EveryPay



Everypay support

Frequently Asked Questions

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PAYMENT GATEWAY-GENERAL INFORMATION

What is e-commerce?

E-commerce refers to the buying and selling of goods or services over the Internet and the transfer of money and data to execute these transactions. The term is often used to refer to the sale of physical goods on the Internet, but it can also describe any type of commercial transaction carried out over the Internet.

What is a payment gateway?

A payment gateway is a tool that securely validates your customer's credit/debit card details, ensuring that there is money available to pay. Payment gateways are services that authorize credit/debit card payments for businesses. They are the equivalent of a physical point of sale (POS) terminal in a store.

What is EveryPay?

EVERYPAY is active in the field of electronic payments. The Company is a PCI DSS Level 1 certified and supervised, legally licensed (decision no. 280/3/23-7-2018, Government Gazette B 3010/25-7-2018), payment institution by the Bank of Greece. EveryPay's Payment Gateway (PGW) is one of the most advanced systems in Greece and fastest in Europe.

With its technological excellence and its specialized staff, it aims to provide the best customer experience (UX), thus achieving an increased conversion rate compared to other payment platforms, in a highly secure environment. With the help of Everypay you will see your sales increase, while at the same time you can offer your customers the best possible experience, utilizing the most advanced technology. We enable you to streamline your customer's experience journey on your website, reducing the complexity and time required to complete a payment.

Our Company serves more than 17,500 businesses and 50 Marketplaces, with our servers processing thousands of transactions a day with one click pay technology, with complete security and confidentiality (PSD2, PCI DSS Level 1 and GDPR compliant). Our goal is secure and fast transactions, with a strong focus on usability and customer satisfaction.

How secure is the Everypay payment gateway?

Security is a key concern when receiving payments. To ensure maximum security for payments in your e-shop, you should work with a provider, such as EVERYPAY, that is Payment Card Industry Data Security Standard (PCI DSS) Level 1 compliant and offers built-in security features.

What do I need to do as a trader to have secure transactions?

Internet or email transactions are more vulnerable to fraud because the customer is not physically present. Merchants should follow the following to achieve security for their business:

- Most importantly, compare whether the name on the billing address and the shipping address match and then whether they match the name of the cardholder.
- Pay attention to the customer's email (unusual emails with multiple numbers or a different name from the name of the cardholder may indicate suspected fraud).
- The most secure transactions are those in which the billing address, shipping address and IP address are close enough to each other. Transactions with differences between these addresses should be checked more carefully.
- When in doubt about a suspicious transaction, you can contact your customer by phone or via the email provided at the time of ordering. In cases of fraud, the contact details given are incorrect or inaccurate.
- Inform your staff about cases of fraud.
- Keep your order history up to date in cases of disputed transactions (chargeback transactions).
- Protect yourself from malicious email (phishing email) by shielding your computer with protection programs (firewalls, antivirus, etc.).

To help you reduce the chances of fraud, watch out for suspicious activities such as:

- Orders that are larger than usual for your business.

- Orders that involve multiple pieces of the same product, which may be some of the most expensive in the business.
- Instances of multiple orders placed in a short period of time from one card.
- Orders that, while purchased from different cards, are shipped to the same address.
- Orders placed from multiple cards with the same IP address.
- Orders from countries, where you have had no previous transaction activity
- Multiple shipping addresses. The buyer makes multiple purchases from one address, but ships goods to multiple addresses.
- Multiple consecutive transactions.

Does the EveryPay epos offer me legal coverage according to law 4446/2016?

Yes. EveryPay epos covers you according to law 4446/2016.

How can I declare the e-pos to the tax office?

To register your e-pos, you will need to send an email to info@everypay.gr, from your registration email, with all the necessary contact details, so that one of our representatives can contact you.

What are the benefits of the online payment service?

EveryPay offers you:

- ✓ Activation of your account in the EveryPay system, so that you can immediately accept electronic payments from your customers' cards.
- ✓ Make a transaction without redirection. Your customer completes the payment in no time.
- ✓ Zero clearing costs to all systemic banks (Piraeus, Alpha, National Bank, Eurobank).
- ✓ Zero cost in case of return, cancellation, or failed transaction. The commission received by EveryPay is refunded.
- ✓ 99.9% uptime for card payments in e-shop.

- ✓ Failover Transaction System - Increase successful transactions in your e-shop.
- ✓ Electronic POS.
- ✓ Strong KYC & AML controls for individuals and businesses - Fraud protection tools.
- ✓ Support for interest-free installments.
- ✓ Payment Approvals
- ✓ Free registration to EveryPay's system.
- ✓ Zero API connection cost.
- ✓ Ready-made plugins for most popular website development platforms.
- ✓ Zero cost plug-ins to interface with EveryPay's platform.
- ✓ Free use of EveryPay's platform (Dashboard).
- ✓ Make refunds/cancellations directly through our platform.
- ✓ Commission per successful transaction, with no hidden fees.
- ✓ Tokenization technology, enabling your business to accept customer payments faster and easier than ever before.
- ✓ Instant Report. Easily and quickly export reports for your business needs, such as for accounting.
- ✓ Analytics & Insights. Analyze your business data and increase your sales.
- ✓ Email payment - Payment notifications that can be utilized by your customers instead of physical POS.
- ✓ Unique solutions for creating Online Marketplace.

In which cases can I use your services?

To accept electronic transactions through EveryPay's secure system, you must be a professional and meet at least one of the following requirements:

- Have an Eshop.

- Have a Marketplace
- You must have a Marketplace or have a Marketplace.

What are the available solutions so that I can accept electronic payments in my e-shop?

- Payform

The Payment Form (Payform) is a highly customizable form that is fully PCI compliant, and which meets SCA criteria, to enable you to collect payments quickly. It works on all devices (mobile, tablet, pc). You can place it anywhere within your website and customize it to fit your unique design and needs.

Available in two themes: "default" and "material" with a variety of customization options.

More information can be found here.

- E-commerce Platforms

EveryPay offers a range of plugins with leading technology solutions to give your shoppers the best possible payment experience.

More information can be found here.

- Direct API

Create your own custom solution directly in our API. A PCI DSS SAQ D certification is a prerequisite.

More information can be found here.

Can I accept electronic payments if I do not have an e-shop?

Yes. With the "Email Payment" service you can accept remote transactions from your customers.

- ✓ Create and accept payments instantly from all over the world, in Greek and English.

- ✓ Be notified in real time when the transaction is completed.
- ✓ Make bulk shipments, leveraging our API.
- ✓ Reduce disputes and make secure payments through 3DS2 secured by Email Payment.
- ✓ Send a payment notification via email, viber, sms or embed it in a PDF.
- ✓ Complete the transaction in EveryPay's secure environment. Your payment remains private and secure.

How does the e-mail payment notification work?

 Log in to your EveryPay account.

 Create a Payment Notice.

 The Customer receives an email on his mobile, tablet or computer and pays by clicking on the "payment" button.

 When the Customer completes the transaction, you receive a notification.

From which countries can I accept payments?

You can accept payments from all over the world, except for countries classified as high risk by the FATF.

I do not have a Greek VAT number. Can I accept payments through EveryPay?

For more information, please contact a representative at info@everypay.gr or our call center +30 218 218 2800.

Can I accept payments in any currency?

You can accept payments in any currency, but the bank account you have registered with us will be settled in euros.

Which cards are accepted by the EveryPay system?

The EveryPay system accepts Visa, Mastercard, Maestro, Diners & Discover.

Are American Express Cards Accepted?

As of November 1, 2019, AMERICAN EXPRESS has decided to take over the acceptance of cards with its brands. Due to the unilateral business decision of AMERICAN EXPRESS, which is beyond the sphere of influence of EVERYPAY and constitutes an unexpected change of circumstances, as of the above date, it is not possible to accept and clear cards with AMERICAN EXPRESS's marks directly from EVERYPAY.

What is a Virtual Pos?

With the Virtual Pos you can make payments via telephone orders and/or mail orders (MOTO). Whenever and wherever you are, just use your device (tablet, PC, mobile).

Everypay offers a centralized V-POS where you can have multiple operators making payments, in a secure environment that accepts MOTO transactions. In the central V-POS you can manage operators at any time. Simply log in to your Everypay account and start making transactions immediately.

What is White Label?

A white label is a product or service produced by a company that other companies upgrade to make it look like they made it themselves. The name comes from the image of a white label on the packaging that can be filled with the merchant's brand name.

Are EveryPay services offered as White Label?

Yes, they are offered to licensed operators. Our White Label services are a holistic solution with rapid implementation:

- ✓ Start offering your customers high-end payment solutions.
- ✓ Offer high-end solutions to your customers. The code is written exclusively by us.
- ✓ Your businesses will love the improved customer experience and 99.9%+ availability.

Contact us on the contact form found here and EveryPay's sales team will get back to you to discuss your business model.

What is One Click Pay?

By using our One Click Pay service you can:

- Increase your customer base.
- Shorten the payment process for your customers. Just let them pay with a single click.
- Increase your sales.
- By storing the customer's card details, the checkout process becomes faster and simpler, increasing customer satisfaction.
- Use Tokenization.
- Tokenization technology allows sensitive card data to be stored securely from the web by replacing it with a unique key number (token). The next time your

customers visit your online store and purchase a product/service, the EveryPay System uses the reference ID from the original transaction to charge their card. Your customers do not need to re-enter their credit card information.

- Increase your revenue with micropayments.
- One Click payment is extremely useful in Micropayments, offering your customers a unique experience.

Contact us today using the contact form found here and EveryPay's sales department will contact you today to discuss your business venture.

How can I contact EveryPay?

Our contact details are as follows:

Address:	25-29 Karneadou Athens, Attica, 10675, Greece
Phone:	+30 218 218 2800
E-Mail	Sales: sales@everypay.gr Info: info@everypay.gr Support: support@everypay.gr

How do I make a report or complaint to EveryPay?

Security and customer service is a top priority for EveryPay. Help us become better. Send us your comments, suggestions and/or concerns by choosing one or more of the following ways:

1. Phone contact: by calling +30 218 218 2800.
2. Written communication: by sending a letter to EVERYPAY by post to:

EVERYPAY S.A.
25-29 Karneadou 25-29.
10675 - Athens.
Greece

3. Electronic contact: by submitting the corresponding "comment-complaint" form in Everypay's dedicated online registration & processing application or by sending it to compliance@everypay.gr.

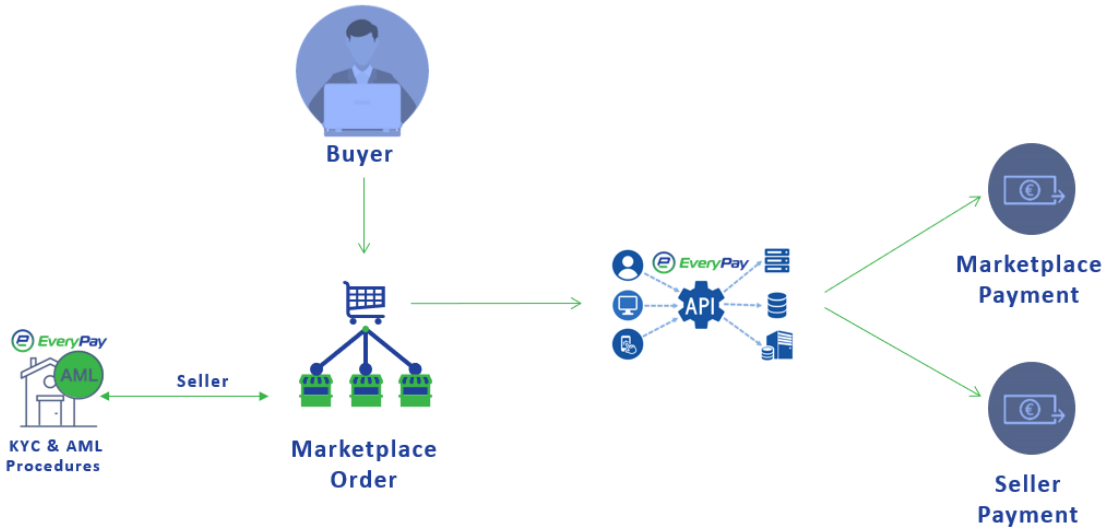
Everypay also accepts comments or complaints from any person physically present on its premises. Any individual can discuss with the EveryPay team in a protected environment that respects confidentiality.

