

# Payment methods in Computop Paygate

## Common integration

Hosted Payment Page (with EMV 3-D Secure)

## Most common used payment methods

EMV 3-D Secure

iDEAL (NL)

PayPal

## Payment methods by type

Direct Debit

Online Bank Transfer

eWallet

Cash-In / Bill

Mixed

Other services

Risk Management

## Payment Methods Overview









Payment  
Method

Logo


Info




Type






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7-Eleven EN		7-Eleven is a cash payment method. After selecting goods or services, consumers reach the merchant's checkout site. The consumer selects 7-Eleven. The merchant site then generates the billing details as a print-optimised document. The customer can pay at a participating store. Once the payment has been received, the merchant ships the purchase.	Pay ment s by Cas h-In / Bill EN
AfterPay EN		AfterPay offers purchase on account after delivery. Buyers can pay for articles in four simple instalments, without having to provide any additional information during the ordering process. There is no risk of fraud or payment default for the merchant. After a credit check, AfterPay assumes the entire end customer payment default risk for each transaction.	Pay ment s by eWal let EN
Alipay EN		Customers and merchants can send and receive payments with the E-Wallet from China's leading online payment system. Alipay has over 800 million registered users and in 2014 it processed over 100 million online payments per day.	Pay ment s by eWal let EN
Alipay via PPRO EN		Customers and merchants can send and receive payments with the E-Wallet from China's leading online payment system. Alipay has over 800 million registered users and in 2014 it processed over 100 million online payments per day.	Pay ment s by eWal let EN
Amazon Pay EN		"Amazon Pay and Login by Amazon" is a complete checkout and payment service. It allows millions of Amazon customers to complete their purchases with using their Amazon account without leaving the web page of the visited online shop. The A-Z-guarantee from Amazon gives a comprehensive protection.	Pay ment s by eWal let EN
Amazon Pay Recurring EN		"Amazon Pay and Login by Amazon" is a complete checkout and payment service. It allows millions of Amazon customers to complete their purchases with using their Amazon account without leaving the web page of the visited online shop. The A-Z-guarantee from Amazon gives a comprehensive protection.	Pay ment s by eWal let EN
Apple Pay EN		Apple Pay is a digital wallet for storing payment details, providing an easy and secure way to pay in iOS applications, websites running on Safari browser and contactless POS terminals. In applications and on websites, users can quickly and securely provide their payment, shipping, and contact information to check out with just one touch using Apple's Touch ID. Apple Pay's simplicity increases conversion rates and new user adoption that come with it.	Pay ment s by eWal let EN
Arvato BIG EN		Paygate is replacing the eScore interface with the arvato interface BIG (Business Information Gateway). eScore will be shut down by mid 2016, until which time it controls access to the scoring services of Arvato Financial Solutions. As a SOAP web service BIG is based on standard technologies and can therefore be integrated with different programming languages on different platforms. BIG uses the XML Digital Signature (XML DSig) process and meets current requirements on data protection and security.	Risk Man age ment EN

Asiapay EN		Asiapay has 3 platforms: PesoPay for payment in Philippines, SiamPay for payment in Thailand and PayDollar for payment in all the other countries. The platform can be configured in MAT.	Pay ment s by eWal let EN
Banconta ct EN		Bancontact is a Belgian payment method for Debit cards with which the merchant obtains a payment guarantee and eliminates the risk of chargebacks. At the Bancontact checkout customers enter their card details and are then directed to their own online bank where they simply need to authorize the payment they have just made.	Pay ment s by Cred it Card EN
Barzahle n EN		With Barzahlen online purchases in Germany at over 10,000 branches of retail partners such as real,- can be paid for in cash. The additional customer potential encompasses amongst other things those Internet users who do not yet purchase online.	Pay ment s by Cas h-In / Bill EN
Be2bill EN		Be2bill is specially optimized for the "Cartes Bancaires" credit cards which is widely used in France.	Pay ment s by Cred it Card EN
BillPay EN		BillPay enables merchants to offer purchase on account in Germany, Austria, Switzerland and the Netherlands or purchase by direct debit in Germany and Austria. Instalment payments can also be offered in Germany and Austria with PayLater. A graphic snippet provided by BillPay simplifies the calculation of instalments and reduces programming work. A 100% disbursement takes place already after the first month.	Mixe d pay ment meth ods EN
BitPay EN		BitPay is an e-wallet for Bitcoins. It allows users to store and pay in Bitcoins. Merchants that integrate BitPay are able to accept payment in Bitcoins. Customers can convert Bitcoins into USD, at no charge.	Pay ment s by eWal let EN
Blik		Blik is a mobile payment method supported by Polish banks via their mobile banking apps. It enables the immediate transfer of funds to a recipient's mobile phone number. Users can also make payments online and instore.	Pay ment s by Onli ne Bank Tran sfer EN
Boleto Bancário PPRO EN		Boleto Bancário is the preferred Brazilian payment method that acts as a 'pro-forma invoice'. Brazilian consumers can complete their online purchases by paying cash at physical stores or use internet banking.	Pay ment s by Cas h-In / Bill EN
Boniversum um EN		Boniversum supports merchants with credit ratings for consumers. The data from the credit agency help to evaluate non-payment risks and to adapt the methods of payment according to the credit prognosis.	Risk Man age ment EN






