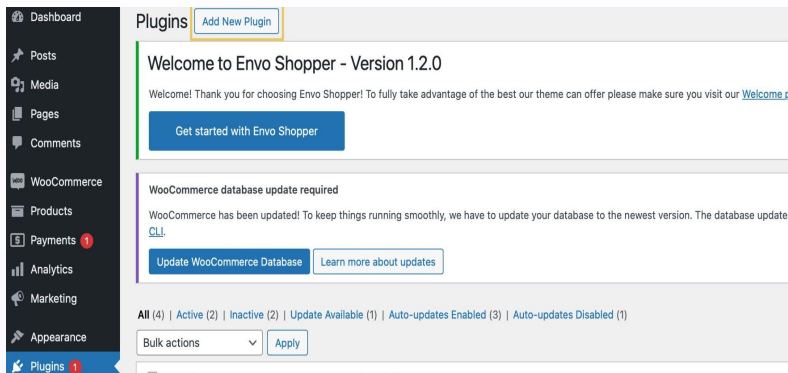
You need to click on the green **"Code"** button.

Download the plugin in zip format from the URL.

Payout

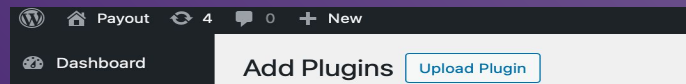


In your wordpress eshop admin interface, go to the Plugins menu and **click on "Add New Plugin"**

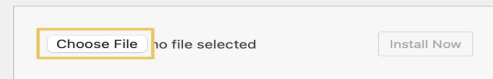


The system will redirect you to the next screen.

Click on "Upload plugin"



If you have a plugin in a .zip format, you may install or update it by uploading it here.



Click on **"Select File"** – select the downloaded zip –
(The system will not take another file format).

Click on **"Install Now"**.

Payout+

installing



the WooCommerce plugin




WooCommerce plugin configuration

Click on the Woocommerce/Settings menu and select the Payments tab. The payment gateway installed in your payment methods list will be displayed (List of payment methods you provide on your store).

Payment Methods

Installed payment methods are listed below and can be sorted to control their display order on the frontend.

Method	Enabled	Description	
 WooPayments	<input checked="" type="checkbox"/>	Payments made simple — including WooPay, a new express checkout feature. By using WooPayments you agree to the Terms of Service (including WooPay merchant terms) and Privacy Policy .	 Install
Direct bank transfer	<input type="checkbox"/>	Take payments in person via BACS. More commonly known as direct bank/wire transfer.	Finish set up
Check payments	<input type="checkbox"/>	Take payments in person via checks. This offline gateway can also be useful to test purchases.	Finish set up
Cash on delivery	<input type="checkbox"/>	Have your customers pay with cash (or by other means) upon delivery.	Finish set up
Payout – Payout - platobné metódy	<input checked="" type="checkbox"/>	Payout gateway integration. Notification URL: <code>https://testshop.payout.tech/wordpress-5.9.3/?wc-api=payout_gateway</code>	Manage

Discover other payment providers [🔗](#)    & more.

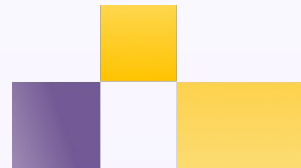
[Save changes](#)



Manage

Select the **Payout plugin**, enable it and click the **"Manage"** button.

The configuration of the Payout plugin itself will be displayed and needs to be configured.



Payout gateway integration.
Notification URL: https://testshop.payout.tech/wordpress-5.9.3/?wc-api=payout_gateway

Gateway allow Allow gateway

Payment method

Language

Gateway name

Status

Client ID

Client Secret

Description

Instructions

Debug Allow

Send idempotency key Allow
Disclaimer: If it's allowed, order id is used as unique key to block creating multiple checkouts with same amount will be used for payment.

