Przelewy24
instant, convenient and safe P24 payments

przelewy24.pl
p24payments.com
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Dear Sir/Madam,

With reference to your offer inquiry, based on years of experience in the sector of electronic payments, acting on behalf of PayPro S.A., we have the pleasure to present you our offer of online payments. PayPro S.A. has got the status of an Acquirer granted by the President of the National Bank of Poland, as well as the status of a Domestic Payment Institution granted by the Polish Financial Supervision Authority, which guarantees transparency of settlement procedures and security of cleared transactions. Przelewy24 meets the strict, international safety standards, including PCI DSS. Data transmission on websites cooperating with Przelewy24.pl is secured with the SSL EV (Extended Validation Secure Sockets Layer) protocol, which provides the highest level of identity verification.

Our company provides a whole spectrum of innovative solutions, which allows to optimize the payment acceptance process - we handle recurring payments and allow transaction calls from different levels (e.g., sms, e-mail), non-standard reporting, transaction partitioning, payments to dedicated bank accounts, etc. All these functionalities make it possible for us to provide state-of-the-art, secure and reliable services.

Our offer includes over 160 payment methods, among them:

- online transfers from 148 banks
- payments with payment cards VISA, MasterCard and others,
- electronic multiple currency account MoneyBookers, PayPal,
- YetiPay,
- PayTel,
- mobile payments, BLIKsystem,
- SMS Premium SMS MT,
- FerBuy,
- Payments by POS payment terminals
- IVR payments etc.

With kind regards,

Przelewy24 Team

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Presentation of Przelewy24 Web service, security and availability issues

Since 2003, Przelewy24 has been specializing in the creation and operation of software designed for a wide range of services for both business entities and individual customers. Our team of specialists includes people familiar with the technological advances and inspired to create a unique product, a tool with the potential to streamline and accelerate online payment processes.

Currently, there are over 40,000 companies registered in Przelewy24, accepting payments from Customers. The system handles daily hundreds of thousands of transactions made by transfer, card, SMS or other modern payment forms.

Ever since the company was set up, we have been using a wide range of tools, in order to make sure that the end users of our software get what they desire the most - speed, simplicity of service, cost-effective solutions and security.

By implementing the state-of-the-art technological advancements, both at the level of applications and the server environment, we guarantee our Partners availability of services at the level of 99.86% monthly. The solutions we offer are reliable - there are no errors / delays in authorization, irrespective of the number of transactions handled by the service at a given time.
The service makes it imperative to provide highest quality applications and professional services, in order to meet the expectations of the most demanding Customers. The company is one of the leaders in the online payments market.

By implementing the state-of-the-art technological advancements, both at the level of applications and the server environment, we guarantee our Partners availability of services at the level of 99.86% monthly. The solutions we offer are reliable - there are no errors / delays in authorization, irrespective of the number of transactions handled by the service at a given time.

Our partners are guaranteed access to a dedicated helpdesk which responds in real time in case of difficult or crisis situations. The security of data and transactions is what sets the direction of development for Przelewy24. At each stage of the development of the system, meeting the highest security standards is our top priority. That is why all the information transferred to the service is stored solely and exclusively in our company's safe and secure DataCenter. No information is made available to external recipients.

Przelewy24 meets the strict requirements set out by the standards of PCI Compliant and McAfee Secure.
In order to prevent the interception of confidential information, the bank account access data is entered by the Customers, solely from secure bank websites. The system does not store payment card details that would allow realization of transactions without the consent of the card’s owner, either.

The funds paid into the web service's bank accounts are transferred to the end recipients' accounts as soon as possible.

Przelewy24 represents and warrants that they have developed a security policy and IT system management instructions, regarding the IT system processing the CUSTOMER personal data base and regarding persons processing personal data, which complies with the Act and the Regulation mentioned above, in particular the requirements specified in the provisions of points A, B and C of the Regulation of the Minister of Internal Affairs and Administration of 29 April 2004 (Official Journal of Laws 2004, no. 100, item 1024).

In order to service complaints, Przelewy24 creates auxiliary bank transfer transaction databases comprising personal data and address particulars, amounts of payments and Customers' bank account numbers extracted from the bank account record. These databases are used solely by the service personnel authorized to handle complaints and are not made available to external entities, Sellers or other thirdpersons.

