# **Payments by Online Bank Transfer**

Most common used payment methods in this section



Tips for integration: Paydirekt



Tips for integration: Klarna SOFORT

About Sofort

Integration via Server-2-Server

Klarna Sofort Configuration

paydirekt oneClick

Tips for integration: iDEAL

About iDEAL

Integration via Server-2-Server

Quering stored iDEAL banks (issuer list)

## All payment methods and other requests in this section

Payment Logo Info Type Method

Blik



Blik is a mobile payment methode 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

CI	M	В
CI	ic	ks



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.

Pay ment s by Onli ne Bank Tran sfer

### 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.

Pay ment s by Onli ne Bank Tran sfer

### eps



In Austria the online bank transfer with eps is very widespread in Ecommerce and thus an interesting addition to the payment mix. Additionally the merchant gets a payment guarantee. Pay ment s by Onli ne Bank Tran sfer

# 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

### 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.

Pay ment s by Onli ne Bank Tran sfer

### 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.

Pay ment s by Onli ne Bank Tran sfer

### 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.

Pay ment s by Onli ne Bank Tran sfer 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.

Pay ment s by Onli ne Bank Tran sfer

Klarna Sofort

# Klarna.

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.

Pay ment s by Onli ne Bank Tran sfer

Klarna Sofort via PPRO

# Klarna.

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

Pay ment s by Onli ne Bank Tran sfer

Maybank 2u



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.

Pay ment s by Onli ne Bank Tran sfer

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.

Pay ment s by Onli ne Bank Tran sfer

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.

Pay ment s by Onli ne Bank Tran sfer

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.

Pay ment s by Onli ne Bank Tran sfer

MyC	lear
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.

Pay ment s by Onli ne Bank Tran sfer

#### 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.

Pay ment s by Onli ne Bank Tran sfer

## PostFina nce



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.

Pay ment s by Onli ne Bank Tran sfer

### Przelewy 24



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.

Pay ment s by Onli ne Bank Tran sfer

### 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.

Pay ment s by Onli ne Bank Tran sfer

## 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.

Pay ment s by Onli ne Bank Tran sfer

## 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.

Pay ment s by Onli ne Bank Tran sfer

### UPI via PPRO



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Pay ment s by Onli ne Bank Tran sfer