



**payyo**

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## **ALTERNATIVE PAYMENT METHODS**

A Detailed Handbook

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# An introduction

**W**elcome to Payyo's handbook for alternative payment methods!

Here you will find everything you need to know about payment methods apart from Credit Cards. We explain why using alternative payment methods is beneficial for your business and we introduce you in detail to all payment methods Payyo offers.

Payyo is constantly working on expanding the range of different APM, according to the needs of clients.



# Why using alternative payment methods?



Did you know that approximately 6% of customers end an online transaction because their preferred payment method is not available? Some sources even claim that this percentage is higher if only credit cards are offered as a payment method.

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As a payment partner for platforms, SaaS and marketplaces in the travel and leisure industry, we are aware how important an online payment flow of high quality and the resulting conversion for a merchant is. Conversion means the ratio when a website visitor turns into a customer, in this case, in successfully completing a payment.

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There are different factors related to higher conversion rates. Looking at the mere checkout process, there are a lot of technical aspects that drive or decrease conversion. But also, the number of available payment methods is an important asset for a merchant's turnover. It is even possible to access new markets with additional local payment methods in the checkout. To help their clients grow, Payyo considered this topic and solved the problem of an insufficient conversion rate by adding relevant payment methods for merchants and their customers.

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As you can see in the chart below, Payyo has a large portfolio of alternative payments that are already used by some of the customers through Payyo's HPP (Hosted Payment Page). Even Though, credit cards are the most common payment, adding alternative payments will help to increase the conversion rate.

# Which alternative payment is beneficial for my business?



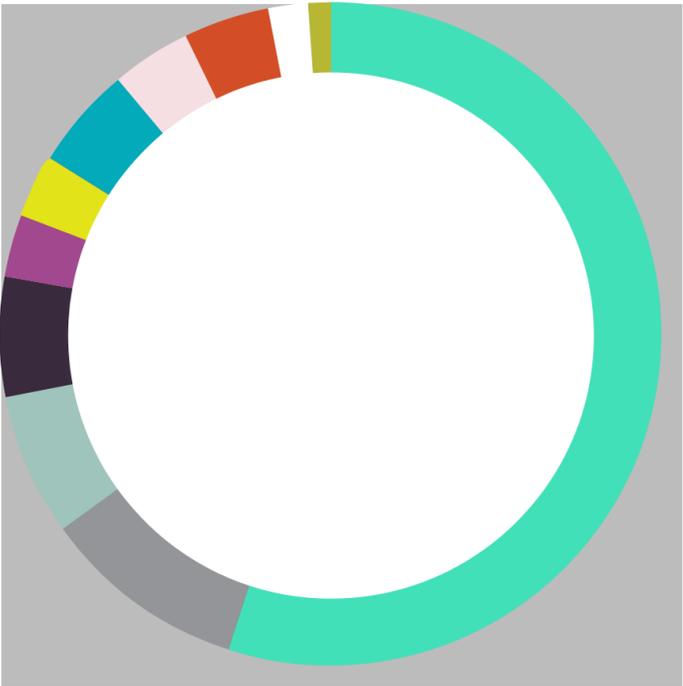
Whether merchants are looking to achieve successful geographical expansion or improve the conversion in their domestic markets, alternative payments during the checkout process can play a key role.



Payment method fragmentation varies strongly by geography, while credit card brands have become internationally available, others have remained confined to a single country, or even a single segment of the population in that country. Therefore, identifying their target audience is an important first step at the moment to decide which payment options offer to your clients.



For example, if you are planning to target Swiss market you should enable Pay by Invoice, whereas if you want to reach the German market Giropay will be the key payment for those customers.



APM IN PAYYO'S HPP



## The complete Payyo Alternative Payment Methods Handbook

For more information click on the payment method, you would like to know more about

Payment Method	Type	Country	Currency
<a href="#">iDeal</a>	Bank transfer	Netherlands	EUR
<a href="#">Alipay</a>	eWallet	China	EUR, CHF
<a href="#">TWINT</a>	eWallet	Switzerland	CHF
<a href="#">Sofort</a>	Bank transfer	SEPA Area	EUR
<a href="#">SEPA Direct Debit</a>	Bank transfer	SEPA Area	EUR
<a href="#">Apple Pay</a>	eWallet	Worldwide	All currencies Payyo supports
<a href="#">Google Pay</a>	eWallet	Worldwide	All currencies Payyo supports
<a href="#">Giropay</a>	Bank transfer	Germany	EUR
<a href="#">EPS</a>	Bank transfer	Austria	EUR
<a href="#">Kauf auf Rechnung (Invoice)</a>	Bank transfer	Switzerland	CHF

# iDEAL



iDEAL is the leading payment system in the Netherlands that allows customers to complete transactions online using their bank of choice.