MARKETPLACE

What is a Marketplace?

A typical example of a Marketplace is:

- The consumer has the possibility to choose different products/services from different sellers.
- At the final checkout, the consumer will pay, through EveryPay's secure system, regardless of whether the purchase was made at one or more sellers.
- The money, each time a customer pays, is entered in the current balance of the marketplace. Then with api calls (split payment) the marketplace gives orders, so that the amount is transferred to the seller's bucket and then deposits are made to each seller's bank account (payout). The payout is set at the time the seller is created. Therefore, with an order the amount is transferred to each seller's bucket and then depending on the settlement time it is automatically transferred to the seller's bank account, as for each seller you have the possibility to settle at a different time.
- With split payment, the marketplace receives its commission, and the seller receives the amount due.



Do you support Marketplace solutions?

Yes, EveryPay has a plug and play infrastructure for Marketplaces and Aggregators, offering you advice, financial, technical, and legal, but also the following features:

- Split Payments
- Payment Automation for Marketplaces and Sellers.
- Settlement to any bank account.

With the help of Everypay you can:

- Accept card payments.
- Pay sellers.
- Specify the time and process of payment.
- Collect your commissions.
- Make split payments and transfer to multiple accounts.
- Make on hold payments.
- Pay a seller.
- Perform reverse transfers.

In the link below you will find our EveryPay API Reference API.

Contact us today using the contact form found here and EveryPay's sales department will contact you today to discuss your business venture.

Can I offer my sellers the opportunity to sell in installments?

Yes. EveryPay enables the Marketplace to offer its sellers the flexibility to sell their products using installments.

This is an EveryPay-exclusive service where consumers have the option, using their credit card, to make their purchases in individual installments.

The way the "Installment Financing" service works is as follows:

1. The consumer pays the 1st instalment.
2. The seller receives the full amount (minus the Marketplace fee), as the installments will be financed by the marketplace.
3. The card-consumer's issuing bank then manages the installments.
4. The Marketplace receives the installment payments as each installment matures.

Can I accept cash on delivery at my Marketplace?

Yes. EveryPay offers an innovative "Cash on Delivery" payment method, enabling the Marketplace to accept cash on delivery payments.

The way the "Cash on Delivery" service works is as follows:

1. The payment amount is collected upon delivery of the product by the courier company with which Marketplace cooperates.
2. The amounts collected are transferred by the courier company in cooperation with Everypay to the balance of the Marketplace.
3. Then using the API you make split payments to your sellers.

Do I create an account on EveryPay?

You do not need to create a bank account with Everypay. Your money is cleared to any bank account you indicate to us.

MY ACCOUNT

What is a Merchant Account?

A Merchant Account is a special type of account that is created during the EveryPay registration process.

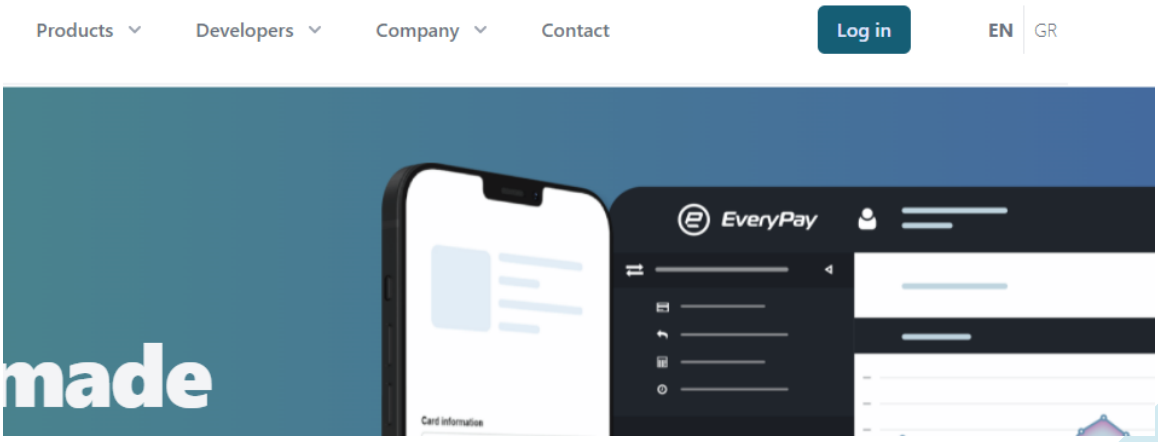
Can I have more than one company in my account?

Each account created in the EveryPay system is linked to a unique username, corresponding to a specific e-shop.

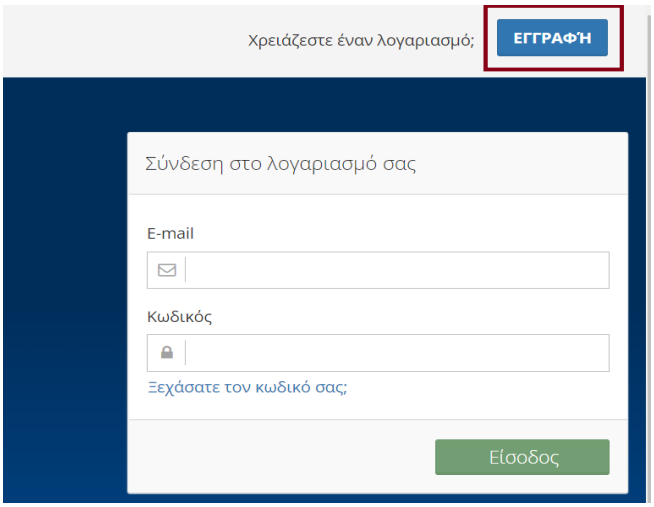
How can I register on the Everypay site to access the admin?

To register on the site, follow these steps:

1. Visit the website of Everypay.
2. Select »Login«



3. Then select "REGISTER"
4. Enter your business details and the code you wish to use.
5. Select "Register".



I am trying to complete my registration, but it does not accept the password I am entering.

The password, which you will use to log in to the EveryPay admin, must be at least 8 characters long, contain at least one uppercase character, one lowercase character and one number.

I did not receive a confirmation email for my registration. What should I do?

In this case, make sure you have access to your subscription email and then check the "Spam" folder. If you do not find your confirmation email there as well, please contact us at info@everypay.gr or support@everypay.gr.

I received a suspicious email asking for my EveryPay account passwords. What should I do?

If you receive a suspicious email asking for passwords, you should contact us immediately at support@everypay.gr. EveryPay will never ask for your account passwords. If you receive a suspicious email, please follow the instructions below:

- Never send your account passwords.

- Do not open any link mentioned in that email.

- Do not reply to the e-mail.

- Do not open any attached files.

I cannot register because my VAT number is already used.

Let us know by email at info@everypay.gr or by phone +30 218 218 2800. A representative will contact you to guide you through the process of setting up your account.

How can I change my mobile phone in my personal account?

To change your mobile phone, you will need to send an email to info@everypay.gr, from your Everypay System registration email, with all the necessary contact details and your company's details, for the change to take place. The relevant department will then contact you. When your request has been completed, you will be informed by e-mail.

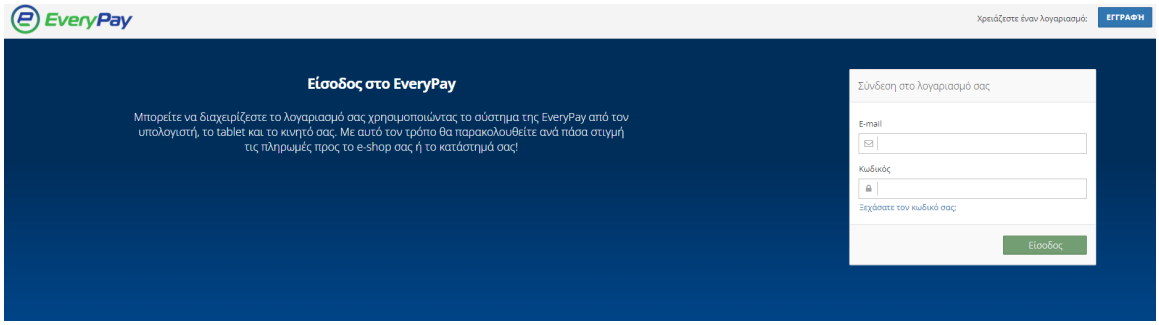
How can I login to my admin?

To login to your dashboard, follow these steps:

1. Visit the EveryPay website to register.

2. Enter your email and password.

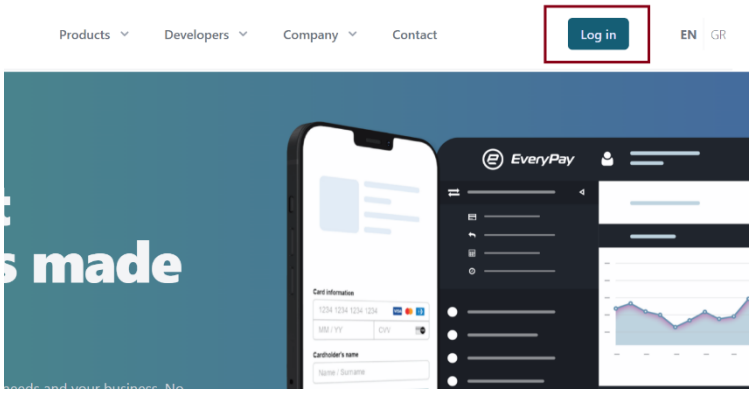
3. Click "Login".



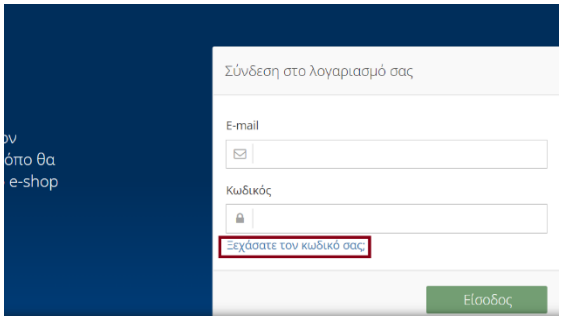
How can I change my account password?

To change your password, follow these steps:

1. Visit the website https://www.everypay.gr/ and log in.



2. Select "Forgot your password?"



3. Make sure you have access to your registration email.
4. Fill in your email and click "Send Email".
5. Check your email and follow the steps in the email sent to you.

How can I change my personal account email?

To change your email address, you will need to send an email to info@everypay.gr, from your Everypay System registration email, with all your contact details. The relevant department will then contact you. When your request has been completed, you will be informed by e-mail.

How can I change the address on my contact information?

To change your address, you will need to send an email to info@everypay.gr, from your Everypay System registration email, with all the necessary contact details and your business details. The relevant department will then contact you. When your request has been completed, you will be informed by e-mail.

I forgot my username. What should I do?

The username of your EveryPay account is your registration email. In case you do not remember your registration email, you will need to send us at info@everypay.gr an affidavit from the legal representative of the company stating the request to change your username.

You will be informed about the progress of your request by the responsible department.

Can more than one user access the admin?

Yes. There is only one admin, but users with different access rights can be created**.**

How do I add users to the admin with different permissions?

You can add users to your account by sending an e-mail, from your Everypay System registration e-mail, to info@everypay.gr with your contact details and your request. The relevant department will then contact you accordingly.