Przelewy24 has received numerous prestigious awards for the highest level of company stability.
In daily operation, Przelewy24 converts its Customers' visions into a foolproof product. Despite a tendency for standardization, prevalent on the market, the web service approaches each and every Customer individually, tailoring the offered solutions to a given Customer's individual needs - that is why the following companies have trusted us:

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Przelewy24 also supports charity initiatives, thus subscribing to the broadly defined idea of corporate social responsibility:
Bank transfers constitute 80-90% of online payments in Polish e-commerce. In order to meet the needs and expectations of customers, Przelewy24 provides full automatic operation for 144 banks, which is now the widest range on the Polish electronic payments market.

The number of customers who decide to make a purchase in a given online store depends, to a large extent, on the number of available payment methods. Each user has his needs and expects a possibility to pay in the way they prefer. Because bank transfers constitute about 90% of the Polish online payments market, this payment channel has to be supported in the most reliable and optimal way. Therefore, in cooperation with all Polish banks, Przelewy24 sets new benchmarks in the field, continually expanding and updating its offer, remaining the technological leader on the electronic payments market.

We offer a unique support method for both Pay-by-Link and wire transfers. When paying with Pay-by-Link method, the payment form on the bank website is filled in automatically, whereas when paying by wire transfer, all information needs to be entered by hand. However, we, as the only service in Poland, offer an automated payment process not only for the abovementioned pay-by-link method, but also for wire transfers.

The optimization of the purchase process is also an important issue. We strive to make every transaction made via our service easy, intuitive, and fast. In order to reduce the number of steps that the user has to make in the purchase process, we provide the possibility of integrating Przelewy24 module directly with an online store. We guarantee our partner the possibility of personalization of the purchase process: influence on graphic and functional elements of our module. Selection of banks can be made in our service window or directly on a store website. In the case of the former, partner’s logo is featured, which significantly increases customers’ trust.

Additionally, we enable wire transfer support on foreign markets, including: Czech Republic, Slovakia, Hungary, Bulgaria, Slovenia, Croatia, BiH, Lithuania, Latvia, Estonia. All transactions made with Przelewy24 meet the highest security standards.
Payment cards

Paying with payment cards is the most popular payment method in the world. Przelewy24, meeting stringent requirements of the Payment Card Industry – Data Security Standard Level 1 – guarantees fast, easy and, most importantly, safe transactions made by means of payment cards, such as: Visa Classic, Visa Electron, MasterCard, Diners Club, PBK, JCB American Express.

In order to meet the expectations of the market, we offer transactions with the use of 3DS technology which ensures full seller protection.

Przelewy24 offers a number of innovative solutions that guarantee fast and secure payment card transactions:

- processing of card transactions on merchant's website, the possibility to adjust the card form to fit the layout of a website/store,
- One Click Payment - payment with one click - without the need for the buyer to create an account in the payment service provider's system,
- transactions supported in 50 currencies while avoiding currency exchange fees – 1 to 1 payment, DCC (Dynamic Currency Conversion) service - this solution allows customers to make transactions in a foreign currency. The owner of a foreign payment card may choose the currency for the transaction, to be charged charged in his currency. Due to this type of payment, the merchant receives a bonus - a reimbursement up to 1% of the transaction's value,
- subscriptions and recurring payments that guarantee timely payments to sellers who offer subscriptions, passes, etc., card payments over the phone - IVR,
- transfer of risk in case of frauds.

Przelewy24 supports cards issued both by Polish and foreign banks.
MasterPass™ is a safe online card (debit, credit, pre-paid) payment system that significantly facilitates the process of online purchase. The system allows the customer to safely store payment card information and delivery address. Once the MasterPass™ wallet is configured, payments are made immediately, with a single click. During the next purchase, the customer does not have to pull out his card and re-enter his information - all it takes is one click, the e-wallet login, and the PIN code.

Hire purchase e-Raty

The systems provided by us are innovative online solutions that allow buyers to make transactions – including obtaining a credit or a loan – within 15 minutes, without the need to leave the house, use courier service or go through any additional formalities. Hire purchase systems available now: Alior installments, Sygma installments, mBank installments, Santander installments.