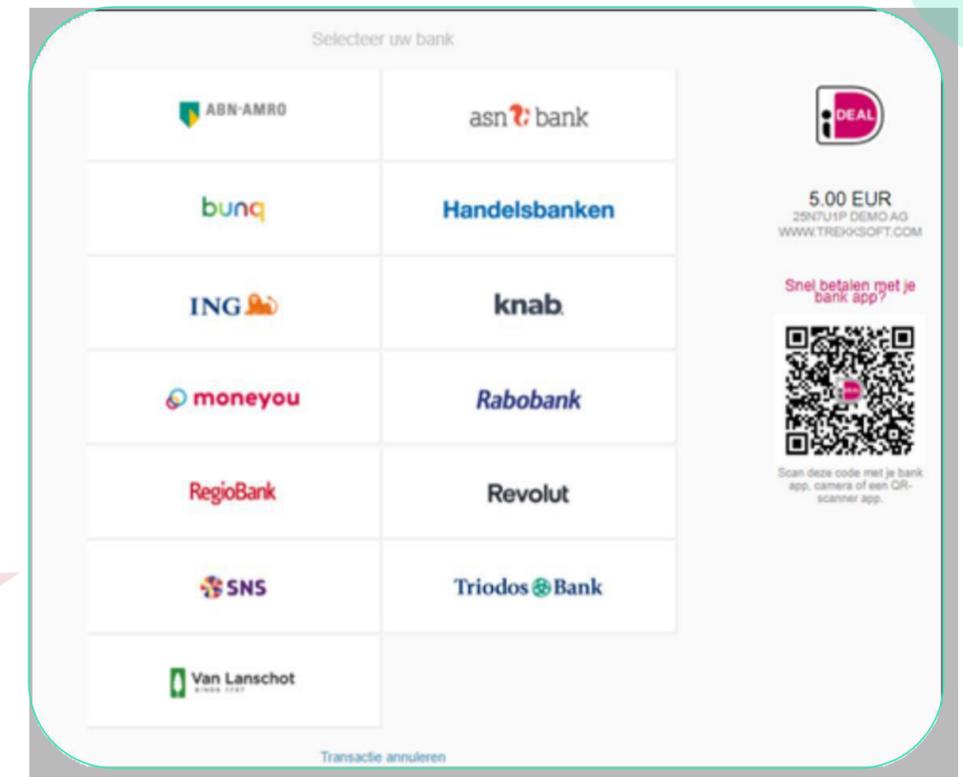
Ideal is the preferred payment option in the Netherlands with a market share of 59% of online transactions processed by Ideal.

Which banks allow customers to pay through iDEAL?

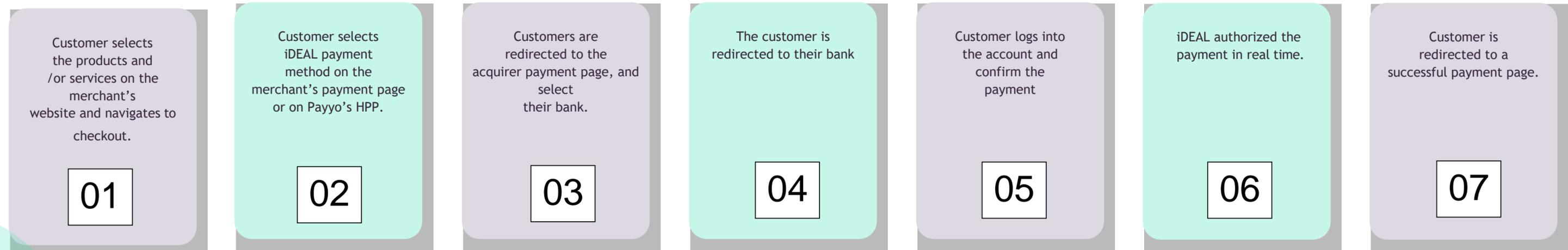
ABN AMRO, ASN Bank, bunq, Handelsbanken, ING, Knab, Moneyou, Rabobank, RegioBank, Revolut, SNS, Triodos Bank, Van Lanschot

## Important to know:

- Ideal is NOT COMPATIBLE WITH IFRAMES / POP UPS and needs to allow redirection for payment completion.
- In the HPP solution, the webpages of some banks will break out of the iFRAME and the payment process will not be available.



## Payment Flow (on Payyo's HPP)



Above flow is generic, there might be some changes depending on the bank chosen.

# ALIPAY

Alipay is a digital e-wallet which also includes a mobile app that allows customers to store credit cards, debit cards, and bank services so they can pay easily.

This payment method is one of the most important in China. With over one billion users, Alipay handles more than half of China's payments and transformed a cash market into a card-trusting market with their eWallet.

## Payment Flow (on Payyo's HPP)

Customers should have an Alipay wallet to make a transaction.



01

Customer selects the products and/or services on the merchant's website and navigates through the checkout page

02

Customer selects Alipay in merchant's checkout or in Payyo's HPP when he is redirected

03

Customer pays in Payyo's HPP and is redirected to the acquired payment page

04

Customer is on a desktop device and scans the QR code on the payment page with his mobile or logs into his Alipay account. Customer is presented with transaction in local currency (exchange performed by Alipay)

05

Customer enters the payment details and confirms the payment. Then is redirected to a successful payment on Alipay page

06

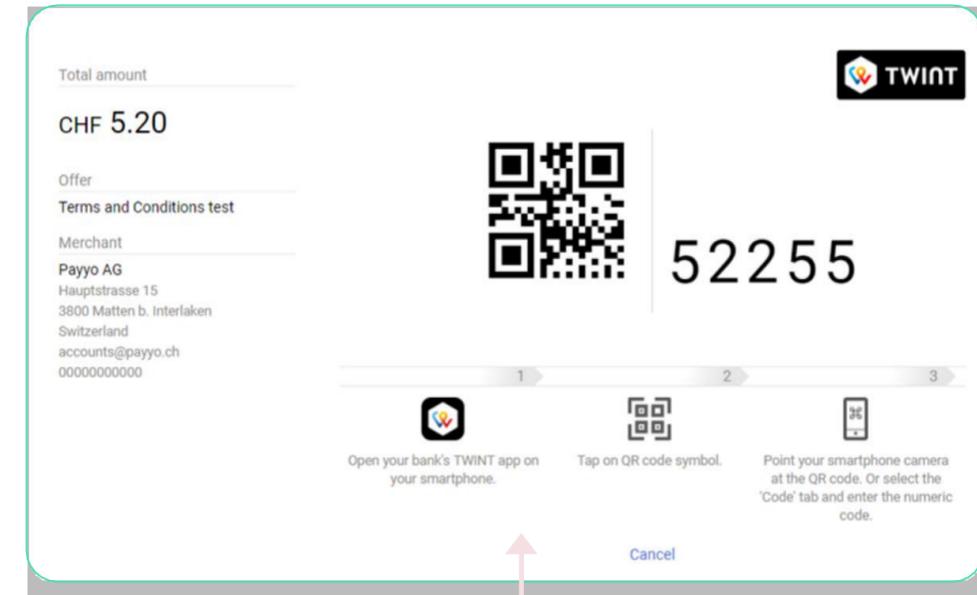
Customer is redirected to Payyo's successful payment page

