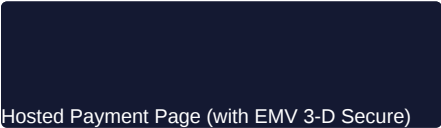


Payment methods

Common integration



Most common used payment methods



Payment methods by type



Other services

Payment Methods Overview

Payment Method	Logo	Info	Type
7-Eleven		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.	Payments by Cash-In / Bill
Alipay		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.	Payments by eWallet
Alipay via PPRO		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.	Payments by eWallet
Apple Pay		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.	Payments by eWallet

Arvato BIG		Computop 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
Asiapay		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 Computop Helpdesk .	Pay ment s by eWal let
Bancontact		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
Barzahlen		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
Be2bill		Be2bill is specially optimized for the "Cartes Bancaires" credit cards which is widely used in France.	Pay ment s by Cred it Card

BillPay	 	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.	Mixed payment methods
BitPay		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.	Payments by eWallet
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.	Payments by Online Bank Transfer
Bluecode		Bluecode is the first pan-European mobile payment solution that enables cashless payments via Android smartphone, iPhone and Apple Watch combined with value-added services in a single technology platform. In accordance with European data protection standards, no personal data is ever exchanged with participating banks or merchants thus none is stored or transmitted on the mobile phone during the payment process. The highly secure, TAN-based payment system works with all checking accounts and is independent from the transmission technology (barcode, QR code, bluetooth).	Payments by eWallet
Boleto Bancário PPRO		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.	Payments by Cash-In / Bill

Boniversum		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 Management
Cardinal Commerce	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 Paygate payssl.aspx interface and to the GICC protocol.	Payments by Credit Card
Card processing	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
Cetelem FullCB		Cetelem FullCB or Cetelem 3xCB/4xCB is also known as BNPP PF FullCB (BNP Paribas Personal Finance FullCB). 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. 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. Payments are guaranteed.	Payments by Credit Card

Cetelem Presto		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. 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.	Payments by Invoice and Installments
ChinaPay	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
CIMB Clicks		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
Cofidis		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.	Payments by Credit Card

Consors	 CONSORS FINANZ BNP PARIBAS 	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. 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.	Pay ment s by Invoi ce and Insta llme nts
CRIF		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.	Risk Man age ment
Debtor Manage ment Ideal		The Paygate offers individually scalable solutions for financial and debtor accountings – including the downstream processes such as logistics, dunnings or debt collection.	Debt ors Man age ment
Debtor Manage ment Real		The Paygate offers individually scalable solutions for financial and debtor accountings – including the downstream processes such as logistics, dunnings or debt collection.	Debt ors Man age ment
Debtor Manage ment Riverty		Paygate offers individually scalable solutions for financial and debtor accountings – including the downstream processes such as logistics, dunnings or debt collection.	Debt ors Man age ment

Direct debit		The Paygate enables you to handle the direct debit payment method popular with customers – and is fully compatible with SEPA. Optionally with black list check and payment guarantee.	Payments by Direct Debit
Direct debit REST		The Paygate enables you to handle the direct debit payment method popular with customers – and is fully compatible with SEPA. Optionally with black list check and payment guarantee.	Payments by Direct Debit
Dragonpay		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.	Payments by Online Bank Transfer
EasyCollect		The Paygate enables you to handle the direct debit mandates and payments popular with customers – and is fully compatible with SEPA.	Payments by Direct Debit
easyCredit Ratenkauf		EasyCredit ratenkauf 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.	Payments by Invoice and Installments
eNETS		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

Enterpay



Enterpay is a Finnish fintech startup which has a mission to boost B2B (business-to-business) ecommerce and optimise the payment process for B2B ecommerce by automating the counterparty risk assessment process.

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Invoice payments are the preferred option in B2B commerce, but these are often handled manually, which makes them time-consuming and potentially risky. As online purchases in the B2B market continue to grow rapidly, B2B buyers expect the same smooth experience that they know from B2C ecommerce. Enterpay has developed a technical solution that is equipped to meet the changing expectations of the B2B customers and allows them to make invoice payments in B2B transactions easily, quickly and securely. Enterpay's payment scheme consists of a platform where all necessary parties can enable automated B2B trade and cooperate seamlessly. Enterpay partners with banks and PSPs so that they can offer purely digital and fully automated invoicing and factoring solution to their B2B merchant customers. The technology automatically carries out the fraud and credit risk assessment and integrates to various ecommerce platforms and payment gateways.

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.

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Findomestic Banca S.P.A. specializes in providing loans to individuals for purchase of goods and services for private use. The company offers personal loans and credit cards, as well as current and deposit accounts. Findomestic Banca serves customers in Italy.

Findomestic Banca S.P.A. is a member of BNP Paribas group.