The hire purchase system may be implemented directly on the website - this solution provides additional possibilities that increase service functionality – e.g. an online instalment calculator - displayed under an available product. We offer a 0% campaign, with or without insurance, and assistance in the implementation. We also provide the possibility of splitting the payment – making the payment partially by a bank transfer and partially by the selected hire purchase system.

Main advantages:
• flexible credit duration (3-36 months),
• fast process (the average time from submitting an application to a positive decision - about 15 minutes),
• no unnecessary formalities or courier service,
• the whole procedure is online.

Przelewy24 charges no additional commissions on purchases made in the hire purchase system.
Deferred payments - FerBuy

FerBuy allows buyers to make a payment within 14 days from making a purchase, or split the payment into instalments. The service guarantees a quick credit decision, security, and joy of shopping, without the need for immediate payment.

Mobile payments

To meet the expectations of the market, we prepared an interface compatible with websites displayed on mobile devices – RWD, and a library for making payments with Przelewy24 from Partner’s mobile application. The payment process is performed in an application - there is no need for launching an external browser. An authorization code from the bank is loaded automatically.

Mobile libraries provided by Przelewy24 facilitate instant transactions both by a bank transfer and a credit card, also in the one-click model. The interface of P24 will automatically adjust to the screen size of the user's device. The partner providing a mobile application for iOS, Windows Phone or Android can use ready libraries for mobile payments directly in the application.

The system provides, for example, a possibility to remember data in order to make another payment – a one-click transaction (during the first transaction, the application saves the buyer's data, so during the next transactions, he doesn’t have to fill in the form with personal or credit card data). With the next payment, the user can choose previously used methods. The process of implementation is very easy, because our company provides a ready library to be used in any application. The service makes online purchases easier and faster for users of mobile devices.

Advantages:

- speed - the payment process is fully automatic, in the application,
- flexibility - the solution is suitable for any industry,
- easy implementation - a ready library to be used in any application,
- one-click – convenience during each consecutive payment, thanks to secure data saving.
Multi-currency payments

Przelewy24 provides a multi-currency platform for international bank transfers and card payments. We process card transactions in 50 foreign currencies without unnecessary and adverse currency conversion. The whole process is performed in accordance with all requirements of PCI DSS.

Przelewy24 provides the following possibilities for multi-currency:

- **DCC (Dynamic Currency Conversion)** - this service is made for stores that offer products in PLN. The card owner is charged the amount in his national currency that is displayed on the invoice. Such transactions can be realized by means of international VISA or MasterCard cards. Each purchase made with a foreign payment card will generate additional 1% of income. Thanks to DCC service, customers will avoid the adverse currency conversion, and the online store will receive a bonus: a reimbursement of 1% of the transaction value - thus, the service enables to generate additional income for websites.

- Stores offering products in other currencies may accept transactions and make payouts directly to currency accounts (1:1), Przelewy24 supports wire transfers in foreign currencies on foreign markets, including: Czech Republic, Slovakia, Hungary, Bulgaria, Romania, Slovenia, Croatia, BiH, Lithuania, Latvia, Estonia.

- Payments from multi-currency wallets PayPal and Skrill.

Point Of Sale (POS)

In cooperation with SIX Payment Services, Przelewy24 offers settling transactions with payment cards in POS terminals.
SMS Premium

SMS Premium and SMS MT - we offer the possibility of payment by phone or SMS using the Premium numbers. Customers may pay by sending an SMS or making a phone call from mobile or landline phones to 070X numbers. Our offer also includes SMS MT, allowing to provide cyclically paid contents (in accordance with the established schedule) to the registered users:

- The User sends an ordinary registration message (paid in accordance with the price list of a given operator) to the MT service number worded as follows: START SERVICE or START SERVICE DATA, where SERVICE is the name of the subscription service, DATA (optional) is additional information which may be used, for instance, for marketing purposes.

- From this moment onwards, each and every mailing dispatched by the Partner will be sent to the registered User, provided that there are sufficient funds on the latter’s account and there is access to the telecommunications network (their mobile phone is not switched off, the mailbox is not overloaded, etc.).

- The User may unsubscribe at any time, by sending a message, free of charge, worded as follows: STOP SERVICE on the MT service number.