[Save changes](#)

- ❖ **Notification URL** - check the notification URL against the domain of your store. **COPY THE URL.**
- ❖ **Enable gateway** - check the box
- ❖ **Gateway Name** - enter "Gateway Payout"
- ❖ **Status** - select "PRODUCTION" from the dropdown menu
- ❖ **Client ID** - the value from the Key field. After logging into the Payout payment account, generate an API key and add its value to the Client ID field. See SLIDE Generating API Keys
- ❖ **Client secret** - the value from the Secret field specified when generating the API key in the Payout payment account. See SLIDE Generating API Keys

Payout+

configuration of WooCommerce plugin

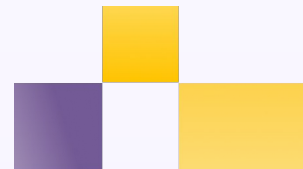
API keys generating

The screenshot displays the 'API Keys' management page in the Payout+ application. On the left, a sidebar menu is visible under the 'Settings' section, with 'API Keys' selected. The main content area features a table with the following headers: 'KEY ID', 'PUBLIC KEY', 'ACTIVE', 'NAME', and 'NOTIFY URL'. The table body is currently empty. A red-bordered button labeled 'Generate a new key' is located in the top right corner of the main content area.



Generate new key

Click on Settings - API Keys , a screen will appear - click on **"Generate new key"**.

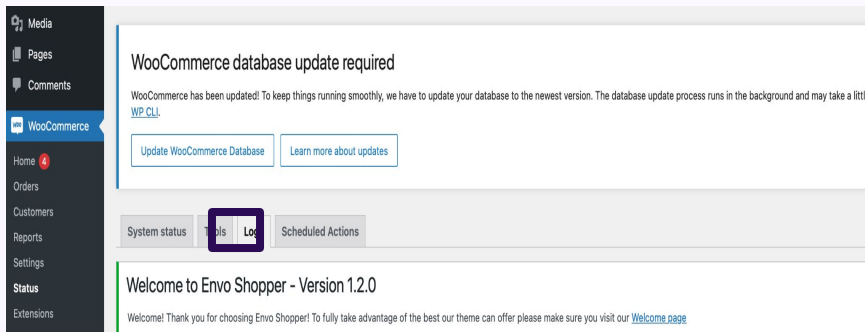


Activation of logs

Log activation in **Plugins/Settings (Payout payment gateway)**.

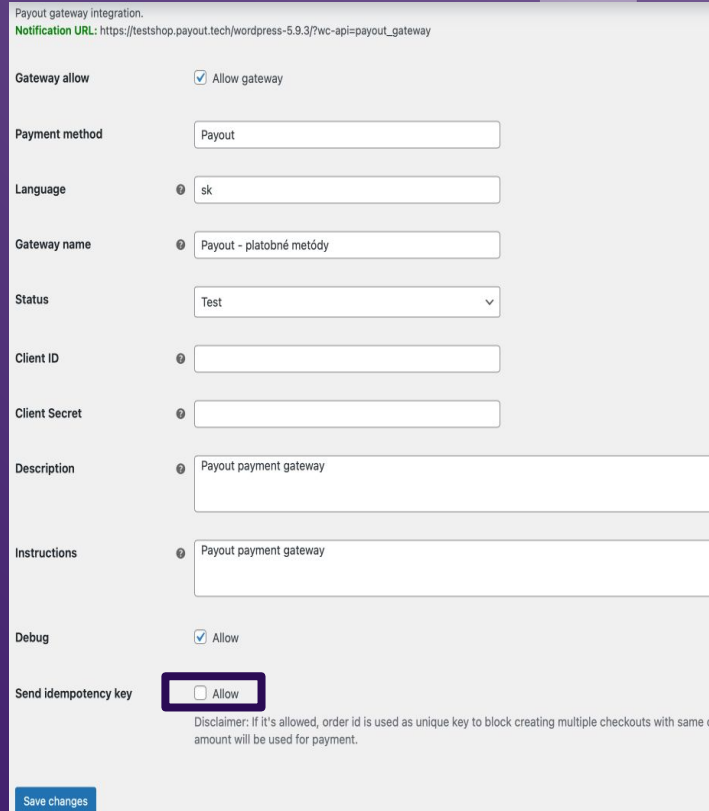
In the settings, tick the checkbox next to **Error logging mode and save**.

Logs can be viewed (copied) in WooCommerce/Status/Logs.



The screenshot shows the WordPress dashboard with a notification for a WooCommerce database update. Below the notification, there are two buttons: "Update WooCommerce Database" and "Learn more about updates". In the bottom navigation bar, the "Log" tab is highlighted with a red box.

Payout+



The screenshot shows the "Payout gateway integration" settings page. The "Gateway allow" checkbox is checked. The "Payment method" is set to "Payout". The "Language" is set to "sk". The "Gateway name" is "Payout - platobné metódy". The "Status" is set to "Test". The "Client ID" and "Client Secret" fields are empty. The "Description" and "Instructions" fields contain "Payout payment gateway". The "Debug" checkbox is checked. The "Send idempotency key" checkbox is unchecked and highlighted with a red box. A disclaimer is visible below the checkbox: "Disclaimer: If it's allowed, order id is used as unique key to block creating multiple checkouts with same amount will be used for payment." A "Save changes" button is at the bottom.

