

SEPA Payments availability for all licensed and non-licensed businesses

Your Problem: The challenge of not being able to provide payment services independently hampers the end user experience and business value for customers by relying on traditional methods that disrupt their end user flow, are time-consuming, expensive, and are prone to errors.

Our Solution: Payment Initiation offers an alternative to online payments using credit cards or debit cards or manually copying merchant bank details for settling open invoices through the end user's online banking without any media disruptions.

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Average end-to-end payment journey

85%

Completion rate of initiated payments

80%

Reduction in transaction costs compared to other payment solutions

Benefits



Increase conversions

Pre-populated payment details allow for frictionless payments which avoid user errors and expensive reconciliation processes.



Unified standards

Faster & more secure cross-border payments with unified standards.



Cost reduction

Due to a fixed pricing model, Payment Initiation is 80% cheaper compared to conventional payment methods.

Why Qwist?



Send Funds from over 2000 institutions

Payment Initiation is available in Germany for more than 2,000 financial institutions.



Available for licensed & non-licensed Customers

The fastest way to offer payment services for merchants or other Fintechs without the need to go through a long license application process.

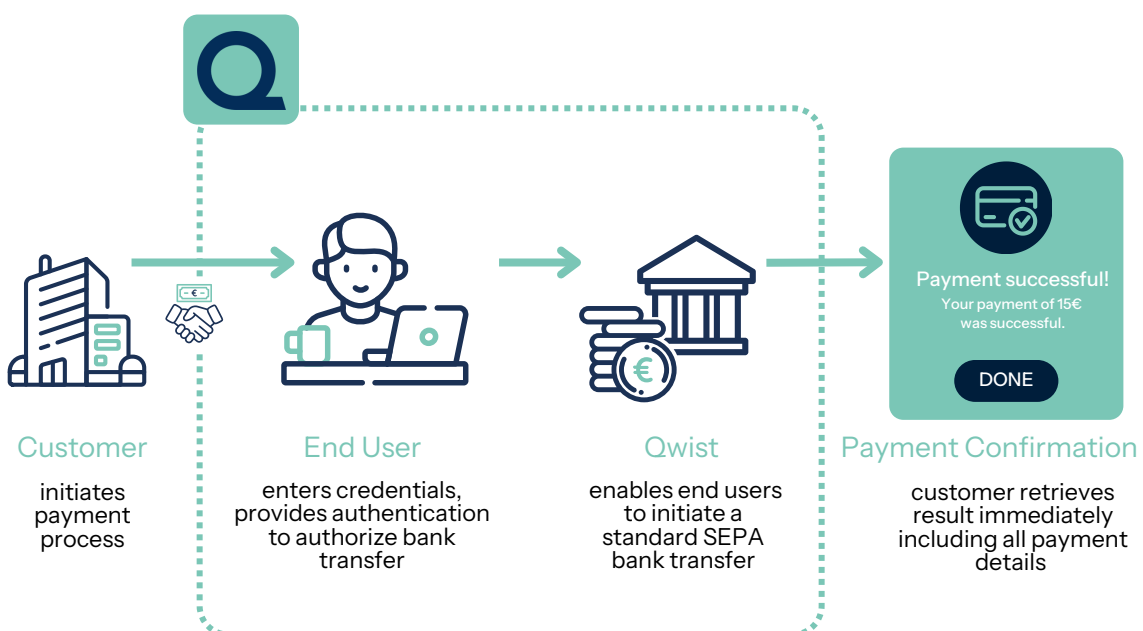


Secure & frictionless

Secure Payments without disrupting the User Experience.

How it works

Enablement of secure and frictionless payment process



Our complementary products

Financial Ident Verification

Seamlessly verify account ownership through real-time access to an end user's bank account, ensuring swift and secure customer onboarding.

Financial Transaction Data

Seamless access to harmonized data from 3,000+ institutions. Users can connect one or multiple accounts through an intuitive process, offering a 360° view of their financial status.