The future of
European payments

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WERO

Your practical – not too technical – guide to set your business up for success.

ALL ABOUT e-COMMERCE WITH WERO.

wero-wallet.eu

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e-commerce with wero.

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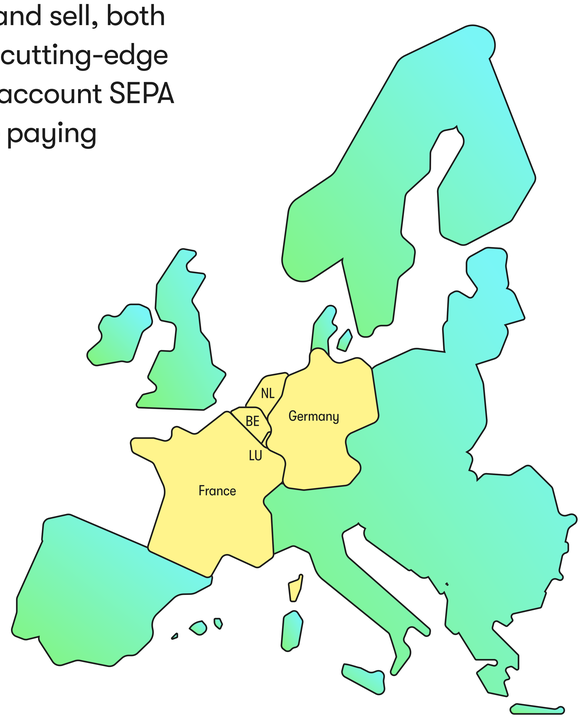
Wero makes it easier for Europeans to buy and sell, both at home and across borders. By combining cutting-edge digital technology with instant account-to-account SEPA Instant Credit (SCT Inst) transfers, we make paying online simple, seamless and secure.

Reach

Wero is a new payment method launching in Germany, France, the Netherlands, Belgium and Luxembourg. Developed with local merchants, acquirers and customer banks.



Flexible integration

Wero payments are based on the consent model. Customers agree, via secure authentication methods and attestations, to enable one or multiple transactions within their digital wallet. This enables customers and other payment service customers to pay conveniently in different payment situations, and it allows merchants to choose from a wide variety of payment plan types they can offer to customers, all based on a single payment model and a uniform technical integration. Payment plans can cover different periods of time, from one-off payments to agreements lasting several months or years.
Payment plans can include, for example:

- **A single, immediate payment** for example buying groceries in a supermarket
- **Monthly subscription payments** such as paying for a music streaming service
- **Event-dependent payments** for an online order split into multiple shipments

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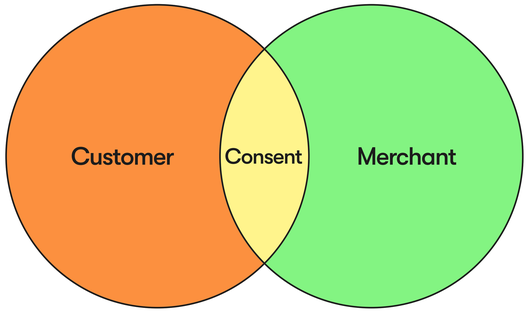


Customers give consent for Wero payments via their smartphone, using either their Wero wallet or bank wallet. This consent allows merchants to request one or more payments from the customer's bank, based on conditions in the payment plan – such as amount, billing frequency, limits and more. The structure stays consistent across plans, with only minor variations. For longer-term payments like subscriptions, customers can manage consent directly in their wallet.

A consent token is a secure method for consumers to grant payment permission. It is confirmed through Strong Customer Authentication (SCA) and is linked to the specific details of the payment – including the destination, the acquirer, the amount, and any payment plan rules. This unique link makes sure each consent can only be used for its intended purpose, protecting both security and compliance. Since customers verify their identity and intention when consenting, the likelihood of fraud and disputes is significantly reduced, increasing merchant confidence and enhancing operational efficiency.

Frictionless experience

Payment guarantee

All authorised Wero payments are backed by a guarantee (subject to applicable compliance restrictions), which is continuously monitored to maintain reliability and trust.

Known and established settlement through SCT Inst

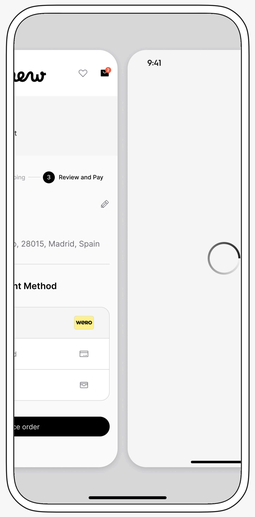
Wero runs on robust European instant settlement infrastructure, supporting both instant and batch payouts via acquirers. Instant balance visibility and refunds improve customer satisfaction while reducing disputes.

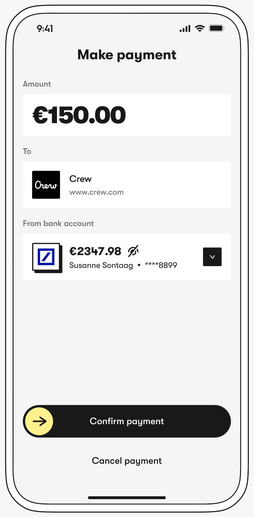
Buyer protection

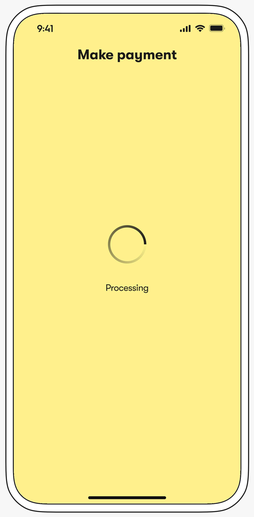
Wero reduces chargebacks through a state-of-the-art pre-dispute system. This streamlines resolution and strengthens payment integrity.

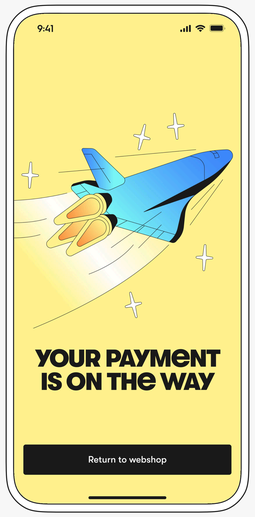
Simplified payment flow

All commercial payments follow the same pattern from the customer's perspective.









1

Wallet recognition

The customer selects Wero as a payment method in the merchant checkout. They are redirected to their Wero wallet via a link or QR code.

2

Consent

The customer can review the merchant's request, including all payment terms and rules, in their digital wallet. They then provide consent for the payment and any future payments under the agreed terms.

3

Authentication

The customer is strongly authenticated (via password, PIN or biometric security) in the wallet before granting consent.

4

Confirmation

The customer receives in-app confirmation that consent has been granted, and is redirected back to the merchant.

