

Accept Wero with payabl.

As one of Europe's first Wero-enabled payment providers, payabl. lets you reach millions of consumers.

Wero is the pan-European digital wallet developed by the European Payments Initiative (EPI) to drive the next generation of account-to-account (A2A) payments across the continent.

Cut processing costs, reduce chargebacks, and expand your footprint across Europe before your competitors.



Why is this important?

Wero is being introduced as a market-leading A2A payments option. It's set to replace existing leading local payment methods across Europe.

EPI plans to integrate national payment systems into its cross-border ecosystem. iDEAL in the Netherlands and Belgium's Bancontact by Payconiq are in the process of transitioning to Wero through smooth, carefully-managed migrations, which will take place across 2026 and 2027. More markets will be rolled out in the coming years.

Become part of the first wave of merchants accepting Wero payments and gain a competitive edge over the rest of the market..

Wero celebrated its first year by announcing over 43.5 million users across Europe ([Societe Generale, September 2025](#))

50+ million users

€7.5 billion in P2P transactions

Specifications

European market access

- Single integration in Germany now live
- France, Belgium, Luxembourg in 2026
- Netherlands 2027

Integrations

- Direct API
- Hosted Payment Page

As a licensed member of the EPI and a direct acquirer of Wero, payabl. offers seamless integration and a dedicated support team for smooth onboarding.

Benefits

Offering Wero as a payment method unlocks a range of benefits for you and your customers:

- Reduced exposure to chargeback costs
- Bypass card interchange fees to lower payment processing costs
- Real-time authorisation and guaranteed settlement boosts cash flow
- Give your customers the flexibility and choice they value to conquer high cross-border cart abandonment rates

Payment operations

Ecommerce payments: your customers can pay online instantly with a QR code, with in-store payments coming in 2026.

Advanced features including BNPL, subscriptions, and loyalty programmes will be introduced later in 2026.

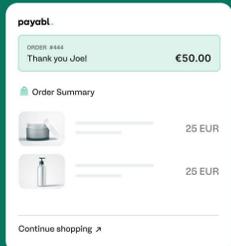
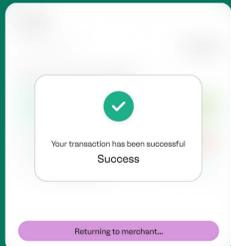
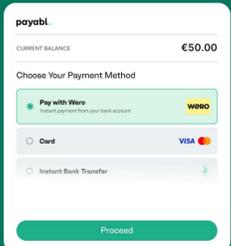
Two complementary distribution channels

Two complementary distribution channels:

- Standalone Wero wallet app
- Mobile banking app integration that your customers are familiar with

How it works

- Step 1**
Initiate payment
Customer selects Wero at checkout.
- Step 2**
App selection
Customers are redirected to their banking app or the Wero app on their smartphone.
- Step 3**
Authenticate and approve
The customer securely authenticates the payment using their banking app's login or biometrics.
- Step 4**
Instant transfer
Funds are instantly debited from the customer's bank account, and the transaction is completed.
- Step 5**
Return to site
The customer is returned to the merchant's site with real-time confirmation of the transaction.



Start your Wero journey

With payabl., take advantage of pre-built integrations and APIs. Go live in weeks, not months.

Get in touch

