

# Bancontact

## Belgium's most preferred payment method

The Bancontact debit card is a popular payment method in Belgium and the most commonly used card in the country. Bancontact customers can make real-time card transactions to buy products and services. A Bancontact card with a PIN number is issued to customers who open a Belgian bank account. It's linked to a customer's current account and is accepted in most retail and online stores selling in Belgium. Many shops only accept Bancontact as a means of paying by card.

Bancontact represents a significant portion of Belgium's online payment traffic. Merchants are guaranteed their funds and they will greatly benefit from not having to deal with chargebacks or reserves.

Customers feel comfortable and secure because their payment is facilitated by their own bank. Furthermore, a Bancontact transaction is free of charge for the customers, and they do not have to sign up for the service, they simply need to have a bank account and select the Bancontact method upon checkout.

Over 80% of online shoppers in Belgium use Bancontact. Bancontact offers low risk of fraud or default, real-time confirmation of payment authorization and possibility of immediate shipping of goods.



### Features

- Payment method type: [Card payment](#), [QR code payment \(via Bancontact mobile application\)](#)
- Solution type: [Full Service<sup>Premium</sup>](#)
- Presentment/Settlement currency: €
- Supported Integration: [Payment Page](#), [Web Service API](#)
- Recurring Payments: [No](#)
- Chargebacks: [No](#)
- Refunds: [Yes](#)
- Payment Confirmation: [Instant](#)



## How it works



Customer selects Bancontact at the check-out page.

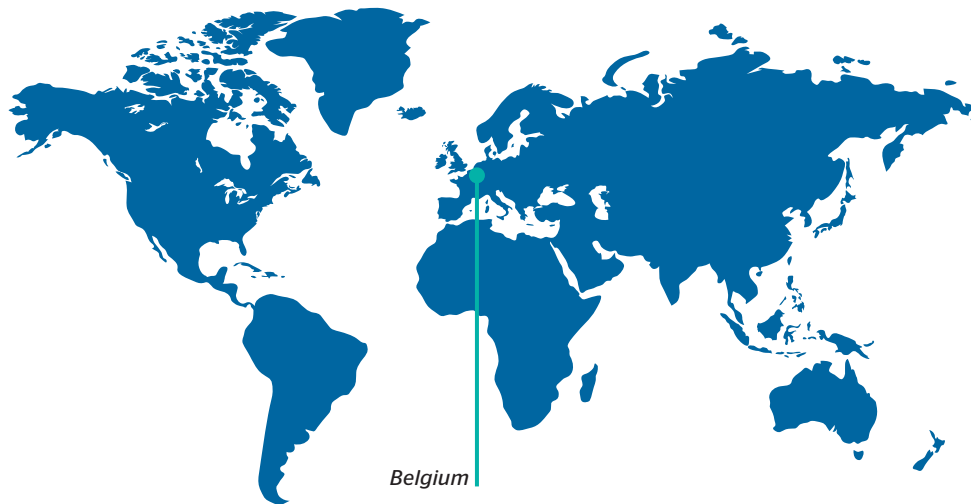


Customer enters card details or selects "Scan QR Code" for mobile app.



Payment is authorized and customer gets a confirmation from the bank that the payment is complete.

## Geographic coverage



## Merchant Advantages

- Provides a real-time online payment method convenient to consumers with no risk and low risk of returns for the merchant
- Offers a local trusted payment solution that is supported by all major banks in Belgium, and helps increase sales
- Once a payment has been initiated, it cannot be reversed by the bank
- Consumers are automatically enrolled and do not need to register. They simply select Bancontact at checkout, enter card number or scan the QR code and approve the payment via mobile app.

## Customer Advantages

- Customers are automatically enrolled and do not need to register
- High customer trust as payment is authorised via the app when using mobile checkout
- Convenient, reliable, and secure transaction process
- No additional cost

For further information  
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