Shoptet integration

PAYOU+

Payout **plugin** in Shoptet

Payout

★★★★★ 0 hodnotenie

Čo doplnok umožní?

- Kompletné prepojenie s **platobnou bránou Payout**
- Transakcie procesované službou Payout sú pripísané na váš **účet okamžite**
- **Online elektronické overenie** v priebehu pár minút
- Široké portfólio **platobných metód** vrátane platby kartou, Google Pay, Apple Pay a hlavných bankových tlačidiel
- Rôzne meny, rôzne jazykové mutácie
- Flexibilita plnenia požiadaviek klienta
- **Automatické účtovníctvo**

Jednoduchý a rýchly online platobný proces, široká ponuka platobných metód a prepracované platobné funkcie pre náročnejšie e-shopy - to všetko sa skrýva v platobnej bráne Payout.

Základné vlastnosti Payout

Payout je licencovaná platobná inštitúcia, ktorá vznikla s cieľom solniť naináročnejšie

Payout

Vaša cena

● 8 EUR / mesiac

● **86 EUR / rok (10% zľava)**

10 dní na vyskúšanie zadarmo

Bezplatná skúšobná doba doplnku je platná iba pre jeho prvú inštaláciu.

Po skončení bezplatnej skúšobnej doby, pokiaľ sa doplnok neodinštaluje, prechádza doplnok do plateného režimu.

Pre objednanie sa [prihláste](#).

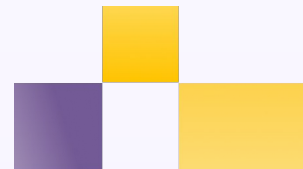
Objednať doplnok

Plugin 

Order plugin

The first step is to install the Payout plugin, which is available on the Shoptet platform.

We provide a test period - 14 days, during which it is possible to verify the functionality of the payment gateway.



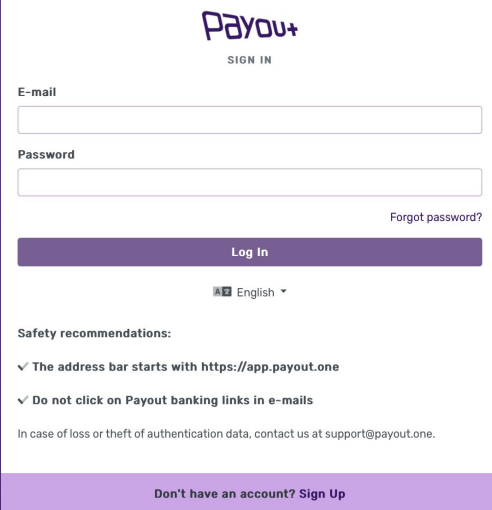
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Payout+

activation of Payout Payment Account



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2-factor authorization settings:

Two-step authentication
Securing your account and signing payments using an authentication factor.

Status ✓ Enabled

Type: ✓ Authenticator
SMS

Current password:

Confirm

Select the authentication method from the dropdown menu:

- ◆ SMS
- ◆ Authenticator

Two-step authentication
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Status ✓ Enabled

Type: Authenticator

Current password:

Confirm

Enter your current password and click **"Confirm"**.

On the next screen, enter the SMS code or scan the QR code into the authentication app.

Activation of Payout plugin

PAYMENT ACCOUNT
PAYOUT

- Capri, s.r.o.
- Balance
- Accounting
- Ledger
- Customers
- Imports
- Documents
- Settings**
 - Account
 - Team
 - API Keys**
 - Payment methods
 - Application integrations
 - Notifications

API Keys

Generate a new key

KEY ID	PUBLIC KEY	ACTIVE	NAME	NOTIFY URL
--------	------------	--------	------	------------



New application

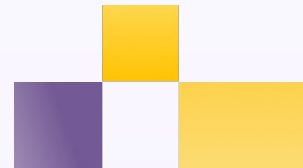
Click on "New application"



Application integration

Once you have successfully logged in, you need to add the Shoptet integration.

