

Pay by Bank



Bank transfer

Pay by Bank is PPRO's open banking-powered payment method, enabling consumers to pay directly from their bank account at checkout – no card details, no manual data entry, no friction. Built on PSD2-regulated payment initiation services (PIS), Pay by Bank lets shoppers authenticate transactions from their banking app using biometrics or PIN verification.

With a single integration, access coverage across 1,500+ banks in more than eight European markets, including Austria, Belgium, Finland, France, Germany, Ireland, Italy, Lithuania, Netherlands, and Portugal. As open banking adoption accelerates across Europe – the market is projected to grow from USD 9.28 billion in 2023 to USD 44.9 billion by 2030 – Pay by Bank gives merchants a faster, lower-cost alternative to card rails with zero chargebacks and a checkout experience consumers already trust.

Specifications

Coverage

Consumer	Germany, Austria, Belgium, France, Ireland, Italy, Lithuania, Netherlands, Portugal, Finland
Merchant	Global

Currencies

Consumer	EUR
Processing	EUR
Settlement	EUR

Transactions

Minimum	EUR 0.01
Timeout	15 minutes

Features

- ⊗ Recurring payments
- ⊗ One-click payments
- ⊗ In-store/POS
- ✓ Refunds
- ✓ Partial refunds
- ✓ Multiple partial refunds
- ✓ Payment assurance
- ⊗ Chargeback risk

Why Pay by Bank?



Seamless instant payments – Let customers pay directly from their bank account in just a few taps – fast, simple, and secure, with no risk of stolen card details or fraud.

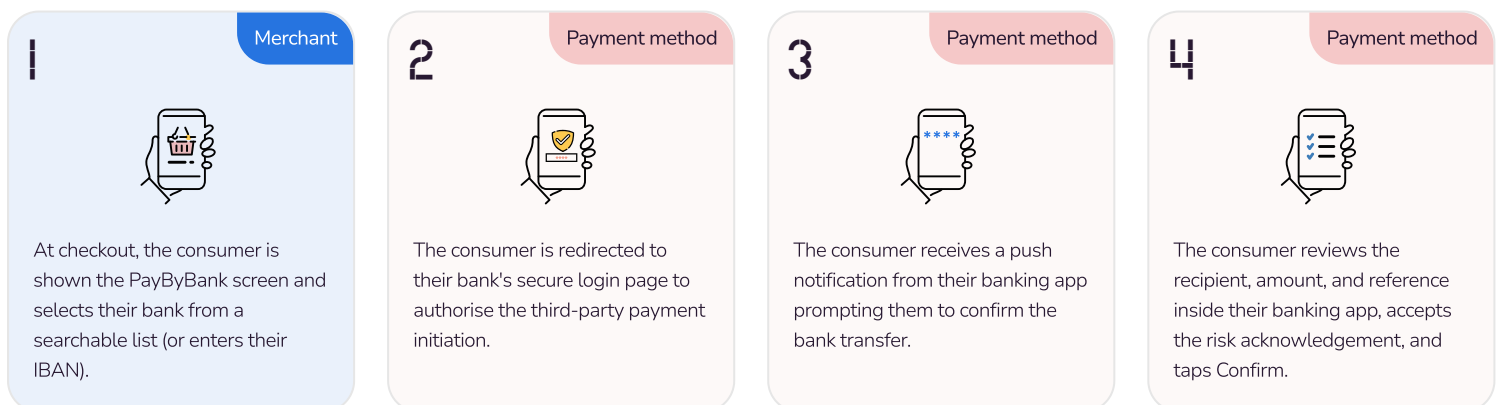


Guaranteed payments, zero chargebacks – Eliminate the headache of chargebacks. Every transaction is authenticated by the consumer's bank using Strong Customer Authentication, so you get the sale and keep the funds.



Build once, scale continuously – Access extensive coverage with 1,500+ banks as we continue to roll out across Europe. We've done the heavy lifting so you can scale through a single, expert connection.

How it works?



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Payment method



The banking app displays a transfer confirmation, and funds are sent in real time to the merchant.

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Payment method



The consumer is redirected to the merchant, where a success message confirms the payment has been initiated and the order is complete.