How do I check the progress of my application to open my EveryPay account?

To be informed about the progress of your application, follow the following steps:

1. Log in to your EveryPay account.

2. Select from the Menu: Settings and Company.

3. The Statement indicates whether your business is "For approval" or "Approved"

When your account is successfully opened, you will be notified by email in your registration email. For more information you can contact the email address info@everypay.gr.

When is the money deposited in my bank account?

Payments up to 23:59 are settled the next business day. For example, for payments made on Monday from 00:00 to 23:59, the deposit is settled on Tuesday.

What do I need to do to delete my EveryPay account?

To deactivate your EveryPay account, you will need to send your request from your Everypay System registration e-mail to info@everypay.gr.

How do I get a sandbox account?

Everypay gives you access to a trial environment. Register here and get a sandbox account.

How do I get a sandbox account with marketplace features?

To get a sandbox account with marketplace features, register here. You will then need to send an e-mail to info@everypay.gr with the details of your account. The relevant department will inform you regarding the completion of your request.

Where can I find EveryPay plugins?

In the following link you will find the plugins of EveryPay: https://www.everypay.gr/gr/products/plugins.

Where can I Find Test Cards for Trial Payments?

In the following link you will find test cards to perform various test payment scenarios: Test Cases - EveryPay Documentation.

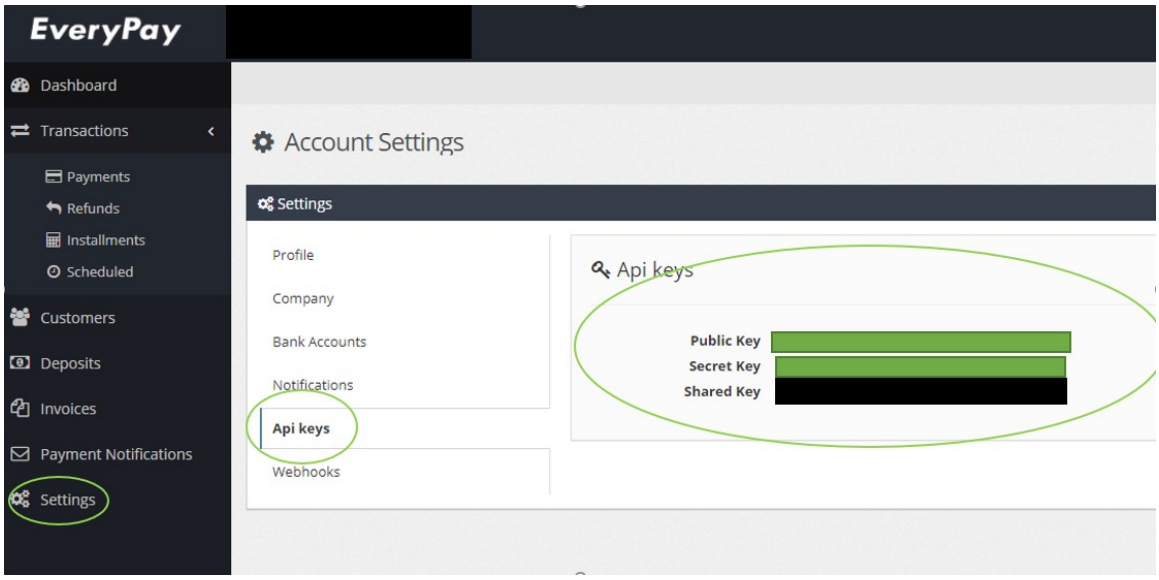
Where can I find the API keys?

To find the **API Keys** you need to follow these steps:

1. Log in to your EveryPay account.

2. Select "Settings" from the Menu and then "API Keys".

3. You will need the Public and Private Key.

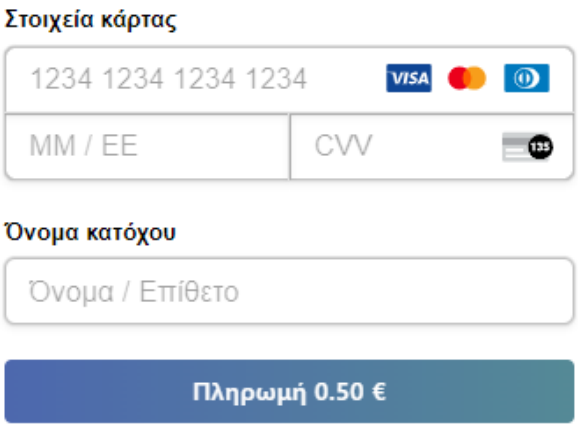


What is a Payform?

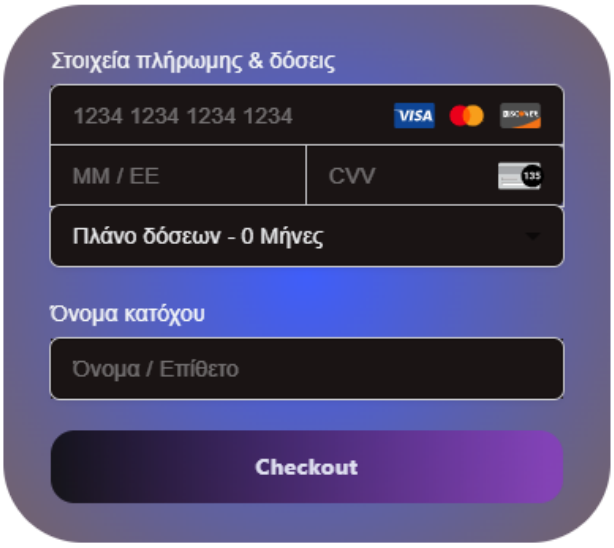
The Payform is a highly customizable form that is fully PCI compliant and meets SCA criteria, with the help of which you can collect payments. It works on all devices (mobile, tablet, pc). You can place it anywhere on your website and customize it to fit your unique design and needs.

Available in two themes: "default" and "material" with a variety of customization options.

Default Payform



Customized Payform



Which e-commerce plugins does your service support?

EveryPay has plugins for the most popular web site development platforms, which you can integrate according to the API Documentation, namely:

1. Shopify
2. PrestaShop
3. Cs.Cart
4. WooCommerce
5. Magento 2
6. Opencart
7. VirtualMart
8. WHMCS
9. API for custom made platforms

More details can be found at https://www.everypay.gr/gr/products/plugins.

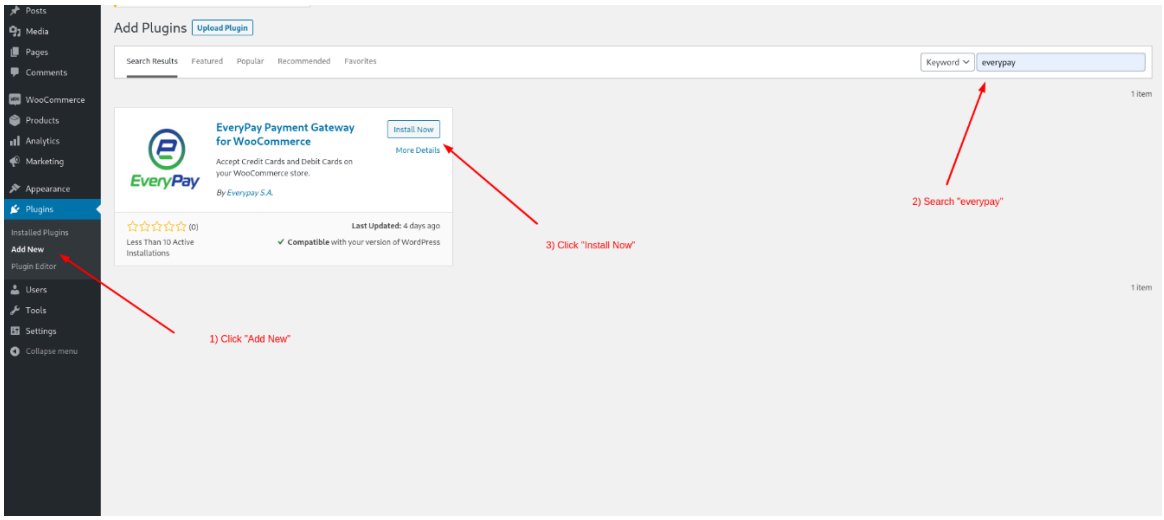
How do I connect EveryPay to WooCommerce?

Step 1: Install the plugin using WordPress Marketplace

Click "Add New" in your WordPress plugins section.

Search "everypay".

Click "Install now".



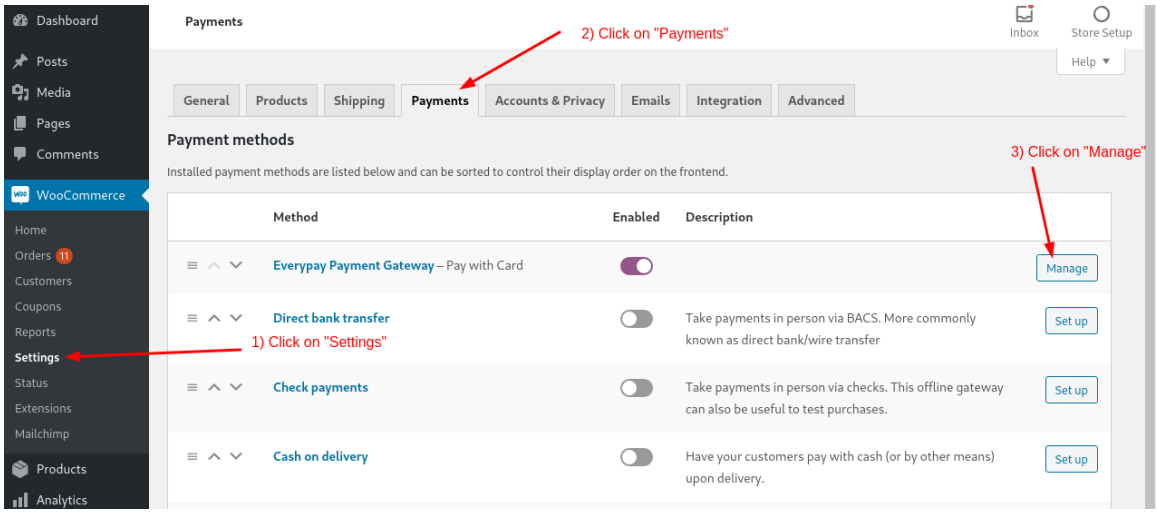
Once the installation is complete, click on "Activate" to activate the plugin.

Step 2: Open the plugin configuration panel

Navigate to WooCommerce – Settings.

Click on "Payments".

Click on "Manage".