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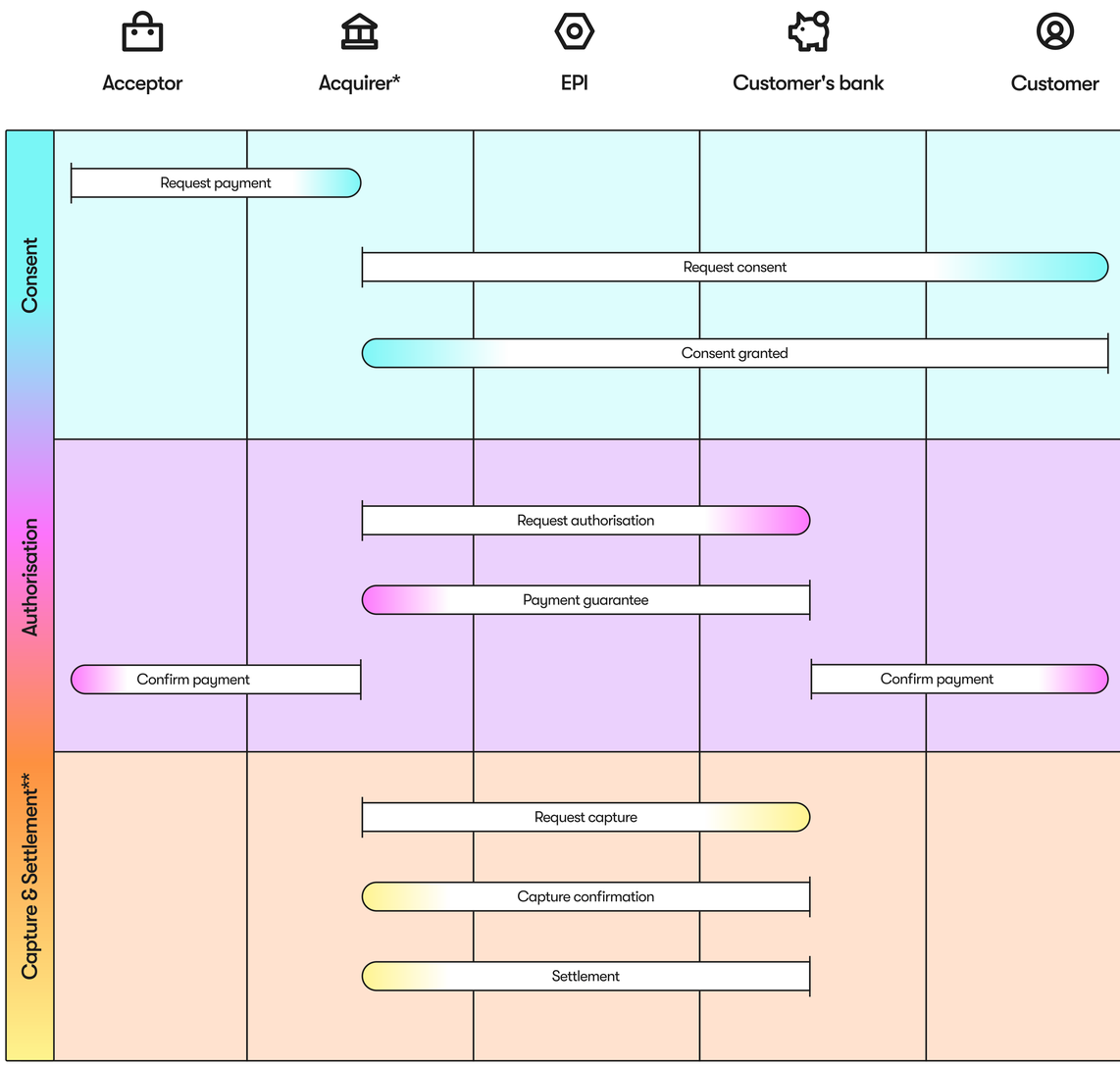
Simplified technical flow

All Wero commercial payments involve four steps: consent, authorisation, capture and settlement. This enables a flexible integration easily adaptable to different payment use cases, from one-time payments to subscriptions.



Consent

A Wero payment consent is an agreement between customer and merchant, including all payment details for review and approval in the customer's digital wallet. The consent takes the form of a cryptographically signed token from a strongly authenticated customer.

These tokens enable secure, flexible payments. Each one represents consent for one or more payments, allowing merchants to request them later without further customer interaction.

Authorisation

Once the merchant receives payment consent, the acquirer requests payment by presenting the consent token to the customer's bank. The bank authorises payment based on the plan details in the token, creating an irrevocable guarantee to the acquirer.

Capture & Settlement**

After payment authorisation, the acquirer can request payment capture through SCT Inst rails. Upon receiving a capture request, the customer's bank verifies the transaction data and triggers the SCT Inst.

*The exact integration setup depends on the precise arrangement between the acquirer, the technical service provider and any other intermediaries between the merchant and the acquirer.

**Settlement will happen via SCT Inst, which is outside of EPI's scope. Funds will arrive to the beneficiary indicated in the beneficiary data token, which is defined by the acquirer. This could be the acquirer, technical service provider or merchant, depending on the agreement between them.

INITIATION OF THE PAYMENT.

Whether they're shopping on a mobile device or a desktop computer, paying with Wero is as easy as tapping a link or scanning a QR code. All customers need to get started is their smartphone and either the Wero app or a Wero wallet built into their regular banking app.

Paying with Wero in a desktop web browser

Establishing a connection with a Wero digital wallet

To pay with Wero for the first time in a web browser, customers must first establish a connection between the merchant's web shop and their Wero digital wallet. This can be done by either:

- Scanning a QR code through their Wero digital wallet
- Scanning a QR code with their mobile device's camera app

Scanning a QR code with a Wero digital wallet

Desktop customers can connect their Wero digital wallet to a merchant's web shop by clicking Wero on the checkout screen and scanning the QR code displayed on the desktop screen with their Wero
digital wallet.

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Customers scan Wero QR codes by tapping the QR code icon in their Wero digital wallet. If the wallet is integrated into a mobile banking app, the scan functionality may differ from the standalone Wero app. However, in all cases, it is prominently displayed for quick access. The QR code scan appears on one of the following screens:

- 'Level 0' screen (the launch screen of the app, before customer authentication)
- 'Level 1' screen (the first screen after customer authentication)

After customers scan the QR code, the Wero digital wallet displays the payment overview of the purchase.

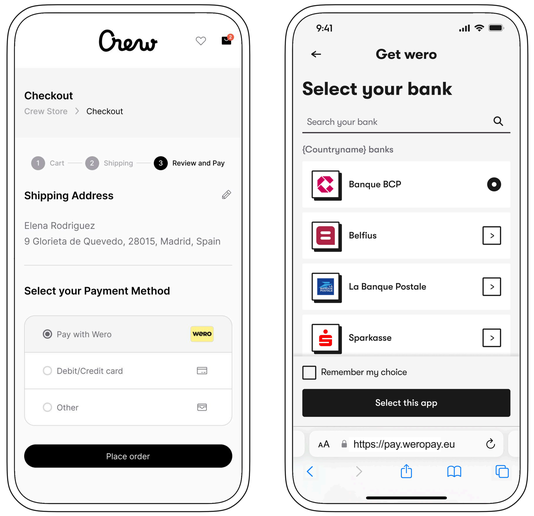
Scanning a QR code with the mobile device's camera app

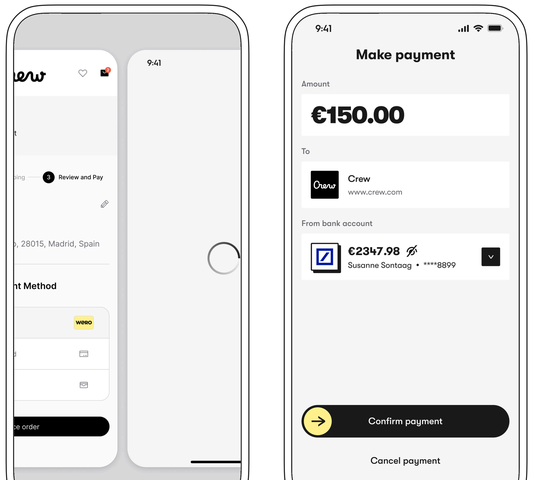
Alternatively, customers may scan a Wero QR code using their device's native camera app. They will then be redirected to the Wero landing page to continue the payment. If multiple Wero digital wallets are installed on the device, the customer can select the wallet they wish to use. This customer journey mirrors the experience of an m-commerce payment.