Cardinal Commerce EN	Cardinal Commerce	Customer authentication by Cardinal Commerce is an additional function for credit cards with 3D Secure security, i.e. Verified by Visa, SecureCode for MasterCard/Maestro and American Express SafeKey. This relates to Paygates payssl.aspx interface and to the GICC protocol.	Payments by Credit Card EN
Card processing EN	Card processing	Computop Paygate processes all major cards and currencies worldwide. Transaction processing can be made via Paygate standard form, via customized forms, via server-to-server-connection or via batch transfer. Likewise Paygate can process transactions from stationary terminals.	Payments by Credit Card EN
Cetelem FullCB EN		<p>Cetelem FullCB or Cetelem 3xCB/4xCB is also known as BNPP PF FullCB (BNP Paribas Personal Finance FullCB).</p> <p>Cetelem 3x/4x 3x/4x FullCB, as a mean of payment allows consumers to pay in 3 or 4 installments for online purchases between 90€ and 3000€ with CB, Visa or Mastercard debit cards. The merchant is guaranteed to receive the full amount of the transaction once the credit request is approved/validated by Cetelem. The accepted credit cards are Cartes Bancaires (CB), French VISA and French MasterCard. The other card brands such as Electron, Maestro, prepaid cards and virtual cards are not accepted.</p> <p>Once the payment has been approved, the cardholder is debited with 1/3 or 1/4 of the purchase price and then its payment card is debited monthly for the remaining due dates. The merchant is paid the total amount of the order within 48 hours after the collection request.</p> <p>Payments are guaranteed.</p>	Payments by Credit Card EN
Cetelem Presto EN		<p>Presto is an online credit solution, facilitated by Cetelem as part of BNPP Personal Finance. With this means of payment, merchants provide the financing capability for major purchases, to their customers, who can further pay by installments, ranging between 4-48 installments and order amount ranging between €150 to €16,000.</p> <p>Consumers can purchase directly online on the merchant online stores supporting Cetelem Presto as payment method, proceeding the necessary step including e-signature on the BNP PF credit application form. The approval can be instant for complete applications or within 48 hours for incomplete credit applications.</p>	Payments by Invoice and Installments EN
ChinaPay EN	ChinaPay	ChinaPay is the online payment service of China UnionPay (CUP). The company offers both banking, broker and payment services as well as offline purchases on account and POS terminals. ChinaPay is the third largest online payment services provider in China.	Payments by eWallet EN
CIMB Clicks EN		CIMB Clicks is an online bank transfer payment method for CIMB bank customers. The customer selects CIMB for payment and logs into their online banking environment. They review the pre-populated payment details, authorise payment and then simply wait for the purchase to arrive.	Payments by Online Bank Transfer EN