Paysafecard

A proven and safe online means of payment - paysafecard - enables making payments in online stores without a bank account and a credit card. A customer can pay through Przelewy24 with a scratch card bought at a newsstand.
The online payment system BLIK is a perfect way of making easy and safe online shopping. It enables phone users to make payments not only online, but also in local stores, cafés, and service points. It also enables the client to use his phone to make fast cash withdrawals from ATMs.

What are the distinguishing features of BLIK?

- Convenience - all you need to pay for your online purchase is a phone (you don't need a credit card or bank account access).
- Security - a single-use, six-digit code, valid for only two minutes is generated for each transaction.

mPOS BLIK

In cooperation with PSP, Przelewy24 prepared an innovative mPos solution - a mobile application for making payments. It's a groundbreaking software-based solution. From the store or service point’s point of view, it is also very functional - there is no need to order an expensive device/terminal, wait for the delivery and certification by eligible institutions.

The seller only has to install the mPOS BLIK application on his phone from AppStore, Google Play, or Windows Store, and contact his paying agent to activate the application for accepting payments. Each new BLIK merchant who has a smartphone with the mPOS BLIK application will be able to accept payments from any BLIK user.
Przelewy24 facilitates payments made with multi-currency wallets PayPal and Skrill. Our offer also includes universal mobile phone or website payment systems. These are YetiPay and SkyCash wallets.

PayPal is a payment method used by almost 200 million users in the world, including 900 thousand in Poland, who pay in 26 currencies on 190 world markets. In the PayPal system the user can pay with credit cards or a PayPal account which can be credited by bank transfers or transfers from another PayPal account.

Skrill is a global payment network operating in over 35 countries and supporting over 35 currencies. With its dynamic development in Poland, the number of its customers is constantly increasing. Przelewy24 supports the Skrill e-wallet, so customers can pay from their account in the system. The account can be topped up with a card or a transfer in any currency.
Payment solutions

One Click Payment - purchase with a single click

One-click payment enables buying products, services, or subscriptions online - on a website or through a mobile application - with a single click, without the need for creating user’s account in the payment service provider’s system.

Thanks to the one-click service provided by Przelewy24, the buyer doesn’t have to create an account and log into the payment service provider’s system. The whole process is based on a card or bank token. The customer can save several cards or banks on a given website/in an application. The whole communication depends on individual requirements of the seller. The seller doesn't receive any sensitive data (e.g. card number), so the proposed solution doesn't require any additional certification. The solution reduces the time of transaction and has a positive influence on conversion, providing the final user with convenient payments, regardless of the type of device he uses.

- reducing the time spent on shopping - payments made in down to 0.5 second,
- the payment process is based on a bank or card token - the customer doesn’t log into the account in the payment service provider’s system,
- the customer can associate several cards or banks with his account in the payment service provider’s system,
- the interface of the transaction panel is configured by the seller,
- adjusting the transaction panel to the layout and functionality of a store or an application,
- convenience of mobile and web transactions, regardless of the device used.

Security:

- the solution doesn't require a PCI certificate from the seller,
- store/application doesn't have access to the card owner's data,
- neither Przelewy24 nor the seller get the buyer's banking login or password.
Recurring payments and subscriptions

Thanks to recurring payments, the customer can automatically agree that his card/bank account should be charged regularly. This service is best suited for payments for any type of licenses, passes, or subscriptions. The benefits are bilateral: the seller gets a collection tool that facilitates the circulation of money, and the customer doesn't have to worry about the due date for his liabilities.

The solution is mostly used by insurance companies, media service providers, telecommunications companies, gyms, or sellers using the subscription model.

IVR - card payments over the phone

Przelewy24 offers safe and convenient acceptance of card payments over the phone - IVR. The service is very popular in services that have their own sales or advisory Call Centres. In the payment process, the customer enters card details with the keypad of his device - sensitive data is not provided to the consultant.

The IVR model enables two payment options:

1. After the consultant fills in and approves the data (name, last name, e-mail address, amount, title, phone number, currency), an automatic operator calls the customer back in order to make the card payment.

2. The consultant transfers the customer's call to an automatic operator in order to make the payment, and returns to the conversation when the process is completed.
Virtual Cart is dedicated to sellers who don’t have an extensive sales form. It enables defining purchase and delivery forms for a single product, which makes it possible to sell products from information websites without sales modules.