TWINT is a digital Swiss wallet.

The customer can store their bank account (Debit card or Credit Card) in the mobile app.

With this app, customers can purchase online, quickly and conveniently using their smartphone.

## Payment Flow (on Payyo's HPP)



01

Customer selects the products and/or services on the merchant's website and navigates through the checkout.

02

Customer selects TWINT payment method on the merchant's checkout or once he gets redirected to Payyo's HPP.

03

He pays in Payyo's HPP and gets redirected to the acquirer payment page.

04

Payment page displays a QR code that the customer needs to scan or select "code" tab and enter the numeric code with the TWINT app installed on his mobile device.

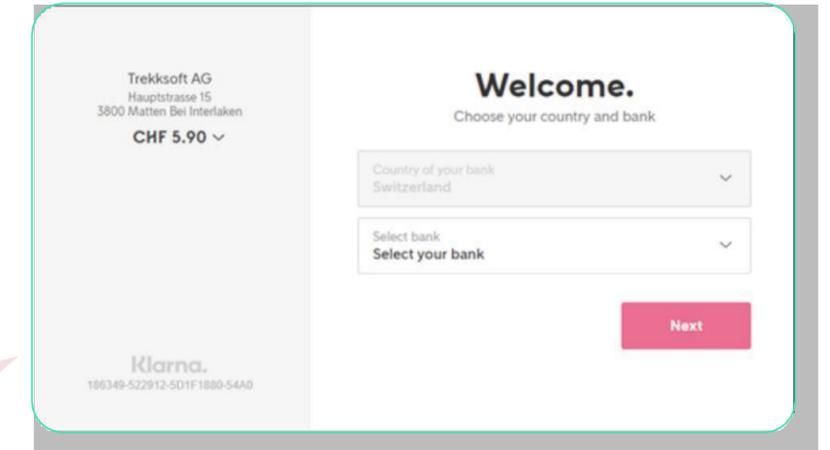
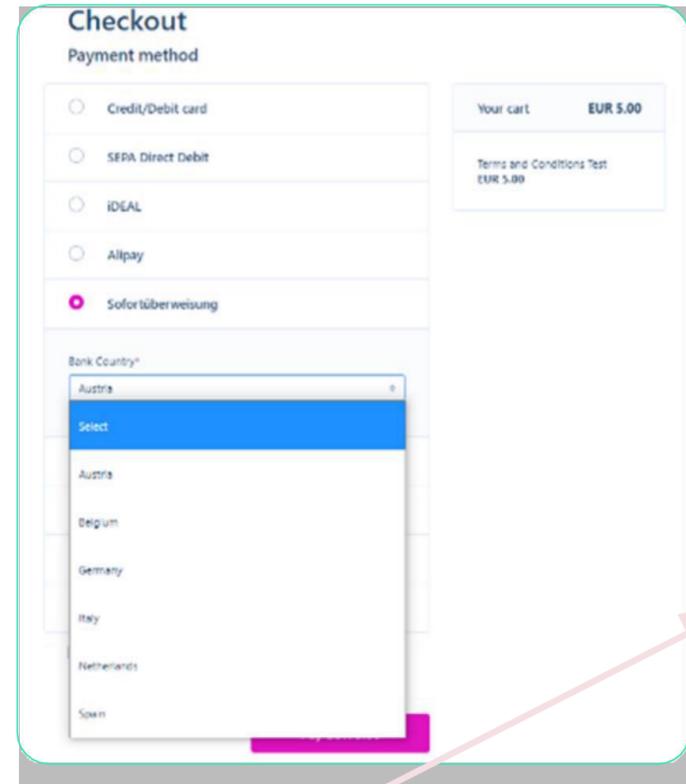
05

Customer confirms the payment in the mobile app and gets redirected to a successful payment in the app as well as on the desktop, he gets redirected to Payyo successful payment page.