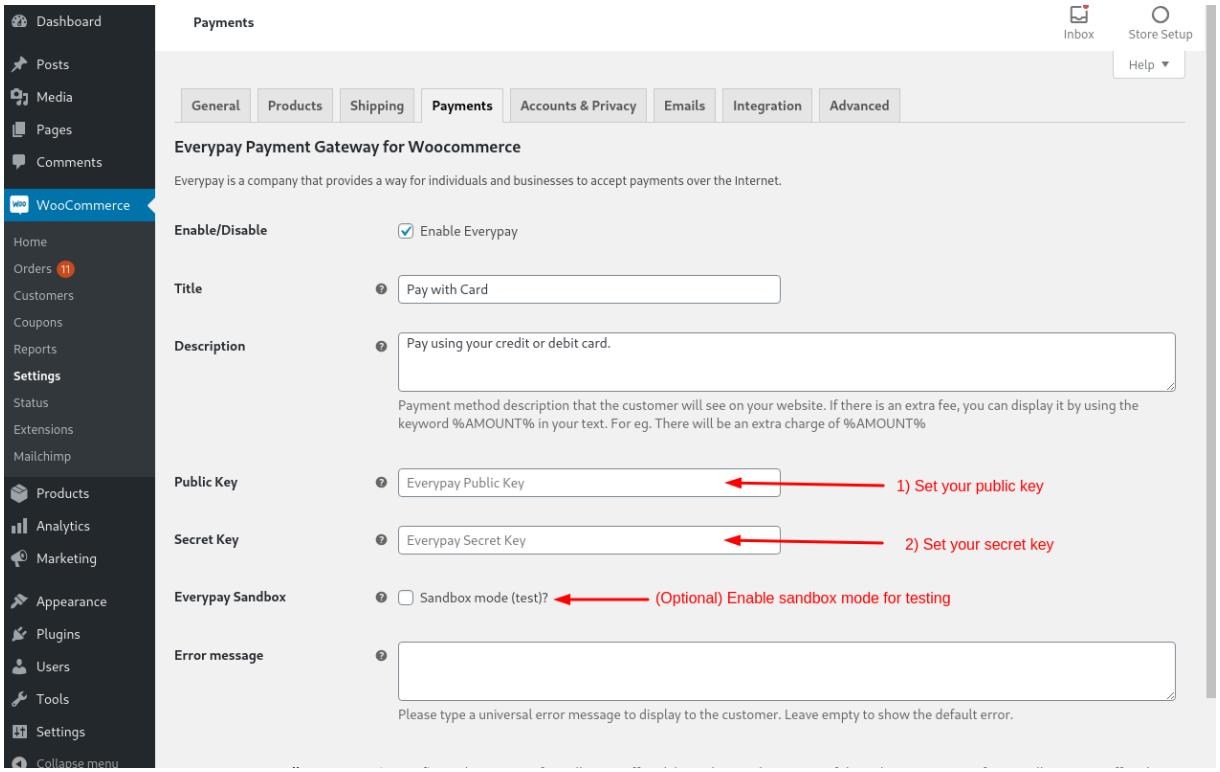


Step 3: Set your public and secret key

Set your public key.

Set your secret key.

(Optional) Enable sandbox mode for testing purposes.



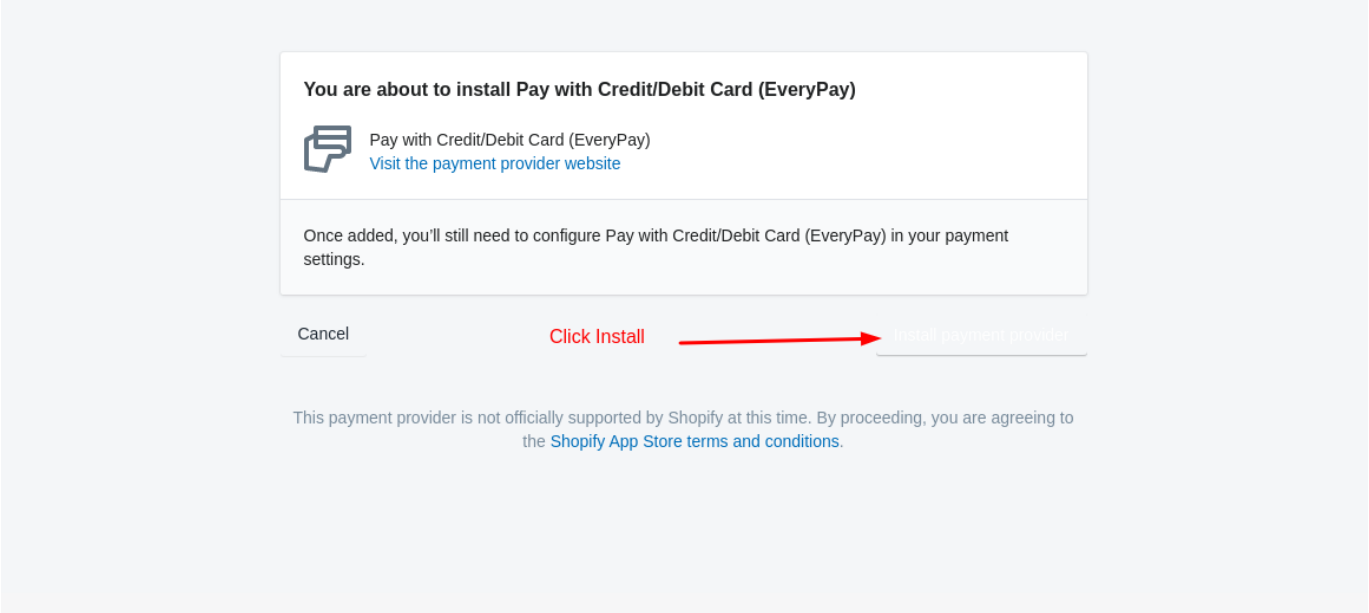
How can I interface EveryPay with Shopify?

Step 1: Install Everypay as Payment Provider

Open installation link in your browser.

Login to your store in the prompted screen.

Click on "install payment provider".

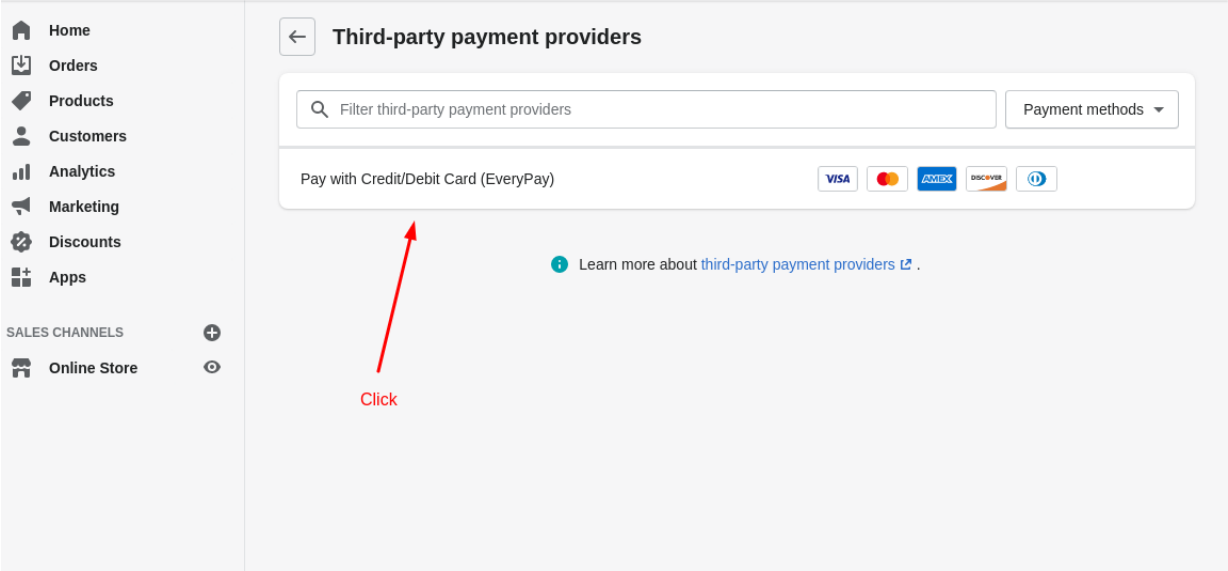


Step 2: Configuration and Activation

Navigate to: Settings – Payments.

Click "Choose third-party provider".

Search and Click "Pay with Credit/Debit Card (EveryPay)".

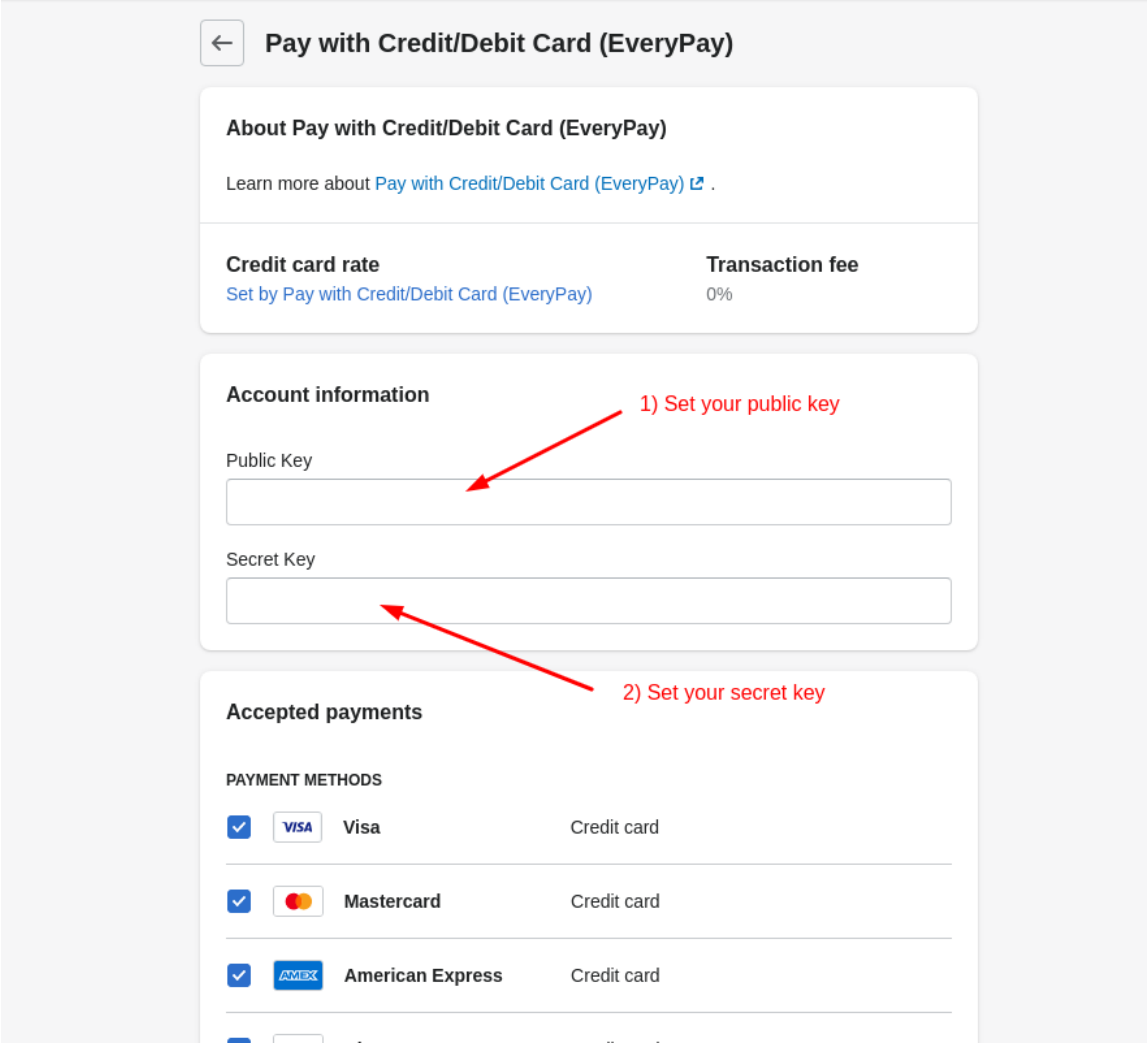


Once you have searched and clicked the "Pay with Credit/Debit Card (EveryPay)", the extension's configuration panel should be open. As a final step, you have to set your public and secret key.

Set your public key.

Set your secret key.

Click on "Activate Pay with Credit/Debit Card (EveryPay)" button.



Once you have saved the configuration, you are ready to accept credit/debit card payments.

How do I connect EveryPay to Magento 2?

Step 1: Download the Everypay Module for Magento 2

Firstly, you need to download the latest release of the module.

Step 2: Unzip and rename the extracted folder

Unzip the downloaded module.

Rename the extracted folder to Everypay.

Step 3: Upload the module

At this stage you need to upload the module to your Magento 2 via ftp.

(Optional) Create /app/code directory if not exist.