Paying with Wero in a mobile web browser or merchant app

First time payment

If a customer has never used their Wero digital wallet, or the connection to a particular web shop is no longer stored as a cookie, they must specify which wallet they wish to use. In this case, the customer is redirected to a Wero landing page that lists mobile banking apps supporting Wero wallet functionality, including the standalone Wero digital wallet app.

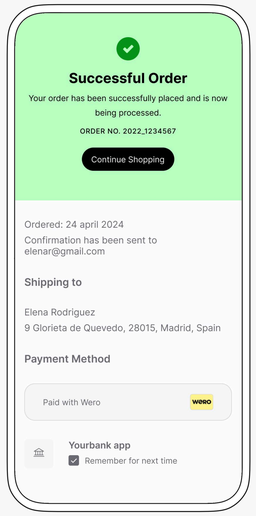


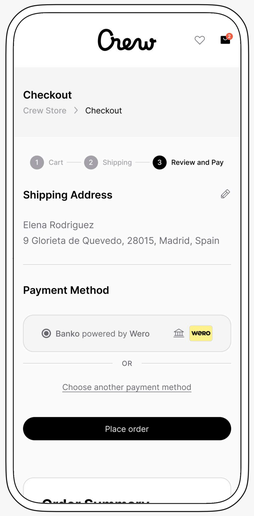


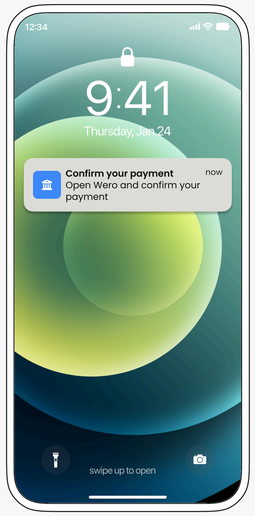
Remember my choice

When a customer selects **Remember my choice** on the payment page, cookies are set so the next time Wero is selected in the merchant's app, the customer is automatically redirected to the appropriate Wero digital wallet.

Remembering Wero for future payments to the same merchant







1

Remember me for next time after the first time payment

2

Subsequent payment(s) will be faster. The customer will be redirected to the wallet or notified via the app.

If a customer has already paid with Wero before in a given webshop, the merchant can opt to prompt the customer to remember Wero as a payment method for next time. This will make subsequent purchase simpler, as the QR-code scanning or bank selection stage can be skipped.

If the customer chooses to remember Wero, the merchant will store a wallet identifier (wallet ID) within the customer profile stored on the merchant's site. If the customer makes a subsequent payment initiated from a mobile device, they will be redirected from the merchant to the linked digital wallet. If the payment is initiated from a desktop computer, the customer will receive a notification in their digital wallet with a request for consent to the payment.

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SINGLE IMMEDIATE PAYMENT.

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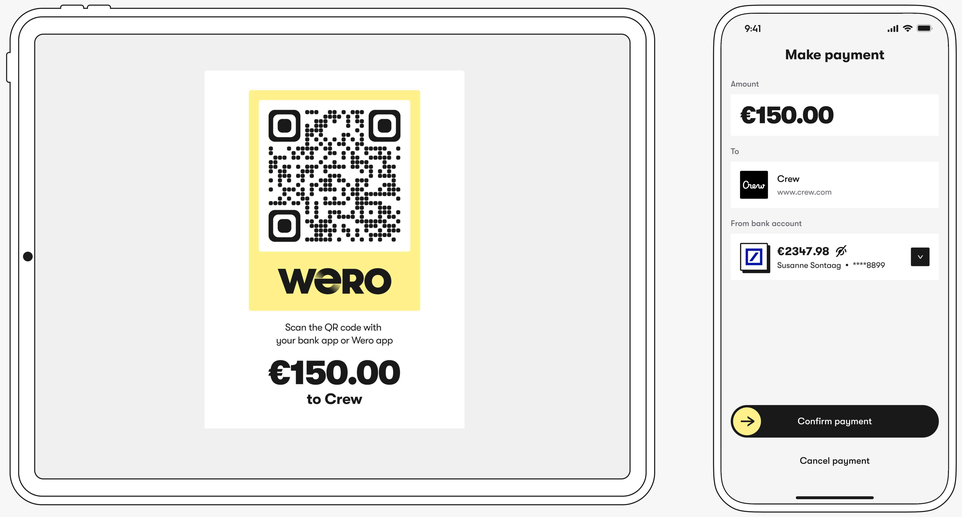
A single immediate payment is a one-time transaction where the full amount is paid as soon as the customer authorises the payment in their Wero app. It's the simplest and most common kind of e-commerce transaction.

E-commerce: payment initiated from a desktop device



1. The customer selects Wero as the payment method in the merchant checkout.
2. The customer is redirected to the EPI payment page, where they can scan the QR code using their digital wallet.
3. Once the QR code has been scanned, the customer authorises the payment in their preferred wallet, and confirmation is sent to the merchant.
4. The merchant requests payment authorisation from the customer's bank. Once authorised, the customer is redirected to the merchant's website to confirm the order.
5. Payment capture can be initiated within seconds, with settlement occurring via SCT Inst rails in real time.

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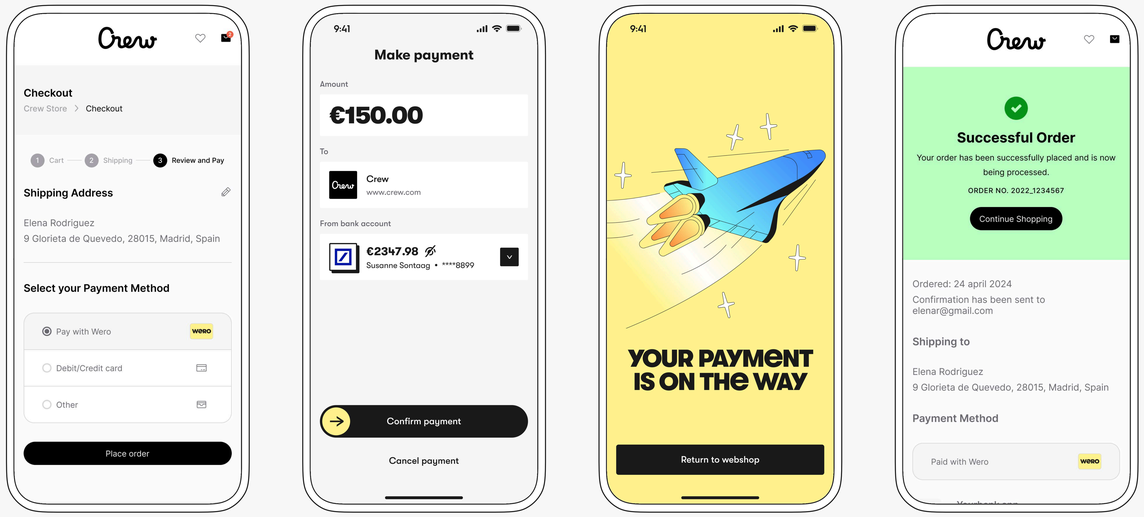
User experience of a single immediate payment

M-commerce: payment initiated from a mobile device



1

The customer selects Wero as the payment method in the merchant checkout.

2

If it is the customer's first payment, they will be asked to choose a wallet. For subsequent payments, the customer is redirected to their preferred wallet.

3

The customer consents to the payment in their preferred wallet, and confirmation is sent to the merchant's acquirer.