Click on **SETTINGS - App integrations**.



activation of Payout plugin

PAYMENT ACCOUNT
PAYOUT

Balance

Accounting

Ledger

Customers

Imports

Documents

Settings

Account

Team

API Keys

Payment methods

Application Integrations

Notifications

New E-shop Integration

E-shop ID
Unique e-shop ID number

E-shop E-mail
Contact e-mail registered to e-shop

Add Integration to

E-shop ID

You can find E-shop ID in your **profile** in Shoptet.

Eshop E-mail

It is necessary to enter the e-mail that is registered to the e-shop on the SHOPTET platform.

Click on

Add integration.

Once added, you need to accept the link that was sent to the specified e-mail address.

Prestashop integration

PAYOU+

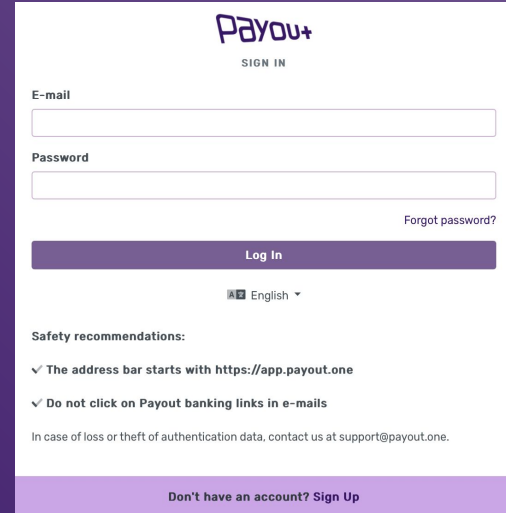
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activation of Payout Payment Account



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.

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

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Type: Authenticator

Current password:

Confirm

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API keys generating

New API key

The name of your store / e-shop Logo Payment methods Communication language with customers Checkout appearance

Notification URL address

https:// /

Limited API Key

Default

The name of your store / e-shop

This name will be displayed to your customers.

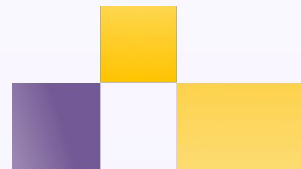
[Add API key to](#)



Notify URL

You will see a field where you fill in the URL address supplied by the developer and click on the **"Add API key"** button.

The system will generate: a key and Secret ID for the selected notification URL, which needs to be sent back to the developer to complete the integration.

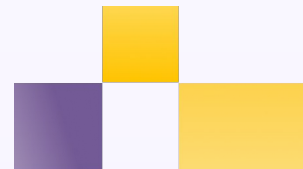


language change

```
143         $address_name => $address->name,
144         'postal_code' => $address->postalcode,
145         'country_code' => $cc,
146         'city' => $address->city
147     );
148
149
150 $products = $cart->getProducts(true);
151 // $subscription_flag = 0;
152 foreach ($products as $product) {
153     // $validate_subscription_data = Db::getInstance()->executeS(
154     // 'select subscription from ' . _DB_PREFIX_ . 'product where id_product=' . $p
155     // );
156     // if ($validate_subscription_data[0]['subscription']!=0) {
157     //     $subscription_flag = 1;
158     // }
159     $productAttributes[] = array(
160         'name' => $product['name'],
161         'unit_price' => round($product['price_with_reduction'], 2),
162         'quantity' => $product['cart_quantity'],
163     );
164 }
165
166 $checkout_data = array(
167     'amount' => $total,
168     'currency' => $currency->iso_code,
169     'customer' => [
170         'first_name' => $customer->firstname,
171         'last_name' => $customer->lastname,
172         'email' => $customer->email
173     ],
174     'billing_address' => json_encode($billing_address),
175     'shipping_address' => json_encode($shipping_address),
176     'products' => json_encode($productAttributes),
177     'external_id' => $cart->id.'-'.time(),
178     'redirect_url' => $url
179 );
180
181 // if ($subscription_flag != 0) {
182 //     $checkout_data['mode'] = 'store_card';
183 // }
184
185 $response = $payout->createCheckout($checkout_data);
186
187 $checkoutUrl = $response->checkout_url.'?locale='.$locale;
188 //header("Location: $checkoutUrl");
189 Tools::redirect($checkoutUrl);
190 exit(0);
191 }
192
193
194 protected function isValidOrder()
195 {
196     /*
197     * Add your checks right there
198     */
199     return true;
200 }
```

□ Attribute 'locale' changes = "abbreviation for a specific language"

- Slovak = en
- Czech = en
- English = en
- Croatian = hr
- Italian = it
- Hungarian = hu
- German = de
- Polish = pl
- Romanian = ro
- Russian = ru
- Spanish = es
- Ukrainian = uk
- Slovenian = si