Upload Everypay directory from the previous step to /app/code.

Step 4: Run the required commands in your command line

When you enable or update a module in Magento 2, you have to update the database schema. To achieve that you must run the following command in your Magento's document root to enable our module.

bin/magento setup:upgrade

Everypay offers a robust PHP library that facilitates the integration with our systems. This library is required by the Everypay module for Magento 2.

You can download the library by using composer in your Magento's document root.

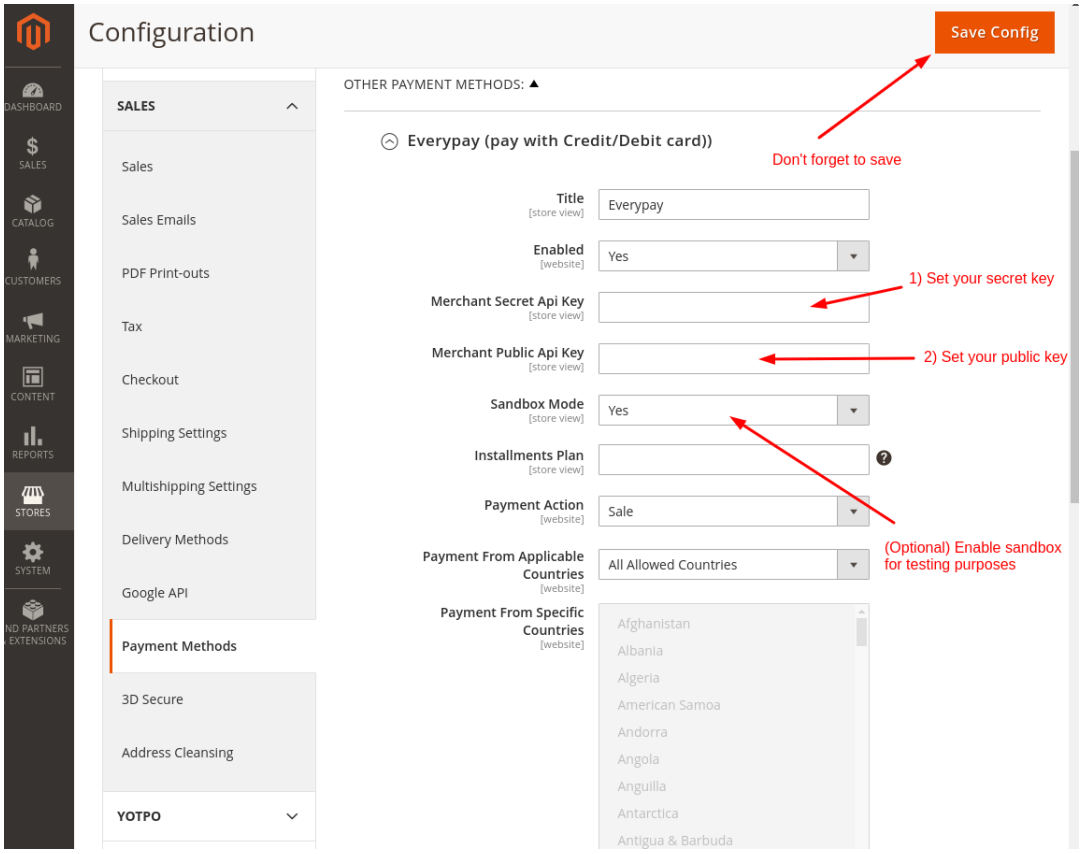
composer require "everypay/everypay-php":"@stable"

Configuration

In this phase the Everypay module has been installed. All that remains is to set your public and secret key through magento admin panel.

Navigate to: Stores - Configuration - Sales - Payment Methods.

Set your public and secret key.



Once you have saved the configuration, you are ready to accept credit/debit card payments.

How do I connect EveryPay to Prestashop?

Step 1: Download the Everypay Module for Prestashop

Firstly, you need to download the latest release of the module.

Step 2: Unzip and rename the extracted folder

Unzip the downloaded module.

Rename the extracted folder to payment_everypay.

Step 3: Upload the module

At this stage you need to upload the module to your Prestashop.

You have to upload the folder payment_everypay from the previous step in your Prestashop's /modules directory via ftp.

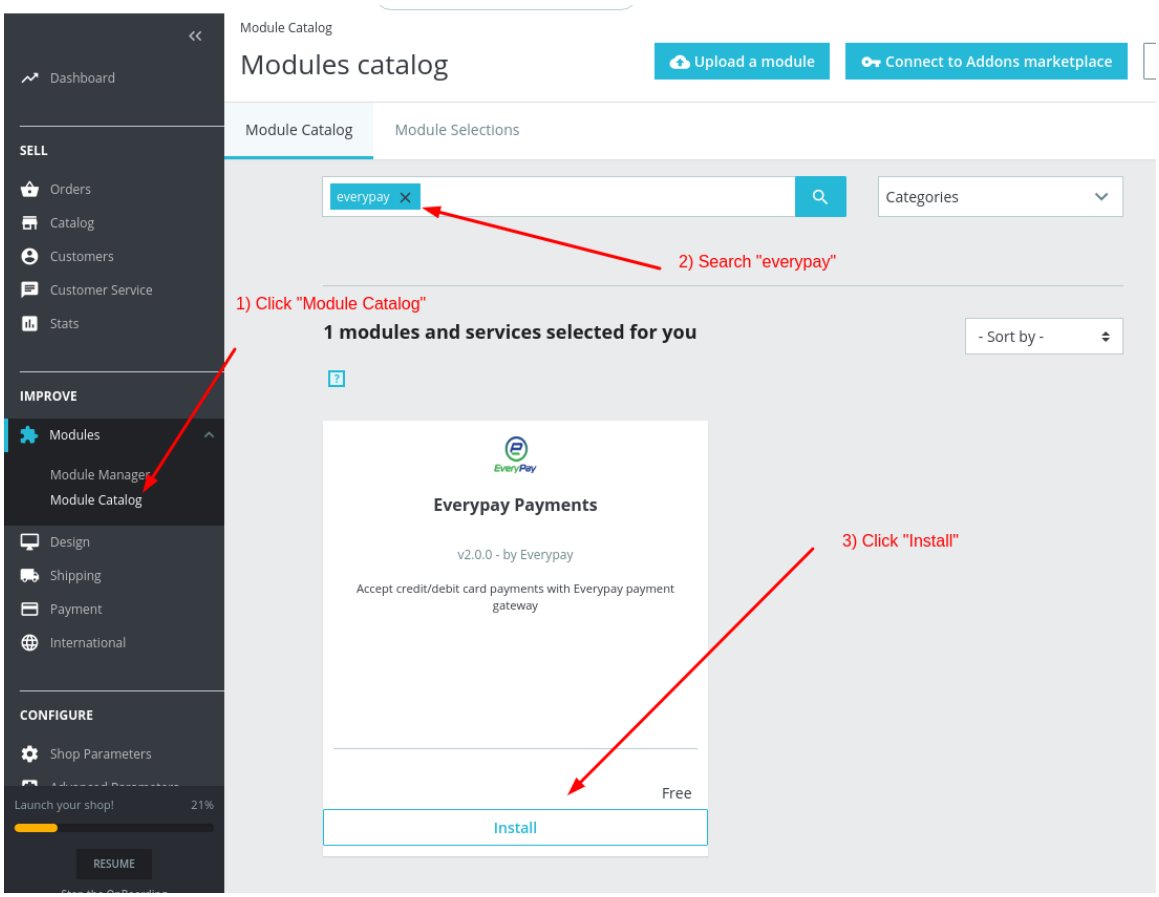
Step 4: Install the module

You can now find the module by searching it in the Prestashop Module Catalog.

Click on Module Catalog.

Search "everypay".

Click install.



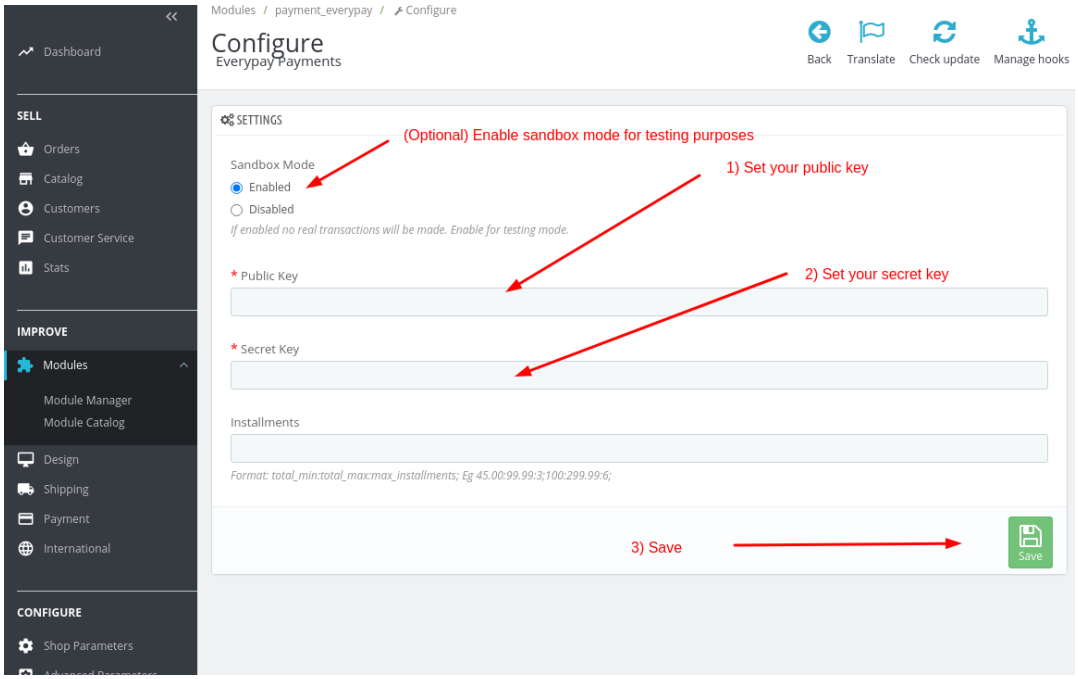
Step 5: Set your Everypay public and secret key

After the installation is complete you must set your public and your secret key.

Navigate to Modules - Modules Manager.

Click "Configure" on the Everypay module.

Set your public and secret key.



How do I connect EveryPay to Opencart?

Step 1: Download the Everypay extension for Opencart

Firstly, you need to download the latest release of the module.

Step 2: Upload and extract extension

At this stage you must upload and extract the zip file that you downloaded in the previous step into your Opencart's document root directory.

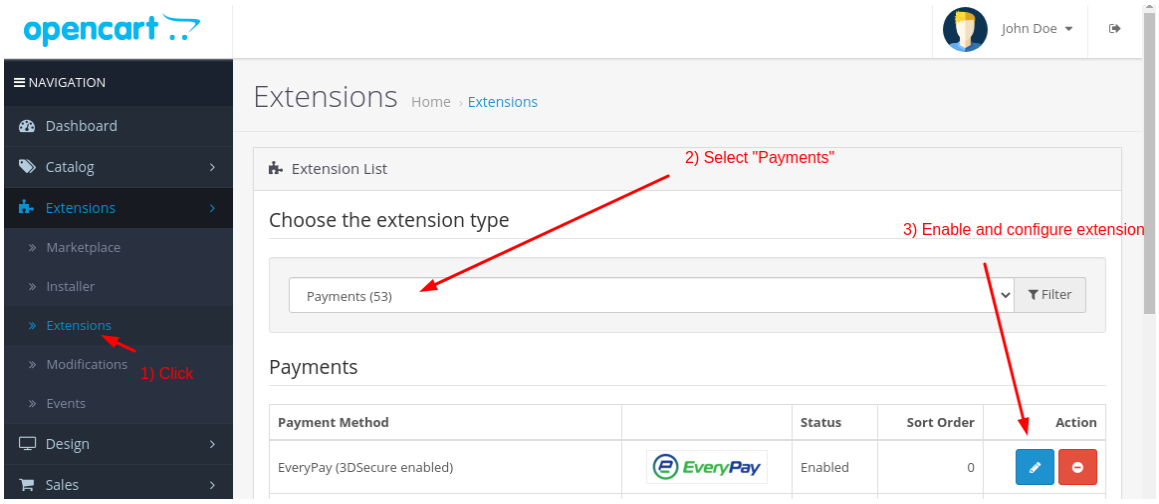
Step 3: Enable extension via Admin Panel

Open Admin Panel.