4

The merchant's acquirer requests the payment authorisation from the customer's bank. After successful authorisation, the customer is redirected to the merchant website and is presented with confirmation of the order. The authorisation functions as a payment guarantee by the customer's bank to the merchant. The customer is then redirected back to the merchant website for confirmation of the order.

5

The payment capture is initiated within seconds, and settlement occurs via SCT Inst rails in real time.

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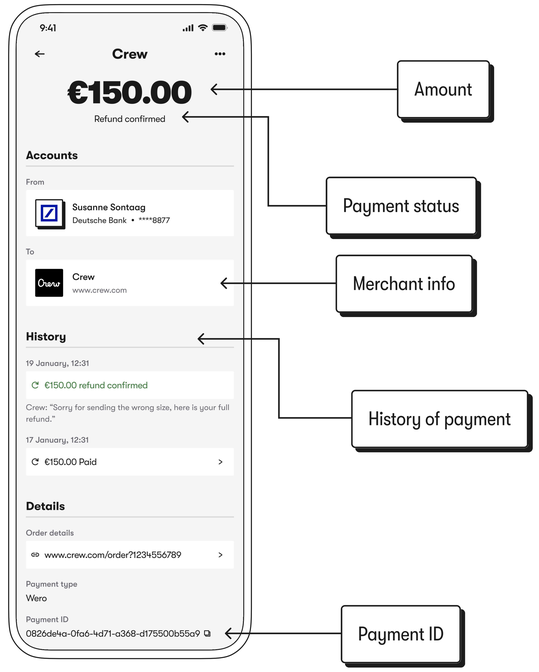
Displaying the transaction details in the wallet

The information received from the merchant about the transaction is displayed in the wallet.



Main parameters (not exhaustive)

Parameters required in the consent inherent to the payment plan

Parameter	Description	Required
Type	Payment plan. In this case it is SingleImmediate	✓
Amount	Amount the merchant is requesting to authorise	✓

Timeline for a payment

Timeline for a single immediate payment

Capabilities available

N of auth	N of captures	Partial capture allowed	Payment permissions[1]	Max time between auth and capture	Cancellation
One	One	No	No	Immediate	Only in very rare scenarios[2]

[1]Refers to the capability of the customer to manage details of their payment. This is especially relevant for payment types, like subscriptions, where consent has a longer timeframe.

[2]One example of this is when the acquirer does not receive the authorisation response from the consumer's bank before the time period for authorisation has elapsed; in such cases, authorisation will be cancelled if it has been granted by the consumer PSP.

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event-dependent payment.

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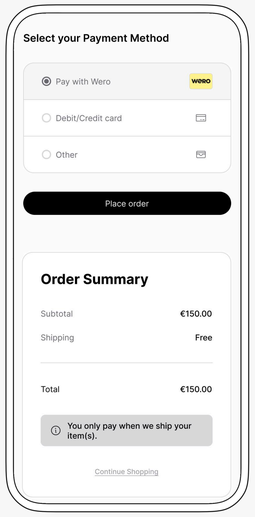
Wero supports event-dependent payments, allowing customers to choose to pay only when something happens, for example as their goods are shipped or delivered. If a customer approves this type of payment in their Wero app, the amount is set aside (reserved) for up to 10 days. The payment is completed automatically when the agreed event occurs.

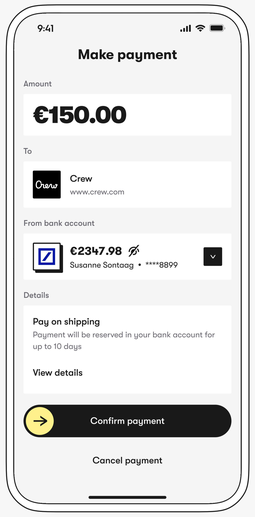
E-commerce: payment initiated from a desktop device

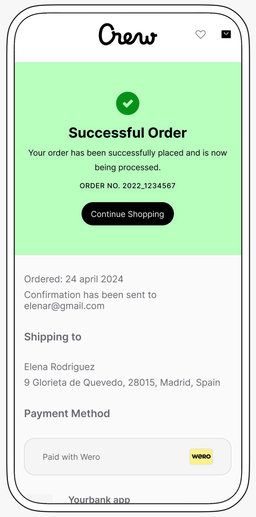
As with a single-immediate payment, the customer scans the QR code with their preferred wallet and is redirected to the consent screen.

User experience of an event-dependent payment

M-commerce: payment initiated from a mobile device







1. The customer selects Wero as the payment method in the merchant checkout.

2. If this is the customer's first payment with the merchant, they will be asked to choose a wallet. For subsequent payments, the customer is redirected to their preferred wallet.

3. The customer opens the wallet and sees the payment details, including the event that will trigger the capture, in the consent screen.

4. The customer consents to the payment in their preferred wallet, and the confirmation is sent to the merchant.

5. The acquirer requests payment authorisation from the customer's bank. Once authorised, the customer is redirected to the merchant's website to confirm the order.

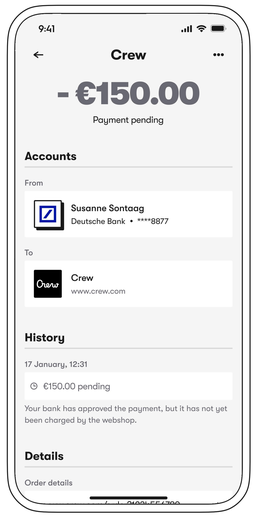
6. After authorisation is granted, the customer's bank will reserve funds in the customer's account for up to 10 days.

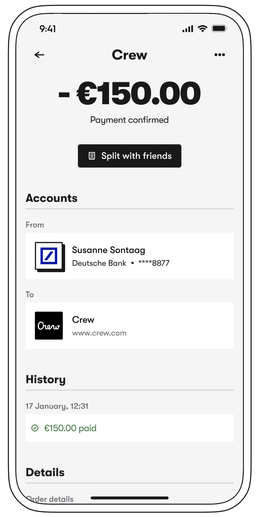
7. Payment capture can begin once the event in the consent occurs, such as shipping. Settlement is then triggered in real time via SCT Inst rails.

8. The transaction will be updated in the customer's digital wallet to reflect the settled status.

Displaying the transaction details in the wallet

The information received from the merchant about the transaction is displayed in the wallet.





Main parameters (not exhaustive)

Parameters required in the consent inherent to the payment plan

Parameter	Description	Required
Type	Payment plan. In this case it would be EventDependent.	✓
Description	The merchant's description for the goods or services that were sold.	✗
Capture trigger	The trigger for capturing the payment such as: Shipping, Delivery, Service Fulfilment, Availability, Others.	✓
Amount Payment Type	Indicates if the customer must be charged the complete amount or up to the amount.	✓
Max time between authorisation and capture	The maximum time between authorisation and capture. The default value is 7 days. The maximum possible is 10 days.	✗
Multiple captures allowed	Indicates if multiple captures are allowed. The default value is *false*.	✗
Reason	Additional details on the reason for payment can be added here if needed.	✗
Amount	Amount the merchant is requesting to authorise.	✓

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Timeline for a payment

Consent and authorisation happen within seconds. Once authorised, funds are reserved in the customer's account for up to 10 days, or seven days for certain transportation-related purchases.

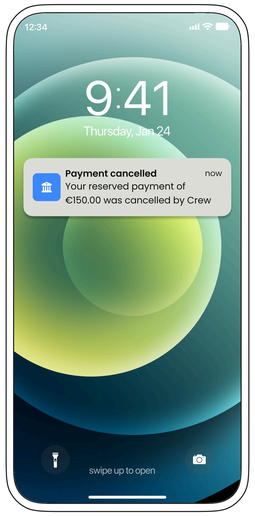
In some cases, such as split shipments, payment capture may be divided into sub-payments. Both capture and settlement can occur multiple times, but the total must not exceed the authorised amount. Multiple captures are disabled by default, and merchants must specify this in the consent request to enable instalment processing.

