









## Online Bank Transfer



Computop provides more than 150 payment methods including giropay, an online transfer system using PIN and TAN which gives merchants access to more than 35 million German and Austrian online banking customers. Over 1500 banks and savings banks offer their customers giropay as a convenient method of payment. This allows



customers of participating banks who bank online to make direct use of giropay without the need for separate registration. Once a transaction has been successfully made, you receive a payment guarantee from the customer's bank. You can be absolutely certain that you will receive your money – there is no risk of non-payment or chargebacks.

### GIROPAY FEATURES

-  **Geographical Scope**  
Germany
-  **Transaction Currencies**  
EUR
- Settlement Currencies**  
EUR
-  **Recommended for Micropayments**  
 Yes  No
-  **Optimized for Smartphone**  
 Yes  No
- Available as Mobile App**  
 Yes  No
-  **Industries excluded**  
None

-  **Functions**  
Credit, Sale, Partial Credit, Cardholder/  
Customer Description, Computop Smart  
Data, Computop Settlement Files CTSF

-  **Available for Sales Channels**  
E-Commerce   
Mobile  
POS  
MOTO

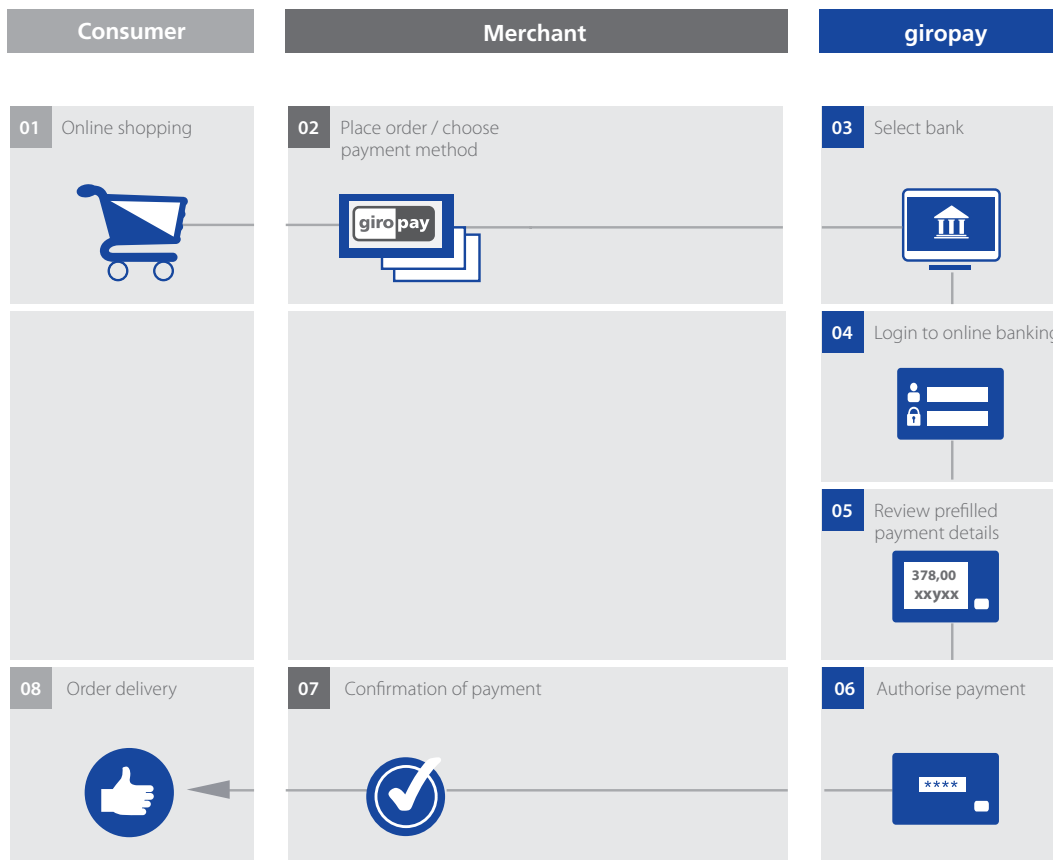
-  **Payment Guarantee**  
 Yes  No
-  **Risk of Chargebacks**  
 Yes  No



### GIROPAY VIA COMPUTOP:

- + Standardised settlement via  
Computop Settlement Files CTSF
- + Payment guarantee
- + No chargebacks
- + Collecting possible

## Payment Process in Computop Paygate



## Computop Paygate Extensions with giropay are available for the following shop systems:



**For questions and inquiries about giropay's solutions, contact a payment specialist in your area or visit [www.computop.com](http://www.computop.com).**

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