Navigate to: Extensions – Extensions.

Select "Payments" in the dropdown.

Enable and configure extension.

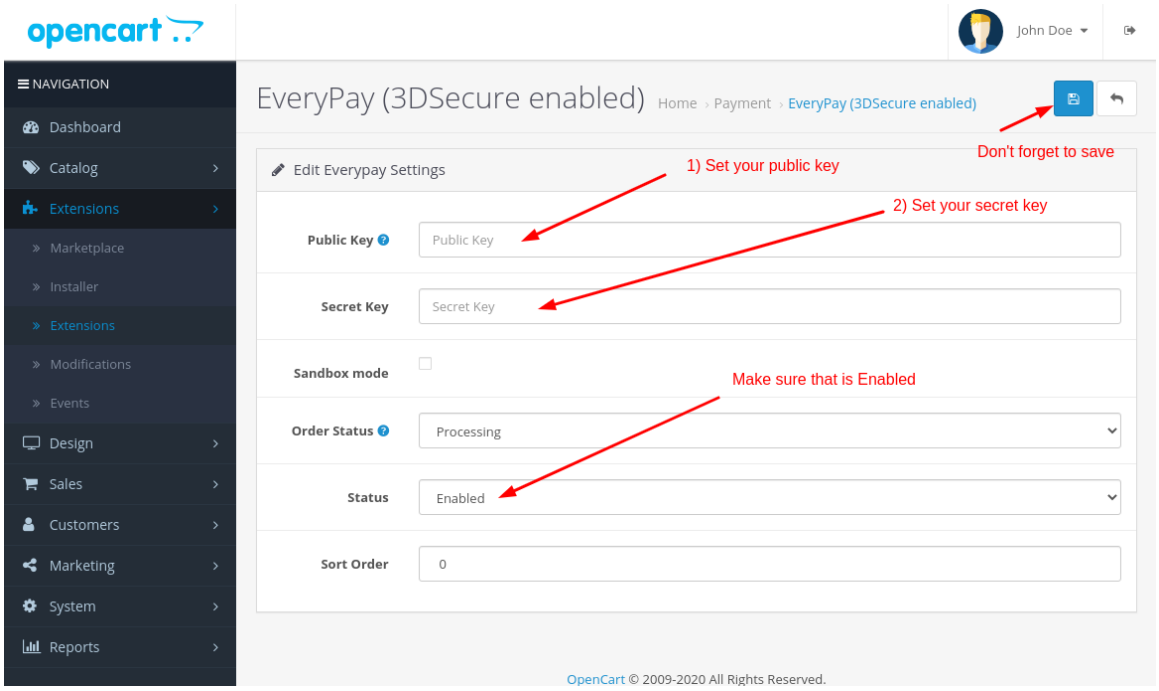


Configuration

In this phase the Everypay extension has been installed. All that remains is to set your public and secret key.

Set your public key.

Set your secret key.



Once you have saved the configuration, you are ready to accept credit / debit card payments.

What are Webhooks?

Webhooks are a feature provided to the merchant to be notified at a provided URL of events such as payments or refunds. The merchant must submit a url to the relevant EveryPay dashboard form. EveryPay's API response will be submitted via the POST method to the provided url.

The events that a merchant can select for webhooks are as follows:

- New payment
- Return of money

This way the merchant can retrieve useful information about this new payment, such as the token, date of the transaction, amount, any refunds, installments, and non-sensitive details of the card used for the transaction (last 4 digits, cardholder's name, etc.).

Is it possible to update my CRM or ERP when a payment or refund is made?

Yes, it is possible. With the help of webhooks the merchant can retrieve useful information about this new payment, such as the token, the date of the transaction, the amount, any refunds, instalments and non-sensitive details of the card used for the transaction (last 4 digits, cardholder's name, etc.).

More information on how to install webhooks can be found here.

Can I accept recurring payments (subscriptions)

Yes, of course. In order to be able to charge a customer's card using a MIT (Merchant Initiated Transactions) in the future programmatically, without the customer's presence being necessary, follow the instructions outlined here.

Where can I find the EveryPay logo?

To receive EveryPay logos, you must send an email to info@everypay.gr so that we can send you the relevant material.

How do you help me if I face a technical problem with my e-shop?

The IT Department is available to assist you with any questions or problems you may have. Contact support@everypay.gr with your business details and your request.

PAYMENT POLICY

What is EveryPay's pricing policy?

Our pricing policy is adjusted according to the individual company and its business model. Call us at +30 218 218 2800 to receive a tailor-made offer according to your needs or fill in our contact form.

Are there any hidden charges?

No, there are no hidden charges. All charges are listed in detail in our offer.

What is the cost of clearing?

The clearing costs are zero for the Systemic Banks (Ethniki, Piraeus, Eurobank, Alphabank).

Can I choose any bank account I want for the settlements and what is the corresponding cost?

You can choose any domestic or foreign banking institution. The clearing cost is zero for the Greek Systemic Banks (National Bank, Piraeus, Eurobank, Alphabank). For all other cases, the clearing cost will be adjusted depending on the banking institution you have chosen.

What is the cost of cancellations/ refunds?

The cost in case of cancellations/ refunds is zero.

Is there a charge for 3D-Secure service?

There is no extra charge for the 3D-Secure service. It is provided free of charge.

TRANSACTION DISPUTES

What is a transaction dispute?

A Transaction Dispute is when a cardholder disputes the validity of one or more transaction(s) depicted on their card statement.

Possible reasons for a dispute may include:

1. The cardholder does not recognize the transaction
2. The holder did not receive the goods related with the transaction
3. The services provided were not as agreed or were of inferior quality

Is there a cost of disputing a transaction?

Please contact the sales department for further information on this at +30 218 218 28 00 or by e-mail: sales@everypay.gr.

How do I get informed in case of a transaction dispute?

You will be notified by e-mail that the transaction has been disputed. You then need to send us the necessary supporting documents so that we can refute the Issuing Bank's request.

What is the procedure for settling a disputed transaction?

Once we receive the required documents from you, we forward them to the bank that sent us the dispute request to claim the charge. The schemes (Visa, Mastercard, etc.) then take over the management of the case.

If the cardholder wins the case, the amount of the transaction is returned to the card, and we are informed of the impending charge by a new e-mail.

If the bank does not come back with a new e-mail, it means that the issuer accepted the charge, and the dispute was won by the business.

SECURITY

What is PSD2 (Payment Service Directive 2)?

PSD2 is about introducing legislative changes to the way payments are managed in the European Union. It is an amendment to the PSD legislative framework of Directive 2015/2366 of the European Parliament and of the Council on payment services in the internal market. According to Law 4537/2018 (Government Gazette A' 84), which incorporates into our national legal order the European Directive (EU) 2015/2366 "on payment services in the internal market" (Payment Services Directive 2 - "PSD 2"), Strong Customer Authentication (SCA) is mandatory.

What is SCA (Strong Customer Authentication)?

SCA has been in force since 14 September 2019 and had a deadline of 31 December 2020. Essentially, PSD2 requires changes to the way European customers complete online payments. To meet the requirements of the SCA, transactions that do not follow the new authentication guidelines will be rejected by your customers' card issuing banks.

At least two of the following items are required to authenticate the transaction:

1. Something that only the consumer knows (Pin, Code).
2. Something that only the consumer has (Mobile phone)

3. Something the consumer is (Fingerprint, Facial Recognition)

What are the businesses affected by the SCA?

If 1) your business is based in a European Economic Area (EEA), 2) you generate payments on behalf of linked accounts based in the EEA, 3) you serve customers in the EEA, and 3) you accept cards (credit or debit), then your business is directly affected by the SCA.

Do I need to worry about PCI DSS compliance?

PCI DSS represents the payment card data security standard. Everyone who processes or stores card information must comply with the PCI DSS standard. EveryPay's payment gateway allows you to accept credit/debit card payments and provides you with the most comprehensive and advanced security system.

What do I have to do to have 3D SECURE protocol in my e-shop?

All Everypay services are done through secure connections with 256-bit SSL certificates. EveryPay supports the possibility of using 3D Secure, the additional security barrier for VISA & MasterCard cards. The Cardholder will have to enter his/her personal secret code to successfully complete the transaction.

Using EveryPay's payment gateway, you do not need to take any other action.

What is tokenization and what is the benefit of using the tokenization service?

Card tokenization replaces the customer's sensitive data with a one-time alphanumeric identifier (token) that has no value or connection to the account owner. This randomly generated token is used to securely access, transmit and retrieve the customer's credit card information. The tokens do not contain sensitive consumer data.

How does the tokenization service work?

The customer chooses to pay with their tokenized card. The merchant then calls up the payment form with the required data. The customer proceeds directly to the ACS window process.

Once the customer completes the authentication process, a payment token is returned to the merchant. The merchant can then proceed with the same flow as they would with a not tokenized payment in the payment API.

More information about the tokenization service can be found here.

What benefits do I get from using the tokenization service?

The user will not have to re-enter all their card data and can go directly to the issuer's ACS server. The use of tokenization leads to higher sales rates, as it facilitates the purchase process for your customers (entering card details, etc.).

PERSONAL ACCOUNT IDENTIFICATION (LEGAL DOCUMENTS REQUIRED)

Why do I need to give you my identity details?

EVERYPAY Payment Services S.A. is a Payment Institution, licensed and supervised by the Bank of Greece (Decision No. 280/23-7-2018, Government Gazette B 3010/25-7-2018). In accordance with the legal framework for the security of transactions, the Company is compliant with the requirements of Law 4557/2018 on "Prevention and Suppression of Money Laundering and Terrorist Financing" and the European Directive 849/2015.

Therefore, EveryPay has the obligation to request legal documents, such as the customer's identity card.

How do I submit the legal documents to open my EveryPay account?

The sending of documents in case they contain personal data should be done according to the standards set by the General Data Protection Regulation. Under the General Data Protection Regulation (GDPR) (EU) 2016/679, we have a legal duty to protect any information we collect from you. The information and data sent is confidential and is intended for the sole use of the purpose for which it was sent. EVERYPAY SA fully complies with the GDPR and, therefore, the information received, which constitutes personal data, will be stored in a secure environment, which will be accessible only by our authorized personnel.

Who can I contact for queries about the legal documents required to open my account?

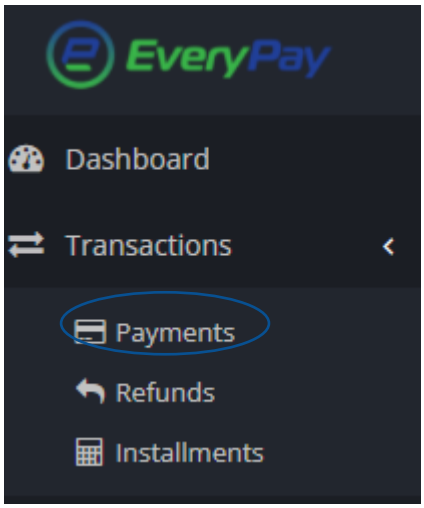
If you have questions and need clarification on the legal documents required, you can send your questions by e-mail to info@everypay.gr.

TRANSACTIONS

How can I see all the online transactions of my E-Shop?