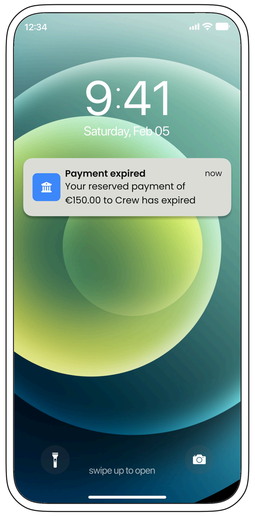
Capabilities available

N of auth	N of captures	Partial capture allowed	Payment permissions[1]	Max time between auth and capture	Cancellation
One	Multiple	Yes	No	7 - 10 days (depends on MCC)	Yes

[1]Refers to the capability for the customer to manage details of their payment. This is specially relevant for payment types like subscriptions, where the consent has a longer time frame.

Managing Alternative Scenarios





Cancellation of order by the merchant

If a merchant cannot fulfil all or part of an order, they may request a full or partial cancellation. A full cancellation is only possible if payment capture and settlement have not begun. If part of the order has already been processed, a partial cancellation can be made for the remaining amount.

The customer will be notified of this in their digital wallet.

Expiration of reservation of funds

If the maximum time between authorisation and capture (as defined in the consent agreement) has passed, EPI Central Services will cancel the authorisation. This expiration flow mirrors cancellation, but is triggered by EPI. Partial expiration can occur if part of the order has been captured and settled, but not finalised. To proceed, the merchant must request new consent for a single immediate payment.

The customer will be notified of this in their digital wallet.

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SUBSCRIPTION.

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Wero subscriptions allow customers to make regular recurring payments, for example a monthly fee for a video streaming service. As well as making payments on billing dates, customers can review subscription settings, view active and inactive plans, check past payments, update payment methods and revoke consent to end their subscription at any time.

User experience of a subscription

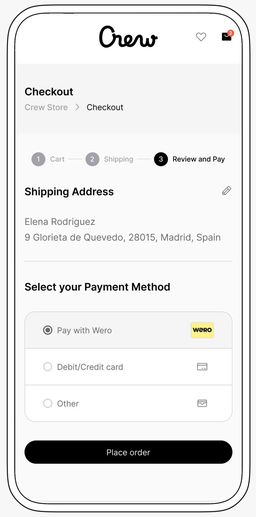
M-commerce: payment initiated from a mobile device

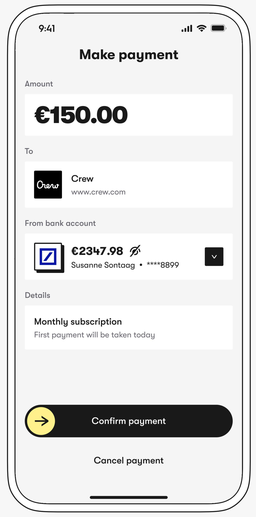
1

The customer selects Wero as the payment method in the merchant checkout.

2

If this is the customer's first payment, they will be asked to choose a wallet. For subsequent payments, the customer is redirected to their preferred wallet.





*Please note this is a temporary version of this screen and it will change in the future.

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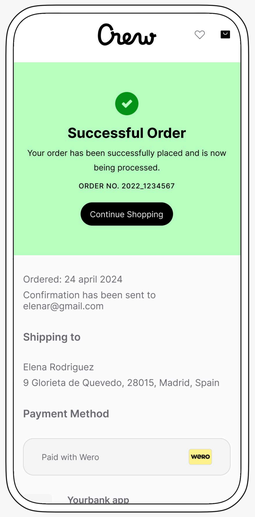
3

On opening their wallet, the customer will see payment details – including the payment amount and frequency, the date of the first payment, and how price increases will be handled – in the consent screen.

4

The customer consents to the payment in their preferred wallet, and confirmation is sent to the merchant.



5 Redirection to the merchant:

- If the first payment is due to happen immediately after consent is given, the payment authorisation request will follow. The customer will be redirected to the merchant webshop once authorisation is granted.
- If the first payment is due at a later time, the customer will be redirected to the merchant once consent is granted.

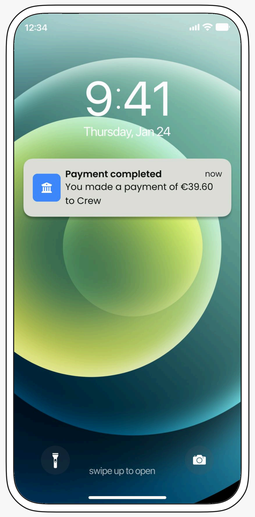
Subsequent payments

6

For subsequent payments, the acquirer requests payment authorisation from the customer's bank. Once authorisation is granted, payment capture can be initiated, and settlement occurs via SCT Inst rails in real time.

7

The customer will see a notification from their digital wallet with additional information on the transaction once a payment has been successfully executed. If the customer taps the notification, they will be redirected to the transaction details in their digital wallet.



Payment permissions

The customer can perform the following actions in the payment permissions section:

1

View all subscription consents

All subscriptions with either an active or inactive consent are displayed in one single overview.

2

View previous payments

All historic payments linked to each specific subscription are accessible from one central point.

3

Change payment means

The customer can change payment means for a specific subscription, for example if they change their main account.

4

Revoke consent

The customer can revoke consent for paying with Wero for any subscription. This does not imply a cancellation of the contract between the customer and the merchant; the customer must cancel their subscription separately or provide another payment means to the merchant via their webshop.

Cancellation of a subscription on the merchant side

If a subscription is cancelled by the customer on the merchant side, the merchant's acquirer will need to notify EPI via the revocation API that the relationship between the customer and the merchant has successfully been terminated. This will revoke the consent and be displayed in the Wero digital wallet.

Main parameters (not exhaustive)

Parameters required in the consent inherent to the payment plan

Parameter	Description	Required
Type	Payment plan. In this case it would be “Subscription”.	✓
Amount	Amount the merchant is requesting to authorise.	✓
Start date	The date and time when the subscription starts.	✓
First payment date	The date and time when the first payment is captured. The payment capture can occur later than the value that is specified in the “Start date” field when there is a free-trial period at the beginning of the subscription.	✓
End date	The date and time when the subscription will end. This is optional if the subscription is open ended.	✗
Repetition	The repetition cycle for the subscription collections. This can be: weekly, monthly, quarterly, half yearly, yearly.	✓

Timeline for a payment

The diagram below refers to a subscription for which initial consent is immediately followed by authorisation and capture after consent has been granted. In this example, the consent and first payment date are the same.

Note that for cases where the first payment date is in the future, consent will be granted first. Only later, when the first actual payment is due, will it be followed by the token refresh, authorisation, and capture.

For future payments, a token refresh is required to get the latest consent details. This could change over time, as some details can be managed by the customer in their digital wallet.

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Managing Alternative Scenarios

Increasing subscription price

If an acquirer requests a subscription payment above the amount encoded in the consent, EPI will reject it. The merchant must obtain new consent from the customer at the updated price.

> This description reflects the current scenario. We expect to introduce more flexibility around price increases in future updates.

Cancelling a subscription contract

When a subscription ends, the contract between customer and merchant is terminated. The payment plan in the customer’s Wero wallet will also end, so EPI central services must be notified of the cancellation.