Cofidis EN		<p>The 4-star card is a private card that combines payment facilities and loyalty benefits. The design of tailor-made products and services has been adapted to customers, expectations and needs. Pay for your purchases in several instalments. The 4-star card is a revolving credit card that offers you the possibility, depending on the amount of your purchases and the brand, to pay in several instalments.</p>	Pay ment s by Cred it Card EN
Consors EN		<p>Consors Finanz is a brand of international BNP Paribas Group and belongs to the leading consumer-finance-providers in Germany. Company's focus is consumer lending as well as sales financing within retail sector and online commerce. The new eFinancing application allows customers to enter online credit agreements faster and easier, because the application process was optimized for maximum user-friendliness.</p> <p>Financing plans between 6 and 40 month can be mapped through the credit line of a Consors Finanz Mastercard. With a button the customer possibly can select from longer credit periods. Then the installment plan will be processed by an installment credit.</p>	Pay ment s by Invo ice and Insta llme nts EN
CRIF EN		<p>CRIF (formerly Deltavista) provides information on about 80 million individuals, 6 million companies, and 10 million payment, register, and address records from Germany, Austria and Switzerland.</p>	Risk Man age ment EN
Debtor Manage ment Ideal EN		<p>The Paygate offers individually scalable solutions for financial and debtor accountings - including the downstream processes such as logistics, dunnings or debt collection.</p>	Deb tors Man age ment EN
Debtor Manage ment Real EN		<p>The Paygate offers individually scalable solutions for financial and debtor accountings - including the downstream processes such as logistics, dunnings or debt collection.</p>	Deb tors Man age ment EN
Direct debit EN		<p>The Paygate enables you to handle the direct debit payment method popular with customers – and is fully compatible with SEPA.</p> <p>Optionally with black list check and payment guarantee.</p>	Pay ment s by Dire ct Debi t EN
Dragonpa y EN		<p>Dragonpay is a Filipino cash based and online bank-transfer payment method. Customers can choose between online transfer with their bank account and cash payment at a branch store or retailer.</p>	Pay ment s by Onli ne Bank Tran sfer EN
easyCred it EN		<p>EasyCredit is a provider of hire purchase and purchase on invoice in Germany. After the customer is forwarded to easyCredit they undertake the calculation of all possible installments.</p>	Pay ment s by Invo ice and Insta llme nts EN

eNETS EN		eNETS is an online bank transfer payment method. At checkout, the customer picks eNETS, selects the name of their bank and logs into their online banking environment. They review the pre-populated payment details, authorise payment and then simply wait for the purchase to arrive.	Payments by eWallet EN
eps EN	eps	In Austria the online bank transfer with eps is very widespread in E-commerce and thus an interesting addition to the payment mix. Additionally the merchant gets a payment guarantee.	Payments by Online Bank Transfer EN
Finland OBT EN		Finland OBT is a real time online transfer system from Finland. With this method customers select their own trusted online bank and log in. After payment authorisation the merchant receives a confirmation of the payment via Finland OBT.	Payments by Online Bank Transfer EN
Fraud prevention with ACI ReD Shield EN	Fraud prevention with ACI ReD Shield	Computop is integrated into the ReD1-Gateway which guarantees access to ACI ReD Shield – an online system for real time fraud prevention with immediate decision-making (accept/suspicious/decline) for eCommerce transactions based on regulations which are administered by a ACI ReD Shield risk analyst. ACI ReD Shield fraud prevention applies to VISA, MasterCard and AMEX credit cards via the Paygate payssl.aspx and direct.aspx interfaces and relates to the GICC protocol.	Risk Management EN
giropay		giropay is an online bank transfer with PIN and TAN that provides you with access to nearly 40 million online banking users in Germany in Austria. Additionally to the full 100% payment guarantee the use of giropay is relatively low priced.	Payments by Online Bank Transfer EN
Google Pay™ EN	Google Pay™	Google Pay is the fast, simple way to pay on sites, in apps and in stores using the cards saved to your Google Account. It protects your payment info with multiple layers of security and makes it easy to send money, store tickets or cash in on rewards – all from one convenient place.	Payments by eWallet EN
iDEAL EN		Bank transfers with iDEAL are a guarantee of success in the Netherlands: About 100.000 webshops and organizations offers iDEAL with approximately 50% of all e-commerce payments being processed with iDEAL. Monthly there are about 13 million transactions.	Payments by Online Bank Transfer EN
Klarna Payments EN		Paygate can handle purchase on account and financing from Klarna. Merchants benefit from a payment guarantee and short payment due dates.  As third possibility Klarna integrated the payment with Sofort transfer and secured direct debit.	Mixed payment methods EN