Kros integration

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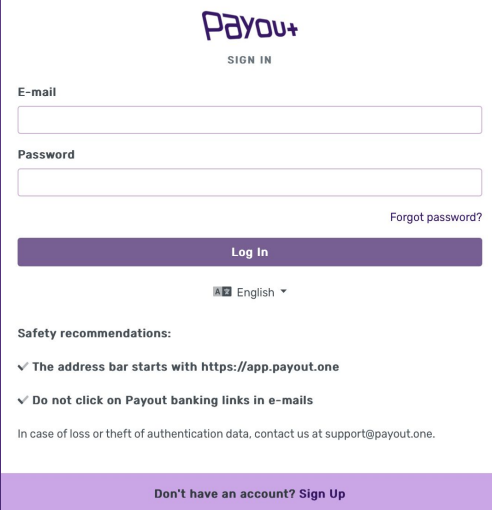
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- ◆ Authenticator

Two-step authentication
Securing your account and signing payments using an authentication factor.

Status ✓ Enabled

Type: Authenticator

Current password:

Confirm

Enter your current password and click "Confirm".

On the next screen, enter the SMS code or scan the QR code into the authentication app.

API keys generating

New API key

The name of your store / e-shop Logo Payment methods Communication language with customers Checkout appearance

Notification URL address

Limited API Key

The name of your store / e-shop
This name will be displayed to your customers.

[Add API key to application](#)



Notify URL

You will see a field where you can fill in the URL address

<http://platby.kros.sk/payout> - click on **"Add API key" button.**

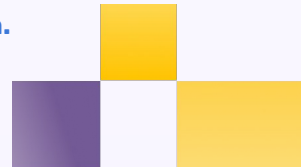
It's not possible to show secret after you leave the page.

Your new API key

Key	3dfc2945-7088-46c0-9384-cbf7cf789885
Secret	0HwISLVSCfTns5NpIbuAzur-cE5ULeec6rrsD_M5rRWKAKL0KhvvlWpV0bwLvv8A
Notify URL	https://www.kros.sk/obozrenie
Name	

[+ Back to API keys](#)

The system generates: a key and Secret ID for the selected notification URL, which must be inserted into the **KROS - Invoicing configuration.**



When you return to billing on **Online Payments**, click the **Link** button:

Platobná brána Payout

Aktivujte si online platby a pomôžte svojim klientom zaplatiť faktúru jednoduchšie a rýchlejšie.

[Vytvorí účet payout](#)

Prepojenie s platobnou bránou

Ak už máte aktivovaný účet Payout, prepojte ho s fakturáciou zadáním pridelených kľúčov.

[Návod na prepojenie](#)

Prepojiť

Copy the **Key** and **Secret** into the form that appears:

Prepojenie s platobnou bránou ×

Kľúč

Tajomstvo

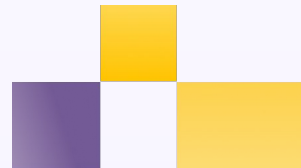
Zavrieť **Prepojiť**

Click the **Connect** button to complete the connection to the Payout payment gateway. A notification will be displayed about the successful connection:

! Prepojenie prebehlo úspešne. ×

Payout+

configuration of **KROS plugin**



Creative Sites integration

PAYOU+

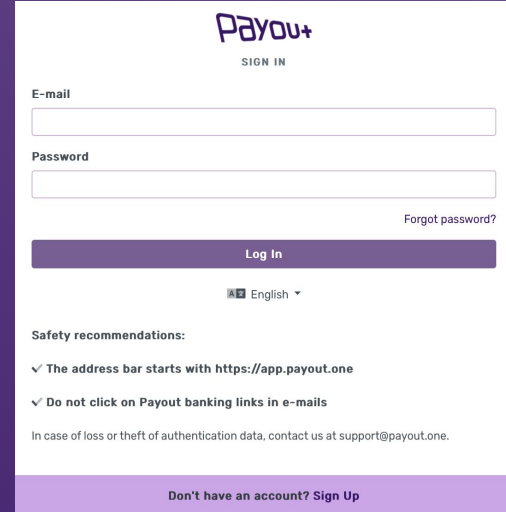
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On the next screen, enter the SMS code or scan the QR code into the authentication app.

