MANGO

Payment
April 2025

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Payment

ATC QA&Training | 2025

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Online and in-store payment methods info, maximum purchase amounts, installments and timing of payment options, setting or modification of saved payment methods, troubleshooting payment problems, unauthorized purchases, fraud prevention recommendations, and payment security measures. Mango.com offers a variety of payment methods for both online and in-store purchases, ensuring convenience and flexibility for customers.

Online Payments: Usually for online purchases debit or credit cards (Mastercard, Visa Electron, Visa, and American Express), PayPal, Click to Pay, Apple Pay (available only through the iOS app), and Mango Gift Cards. Some countries have their standalone payment methods, adapting us to customer nuances in those markets, for example: Multibanco in Portugal, those payment methods normally have their specific conditions, which can be checked within the KB or Help section in Mango/Outlet website.

Payment methods management: How to add, delete, modify. During checkout this option is available, can be opted to "Save these details for future purchases.

After placing the order: no pre-authorizations are performed on our side, once placed the order cannot be modified the payment method.

In-Store Payments: In physical Mango stores, payments can be made using cash, debit or credit cards (Mastercard, Visa Electron, Visa, and American Express), Mango Gift Cards and Google Pay or Apple Pay.

Country nuances: Specific payment methods form one country might exist for both Online and In-Store. Example: Multibanco in Portugal; iDeal in the Netherlands.

Payment Restrictions: Certain payment methods are not accepted, including bank transfers, cheques, cash on delivery, cryptocurrencies, and escrow. Additionally, purchases online cannot exceed for example in Spain €1,600 or contain more than 40 items. Usage of Gift card cannot be combined with certain payment methods. Also, Gift Cards cannot be combined with promo codes, as the field to apply both is the same.

Installment Payment Options: For example, Klarna, Scalapay, Klarna and Scalapay allow installment payments for orders over €70 in Spain, providing an interest-free option to split the cost into manageable payments.

Security Measures: Mango prioritizes payment security by using PCI DSS verified systems and SSL encryption to protect confidential payment information. Customers are advised to ensure they access the website through secure connections and avoid unofficial links.

Recommendations and Issues: For an optimal payment experience, customers should ensure their app or browser is up-to-date and double-check their payment details. If there are any issues such as duplicate charges, missing orders, or suspected fraudulent transactions, it is advisable to contact the bank for assistance.

•KB articles:

Possible fraud
Duplicate payment
Online TPVs
Payment method codes
Payment methods
Website / APP error
Price adjustment

Tools?

KB / Mango Website
Payment Platforms (Wordline, Adyen,etc)
Manto

What about Outlet?

Gift card are not available for outlet online purchases. Payment methods are almost the same.

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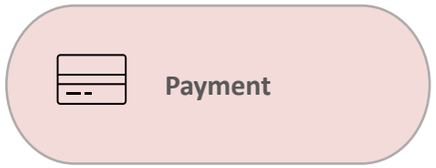
Payment
Details



Contact Reason	Contact Reason Subdetail	Resolution	Resolution Subdetail
General Information (FAQs)	* Payment methods * Payment restrictions * Merge GC * Purchase Limit * Security (PCI) * Other payment concerns	Information provided	N/A
Payment details request		Information provided	N/A
Payment issues	* Denied payment * charged for unsuccessful order * Duplicate payment * Wrong taxes * Wrong price * Fraud	Information provided Generated order Refund and/or replacement processed	N/A
Notice to customer	* VOC/Recovery plan * Other Payment card information	Information requested/ provided Refund and/or replacement processed	N/A
Feedback	* Payment method availability * Payment restrictions * Other payment concerns	Negative feedback registered Suggestion registered Positive feedback	N/A

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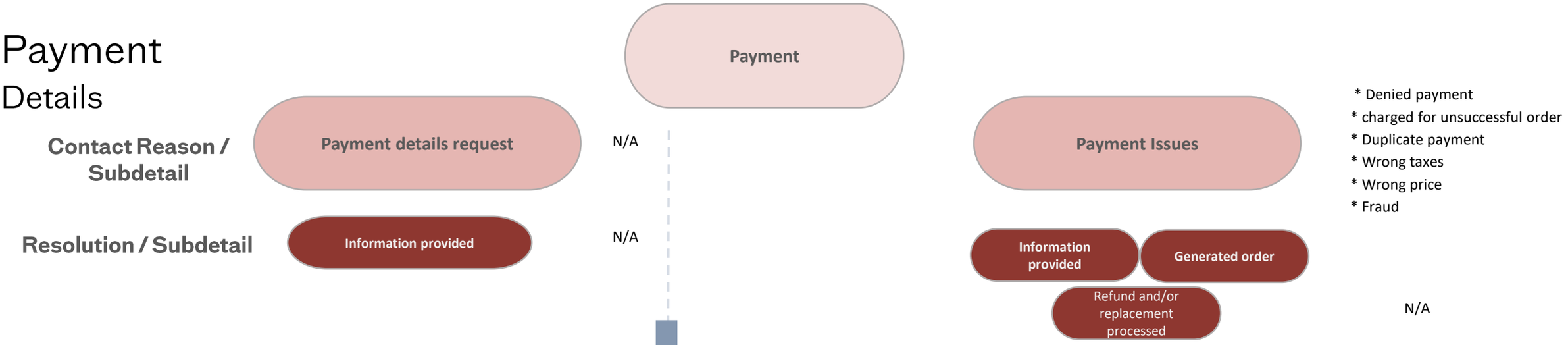

(When customer is asking for details to complete the payment, such as the multibanco reference number, or our bank details (IBAN) to make a bank transfer.)

Denied Payment: When a customer is unable to complete their purchase and the payment is rejected either by Mango or the payment method issuer.

To check: order or transaction status in Salesforce to confirm if the payment has been denied. If confirmed, offer basic troubleshooting steps such as clearing cookies and cache, trying a different browser, using an alternative platform like the Mango.com app, attempting a different payment method, or making the purchase in guest mode.

Duplicate payment: Depends if its Online or a Store purchase. Follow *Duplicate payment method* KB article.

Fraud: Fraudulent websites (posing as authorized Mango sellers), Suspected identity theft (individuals posing as Mango employees), Unauthorized credit card purchases, Account hijacking. Check Possible Fraud KB article.

An official request from authorities (Police): Replying telling them to contact: EquipoEcommerceEU@mango.com
Fraudulent website:
- Authorized website (franchise): manage follow KB steps.
- Unauthorized website: Escalate to Tem Leader, inform TL team to be managed urgently (TL must create a ticket via MSC).

Identity theft: Same process for unauthorized website.
Purchases not authorized or account takeover: Advise to contact payment method issuer and authorities.
Wrong Taxes & Wrong Price: Ask for proof of purchase, check in Manto the info, escalate to Ebusiness to double check the error. If there was an error: Inform customer and proceed with refund. No error: inform customer.

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Payment Platforms

* Multibanco
* JP Morgan
* PayPal
* Klarna: check transactions in Processout.
* Bizum: check transactions in WorldLine.
* Mango Card (Redsys).
* Billpay
* Dotpay: check transactions in Processout.
* Scalapay: check transactions in Processout.
* Afterpay: available in USA, Canada and Australia; also for UK but under the name Clearpay. Check transactions in Processout.
* Russia (Assist)
* SEPA (exclusive payment method for Germany whose transactions are checked in Adyen)
* Credit or Debit Cards
    - Adyen
    - Processout
    - WorldLine (Canary Islands)
* Cash On Delivery (COD)
    - Ukrania: Cash On Delivery (COD) - Refund by PrivatBank

KB article: ***Payment Methods***

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