Klarna Sofort		The international online bank transfer with PIN /TAN from Sofort GmbH is now available in 13 countries. As part of the Klarna Group Sofort offers the integration of payment in the webshop, so that a customer is forwarded to his/her bank and can make the transfer with input of PIN and TAN.	Payments by Online Bank Transfer EN
Klarna Sofort via PPRO EN		The international online bank transfer with PIN /TAN from Sofort GmbH is now available in 8 countries. As part of the Klarna Group Sofort offers the integration of payment in the webshop, so that a customer is forwarded to his/her bank and can make the transfer with input of PIN and TAN.	Payments by Online Bank Transfer EN
KoreaCC EN	KoreaCC	KoreaCC is a payment method which enables Korean merchants (based in South Korea) to offer domestic customers (with Korean credit cards) a credit card payment method.	Payments by Credit Card EN
Limonetik EN	Limonetik	In France, Computop customers can offer the local payment methods Cofidis, <a href="http://1euro.com">1euro.com</a> , Cetelem and Facilypay which specialize in instalment payments for credit card transactions. Online shoppers can pay for orders conveniently by credit card, however are not charged to the full amount in a one-off transaction but in fixed instalments over several months. Merchants receive the amount due immediately after the order has been actuated and so have high payment security.	Mixed payment methods EN
MasaPay EN		Shanghai MasaPay Information Technology Co., Ltd. is a third-party transnational e-payment service provider which was established in July 2012. Her headquarter is based in Lujiazui Financial Service District, Shanghai, China.  MasaPay offers an Online Payment Gateway, which supports credit card payment of Visa, MasterCard, JCB, AMEX, Discover, Diners etc. MasaPay makes it possible that the cross-border payments from outside China are acquired in China.	Payments by Credit Card EN
MasterPass EN		MasterPass is a wallet provided by MasterCard that makes credit card payments quicker, easier and more secure. MasterPass allows payments in online shops but also in actual shops with your Smartphone and the MasterPass app or NFC. Settlement is via all standard credit and debit cards.	Payments by eWallet EN
Maybank 2u EN		Maybank2U is the bank transfer payment method of Maybank (Malayan Banking Berhad). Maybank2U is one of a number of bank transfer payment methods that PPRO has bundled together for its customers on one integration. Bank customers log into their online banking environment. They review the payment details and authorise payment for the funds to be credited directly to the payee's account.	Payments by Online Bank Transfer EN



MobilePay EN	 <b>MobilePay™</b>	<p>With MobilePay the customer pays by entering his mobile phone number on the website. This payment solution simplifies the payment procedure because the customer's card is stored in the app, making it unnecessary to input the card number. More than 3 million Danes already use this payment type, with which simple P2P payments are also possible.</p>	Payments by eWallet EN
Multibanco EN	 <b>MULTIBANCO</b>	<p>Multibanco is a payment method from Portugal in which the customer can choose between online transfer and cash payment. In the first variant the customer can give details for Multibanco and the merchant receives confirmation of the payment. Alternatively the customer can pay by cash at a bank or a cash machine. The merchant receives a payment guarantee from the system.</p>	Payments by Online Bank Transfer EN
MyBank EN		<p>MyBank is a real time online transfer system which is currently offered in Greece, Italy and Spain. Within MyBank the customer chooses their own trusted online bank and carries out the transfer from there. After authorisation of the payment the merchant receives confirmation of the payment and a payment guarantee from MyBank.</p>	Payments by Online Bank Transfer EN
MyClear FPX EN		<p>MyClear FPX allows real-time debiting of a customer's bank account for online purchases, recurring payments, P2P payments and e-billing. With MyClear FPX, the customer chooses the desired payment method, selects their bank and logs into their online banking environment. They review the pre-populated payment details, authorise payment and then simply wait for the purchase to arrive.</p>	Payments by Online Bank Transfer EN
PagBrasil EN	 	<p>Payments with the Brazilian credit cards Hipercard, Elo and Aura can be processed via the Paygate. Computop offers extensive support for the control optimisation as well as foreign currency conversion.</p> <p>More than 30% of online payments in Brazil are made using the Boleto Bancário cash-in solution. With a payment form customers can pay in cash in supermarkets, post office branches or at one of over 48,000 bank terminals.</p>	Payments by Credit Card EN
PayByBill EN		<p>PayByBill enables merchants to offer payment methods such as invoice purchasing, financing and direct debit. The solution offers merchants a payment guarantee and is available for Denmark, Germany, Finland, the Netherlands, Norway and Sweden.</p>	Payments by Cash-In / Bill EN
paydirekt		<p>paydirekt allows online purchases to be paid simply and directly from your giro account. Merchants benefit from this alternative to existing online payment processes which correspond to the stringent requirements of the German credit sector.</p>	Payments by Online Bank Transfer EN
PayMorrow w EN		<p>PayMorrow supports invoice purchasing and secured direct debit in Germany. Merchants benefit from comprehensive protection against bad debt.</p>	Mixed payment methods EN

