

Introduction

Do you want to reach online customers in Switzerland? Then it's highly recommended to offer TWINT – the country's most popular online payment method. Currently, around 85% of webshops offer TWINT. TWINT is Switzerland's mobile payment app and digital wallet. The payment method was founded in 2016 by several Swiss banks and is now supported by more than 90% of all banks in the country.

How does it work?

To make transactions, you need to download the TWINT app or a bank-specific TWINT app and link it to your Swiss mobile number. In the general TWINT app, you can add a card to your wallet. There is also a separate prepaid TWINT app, which allows you to load funds without linking it to your bank account or credit card.

You can complete purchases online by selecting TWINT as your payment method on your mobile device during checkout or by scanning a QR code on your computer screen with the TWINT app. In both cases, you will be redirected to the TWINT app where the payment will be ready for you to confirm.

General

Coverage	Switzerland
Coverage rate	> 90%
Maximum purchase amount	The limit depends on the bank but ranges from CHF 0.01 to 5,000.

Characteristics

Contract	Via Buckaroo
Refund	✓
Partial refund	✓
Refund period	6 months
Payment guarantee	No
Chargeback risk	Yes
Recurring payments	✓
Payout term	3 business days
Channel	E-commerce
Direct payment method	✓
Compatible checkout options	Via Buckaroo Checkout of API

Currency

Consumer currency	CHF
Payout currency	CHF

Currency: CHF = Swiss Franc

Pricing

Click [here](#) for the price list

TWINT payment process

for the payer



The payer selects TWINT as the desired online payment method during checkout.



To the TWINT app

Scan the QR code on your computer with the TWINT app, or select TWINT in the mobile checkout. The payment will then be ready in the TWINT app.



Approve ✓

The payer verifies the payment in the TWINT app and approves it.



Webshop ↩

The payment is confirmed via the TWINT app and the payer is redirected back to the webshop.

Benefits of TWINT (via Buckaroo)

- One of the most popular payment methods in Switzerland
- Reduced risk of errors thanks to pre-filled payment details
- Strong ecosystem in collaboration with Swiss banks
- Simple and secure payment using PIN, fingerprint, or facial recognition
- Direct payment method
- Contract and payout managed via Buckaroo

Integration

TWINT is available through the Buckaroo Checkout, the Buckaroo API, and in the plugins/apps supported by Buckaroo.



Tip

Can be combined with Buckaroo PayperEmail and Buckaroo's Credit Management solution.

More information?

[Click here](#) for more information about TWINT.

Interested?

Add TWINT as a payment method so your customers can pay with it. Feel free to contact us if you have any questions.