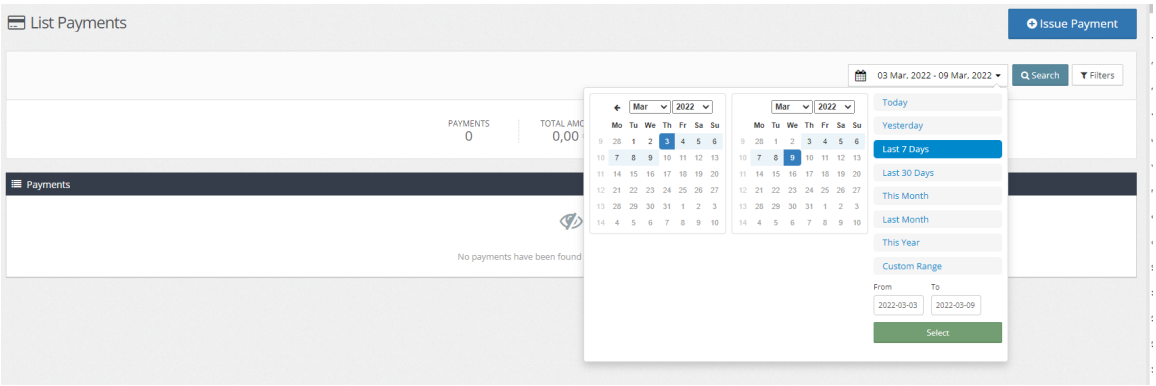
To view the electronic transactions that have taken place in your e-shop through the EveryPay system, follow the steps below:

- Log in to EveryPay dashboard.
- Select from the menu "Transactions" and then "Payments". The tab that appears includes all the electronic payments that have been made in your online store.



How can I search for specific transactions?

With the help of the search filter, you can choose to display the payments during the specified period. In order to set a specific period, just click on the interval filter with the dates. The search can be done either through the list or with a custom interval through the calendar (from - to), as shown in the image below.



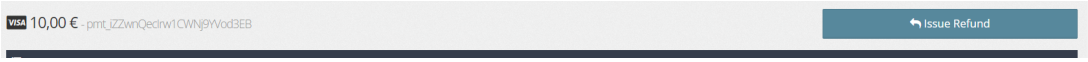
Finally, to complete the process, select "Search" to refresh the desired period.

In "Filters", on the right, you can search for a transaction according to the criteria below:

- The status of the transaction
- The range of the amount of the transaction
- The transaction's token/transaction ID
- The description of the transaction
- The email of the customer
- The merchant reference of the transaction you have defined (the use of the merchant reference is optional)

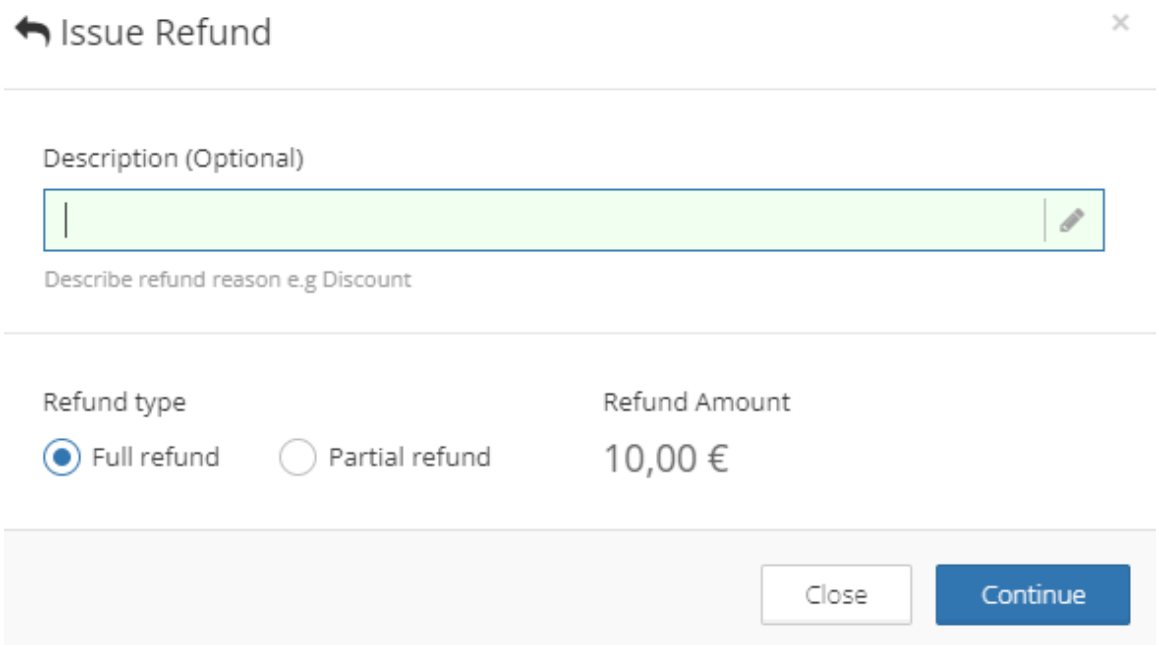
How do I make a refund?

If you wish to proceed with a transaction refund on the customer's card, you must first find the transaction you wish to refund from the "Payments" field. Within each transaction that has been successfully completed there is an option to refund it.



Can I make a partial refund?

Yes. You are given the option to proceed with a full or partial refund, as shown in the image below.



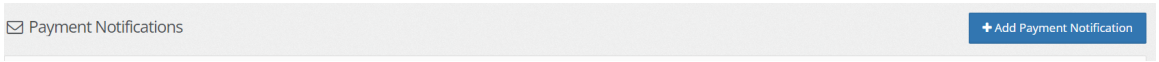
To be able to process a refund, the available balance in your account must be sufficient for the refund.

How can I make a refund if I have no balance?

To make such a refund, you will need to send an email to info@everypay.gr from your registration email with all the necessary contact details, so that the relevant department can direct you in this regard.

How do I create a payment notification (e-mail payment)?

To create a payment notice, follow the steps below:



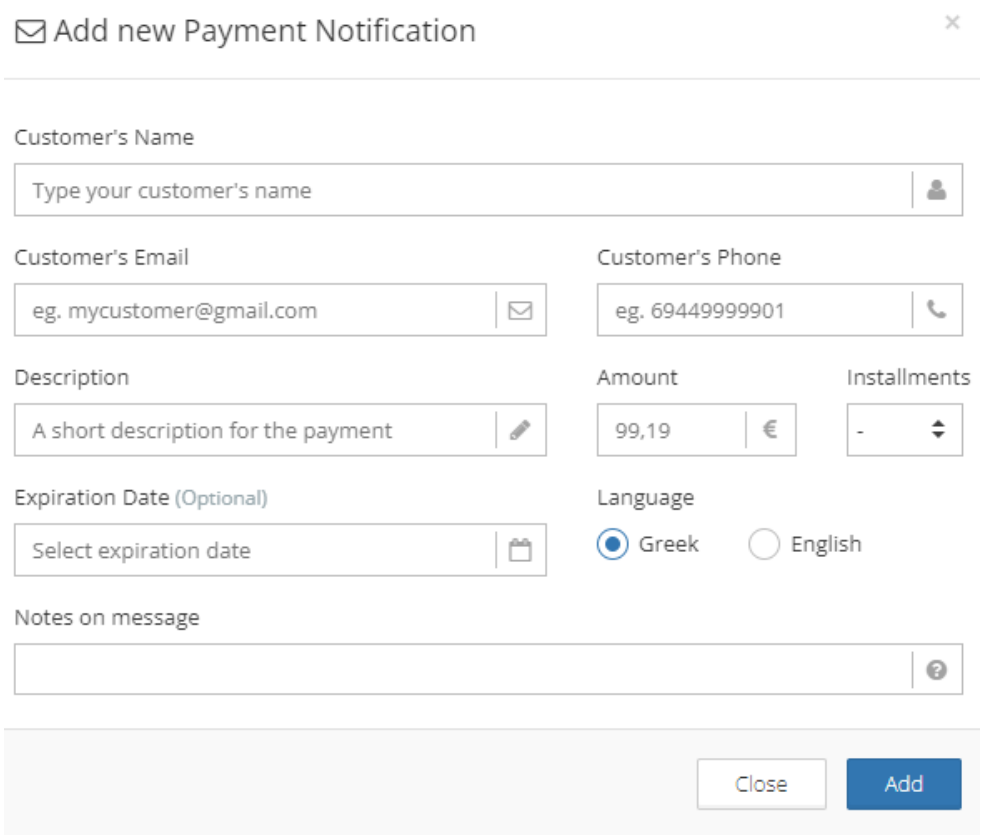
1. Log in to the EveryPay dashboard.

2. Select from the menu "Payment Notifications"

3. Select "Create Notification"

4. Enter your customer details and amount on the tab that appears.

5. Click "Add"



You can set from the "Installments" field the maximum allowable limit of installments you wish the customer to pay. If you do not want your customer to have the option of instalments, then leave the "Instalments" field as it is with a dash (-).

Once you have filled in the customer's email address, as well as all the required transaction details, select the "Add" indicator.

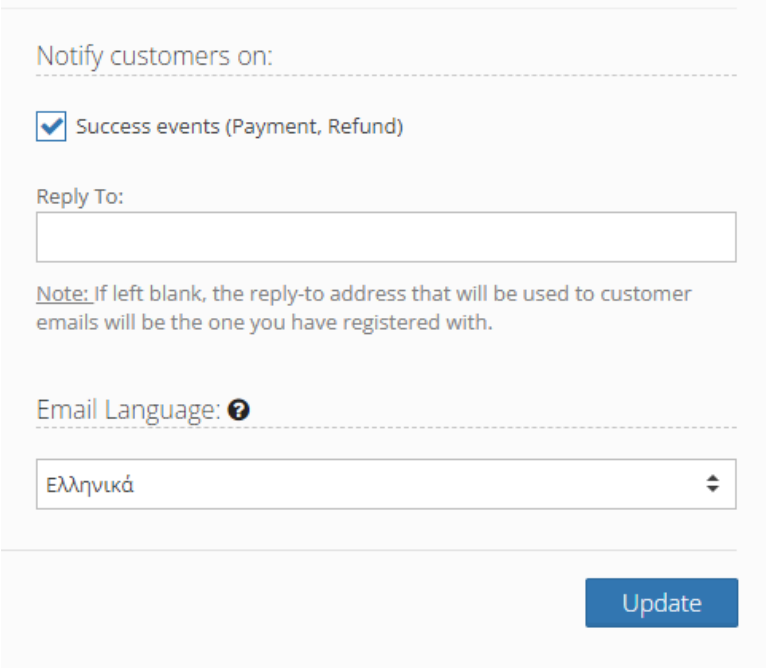
When you select "Add" in the tab above, the payment link will be sent to your customer's email.

How can I send a payment notification by sms, viber, pdf etc?

In case you want to send a payment notification via sms, viber, pdf etc., you can enter the url created in the specific payment notification in the sms, viber, pdf etc.

How can I send a transaction receipt to my customer?

You are given the option to send transaction receipts to your customer as soon as the transaction is completed, following the steps below:



1. Log in to the EveryPay dashboard.

2. In the "Settings" menu, select "Notifications"

3. Mark "New payment / refund"

How do I know if a payment notification has been paid?