Customer-revoked consent

If a customer revokes consent without cancelling their subscription, their Wero wallet will issue a prominent alert to state that the subscription remains active and must be cancelled separately with the merchant.

To avoid disruption, EPI will notify the merchant of the revocation. The merchant can then inform the customer to provide another payment method (via Wero or otherwise) to cover the subscription fee. If the revocation was a mistake, new consent must be requested, as revoked consent cannot be reinstated.

Pausing a subscription

Wero does not currently allow customers or merchants to pause a subscription.

The merchant can, however, simply not charge the customer for one or more billing cycles. No further actions are necessary.

Change of means of payment

Customers can change the payment method for a subscription in their Wero wallet. The wallet prompts them to consent to the new method, and EPI central services will notify the acquirer. Future payments are taken from the updated source.

Capabilities available

N of auth	N of captures	Partial capture allowed	Payment permissions[1]	Max time between auth and capture	Cancellation
Multiple	Multiple	Not applicable	Yes	Immediate	No

[1]Refers to the capability for the customer to manage details of their payment. This is specially relevant for payment types like subscriptions, where the consent has a longer time frame.

MANAGING ALTERNATIVE SCENARIOS ACROSS PAYMENT TYPES.

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As well as being secure, flexible and easy to use, Wero is designed to be robust and able to handle unexpected situations. These alternative scenarios show how to respond when things don't go quite according to plan.

Customer denies the consent

If the customer denies consent to the payment in the digital wallet, the merchant must cancel the checkout process and offer to initiate a new payment.

Acquirer did not receive the consent status

If the acquirer did not receive the consent status, there are several actions available:

1. If the customer has returned to the merchant domain, the acquirer can poll the status of the consent using the consent ID from EPI CS.
   - If the consent is `Approved`, they can initiate the request of authorisation.
   - If the consent status is `Requested`, the acquirer will need to cancel checkout and ask the customer to retry by tapping **Wero**. (This situation might arise if the customer returned to the acceptor's domain by, for example, tapping the back button or closing the wallet.).
   - If the consent status is `Denied` or `Timed out`, cancel the checkout process.
2. If the customer has not returned to the merchant domain:
   - First, wait a few minutes to see if notification of the customer's consent arrives.
   - If the notification does not arrive, retrieve the consent resource by the consent ID, and check the consent status shown in the resource.
   - Finally, depending on the consent status, perform one of the following actions:
     - If the status is `Approved`, proceed with the payment request.
     - If the status is `Denied` or `Timed out`, cancel checkout.

Customer cancelled the checkout process without consenting to a payment

After tapping **Wero**, the customer cancelled the checkout process. This may occur, for example, if they lack funds or a do not have an eligible Wero digital wallet. The customer returned to the merchant's shop domain without consenting to payment. The acceptor's shop front-end screen must update for the next checkout or further shopping by following this process:

1. Check consent status in the notification from EPI central services.
2. If the status is `Denied` or `Timed out`, update the shop's checkout page accordingly, indicating that consent was denied or that the time for consenting expired.

Customer consented to a payment and closed their wallet

The customer consented to the payment in the Wero digital wallet and quickly closed the wallet before there was time to redirect the customer to the URL provided by the merchant. The customer might unexpectedly land in the shop domain, which may not yet have fetched the order confirmation page via the return URL. In this scenario, the following steps can be followed:

> Tip: Be prepared for the possibility of the customer closing the Wero digital wallet at any time and returning to the shop app or browser page.

1. Retrieve a consent resource by consent ID, and check the consent status in the resource.
2. If the status is *Approved*, create a payment request, and include the consent token in the call. The customer is informed about successful payment through a push notification. The customer can also check for the successful payment in the transaction history within their Wero digital wallet.

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QR PAYMENTS.

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Wero offers various types of QR codes to suit a wide variety of uses and situations. Our objective is to provide flexibility for both merchants and customers. From dynamic QR codes for an individual transaction to printed codes for offline use, Wero QR codes are a simple, intuitive solution for buying and selling.

Dynamic QR

E-commerce payments

For desktop e-commerce payments, customers are redirected from the merchant site to the EPI Payment Page and scan a QR code using their mobile wallet. The code is unique, linked to a specific amount and merchant, and valid only for the requested consent.

The dynamic Wero QR code connects the desktop checkout flow with consent in the Wero app. Generated for each checkout session and displayed on the EPI payment page, each unique, single-use code is valid for 10 minutes.

Note: No action is required from the merchant or their acquirer for the dynamic QR code. EPI automatically detects when a desktop checkout is in progress and displays the corresponding QR code.

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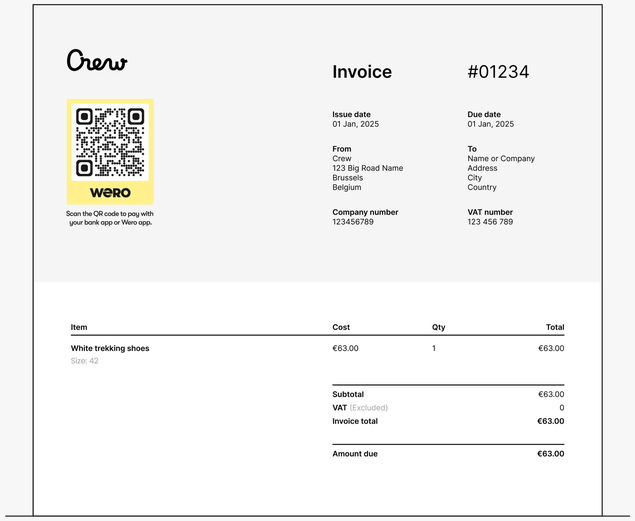
Invoice QR/Payment links

Merchants can include a link or QR code in documents like printed or digital invoices. Customers follow the link or scan the code to consent to payment of a defined amount in their Wero wallet. Each link or QR code can have a custom expiry date. The payment flow follows standard e-commerce steps: consent, authorisation, capture and settlement.



Crew

Scan the QR code to pay with your bank app or Wero app.

Invoice #01234

Issue date 01 Jan, 2025
Due date 01 Jan, 2025

From
Crew
123 Big Road Name
Brussels
Belgium

To
Name or Company
Address
City
Country

Company number 123456789
VAT number 123 456 789

Item	Cost	Qty	Total
White trekking shoes Size: 42	€63.00	1	€63.00

Subtotal	€63.00
VAT (Excluded)	0
Invoice total	**€63.00**
Amount due	**€63.00**

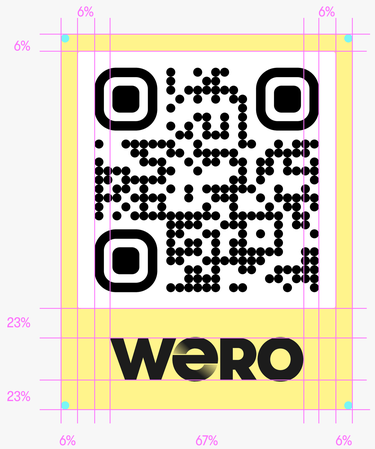
Key characteristics of an invoice QR or payment link include:

1. It is only for single use.
2. The merchant can choose to offer the customer a QR, a link – or both.
3. Merchants must specify the expiry period for a consent request. The default is 12 weeks, with a maximum of 24 weeks. Requests time out automatically on their expiry date.
4. Merchants must offer customers a fixed payment amount for their consent. This amount is locked during the payment process and cannot be changed by the customer.

Offline QR

These QR codes must follow these guidelines:

The Wero Offline QR code lets merchants generate a QR code without needing an internet connection. Unlike dynamic QR codes, which are created from a live consent request, the offline version is produced independently by the merchant.