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Finland OBT		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.	Pay ment s by Onli ne Bank Tran sfer
FLOA Pay		FLOA Pay allows a merchant to offer 3X, 4X, 1XD or 3XD installment plans for customers during checkout. During the first step FLOA Pay checks the customer for eligibility for chosen installment. Then, in case of positive result, FLOA Pay redirects the customer to FLOA Pay Hosted Payment page. A merchant can be configured on FLOA Pay side for AUTO Capture or for MANUAL Capture. In case of AUTO Capture, FLOA Pay does not expect capture from the merchant. FLOA Pay does capture automatically based on the authorization. In case of MANUAL Capture, the merchant needs to call Capture API. After a credit check, FLOA Pay assumes the entire customer's payment default risk for each transaction. The merchant receives full amount of the installment from FLOA Pay after capture.	Pay ment s by Invoi ce and Insta llme nts
Fraud preventio n with ACI ReD Shield	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 Man age ment

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
Google Pay	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
iDEAL		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
Instanea		Instanea is an acceptance solution based on payment initiation as defined by PSD2, which allows you to receive instant transfers. Through this solution, your company and your customers benefit from all the advantages of instant transfers: • Speed: Transfer executed in less than 10 seconds with immediate availability of funds. • Convenience: 24/7 availability all year round and notification to the payor in the event of rejection of the transaction. • Ease: Choice of the reference of the transfer, allowing you to make an automatic reconciliation • Secure payment: no risk of chargeback with SEPA Instant ...And a simple user journey for your customers. Whether for in-store sales or online on your website, the Instanea user experience is fluid and secure.	Payments by Online Bank Transfer

Instant Payment		Instant Payment is based on SEPA Instant Payment or Standard SEPA Payments and therefore widely supported and based on Open Banking Standards. The implementation is currently based on platform Token.io and Tink.	Payments by Online Bank Transfer
Klarna Payments		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
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
Klarna Sofort via PPRO		The international online bank transfer with PIN/TAN from Sofort GmbH is now available in 7 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
KoreaCC	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

MasaPay		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
Maybank2u		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
MB Way		MB Way is the leading e-wallet product in Portugal. In May 2021 there were over 3.5 million MB Way users, with the amount steadily growing each quarter. 50% of Portuguese bank customers have MB Way.	Payments by Online Bank Transfer
MobilePay		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.	Payments by eWallet

Multibanco		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.	Payments by Online Bank Transfer
MyBank		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.	Payments by Online Bank Transfer
MyClear FPX		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.	Payments by Online Bank Transfer
PagBrasil		Payments with the Brazilian credit cards Hipercard, Elo and Aura can be processed via the Payment Gateway. Computop offers extensive support for the control optimisation as well as foreign currency conversion. 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. PIX via PagBrasil is now also supported.	Payments by Credit Card

PAYBACK PAY		tbd	Payments by eWallet
PayByBill		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.	Payments by Cash-In / Bill
paydirekt		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.	Payments by Online Bank Transfer
PayMorrow		PayMorrow supports invoice purchasing and secured direct debit in Germany. Merchants benefit from comprehensive protection against bad debt.	Mixed payment methods
PayPal		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.	Payments by eWallet
PayPal V2		Computop processes PayPal payments, which offers you worldwide merchant protection and a potential of 425 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.	Payments by eWallet

PayPal V2 REST		Computop processes PayPal payments, which offers you worldwide merchant protection and a potential of 425 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.	Payments by eWallet
paysafecard		paysafecard is a prepaid card which is a widespread micropayment method for gaming, gambling and adult-content.	Payments by Prepaid
Paysafe Pay Later		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.	Payments by Invoice and Installments
PayU Africa		PayU Africa is leading PSP covering South African, Nigeria and Kenya 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 Africa solution.	Mixed payment methods
PayU CEE GECAD		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.	Mixed payment methods

PayU CEE Single		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.	Mixed payment methods
PayU Hub		PayU Hub allows to streamline and consolidate all aspects of payment stack into one, customizable payment platform. The new platform allows to integrate local and global payments together and enter new markets with minimal friction. PayU Hub enables a single and direct connection to popular global and local payment methods around the world. With hundreds of available payment methods, merchants can localize effectively and meet customers where they are.	Mixed payment methods
PayU India		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
PayU LatAm		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

PostFinance		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
Przelewy24		Przelewy24 is an online banking method for Poland. It uses online bank authentication for account postings in real-time. Przelewy24 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
Ratepay		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
RHB Bank		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
Riverty (AfterPay)		Riverty offers purchase on account after delivery. Buyers can pay for articles by invoice, direct debit or installment. There is no risk of fraud or payment default for the merchant. After a credit check, Riverty assumes the entire end customer payment default risk for each transaction.	Payments by Invoice and Installments

SafetyPay		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
Schufa IdentCheck		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
Skrill (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
Swish		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
Thunes (Limonetick)		In France, Computop customers can offer the local payment methods Cofidis, 1euro.com , 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

Trustly		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
TrustPay		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
TWINT		Pay easily and absolutely secure with the TWINT E-Wallet solution using the leading payment app in Switzerland. All you need to do is to scan a QR code and verify your identity using your smartphone.	Payments by eWallet
Unified Barcode payment	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
UnionPay SecurePayment PPRO		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
UPI via PPRO			Payments by Online Bank Transfer

WeChat



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.

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WeChat
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Zinia



Zinia offers Buy Now Pay Later solution on purchases

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