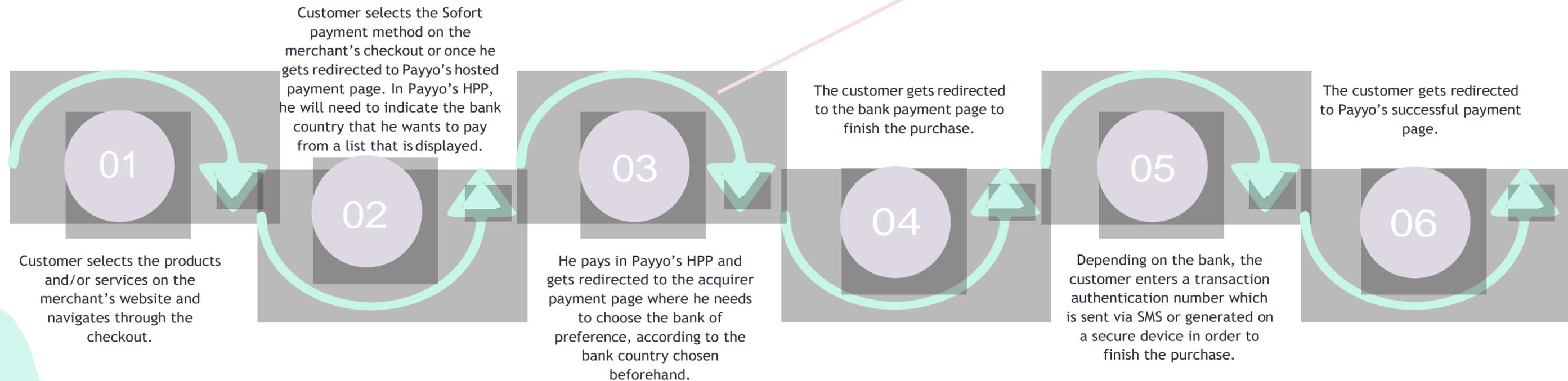
# Sofort

Sofort is based on the principle of a bank transfer, but more convenient as the customer only has to verify the payment. He does not need to fill out any details.

Sofort is a key online payment in German-speaking countries of Europe. Sofort banking is available to consumers holding an account in Germany, Austria, Switzerland, Poland, Italy, Spain, Belgium and The Netherlands.



## Payment Flow (on Payyo's HPP)



# SEPA Direct Debit

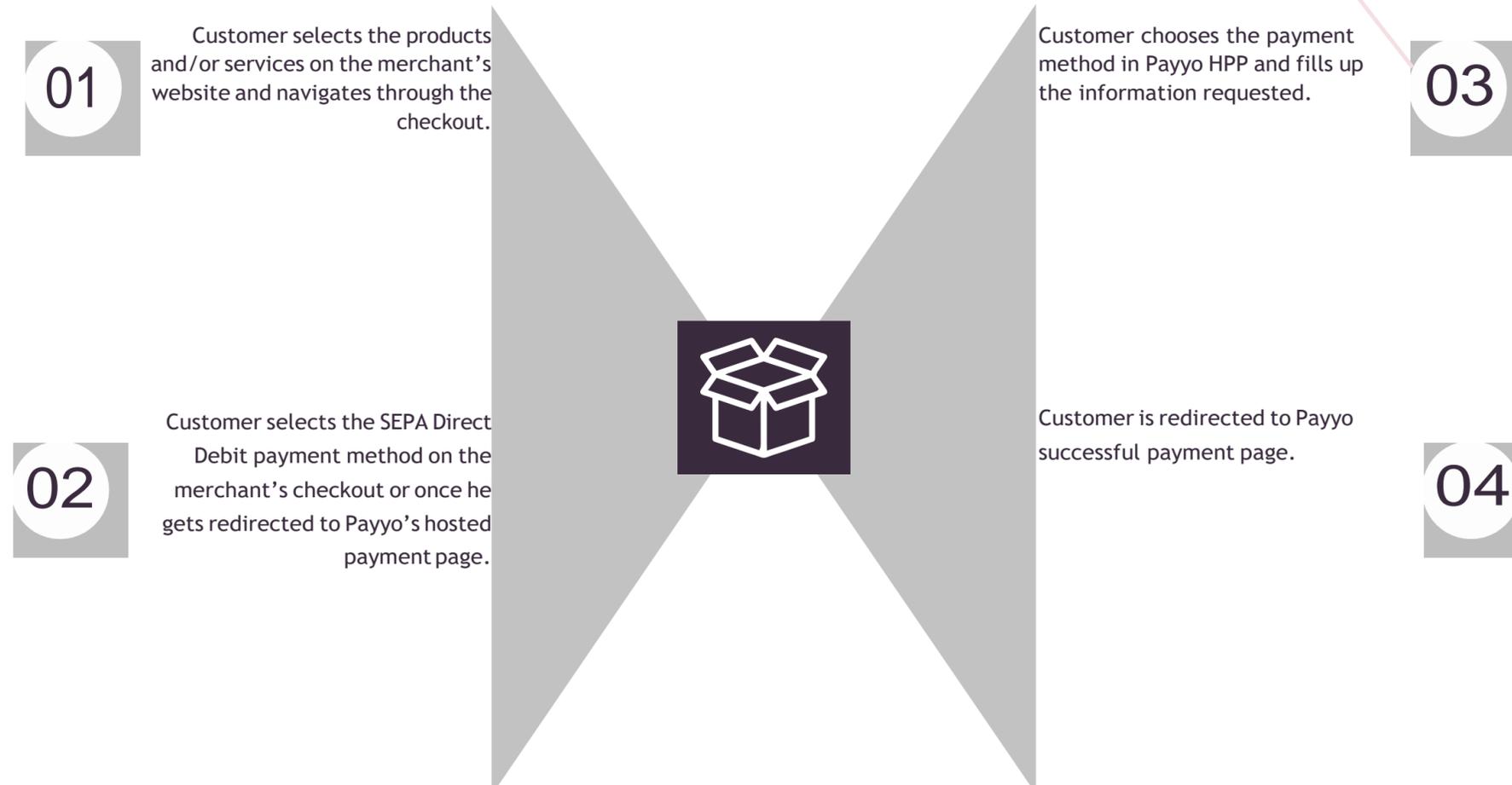
SEPA Direct Debit is suitable for merchants that regularly collect amounts in Euros and want to offer their customers a simple and convenient alternative payment.

This payment option is an easy way to take bank payments from customers, using an IBAN (International Bank Account Number). SEPA direct debit is available in Austria, Belgium, France, Germany, Ireland, Italy, The Netherlands and Spain.