Guidelines QR Code

Color	Wero yellow
Logo	Primary logo
QR Size	Min. size 2x2cm print
Width logo	67% of QR code width
QR Margin	6% on each side
Margin	6% of QR code width
Padding	10% of QR code width
Radius	4

The QR code contains the encoded URL with the following, merchant defined, parameters:

```
https://{wero-domain}/o/1/{qrCodeId}?
a={amountInEuroCents}&r={orderReferenceId}
&d={description}
```

- `amountInEuroCents` denotes the amount presented to the customer, which they acknowledge and consent to as part of the transaction
- `orderReferenceId` is an merchant defined identifier which can be use for order tracking
- a `description` field to provide more context

The main characteristics of an offline QR code are as follows:

1. The QR code contains key contextual parameters, including amount, order reference ID and description
2. The QR code contains the merchant ID and can be generated offline by the acceptor
3. The amount is fixed and the QR code can be used only once (verified by the Acceptor PSP)
4. The QR code does not expire and has no validity period

The customer scans this QR code either using their device's native camera app or the scan function within the Wero app. The acceptor PSP will be notified the QR code has been scanned and the customer can grant their consent in the Wero app.

The subsequent flow (consent, payment, capture) is exactly the same as in the regular e-com flow.

Static QR

EPI supports both third-party static QR codes and its own Wero-branded static QR codes.

To mitigate phishing risks, static QR codes should be scanned using the built-in scanner within the customer's Wero digital wallet. The QR code content (URL) is verified by EPI Central Services, and customers are presented with additional contextual information on a pre-payment page provided by the acceptor PSP.

Static QR codes also support migration scenarios, allowing existing QR codes already in use to be adopted securely by Wero customers. Additionally, they enable new business use cases such as EV charging, vending machines and interactive donation campaigns.

Static QR codes offer a versatile, secure solution for a wide range of business scenarios. Their main attributes include:

Broad Applicability

Static QR codes can be deployed across various sectors, including mobility services, vending machines, donation campaigns, and third-party QR code migration use cases.

Robust Security

The QR code, along with the customer and acceptor, is protected by centralised fraud prevention mechanisms managed by EPI, ensuring a secure transaction environment.

Flexible Pre-Payment Interaction

The pre-payment page, defined by the acceptor PSP, allows for rich interaction options. These may include fixed or adjustable payment amounts and additional contextual information tailored to the use case.

Support for All Payment Plans

Static QR codes are compatible with all Wero-supported payment plans, including single immediate payments, event-triggered payments, and recurring subscriptions.

Reusable and Persistent

Unlike dynamic QR codes, static QR codes are reusable and do not expire automatically, making them ideal for long-term or repeated use cases.

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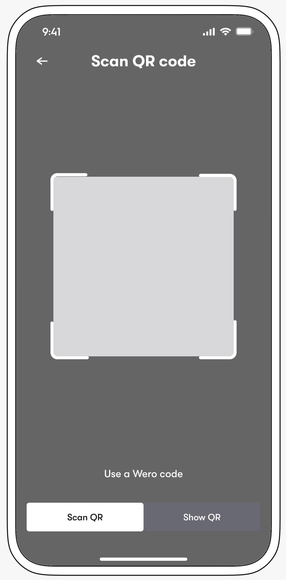
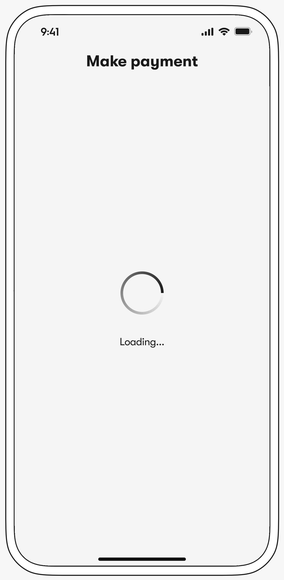
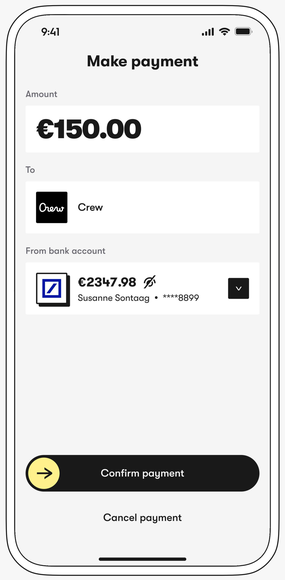
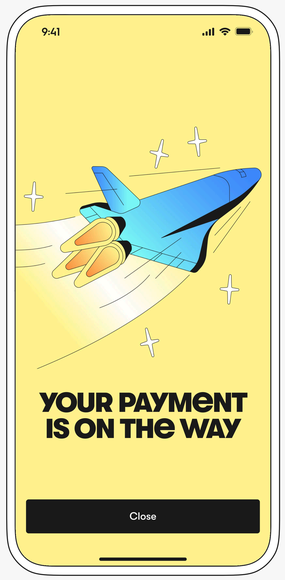
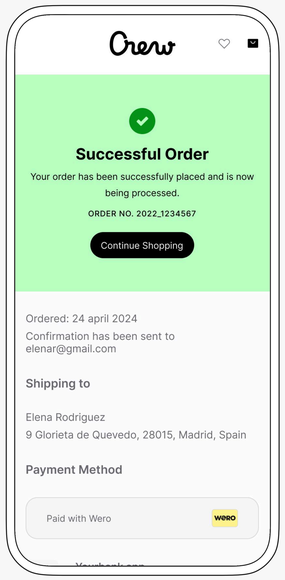
The payment process using static QR codes
follows a secure, consistent sequence of steps:











1

QR code presentation

The customer encounters a static QR code – either Wero-branded or provided by a third party Wero partner – which may be displayed in various environments, such as an EV charging station.

2

Secure scanning via Wero app

To enhance security and prevent phishing attacks, the customer scans the QR code using the built-in scanner within the Wero app.

3

Background verification and redirection

Upon scanning, the QR code is decoded and verified in the background. The customer is then seamlessly redirected to a pre-payment page hosted by the acceptor's PSP. This page may provide additional context or allow customer interaction, such as setting a maximum pre-authorized amount. Once the customer confirms the amount, they will be redirected to their Wero digital wallet.

4

Consent authorisation in Wero digital wallet

The customer grants payment consent from the Wero digital wallet. This consent can cover various payment plans, including single immediate payments, event-triggered payments or recurring subscription models.

5

Strong customer authentication

The consent token is securely signed using strong customer authentication (SCA), ensuring compliance and buyer protection. Once consent is granted, the acquirer can initiate the authorisation and capture request to the customer's bank, following the same pattern as all e-commerce transactions.

6

Optional return URL redirection verification and redirection

The customer may be redirected to an optional return URL specified by the acceptor in the original consent request, completing the flow.

REFUNDS.

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Refunds happen – and managing them properly is a key to driving customer satisfaction. Wero makes it easy for merchants to issue refunds, whether for returned goods or to resolve a dispute. Every refund is announced and settled in two linked steps for transparency and consistency throughout.

Refund process

EPI doesn't impose any time or amount limit on refund(s) issued for a single original payment. It is always in the merchant's control to decide if a refund can be issued and how much can be refunded.

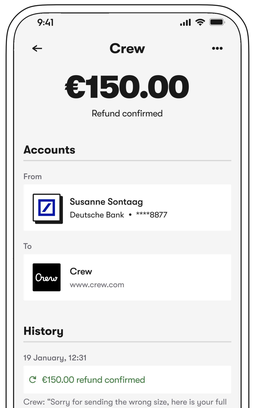
Like payments, Wero refunds are carried out over the SCT Inst layer. Acceptors (via A-PSP) must declare the refund with EPI to obtain the customer's bank account details to carry out the refund. Acceptors (via A-PSP) also must notify EPI of the final refund result (success or failure) to trigger the finalisation processes.

