

Founded in 2015, Payconiq is a Belgian e-wallet accepted in Belgium and Luxembourg. Consumers benefit from quick and easy payments through their smartphones while its 70,000 merchants can improve conversion rates by reducing friction for consumers. Due to its lucrative loyalty scheme, Payconiq maintains a healthy, repeat consumer base. Payconiq is supported by 20 banks: 95% of whose customers can use the payment method.

## Specifications

### Coverage

Consumer	Belgium
Merchant	Global

### Transactions

Minimum	EUR 0.01
Timeout	20 minutes

### Currencies

Consumer	EUR
Processing	EUR
Settlement	EUR

### Features

- ☐ Recurring payments
- ☐ One-click payments
- ☒ Refunds
- ☒ Partial refunds
- ☒ Multiple partial refunds
- ☒ Payment assurance
- ☐ Chargeback risk

## Why Payconiq?



Payconiq reports that consumers make more than 4 million payments daily, with an average value of EUR 80, putting them among Europe's higher spenders.



According to Payconiq 5.3 million Belgians made at least one mobile payment using Payconiq and the Payconiq app was downloaded over 1.3 million times in 2022.



In Belgium it's mandatory for all consumer-facing businesses to provide at least one way in which to accept electronic payments from customers, which would supplement more traditional payment methods.

## How it works?

