MyBank

Secure Payments. Trusted Identity.

How to correctly integrate MyBank

MyBank

MyBank is a payment solution based on immediate and irrevocable transfer.

Here are some useful guidelines in order to increare conversions and **make your service even more efficien**t.

Some merchants have increased their conversion rate just adding «immediate transfer» close to the MyBank button on the checkout page**: some small details can make a big difference**.

External

1. Add the MyBank logo on the footer of your website
(or wherever are present other payment methods)

Communicate the payment instruments accepted on a website help to increase trust of the user who is navigating on your website. MyBank is used on plenty of websites: if the user recognises our logo, you will have more chances to see the purchases finalised.

Download MyBank logos HERE.

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External

2. Explain how MyBank work on your website and among your Terms of sales

Each merchant has to publish the Terms of Sales of the e-commerce to explain the payment methods, the payment processing, the refund and delivery.
We suggest you to exploit also this point of contact to explain the payments steps by MyBank. The website that have a better conversion rate are the ones that inform their clients in a transparent and clear way.

In the next two page, we prepared some content that you can copy, paste and customise for you website.

External

EXAMPLE 1

can be inserted in the Terms of Sales

Immediate transfer MyBank

The payment via MyBank allows you to make simple and secure online payments using your own online banking portal or mobile application.

After selecting MyBank as payment method, type the name of your bank. You are automatically directed to your own online banking portal where you can enter with your usual credentials without sharing any sensitive data with third parties. Your payment details are automatically displayed for your verification. Authorize the payment. In a few seconds you and the online business both receive the payment confirmation.

Go back to the merchant website for any further information. With MyBank, your order will be be processed in the same ways and timing of a credit card. Please check here if your bank offer MyBank payment method: http://bit.ly/3b3ltB3

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EXAMPLE 2

can be inserted in the Terms of Sales

Payment via the immediate wire transfer MyBank

The payment via MyBank allows you to make simple and secure online payments using your own online banking portal or mobile application. MyBank creates a direct link between a customer's online bank account and the online business's bank which eliminates the need to collect and store personal data. Customer identity and confidential data are protected. Immediate authorization of payments reduces risk of fraud and charge-backs.

Thanks to MyBank the online transactions are in real time compared to the "classical" wire transfer where the credit is done after 24/48h.

By choosing MyBank, you will see a list of banks offering this payment service.

Benefits to pay by MyBank:

1. Secure payment through your online banking.

2. Protected identity because sensitive data are not shared with thir parties.

3. Any transaction limit.

You can check here if your bank offer MyBank payment method: http://bit.ly/3b3ltB3

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External

3. Create a clear and effective Checkout page

Give the correct informations to the users that arrived to the last step before the payment. In you checkout page you should clearly mention the different payment methods.

Close to the MyBank logo, write «Immediate transfer» to explain in two words what is MyBank. The immediacy for you and the payer will make it clear that the order is quickly processed.

| ○ **Carta di credito/debito**	VISA MasterCard Maestro Diners Club INTERNATIONAL AMERICAN EXPRESS
○ **Bonifico immediato**	MyBank
○ **PayPal**	P PayPal

4. Communicate to your customers'database

MyBank is still considerede an innovative tool, even though it is based on a wire transfer.
For this reason, we recommend you to talk about MyBank through your periodical **newsletters** or **DEM** but also on you exploitable spaces on the website (**blogpost**, **banner**).

In the next two page, we prepared some content that you can copy, paste and customise for you website.
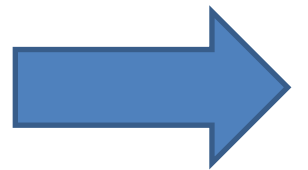
EXAMPLE 1

Can be used in a DEM, Newsletter or blog post

xxx offer your a new payment solution: MyBank, the immediate online transfer

From now on, for the shopping on XXX you can use MyBank to pay in a secure way directly from you online banking. No new registrations. No new accounts. No new passwords. You only need to have a bank account with a participating Bank and MyBank is ready to use.

How does it work? When you are ready to pay, select MyBank on the payment page and type your bank name. You will be authomatically redirected to the online banking. Enter your familiar online banking access passwords to securely enter your account and confirm the prefilled transfer to complete the purchase.

The payment is immediate and will allow us to sell the goodies/activate the service/top up your card/activate your account in no time.

Start your shopping on xxx!

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External

EXAMPLE 2

Can be used in a DEM, Newsletter or blog post

MyBank is a payment method based on the immediate transfer. We added this payment method to allow you to shop even without credit card or without impacting the credit limit.

Thank to MyBank, the order will be processed faster than a «traditional» transfer.

The process is easy: once your cart is ready, select MyBank in the checkout/payment page. You will need to type your bank name and you will be redirected to to your home banking. Once logged in, you will find a prefilled transfer. As soon as you accept it, the order will be processed.

Easier than that!

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5. Make the most out of Social Media

Facebook, Instagram, Twitter, Linkedin… use all your touchpoints with your users. Let them know MyBank and you will see the conversion arising.

EXAMPLES

- From now on you can pay on XX by MyBank, the solution that allows you to pay directly from your online banking. (...% offon the first order)   Make the most of it!

- Did you know that with MyBank the payment confirmation is immediate and the goods sent in a click?

- Use MyBank for your #OnlineShopping. No new password, no new registration, no credit limit.   Only the confirmation of the transfer on your online banking.

- Pay by MyBank and receives XX% off on the first purchase!

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FAQ

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External

How can I tecnically integrate MyBank on my website?

Integrating MyBank on the checkout page is easy: the instructions will be provided directly from your PSP or bank even though a lot of documentation is available online such as:

Payment Gateway	Public URL to technical documentation
GestPay	http://docs.gestpay.it/pay/using-banca-sella-payment-page.html
BNL Positivity	https://www.bnlpositivity.it/area-sviluppatori/
HiPay	https://support.hipay.com/hc/fr/articles/360001658140-HiPay-Enterprise-MyBank

How does it work the refund in case of a payment with MyBank?

Most of backend interfaces of banks have a «Refund» button next to each transaction.

With the Instant Payments, will i still need MyBank?

MyBank allows the user to pay via a prefilled transfer and send an immediate notification to the merchant. The instant payments don't.
MyBank is "instant" since years: when the user confirm the payment, the merchant receive the notification and can immediately process the order.

Thank you for your attention

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