Refunds are accounted for in the buyer protection process. A payment transaction that has been fully or over-refunded is not eligible for the dispute process.

Managing Alternative Scenarios

If the refund request call fails, the acquirer must initiate a new request with EPI. The acquirer can decide if they need to retrieve the authorisation from the merchant for each re-initiation or if they wish to have a generic solution via terms and conditions or a contractual agreement.

If the SCT Inst fails, the acquirer can either initiate a refund request call or re-initiate the SCT Inst.



User Experience

After a refund has successfully been sent, the customer will be notified of the refund. They will be able to see it as a separate item in the transaction details listed in their digital wallet.

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BUYER PROTECTION.

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Wero provides a clear and structured platform to help resolve disputes between merchants and consumers quickly and smoothly. Merchants have the opportunity to manage the resolution directly with the customer during the pre-dispute phase, reducing the risk of chargebacks and avoiding the cost and complexity of involving the PSP. If a mutually agreeable solution cannot be found, the consumer can escalate their pre-dispute to their bank, which will review the case and decide whether to initiate a chargeback with the acceptor PSP.

3-step process

Step 1

The customer is provided with the merchant's contact details to reach out and attempt to resolve the issue outside the EPI ecosystem.

Step 2

The customer and merchant are provided with EPI's official platform to find a resolution after the first attempt in a pre-dispute process.

Step 3

The customer can request review from their bank (customer PSP) if no amicable outcome can be reached with the merchant. The bank can then decide if they will initiate the dispute process with the acceptor PSP.

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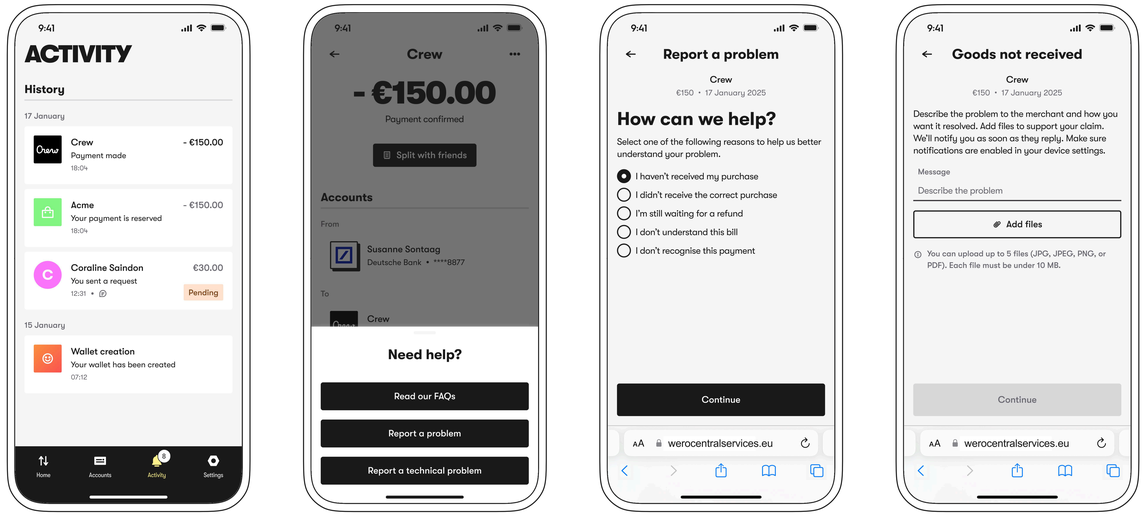
Operational guidelines for initiating a pre-dispute

- The customer can initiate a pre-dispute 120 calendar days after the successful payment. For some identified special Merchant Category Codes (MCCs), the customer may have up to 540 calendar days after the successful payments to initiate a pre-dispute.
- The customer cannot initiate a pre-dispute if the transaction has already been fully refunded by the acceptor.
- A pre-dispute can be initiated for transactions over €10 (except for special MCCs).
- The customer and the merchant have 30 days to discuss and find a resolution to the issue.
- In the case the consumer doesn't recognise the payment, the consumer is advised to contact their bank to report the case. The liability protection in this case is provided to the consumer by the consumer bank.
- The customer can escalate the pre-dispute to the customer PSP in a maximum of 14 calendar days from the response or rejection date in one of the following situations:
    - The customer does not agree with the response from the acceptor;
    - The acceptor does not provide an answer within 7 calendar days of the pre-dispute initiation;
    - The acceptor rejects the pre-dispute;
    - No agreement is reached in the pre-dispute 30-calendar day timeframe; or
    - The acceptor accepts the pre-dispute but does not refund the customer within 7 calendar days of the response.

Customer initiates a pre-dispute



The customer can provide the following reasons while initiating a pre-dispute:

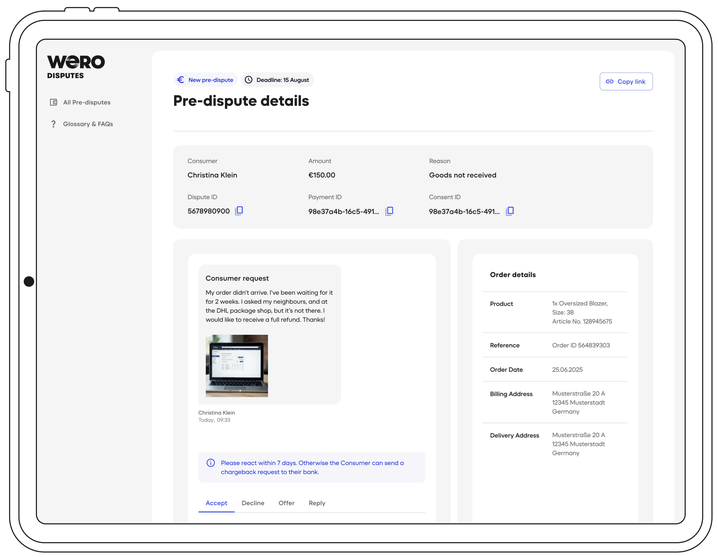
- Goods not received
- Goods not as described
- Refund not received
- Billing problem
- I don't recognise this transaction

Acceptor interaction as part of pre-dispute

EPI provides acceptors a portal to manage their pre-disputes.

The acceptor can respond to a customer's pre-dispute with:

- Accepting the pre-disputes with an indication of a full refund, partial refund or replacement (resending the goods)
- Declining the pre-dispute
- Offer an alternative solution (e.g. a voucher)
- A reply to gather more information



Chargeback flow

When the customer is not satisfied with the solution offered by the acceptor, they can create a request for chargeback which will be reviewed by the customer's bank. If the customer's bank approves the request, the pre-dispute becomes a chargeback. At this stage, the customer bank, on behalf of the customer, and the acquirer, on behalf of the merchant, will facilitate the resolution of the pre-dispute.

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About EPI

The European Payments Initiative (EPI) is an initiative backed by 16 European banks and merchant service providers which will, progressively, build a payment solution tailored for Europe. EPI leverages the instant account-to-account payments infrastructure available in Europe to improve efficiency and remove intermediaries in the payment flow. It aims at enabling the next-generation payments for customers and merchants in Europe across all types of retail transactions via a wallet. EPI will initially support person-to-person (P2P) and person-to-professional (P2Pro) payments, followed by online and mobile shopping payments and then point-of-sale payments while combining them with attractive value-added services in the future.

To find out more about EPI