API keys generating

The screenshot shows the Payout+ interface for generating a new API key. The left sidebar contains navigation options like 'Balance', 'Accounting', 'Ledger', 'Customers', 'Imports', 'Documents', and 'Settings'. The main content area is titled 'New API key' and includes tabs for 'The name of your store / e-shop', 'Logo', 'Payment methods', 'Communication language with customers', and 'Checkout appearance'. A red box highlights the 'Notification URL address' field, which contains a URL template: `https://[store] / [url]`. Below this is a 'Limited API Key' dropdown set to 'Default' and a text field for 'The name of your store / e-shop'. A purple button labeled 'Add API key to' is at the bottom right. A yellow notification bar at the bottom states: 'It's not possible to show secret after you leave the page.' Below the notification is a box titled 'Your new API key' containing the following details:

Key	3dfc2945-7088-46c0-9384-cbf7cf789885
Secret	0HwISLVSCfTnS5NpIbuAzur-cE5ULeec6rrsD_M5rRWKAKL0KhvvlWPv0bwLvv8A
Notify URL	https://www.creative-sites.com/notify/
Name	

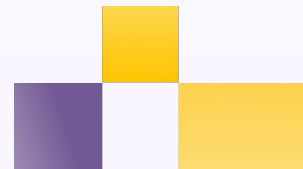
A '+ Back to API keys' button is located at the bottom right of the success message box.



Notify URL

You will see a field in which you fill in the URL address - which will be supplied by **CREATIVE SITES** and click on the **"Add API key"** button.

The system will generate: a key and Secret ID for the selected notification URL to be sent back to **CREATIVE SITES**.



Modifying the appearance of **checkout**

PAYOU+

checkout edit

Payment Account PAYOUT

Balance

Accounting

Ledger

Customers

Imports

Documents

Settings

Account

Team

API Keys

Payment methods

Application integrations

Notifications

Session expires at 13:26:47
1.2.176.2

Edit API key - 1158a95b-7dbc-46c2-b0aa-9f16e95eb0c2

The name of your store / e-shop Logo Payment methods Communication language with customers Checkout appearance

Light mode

The changes will take effect within 5 minutes

Color	Background color
Button color	Button background color
Button border color	Button hover background color
Button hover border color	Button hover color
Submit button color	Submit button background color
Submit button border color	Anchor color
Form background color	Form border color
Input color	Input background color
Input border color	

Secure payment 10,00 EUR

Pay by card

Online payment via bank

Processed by PAYOUT+

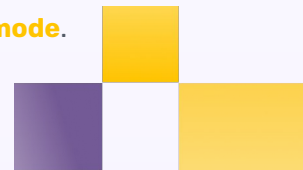
By clicking the button to pay, you agree to the privacy policy | Terms

In Payout Banking it is possible to customize the appearance of the **checkout form**.

Process:

- Settings
- API key
- A specific API key
- Checkout appearance

It is then possible to customize the appearance of the checkout according to the corporate visual for **dark** and **light mode**.



brand **manual**

PAYOU+

logos placed on your site

As part of our General Terms and Conditions, each Client is required **to place the Payout, VISA and Mastercard logos** on their website without undue delay **after Payout Gateway integration**. 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.



our e-commerce references



Leader in **ERP** and accounting systems in CEE

Global supplier of automotive spare parts distribution systems

CEE leader in providing **turnkey e-commerce platforms** (e.g. Shopify)

Payout as a **cloud payment services** provider in IBM Cloud Services

Payout provides the next **level of financial transactions** in an online education platform



bajan



AZ CAR

FOTOMAT



Bosáčik



inoby

Mobilonline

NEFKUS
CREATIVE HOUSE



Payout



Payout **in the media**



Payout+

Forbes

TREND

SME

STARTITUP

NPF
NEXTGEN PAYMENTS FORUM

**NÁRODNÁ
BANKA
SLOVENSKÁ
EUROSÝSTÉM**

**HN HOSPODÁRSKE
NOVINY**

Payout interview (**Fintech solutions for easier business**)

Payout interview (**Innovative payment solutions**)

2020 COVID-19 Payments Ecosystem (Panel discussion, Payout identified as market leader)

Payout interview (**E-commerce is several years ahead of predictions**)

International Payments Forum - (Malta, Cyprus, Ireland)

Innovation in the financial market (panel discussion)

Innovation in the financial business: the full digitization of payments is coming (Payout interview)

Payout offers **more, more** than fintech,
more than a payment gateway, **more** for your business and your clients.

Payout a.s.

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