White Label

Przelewy24 enables personalization of processing and realization of online payments directly on the seller’s website both for bank transfers and card payments, making the purchase process much easier and more effective. We provide the possibility of preparing a flexible user interface layer - full control over graphics layout and functionality.

The number of steps taken by the customer and data entered by him in the purchase process is very important. Being a logged user of a given store, service, or a mobile application and always paying with the same card or using the same bank account, the buyer doesn't have to search for his bank, log into the payment system again or re-enter card data. This process can be limited to the minimum.

Tools provided by Przelewy24 enable managing available payment forms and creating a personalized selection of payment methods. For example, it is possible to choose the payment method which was used during the previous purchase, to integrate a payment card form, to highlight the options of 0% instalments or other payment methods convenient for the buyer.

Advantages:

• convenient and intuitive purchase process - conversion rate increase, 
• selection of payment on the store’s website, 
• card payment processing without redirecting the user to the service 
• the interface of the transaction panel is customized by the online store, 
• adjusting the transaction panel to the layout and functionality of the store, 
• simplification and acceleration of the process.
Recurring payments

Przelewy24 provides a reliable tool designed for businesses that make regular recurring charges. It facilitates transaction processing, allowing the realization of payments on the basis of a fixed title or bank account number.

Przelewy24 enables the seller to assign a fixed individual transfer name or bank account number to each customer. The service sends notifications to the partner’s system after each payment, ensuring full automation of the solution.

End customers don’t have to go through ordering and payment process again in order to top up his account. All it takes is to log into the bank and repeat the previously defined transfer.

Payment reminder

In case when the customer for some reason abandons the order on a store’s website and doesn’t make payment (e.g. due to insufficient funds or a mistake made while choosing the bank, etc.), the customer will be able to use a feature that enables finalising the purchase without going through the shopping process again. This service increases conversion rates and income.

This feature enables completing the purchase process without going through the path to purchase in the store again.

The service is fully configurable:

- the time after a transaction, after which an e-mail is sent to the customer,
- the time of the payment link validity given in minutes (options: 30, 60, 120, 240, 480).
Multiple means of payment

Thanks to this service, an online store may accept payments via the customer panel, via an SMS, e-mail, or QR-code on almost any device (a computer, tablet, smartphone).

- SMS notification,
- customer panel,
- QR-code,
- directly from an invoice.

These payments can be made both via a website and a mobile device. Our solutions not only facilitate payments but also collection of liabilities. There is a possibility of configuring the system so that when the customer initiates the payment, but for some reasons doesn’t complete it, Przelewy24 will automatically send him an e-mail or SMS with a “Pay” button in it.

We also provide a possibility of generating a separate payment link. In this option, we offer an extremely simple, friendly, convenient, and intuitive process for over 160 payment methods. The service can generate specific reports - adjusted to partner’s needs.

PoS meetse-commerce

Przelewy24 prepared an application intended for card payments in stationary points of sales. The system optimizes the payment process, ensuring an instant, automatic, and easy way for transferring transaction data from the partner’s sales system to the terminal, enabling an instant payment with credit and debit cards.

Benefits of implementation:
- integration of “online” and “offline” transactions,
- instant transaction data transfer from the seller’s system to the POS terminal,
- a coherent report on transactions from all payment channels.

Main advantages of the application:
- easy and intuitive installation,
- a clear payment form,
- encryption of confidential information concerning payment card data,
- processing of refunds via a payment terminal,
- possibility to generate reports on payments via the seller’s system,
- payment service integration via API.
Mass invoicing

A service enabling companies/platforms to accept payments for invoices via various means (Customer panel - eboa, payment link), and then sending the receivables to dedicated bank accounts.

We provide the possibility to accept payments for invoices via:

- customer panel (EBOA),
- payment link on an electronic invoice,
- link sent in an SMS or e-mail,
- QR-code on a paper invoice.

The service provides the possibility of paying dozens of invoices with a single bank transfer, and ensures proper allocation of payments to particular records. Additionally, we provide the possibility of generating online reports - without the need for using the SIMP bank system.

A special commission offer proposed by Przelewy24 is based on a fixed amount instead of percent of transaction value.