PayPal EN		Computop also processes PayPal payments, which offers you worldwide merchant protection and a potential of 179 million international customers in more than 200 countries. PayPal is one of the most popular online payment methods and it can be used in e- and m-Commerce.	Pay ment s by eWal let EN
paysafecard EN		paysafecard is a prepaid card which is a widespread micropayment method for gaming, gambling and adult-content.	Pay ment s by Prep aid EN
Paysafe Pay Later EN		With the products Purchase on invoice and Hire purchase merchants get tailored solutions for the region D-A-CH. Paysafe Pay Later especially features a fast and guaranteed payout as well as a comprehensive support for the B2B and B2C business.	Pay ment s by Invoi ce and Insta llme nts EN
PayU Africa EN		PayU Africa is leading PSP covering South African and Nigeria markets, offering all relevant payment methods: local card acquiring, online bank transfers, loyalty cards and eWallets. The advantage of using PayU Africa is reach into all local payment methods, which is crucial for high conversion.  Merchants looking to sell cross-border into Africa can fully capitalise on the market and meet customer payment expectations by using PayU India solution.	Mixe d pay ment meth ods EN
PayU Africa EN		PayU Africa is leading PSP covering South African and Nigeria markets, offering all relevant payment methods: local card acquiring, online bank transfers, loyalty cards and eWallets. The advantage of using PayU Africa is reach into all local payment methods, which is crucial for high conversion.  Merchants looking to sell cross-border into Africa can fully capitalise on the market and meet customer payment expectations by using PayU India solution.	Mixe d pay ment meth ods EN
PayU CEE GECAD EN		Integration of the PayU CEE GECAD platform is ideal for facilitating e-commerce in fast-growing eastern European countries, and covers the most popular payment methods now available in countries such as Hungary, Romania, Russia or Turkey. With an average internet usage rate of 60%, citizens of these countries provide an attractive market for expansion of international business.	Mixe d pay ment meth ods EN
PayU CEE Single EN		PayU is the leading wallet system in Poland. Merchants can offer the comprehensive payment services via the Paygate in Eastern Europe and further countries as well and thus reach over 500 million potential customers.	Mixe d pay ment meth ods EN

PayU India EN		With the integration of PayU biz India merchants open the door to a rapidly growing e-commerce market. Only 30% of online customers in India have access to internationally accepted payment methods. With the integration of PayU biz via Computop Paygate merchants can offer 76 local payment methods to serve the majority of customers. This comprises of online transfers, credit and debit cards, eWallets and cash-in payments.	Mixed payment methods EN
PayU LatAm EN		Within the extremely heterogeneous e-commerce market of Latin America success depends on offering the requested payment methods. The integration of PayU gives the merchant access to 74 payment methods from Mexico to Argentina. Besides all major online transfers as well as credit and debit cards PayU also offers payments with modern e-wallets and popular cash-in-payments.	Mixed payment methods EN
PayU LatAm EN		Within the extremely heterogeneous e-commerce market of Latin America success depends on offering the requested payment methods. The integration of PayU gives the merchant access to 74 payment methods from Mexico to Argentina. Besides all major online transfers as well as credit and debit cards PayU also offers payments with modern e-wallets and popular cash-in-payments.	Mixed payment methods EN
POLi EN		POLi is a secure and trusted online banking service for Australia and New Zealand.	Payments by Online Bank Transfer EN
PostFinance EN		PostFinance is an online banking payment method in Switzerland and is the market leader in Swiss payment transactions with a market share of around 60%. With PostFinance merchants can reach over 3.5 million potential customers.	Payments by Online Bank Transfer EN
Przelewy 24 EN		Przelewy24 is an online banking method for Poland. It uses online bank authentication for account postings in real-time. Przelewy 24 is supported by 18 large banks and reaches 95 % of the polish customers in online banking. The system has no transaction limit and directs customers via its online banking environment directly to the payment processing.	Payments by Online Bank Transfer EN
QIWI EN		The Qiwi Wallet can be topped up by credit card, debit card or cash. It is available to customers in Eastern Europe, Asia and South America.	Payments by eWallet EN
RatePAY EN		RatePAY offers payments solutions for purchases on invoice and hire purchases as well as direct debits with full processing and carries to complete risk of payments defaults.	Payments by Invoice and Installments EN

