

eps-payment

the secure and smart payment method
for shopping on the internet

eps (electronic payment standard) was created in 2001 and has a reach of 2.5 million Austrian bank card/account holders. Bank account penetration in Austria is 97%, reflecting a highly developed banking infrastructure and customer education. Over 80% of the Austrian online merchants accept eps as a payment method in their web shop. The transactions are guaranteed, which means there is no risk of any reversal and/or chargebacks.

Transactions are processed in real-time, which means that merchants can process orders quickly. When customers initiate an online payment with eps, they simply select their own bank and they are then redirected from the merchant's website to the secure login page of their financial institution.

eps offers real-time notification of payment authorization and possibility of immediate shipping of goods.



Features

- Payment method type: [Internet Bank Payment \(IBP\)](#)
- Solution type: [Full Service](#)^{Premium}
- Presentment/Settlement currency: €
- Supported Integration: [Payment Page](#), [Web Service API](#)
- Recurring Payments: No
- Chargebacks: No
- Refunds: Yes
- Payment Confirmation: [Instant](#)

How it works



Customer selects eps at the check-out page and is redirected to online banking.

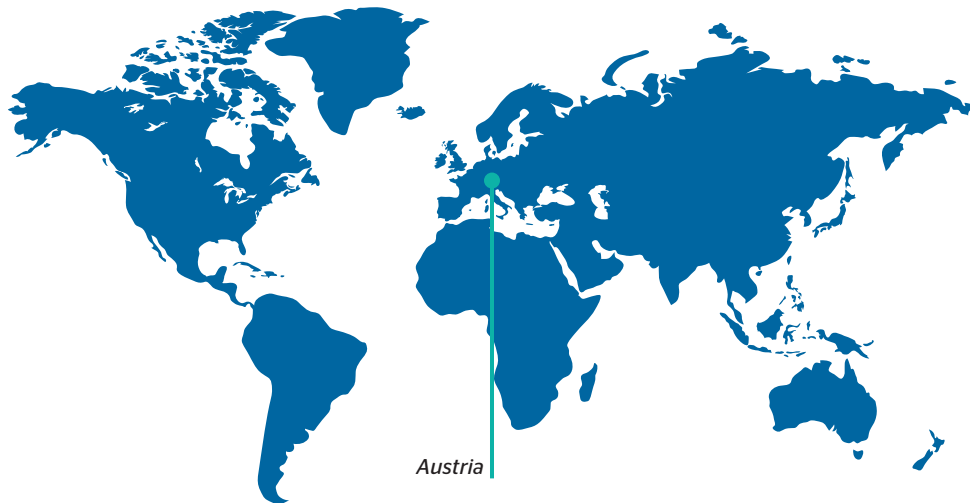


Customer logs-in to online banking and reviews prefilled payment details.



Payment is authorized and customer gets notification that the payment is complete.

Geographic coverage



Austria

Merchant Advantages

- Provides a real-time online payment method convenient to customers with no risk and low risk of returns for the merchant
- Offer a local trusted payment solution that is widely available to customers, and helps increase sales
- Once a payment has been initiated, it cannot be reversed by the bank
- Customers are automatically enrolled and do not need to register. They simply select eps as their payment method and approve the payment

Customer Advantages

- Clients of the bank are automatically enrolled and do not need to register
- High trust as customers are directed to their online bank account
- Convenient, reliable, and simple transaction process
- No credit or debit card needed

For further information
onlinepayments@worldline.com

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