

Edenred offers several different payment methods. In addition to the already familiar vouchers and card payments, we also have the mobile payment method Edenred Pay. Now our partners can also accept Edenred online payments!

What is it about?

When talking about online payment we mean the transaction made with MasterCard payment in an online store. When making the transaction, the customer enters the card number and validity period, as well as the CVC number from on the back of the card. The payment is then processed through the online store's payment intermediary.



Online payment is different from Edenred Pay, which is a mobile payment made by a customer in the MyEdenred application. Edenred Pay also does not require card information. The online payment can be made in the partner's online store, in which case it is logged directly to the online store order. A payment transaction made with Edenred Pay, on the other hand, is not directly related to the online store of the place of use and cannot currently be integrated there.

How to enable Edenred online payment:

- 1 In order to receive Edenred online payments, a partner must have:
 1. Online store with readiness to receive MasterCard payments.
 2. The offer of products / services must meet the requirements of the Tax Administration.
 3. A valid **online payment agreement** with Edenred (see below).

- 2 Edenred's online payment agreement:
 1. If the company is **already Edenred's partner** and they have a valid agreement, **they still need to do a new agreement for online payments**. The new agreement is made the same way as before, but when typing the company name you add "**online store**". You can make a new agreement [here](#)
 2. If the company is still **not a partner of Edenred** they must make an agreement/agreements when joining the network according to their payment methods:
 - If they wish to receive **only online payments = 1 agreement** (when typing the company name you add "*online store*").
 - If they wish to receive **online and traditional payments = 2 agreements** (one "normal" and one for the online store, where you add "*online store*" to the company name).

Note! Even if a new contract is concluded in addition to the existing contract, the annual fee is paid only once.

- 3 After the agreement has been handled, you will receive a confirmation message from Edenred. We also ensure that the payment transaction works properly and that the services are limited to the requirements specified by the Tax Administration:
 1. The products / services are in accordance with the instructions of the Tax Administration.
 2. With Edenred's online payment the customer can only pay for services defined as personal.

(More information on the next page)

Online store's requirements for Edenred online payments:

The partner must ensure that the product / service is purchased for own use.

- ▶ The easiest way is to require the customer to create a user account before making a payment. It is recommended to confirm the user account, for example, via a link sent to an e-mail.
- ▶ Another way is to ask the customer to choose whether to buy the product / service for themselves or as a gift. In case when selecting "for yourself", the product / service can only be sent to the subscriber. When ordering for yourself, for example, the name of the buyer, i.e. the user, must be entered in the event ticket.
- ▶ For lunch purchases, the Tax Administration has set a limit that only one product / service can be purchased during one purchase transaction. The online store must ensure that it is not possible to buy several products / services, i.e. group orders, in the same purchase. For lunch purchases, the Tax Administration's payment limits also limit the size of the purchases (see next section).

The partner must consider the annual payment limits set by the Tax Administration for lunch purchases.

- ▶ The Tax Administration publishes annual minimum and maximum amounts for lunch purchases. They also apply to online shopping. The amount should only include the cost of the meal, it cannot include, for example, a transport fee or a meal for two. In exceptional cases, the Tax Administration may change the instructions, in which case up-to-date information can be found on the Tax Administration's website.
- ▶ If the e-commerce purchase transactions are most often more than the maximum amount set by the Tax Administration, the partner must decide the possible splitting of the payment himself. If a payment is attempted for an amount greater than the upper limit set by the Tax Administration, the payment will be declined.
- ▶ However, if the amount of the online store purchase is less than the minimum amount set by the Tax Administration, the customer's card will be charged a minimum amount.

The partner must ensure that it is not possible to purchase products / services that are not covered by the tax benefit in the online store with Edenred's online payment.

- ▶ If there are products / services in the online store that are not taxable benefits, their purchase must be prevented with an Edenred online payment. In practice, this can be done, for example, at the payment stage, when the e-commerce platform checks whether there are prohibited products / services in the shopping cart. Such are e.g. sports equipment.
- ▶ Purchases of unauthorized products / services can be restricted using the BIN range. The BIN range identifies both the card issuer and the card type, i.e. it tells the online store that payment is now made with an Edenred card. In this case, the online store checks the BIN of the entered payment card and which products / services of the online store can be paid with the card with the BIN range. If there are unauthorized products / services in the shopping cart, payment cannot be made. Edenred's BIN starts with the numbers 534287, which means that product definitions can be made according to the payment method starting with those numbers.

Please note that the partner is responsible for ensuring that the online store complies with the Tax Administration's specifications!