RHB Bank EN		RHB Now is a real-time online bank-transfer payment method. At checkout, the customer selects the name of their bank and logs into their online banking environment. They review the pre-populated payment details, authorise payment and then simply wait for the purchase to arrive.	Payments by Online Bank Transfer EN
SafetyPay EN	 The Safe Internet Payment Solution	SafetyPay is the world's leading real-time online bank transfer with access to over 250 million banking customers in Europe, the USA, Canada and Latin America, with immediate payment guarantee, fast disbursement and simple refunding. That means no chargebacks, no risk of fraud, no payment default. It supports mobile, telephone/mail order, E-Invoices and offers sales promotions.	Payments by Online Bank Transfer EN
Schufa IdentCheck EN		Schufa address and credit rating data contains 66 million points of data concerning individuals and 462 million other information points, derived mainly through cooperation with banks.	Risk Management EN
Skrill (Moneybookers) EN	 the future of moneybookers	Skrill enables customers to make and receive payments without having to disclose personal financial data. Skrill is operated by Moneybookers Ltd. and Moneybookers USA Inc..	Payments by eWallet EN
Swish EN		The Swedish payment method Swish is one of the most popular payment methods in Sweden. More than half of the population uses the app on their cell phones. Originally Swish was a joint venture project of the most popular Swedish banks as a pure P2P-payment method. Since 2017 it is also available for E-Commerce and POS. If you want to pay, you can either do it via scan of a QR-code or the submission of your mobile or swish number.	Payments by eWallet EN
Trustly EN		The Trustly online bank transfer is convenient for the customer and secure for the merchant. This payment method enables customers to be addressed who have an account at one of 30 banks in Sweden, Finland, Denmark and Spain.	Payments by Online Bank Transfer EN
TrustPay EN		Trustpay is a real-time bank transfer scheme available in Slovakia and Czech Republic. Customers can purchase goods and services in a simple manner by logging into their online bank account and entering a specific code.	Payments by eWallet EN
Unified Barcode payment EN	Unified Barcode payment	Since Spot Payment of Alipay and Quick Pay of WeChat Pay have been integrated in Paygate, there are 2 interfaces for barcode payment. In order to initiate payment, the merchant needs to ask customer in advance which payment method should be used, Alipay or WeChat Pay.	Payments by eWallet EN
UnionPay SecurePayment PPRO EN		UPI's innovations enable its bank customers to offer consumers choices: pay now with debit, ahead of time with prepaid or later with credit products. From the world's major cities to remote areas without banks, people are increasingly relying on digital currency along with mobile technology to use their money anytime and make purchases online, transfer funds and access basic financial services.	Payments by eWallet EN

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WeChat  
EN



WeChat is a free, cross-platform and instant messaging application developed by Tencent. It was first released in January 2011 and was one of the largest standalone messaging apps by monthly active users. As of May 2016, WeChat has over a billion created accounts, 700 million active users; with more than 70 million outside of China (as of December 2015). In 2016, WeChat reached 864 million active users.

Pay  
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WeChat  
Pay  
PPRO  
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Zimpler  
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Zimpler is a FinTech company focused on excelling the mobile payment experience. Zimpler is developed with the purpose of simplifying mobile payments online, while giving users control over their spending.

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