Omnichannel

Przelewy24 provides sellers and buyers with payment tools that enable making convenient and safe payments of any kind. The brand’s portfolio includes solutions supporting many channels - integrating online stores with stationary points of sale:

- mobile payments: support for RWD websites and mobile applications (the customer buys a product online, on his way to the store, and collects it in a stationary point of sale without waiting in a queue), use of QR codes (the customer scans a QR code on an invoice and instantly pays his liability),
- IVR payment systems (the customer pays for his purchase during a phone conversation),
- integration of payment terminals with e-commerce (a customer books a product in an online store and pays while collecting the product in a stationary point of sale).
The service enables dividing the money accepted from the Marketplace's customers within established types of service, between the owner of the portal and particular sellers.

The customer who makes a purchase on the portal selling goods from multiple sellers is forwarded to the payment process with the final amount. The Marketplace portal confirms completion of the transaction, and Przelewy24 conveys information about the payment to particular sellers giving them green light to process orders.

On the Marketplace service provider's demand Przelewy24 divides the amount of the transaction into amounts due to particular sellers and a commission for the Marketplace portal. We guarantee complete freedom in dividing the amount into particular accounts – according to the requirements of the Marketplace service provider.

Loans - tools for supporting fast consumer credit

For merchants offering fast online loans Przelewy24 prepared tools providing automatic support for assessment of customers’ applications, instant payouts and repayments.

The process is based on three services necessary for supporting the flow of dues for loan companies:

- verification of a bank account to determine if the customer is the owner of the bank account given in the registration process,
- instant payment to a bank account indicated by the lender,
- accepting loan repayment - in instalments or in its entirety.
QR payments

The application enables making a purchase after scanning a QR code. The whole process takes less than a minute – from scanning the code to paying for the order in an application or on a website.

Thanks to the open structure of the system, different options of implementation are available. We provide existing services with API thanks to which it is possible to automatically generate codes and to receive information about placed orders. It is a perfect example of combining offline (printed information or on displays) and online (the existing sales system) environments.

Facebook payments

Thanks to the service provided by Przelew24, our partners don’t have to limit themselves only to presenting their services or products on a fanpage. They may now use this channel for active sales. This service is easy to use, enables sales of one or many products without using store modules and unnecessary redirections. Your profile can be the door to increasing your sales and company’s income.
Przelewy24 enables store chains to give each of the stores a separate, unique ID number. Thanks to that, it is possible to support many account/domains through a dedicated administration panel. This service can be used for the implementation of, for example, click & collect, enabling collection/delivery of goods from the chosen/closest store.

It is possible to support many accounts/domains within one administration panel, making it easier to administrate payments made via various websites or payments made via the same domain for a number of stores.

In case when the customer chooses a store in a given location in order to personally collect his goods, the payment can be transferred directly to the bank account of that store. Similarly, if the goods are returned, the reimbursement will be made from the bank account of that particular store.
Proposed payment settlement system with Przelewy24, complaints and reporting

Funds paid in by the Customers are gathered on the Beneficiary's account in the system of Przelewy24. The Beneficiary configures the transfer schedule of accrued funds on their own. There are three options available:

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<th>Depending on the amount of accrued funds</th>
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<tr>
<td>available options: every day, every second day, every 3, 7, 14 days, the last day of the month, the first day of the month.</td>
<td>the transfer is effected by clicking the transfer request button in the administration panel.</td>
<td>the funds are transferred once they exceed a predetermined amount.</td>
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Cooperation with our Partners includes full services in the scope of Customer payment acceptance, from the selection of the form of payment up to sending the payment notification to the Beneficiary’s system and further transfer of funds to the Beneficiary’s bank account. Apart from its main activity pertaining to the service of payments, Przelewy24 also handles complaints concerning the payment process made both by Customers and the Beneficiary - we provide the required infrastructure in this area (infoline, website, e-mail) - the maximum complaint handling time is 1 working day.

Przelewy24 provides 24-hour access to reports on serviced transactions. The reports can be accessed from the administration panel and are generated in the following formats: CSV/HTML/XML (reports on transactions, returns, payments and invoices). It is also possible to use reports via WebServices (SOAP) - (transaction reports with respect to transaction dates, payments, date range, return reports). Reports can be extended - at our Partner's request, we prepare a specific type of report.

The format of reports as well as the method of delivery may be adjusted to meet a given Partner's expectations.

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