Guidelines for accepting TWINT

**TWINT – More than a payment solution. Easy and secure payments with your smartphone:
at the cash register, in online shops and with friends.**

Payment processing with TWINT differs in certain aspects from other means of payment.
If you accept payments made with TWINT, please observe the following guidelines and recommendations.

TWINT ACCEPTANCE AT THE TERMINAL – AUTHORISATION FLOW

For TWINT transactions to be processed, a corresponding QR code is generated and displayed to the TWINT user at the terminal or in the online check-out process. The user uses their pre-set authorisation method (PIN, fingerprint) to open their TWINT app. The TWINT user scans the QR code with their smartphone and sees the amount in their TWINT app. Once it has been confirmed, authorisation is triggered. The sales process is completed and the TWINT user receives payment confirmation in their TWINT app.

DELIVERY PERIODS

In accordance with Section 7.1 of our General Terms and Conditions, all transactions must be delivered to us within 48 hours. A late delivery means that transactions can no longer be processed and we have to demand the repayment of reimbursements already made. Late presentment is not possible with TWINT and will be rejected. To avoid this rejection, we advise you to submit transactions on a daily basis.

Authorisation flow
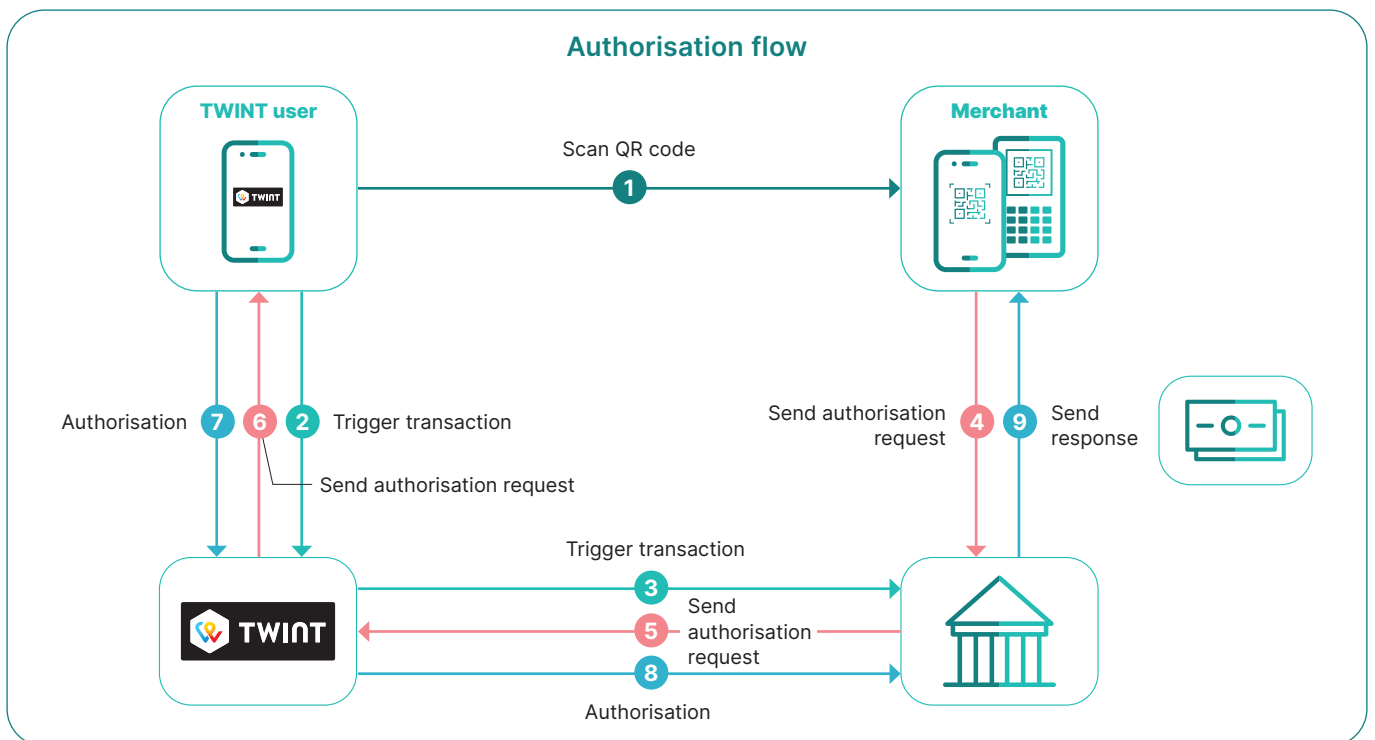
REFUNDS

Refunds can be made at TWINT for a period of 12 months. Make sure that the refund is issued to the same means of payment that was used to make the purchase transaction. A TWINT refund without a previous charge is not permitted.

PRESENCE BUSINESS

For a refund in the presence business, the TWINT user must be present and scan the QR code on the terminal with their smartphone.

E-COMMERCE

If TWINT is stored by the TWINT user in e-commerce as a means of payment to make payments easier (User on File process, abbreviated UoF), you need to ensure, among other things, that:
- TWINT users can always delete existing TWINT registrations in their user account and make new ones;
- in the case of periodic UoF charges that are more than six months apart, TWINT users are informed about the charge at least seven days in advance;
- in the case of an extension to the subscription, TWINT users are informed about the extension at least one week before the notice period expires.

The certificate required for the transaction, which is generated with every UoF registration, is valid for 5 years. All requirements that must be observed when integrating UoF can be viewed in Section 5.4.3 of our General Terms and Conditions.

GENERAL

- Manual transaction records or amount corrections are not possible without involving TWINT users
- Pre-authorisations with TWINT are not possible
- Reservations with TWINT are not possible