Paytool

Q: How to integrate with Verestro Paytool?

A: Customer can implement Paytool solution using Web SDK or integrate directly with the API. In Web SDK integration model Verestro handles transaction and 3D Secure in the Customer's name. In API to API integration model Customer must integrate with every method and handle every response from Paytool API hisself. For more details please visit:

https://developer.verestro.com/books/verestro-paytool/page/how-to-integrate

Q: What are the supported payment methods?

A: Verestro as a PSP provides several different payment methods. During onboarding the Customer decides what are the one's available to the end users. We support payments using debit/credit card details, Google Pay, Apple Pay, BLIK. Openbanking PIS transactions to follow soon. For more details please visit: https://developer.verestro.com/books/verestro-paytool/page/use-cases

Q: Does Verestro offer Openbanking in Paytool?

A: Verestro is implementing open banking (PIS) payments in Paytool payment gateway. Various integrations are used with Fenige and Quicko - payment institutions from Poland. In Dec 2024 we have coverage of the following countries: Poland, Austria, Spain, Netherlands, Germany, Portugal, Italy, Finland, Estonia.

Q: What is the time for automatic refund if the transaction has not been cleared?

A: The funds will be returned to the payer's account in case the transaction is not cleared. The turnaround time = 7 days for VISA cards and 30 days for Mastercard cards.

Q: Is it possible to return only part of the declared amount?

A: In order to return part of the declared amount, a clear/deposit must be made for the amount to which the payer is to be debited. The rest of the amount will be returned to him. For example, a transaction was ordered with no autodeposit/autoclear for 200 EUR. Then a deposit/clear was made for the amount of EUR 150. In this case the payer will be refunded for 50 EUR. In the case of a cleared transaction, only a full refund is possible.

Q: How many terminals can be configured for one merchant account?

A: One merchant can have multiple terminals with one default terminal. The default terminal will be selected that if no specific terminal is specified.

Q: Is it possible to decide which payment methods will be displayed in the Paytool form?

A: Merchant can decide which payment methods are to be active during the execution of each transaction. He can specify all available payment methods at the configuration level and per transaction. For example, the merchant decided that he wanted only GooglePay, BLIK and Card plain payments to be displayed by default for each transaction. In addition, for a selected transaction he can choose which of the above payment methods will not be displayed.