The screenshot shows a checkout page with the following elements:

- Checkout** header
- Payment method** section with two options:  Credit/Debit card and  Direct Debit.
- Your cart** summary: EUR 5.00
- Terms and Conditions** summary: EUR 5.00 Test
- Form fields:**
  - Account holder name\* (Jane Doe)
  - Email address\* (janedoe@example.com)
  - IBAN\* (DE93 7000 0000 0000 0000 0000)
  - Bank name\* (European Central Bank)
  - BIC\* (DABA3333)

## Payment Flow (on Payyo's HPP)



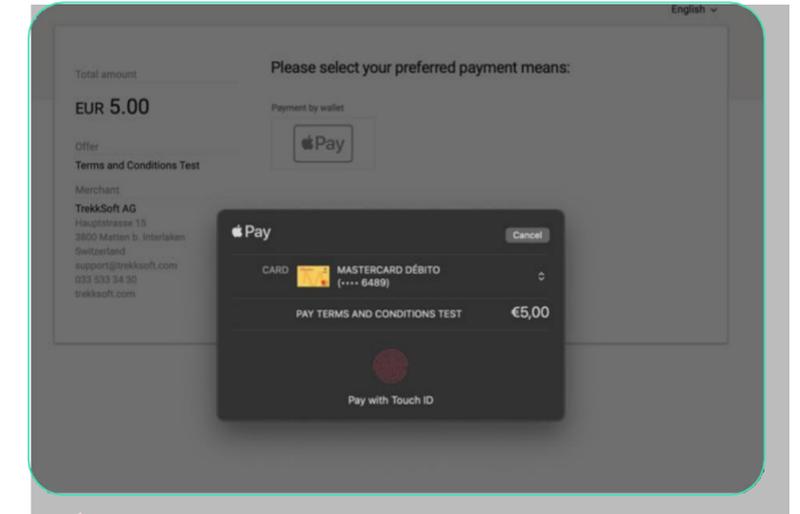
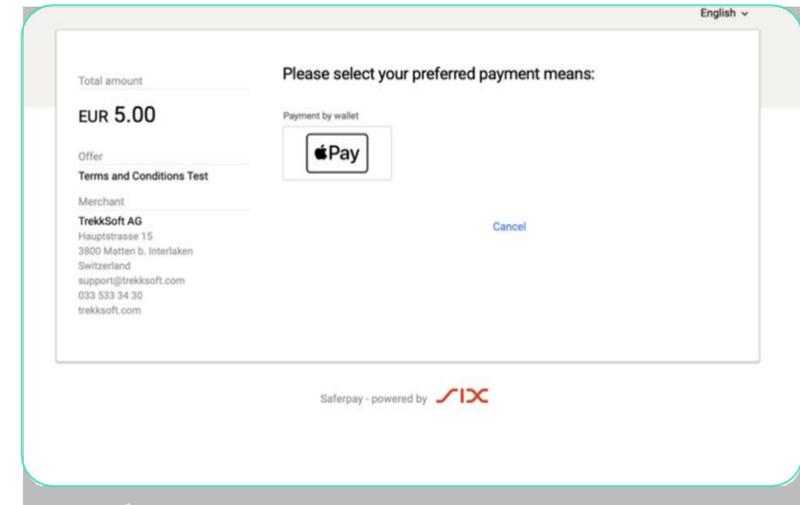
# APPLE PAY

Apple Pay is a mobile payment and digital wallet service by Apple Inc. that allows users to make payments in person, in iOS apps, and on the web. It is supported on the iPhone, Apple Watch, iPad, and Mac.

People appreciate using Apple Pay to make purchases quickly and easily. You can enhance the purchase experience in your app or website by creating a streamlined checkout process and presenting a customized payment sheet that lets people promptly authorize payment and complete their transaction.

## Payment Flow (on Payyo's HPP)

Apple pay is shown in the HPP if the user is in one of the devices mentioned above. This payment won't work in Google Chrome browser.



Customer selects the products and/or services on the merchant's website and navigates through the checkout.

Customer is redirected to the acquirer payment page, and select ApplePay.

Customer finishes the payment and is redirected to the successful Payyo Payment Page.



Customer selects the ApplePay payment method on the merchant's payment page or on Payyo's hosted payment page.

