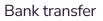
eps





The main bank transfer payment method in Austria is eps, developed jointly by Austrian banks and the government, enabling consumers to pay securely for online purchases using their own trusted online bank. With 83% of Austrians shopping cross border and bank transfer one of the preferred payment methods in Austria (PPRO Almanac), eps is a critical payment method in the DACH region. Every transaction is guaranteed by eps.

Specifications

Coverage

ConsumerAustriaMerchantGlobal

Transactions

Minimum	EUR 1.00
Timeout	1 hour

Currencies	

Consumer	EUR
Processing	EUR
Settlement	EUR

Features

- Recurring payments
 One-click payments
- Refunds
- Partial refunds
- Multiple partial refunds
- × Payment assurance
- 🗙 Chargeback risk

Why eps?



With 15-18% market share, eps is one of Austria's most popular payment methods (PPRO Almanac). It is also the official payment method for the Austrian e-government.



According to eps, over 80% of online merchants in Austria accept it.



With eps and giropay interoperability, and no additional technical effort, Austrian merchants can also receive giropay payments from German customers.

How it works?

Merchant	Payment method	3 Online bank	Merchant
Consumer reaches online checkout and chooses eps as their preferred payment method	The consumer chooses their bank for payment	The consumer is redirected to their online banking site and logs in to conrm the transaction	Payment is confirmed