



# **PAYMENT GATEWAYS FOR PORTUGUESE CUSTOMERS**

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WordCamp Europe 2020 online



# Let me tell you about the Portuguese people

Fun facts you probably  
don't want to know

# 1128

D. Afonso Henriques kicked the 💩 out of his mother Spanish army and later, in **1139**, founded the Kingdom of Portugal becoming his first king





# 1581

After the death of King Sebastian of Portugal in the Alcácer-Quibir battle, Philip II of Spain becomes King of Spain and King of Portugal simultaneously, in what became an Iberian Union





# 1640

After 60 years without sovereignty, we restored the independence by throwing the Secretary of State, loyal to Spain, out of a window 🙄





# 1965

The first European “ATM-like” machine was installed in Porto, working as a *drive-in*, while the bank employees sent the requested money manually from a basement below it





# 1974

We kicked away the fascists, ended the dictatorship, and implemented democracy in what became known as “The Carnation Revolution” 💪





# 1985

SIBS, owned by all the Portuguese banks, launches the “Multibanco” network (and what later became a powerful brand) with 9 ATM machines in Lisbon and Porto

(today there are almost 12.000 of them)





# 1992

The “Pay by Reference” service is launched and soon becomes the preferred way to pay for invoices, bills and (later) online shopping

PAGAMENTO DE SERVIÇOS / COMPRAS

ELEMENTOS DA FACTURA

ENTIDADE



REFERÊNCIA



MONTANTE



CONFIRME NA TECLA VERDE

ANULAR

CORRIGIR

CONFIRMAR



# 2005

IfthenPay makes the “Pay by Reference” service, which was previously only available to corporations with advanced technical knowledge, available, in an affordable and simple way, to any small company





# 2013

📱 The “MB WAY” service is born as an evolution of Multibanco and makes it possible possible to pay by providing the mobile number, both on physical and online shops





# 2016

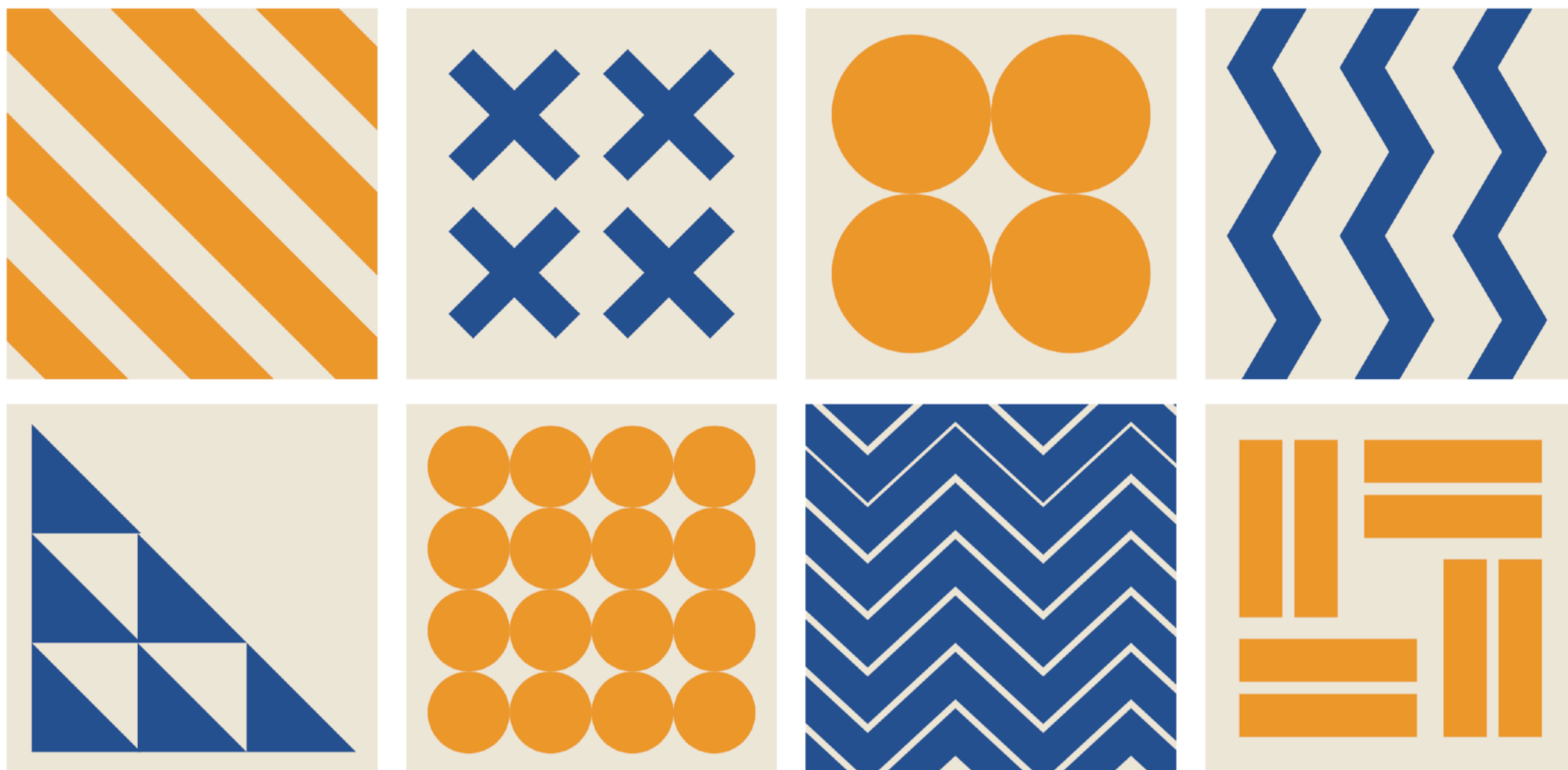
Portugal (finally) wins the  
UEFA European Football  
Championship 🏆 🇵🇹