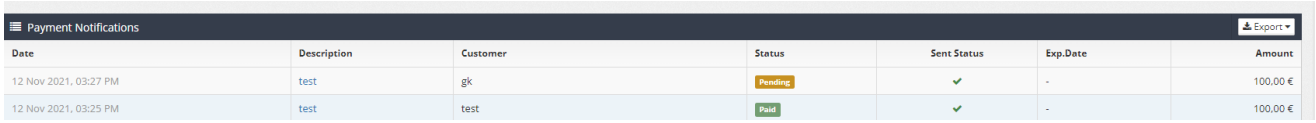
You can be notified in 2 ways:

Through the EveryPay admin by following the steps below:

1. Log in to the EveryPay dashboard.

2. Select from the menu "Payment Notifications"

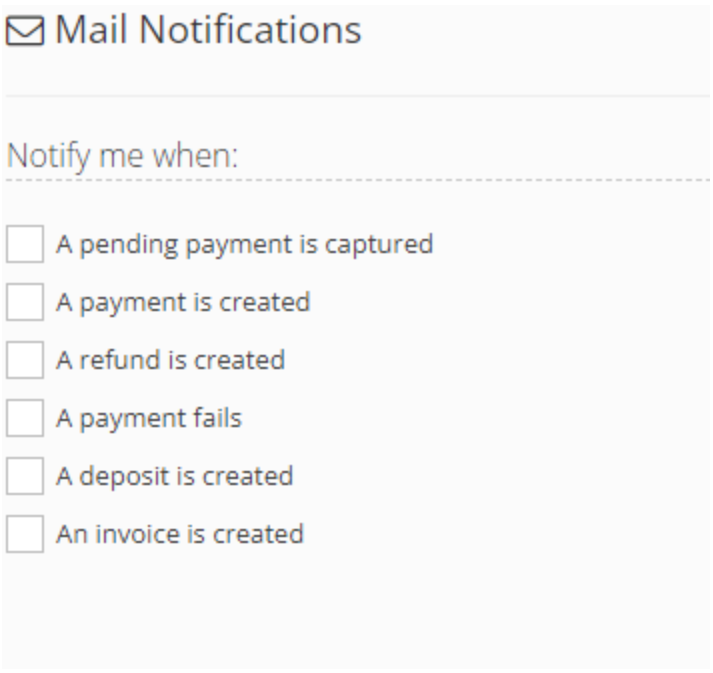
The tab with all the payment notifications you have sent is displayed. As you will see in the image below, in the "Status" field you can see if it is "pending" (not paid) or "Paid"



By receiving an e-mail to your registered e-mail address. To activate this option, follow these steps:

1. Log in to the EveryPay dashboard.

2. Select from the menu "Settings" and "Notifications"



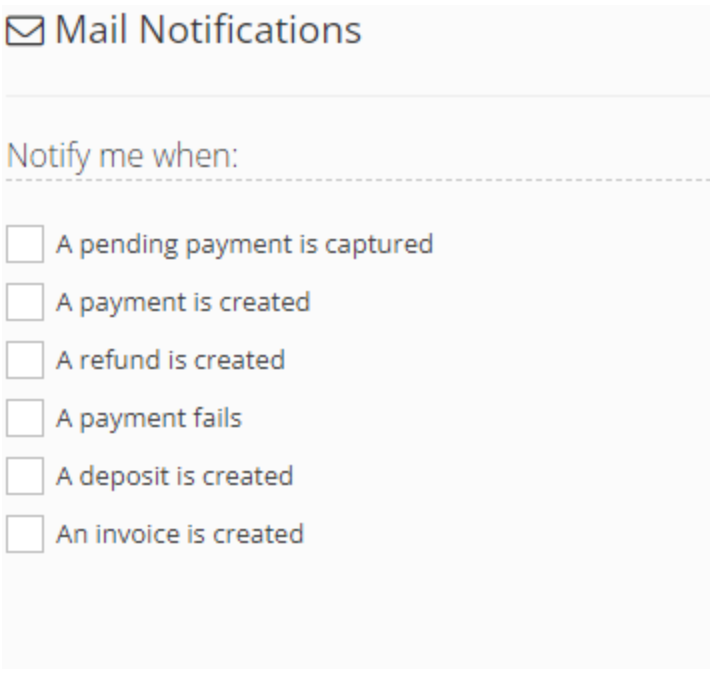
Can I receive notifications in my mail?

Yes. You need to follow the steps bellow:

1. Log in to the EveryPay dashboard.

2. Select "Notifications" from the settings menu

3. Check the boxes under "Receive notifications for:" according to your needs.



Can I accept interest-free installments?

Yes. You can accept from 2 to 36 interest-free installments.

How can I activate interest-free installments?

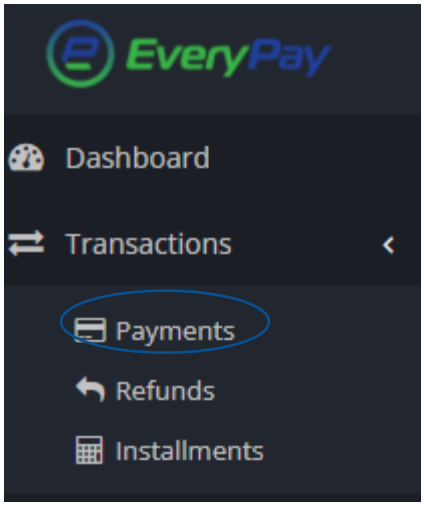
During your application process, you are given the option to choose to activate installments. If you did not indicate this on your registration application, and you wish to activate installments afterwards, you will need to email info@everypay.gr with your business details and request.

Can I export reports on my transactions?

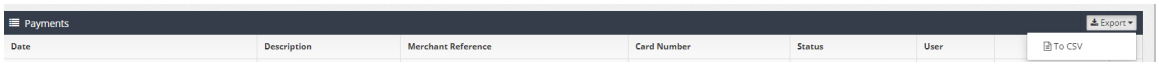
Yes, you can instantly export your list of payments by following these steps:

1. Log in to the EveryPay dashboard.

2. Select from the Menu: "Transactions" and then "Payments". The tab that appears contains all the electronic payments you have received.

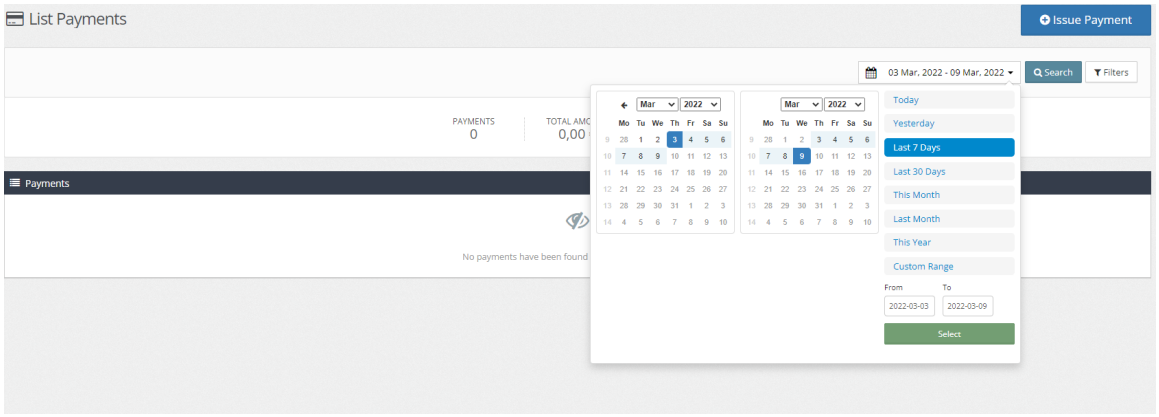


3. You can export this list as a CSV file by clicking "Export" ⇒"Export to CSV".



Can I export reports with specific transactions?

Yes, you can search through the filters for the transactions you want and the corresponding list of payments that have been made during this time will be displayed.

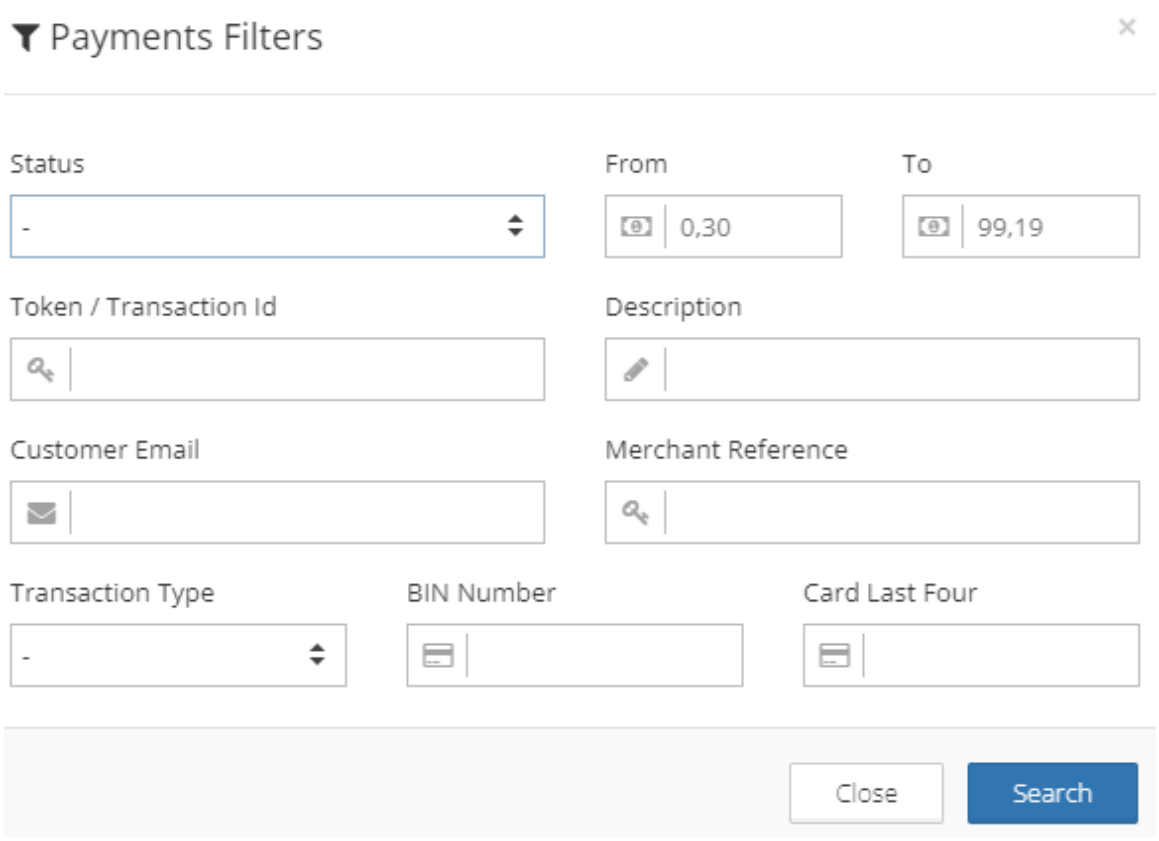


To complete the process, select "Search" to refresh the desired period.

In "Filters", on the right, you can search for a transaction according to the criteria below:

- The status of the transaction
- The range of the amount of the transaction
- The transaction's token/transaction ID
- The description of the transaction
- The email of the customer
- The merchant reference of the transaction you have defined (the use of the merchant reference is optional)

The data, which you can search for, is typically shown in the image below.



In the "Status" field you will find the types of transactions that you can search through the filter. When you select the "Status" field, a list of transactions types will appear.

AFFILIATION PROGRAM

What is an Affiliation Program?

Are you a developer or run a business and looking for payment solutions that can serve your customers? Sign up for EveryPay' s Affiliation program and earn a reward for every successful customer transaction you refer.

- Receive regular updates on our products and services.
- Help your customers open an account faster, using one of the best practices.
- Meet our team.
- Improve your customer service with customized solutions.
- Have a complete view of the customers you have referred to EveryPay through your account.

What are the requirements to participate in the Affiliation program?

The only requirement to participate in the Affiliation program is to have a business tax ID.

How do I join the Affiliation program?

Contact us at sales@everypay.gr and a representative will contact you to guide you through the process.

How do I gain access to the dashboard as an affiliate?

Upon completion of the affiliate process by EveryPay, you will be sent an informational e-mail with your account access details.