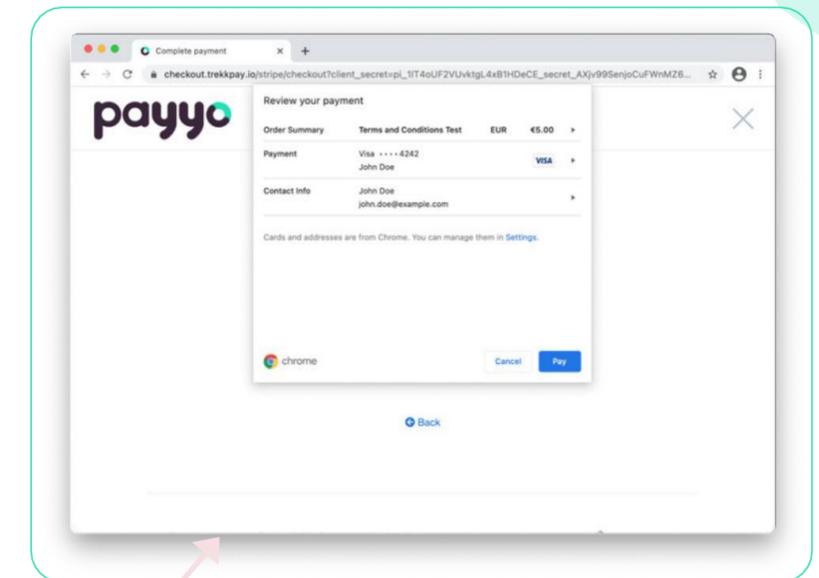
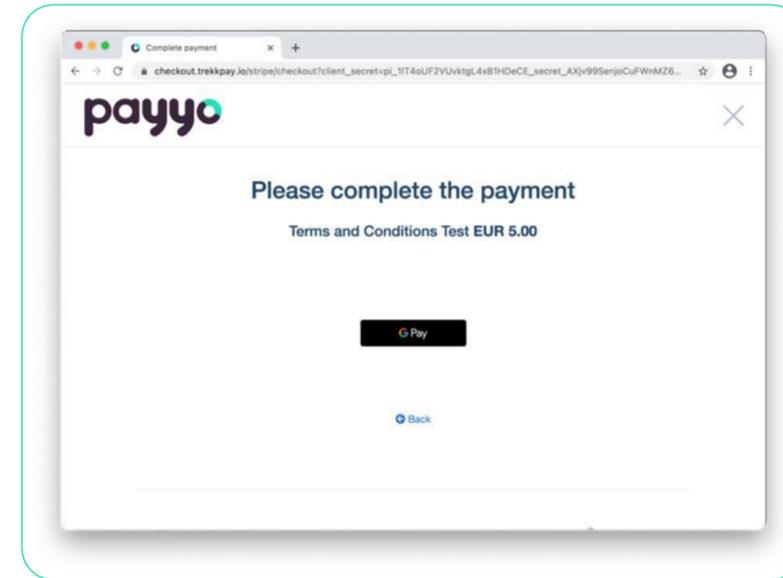
Customer selects Apple pay and the ewallet pops up in order to finish the payment. Apple pay ask for a second step authentication of the customer, whether they need to scan the finger or insert a verification code that is sent by message to the customer number.

# GOOGLE PAY

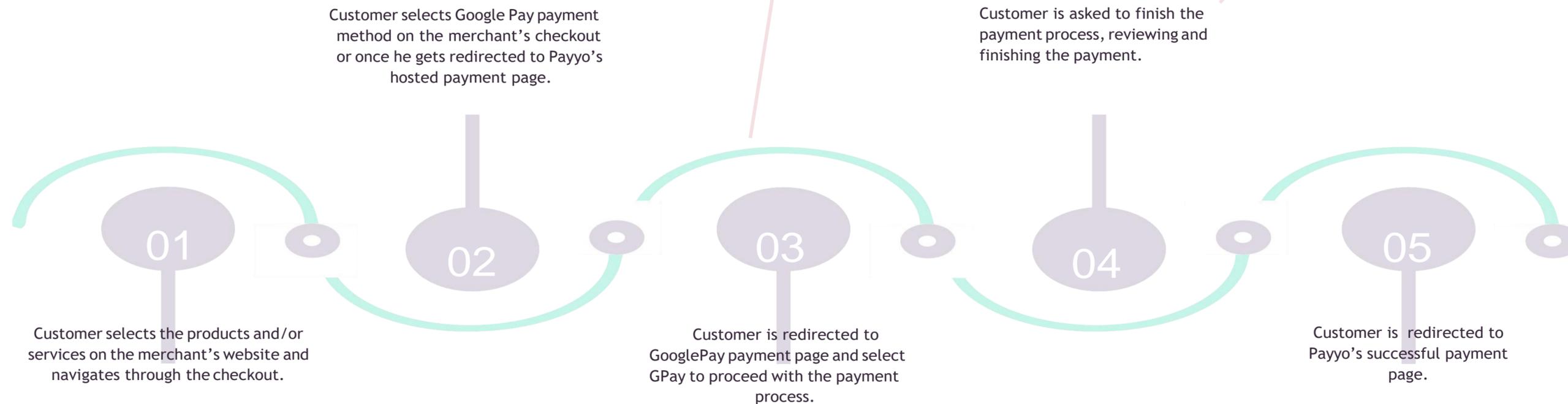


Google Wallet is a mobile payment system that acts as a virtual wallet, allowing users to make payments and transfer money straight from their phones. The service is free for users and can store credit, debit, gift and loyalty card information.

To make a purchase, a customer taps their mobile device on a point-of-sale terminal or chooses to pay in your mobile app. Google Pay responds with the customer's tokenized card and a cryptogram which acts as a one-time-use password.



## Payment Flow (on Payyo's HPP)



# GIROPAY

Giropay is a very popular online banking payment system in Germany that allows customers to pay with an online bank transfer with the banking details (PIN) and a TAN (Transaction Authentication Number) to authorize the payment, although payment for less than 30 euros does not need a TAN.

This could be an alternative payment option for those customers that do not have or desire to use their credit card online. They feel comfortable and secure because their payment is facilitated by their own bank. Besides those benefits, a Giropay transaction is free of charge for the customer, and their transaction history and payment details can be viewed in their own banking report.