🦠 2020 👍 2021

The Portuguese  
WordPress Community  
welcomes WordCamp  
Europe in Porto





# Multibanco and MB WAY

Provide your Portuguese clients with these payment methods and earn their trust



Portuguese people trust the “Multibanco” brand more than any other, and in the vast majority of the cases will use it instead of a credit card (or any other payment method)





# Multibanco

## "Pay by Reference"

- Customer checks out and gets an Entity, Reference and Value on the "Thank you" page and by email
- Client makes the payment on any ATM, his home-banking website or mobile app
- Website gets automated notification and updates order status

***Think of it as a bank transfer on steroids  
with instant payment notification***





# MB WAY

## Pay on the smartphone

- Customer checks out by providing his mobile number, associated with his debit or credit card on the MB WAY service
- Client gets push notification on the smartphone and approves the payment on the MB WAY app
- Website gets automated instant payment notification and updates order status





# Payshop

## "Pay by Reference" (with cash)

- Customer checks out and gets an Reference and Value on the "Thank you" page and by email
- Client makes the payment, using cash, on any postoffice or one of the 5000+ agents
- Website gets automated notification and updates order status

***Useful for customers that don't have access to banking services but not very comfortable for most***





# It's easy!

- Sign up at [ifthenpay.com](https://ifthenpay.com)
- Download our WooCommerce plugin from [wordpress.org](https://wordpress.org)  
(search for “Multibanco”, we’re the first one 😊)
- Setup the plugin with the details provided by IfthenPay  
(you can even show it only to Portuguese customers)
- Start getting payments from Portuguese customers
- Receive next-day bank transfers from IfthenPay on any SEPA bank account





# Not only for WooCommerce

## Integrations available for several platforms

- WooCommerce
- Classipress
- WP e-Commerce
- Prestashop
- Joomla
- osCommerce
- Magento (1 and 2)
- ZenCart
- OpenCart
- Drupal Commerce
- Ubercart
- Ecwid
- Shopify
- WIX
- iOS and Android apps
- and many more...





# Pricing

	 MULTIBANCO	 WAY	 payshop	 stripe	 PayPal
Commission	<b>0.22€ + 1.7%</b> (max. 1.12€ *)	<b>0.07€ + 0.7%</b>	<b>0.57€</b>	<b>0.25€ + 1.4%</b>	<b>0.30€ + 2.9%</b>
10€	0.39€	0.14€	0.57€	0.39€	0.59€
100€	1.12€	0.77€	0.57€	1.65€	3.20€
500€	1.12€	3.57€	0.57€	7.25€	14.80€
1 000€	1.12€	7.07€	0.57€	14.25€	29.30€

\* Maximum **0.90€ on the variable commission** on **Multibanco** if you sign-up in the next week and mention **WCEU2020**



# IfthenPay

The leading provider of **Multibanco**, **MB WAY** and **Payshop** payment services for companies of all sizes

# Webdados

WordPress developers focused on WooCommerce and author/maintainer of the IfthenPay official plugin



**Thank you!**  
**Any questions?**

## **IfthenPay**

Filipe Moura

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## **Webdados**

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WooCommerce plugin development

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ifthenpay