## Payment Flow (on Payyo's HPP)

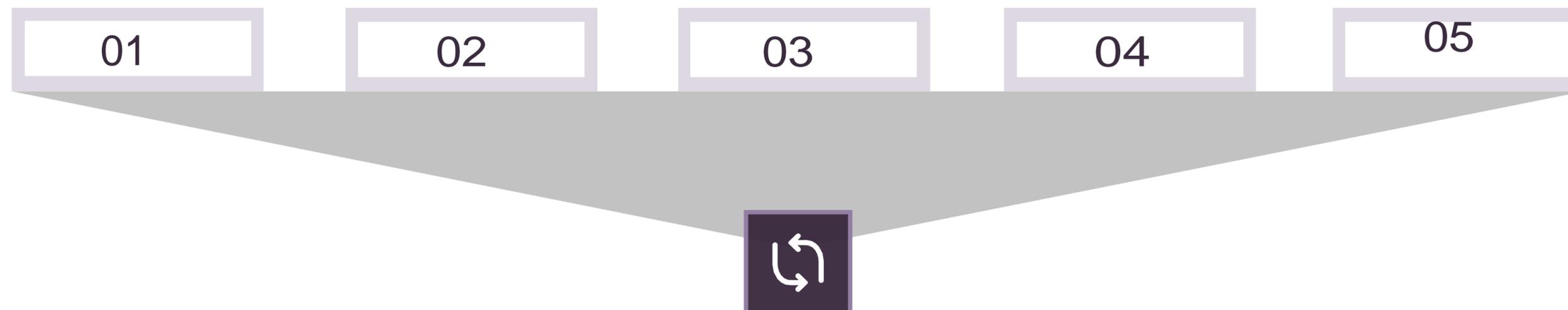
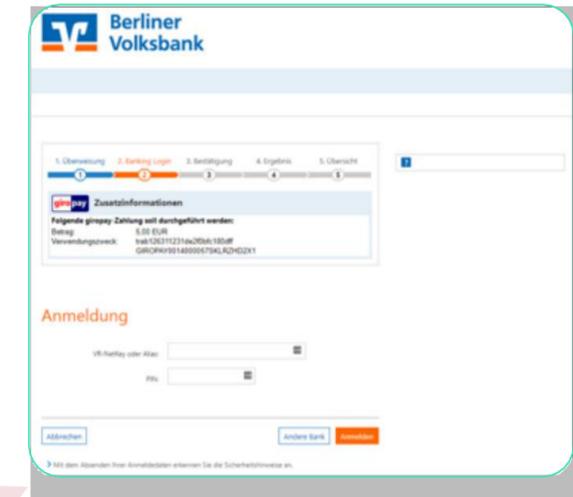
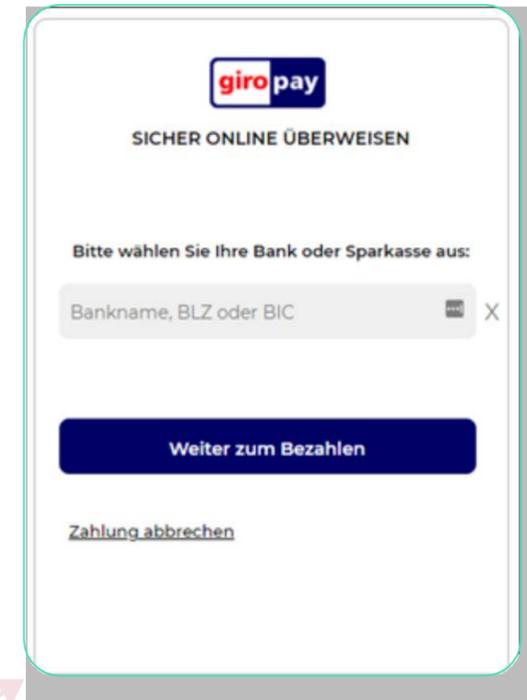
Customer selects the products and/or services on the merchant's website and navigates through the checkout until it is redirected to Payyo's HPP.

The customer selects GiroPay in Payyo's HPP and gets redirected to the Giropay payment page where they need to fill in the bank name, bank sort code, or BIC in order to continue with the payment.

Customer is redirected to their bank, where they input their login credentials.

The customer completes the payment using their bank's standard authentication method.

After successfully completing their payment, the customer is redirected to Payyo successful payment page.



# EPS

EPS (Electronic Payment Standard) is an online transfer system developed by Austrian Banks and the Government. It provides a simple and secure process of online payments to millions of users in Austria.

Customers can complete transactions online using their bank credentials. EPS is supported by all Austrian banks and is accepted by over 80% of online retailers.



## Payment Flow (on Payyo's HPP)

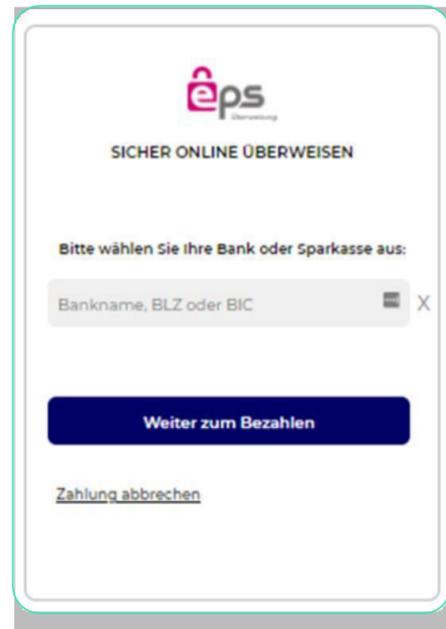
Customer selects the products and/or services on the merchant's website and navigates through the checkout until it is redirected to Payyo's HPP.



The customer selects EPS in Payyo's HPP and gets redirected to the EPS payment page where they need to select the bank or add the information requested such BLZ or BIC.



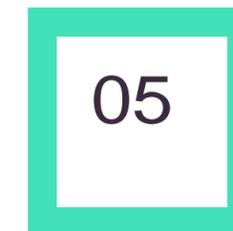
The customer is redirected to the bank of choice and enters account credentials.



Customer completes the payment, this step can be different depending on the bank details requested but normally they will need to login with their bank account or complete the authorization process with scanner or SMS.



The customer is redirected to Payyo successful payment page.



# Kauf auf Rechnung (Pay by Invoice)

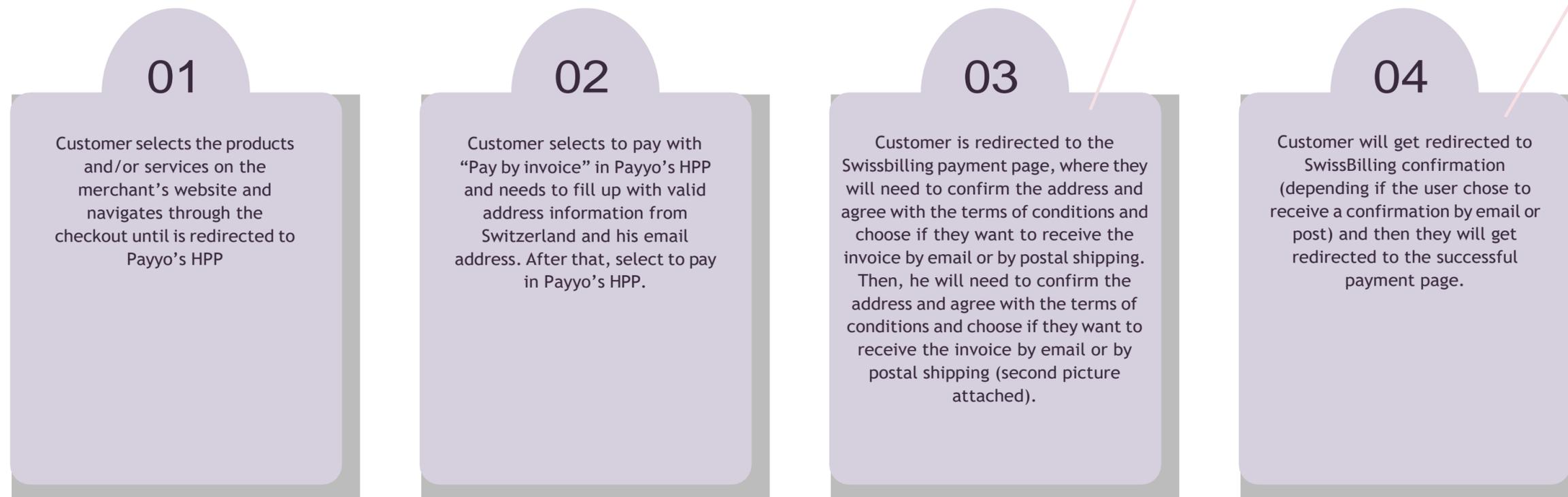


Swissbilling is a particularly flexible payment option that customers from Switzerland are used to paying with. At the moment of the payment, customers pay by an invoice that is created during the checkout process.

How does it work? - After the customer decides to pay with SwissBilling, they will receive an invoice for the payment and they will have max a month to pay the bill. Alternatively, the customers can also decide to pay in installments during the checkout. In this case, your invoice will come with the appropriate number of payment slips.

Some advantages for this payment method are: No bank data transfer, generous deadline, easy return, very easy payment flow, good conversion rate, etc.

## Payment Flow (on Payyo's HPP)



Willkommen SwissBilling™

Herzlich willkommen bei SwissBilling™, einem Service, mit dem Sie in aller Sicherheit per Rechnung bezahlen können. Bitte bestätigen Sie nachstehend Ihre Adresse und akzeptieren Sie unsere Abrechnungsbedingungen. Anschliessend können Sie die Versandart Ihrer Rechnung wählen.

 Bestätigen Sie Ihre Adresse und unsere Abrechnungsbedingungen?

Aus Sicherheitsgründen muss die Adresse, die Sie nachstehend angeben, mit Ihrem aktuellen Wohnort übereinstimmen. Eine abweichende Lieferadresse wird nicht akzeptiert. Mit der Bestätigung Ihrer Bestellung akzeptieren Sie ausserdem unsere Abrechnungsbedingungen.

Abrechnungsbedingungen von SWISSBILLING

Jane Doe  
Exemplarstr. 11  
3000 Interlaken

jane@example.ch

Wenn die angegebene Adresse nicht übereinstimmt, bitten wir Sie, die Bezahlung zu annullieren. Eine Kundenkarte im Handelsgeschäft zu ändern und eine neue Anlage nachträglich zu unterbreiten.

Willkommen

Ich bestätige diese Adresse

... und in welcher Form Ihre Rechnung?

Wählen Sie die Ihnen zusagende Rechnungsart aus! Sie erhalten Ihre Rechnung von uns, **separat von Ihrer Bestellung**, im von Ihnen gewählten Format.

Ich möchte meine Rechnung **per E-mail** erhalten  
Ihre Rechnung wird Ihnen im PDF-Format an Ihre E-Mail-Adresse zugestellt. Die Rechnungsspesen per E-Mail betragen CHF 2.00. Achten Sie bitte darauf, Ihr E-Mail abzuholen!

CHF 2.00  
 Bestätigen

Ich möchte meine Rechnung **per Post** erhalten  
Ihre Rechnung wird Ihnen auf dem Postweg (mit B-Post), separat von Ihrer Bestellung, zugestellt. Die Gebühr pro Rechnung beträgt CHF 4.00.

CHF 4.00  
 Bestätigen

Ich möchte diese Rechnung per Post mit E-Banking bezahlen (ohne Zuschlag).

Ich möchte diese Rechnung per Post am Postschalter bezahlen (mit Zuschlag + CHF 2.50).



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