

Czech University of Life Sciences Prague

Faculty of Economics and Management

Department of Information Engineering



Bachelor Thesis

Electronic payment systems

Daniel Vodák

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Declaration

I declare that I have worked on my bachelor thesis titled "Electronic payment systems" by myself and I have used only the sources mentioned at the end of the thesis. As the author of the bachelor thesis, I declare that the thesis does not break copyrights of any third person.

In Prague on 14.03.2016

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Elektronické platební systémy

Souhrn

Práce se zabývá bezkontaktními metodami platebního styku v České republice. Je v ní popsán a definován e-commerce a jurisdikce platebních systémů. Dále jsou popsány e-peněženky (Paypal, Skrill a český PaySec) a to konkrétnějším způsobem. Práce se nadále zabývá platebními tlačítky s jejich použitím, což velmi úzce souvisí s dalším tématem, jímž jsou platební agregátory (PayU, AGMO, GoPay). Teoretická část práce se také zabývá metodou - platbami mobilními telefony (Mobito, MasterCard Mobile) a platbami prostřednictvím českých mobilních operátorů. V praktické části je zjišťováno za pomoci čtyř metod vícekritériálního rozhodování, pro výběr optimální platební metody v e-shopu a kamenném obchodu pro zákazníky, kteří nepreferují platby v hotovosti. V práci je dále analyzována (pomocí primárního průzkumu a dalších poskytovaných průzkumů) aktuální situace vztahu českých občanů k elektronickým platebním prostředkům a systémům se zaměřením na to, jakou metodu při nákupu on-line preferují a jak bezpečně se cítí při placení on-line.

Klíčová slova: Platba, PayPal, Skrill, PaySec, Karta, Zákazník, Nabídka, Poplatek, Peníze, Anketa, Platba telefonem, Multikritériální problém

Electronic payment systems

Summary

This thesis deals with wireless payment system methods in the Czech Republic. E-commerce and jurisdiction of payment systems are defined. Then e-wallets (Paypal, Skrill and Czech PaySec) are described more specifically. The thesis also deals with payment buttons, their usage and then with closely related payment aggregators (PayU, Agmo, GoPay). The theoretical part deals as well with method - payments via mobile phones (Mobito, MasterCard Mobile) and payments via Czech mobile operators.

In the practical part is determined through four methods of multi-criteria decision on selection of an optimal payment method for a store and e-shop when retailers primarily focus on customers who do not seek cash payments. The practical part also analyses (with the help of survey and other provided surveys) actual situation of relation of Czech residents to electronic payment instruments and systems focusing.

Keywords: Payment, PayPal, Skrill, PaySec, Card, Customer, Offer, Fee, Money, Survey, Mobile payments, Multiple criteria problem

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Introduction

The present time is becoming more dynamic and related payment instruments - especially credit cards have become one of the things that makes our lives easier. It is possible to pay with them all around the world and meanwhile not take care about exchanging domestic currency for foreign cash. Online shopping forms, an important part of all purchases and online stores, are segment of the economy of the Czech Republic which is increasing at this time. For this reason, the author chose the topic of the thesis of electronic payment systems.

In this part of the thesis, the method of the individual elements of payment instruments and systems will be described. Firstly, this part of bachelor thesis will address a broad concept e-commerce and then will bring its legal framework. Eventually, it will focus on payment systems - in particular Paypal, the payment gateway and at the end it will explain the functioning of payment buttons.

E-commerce is nowadays also becoming increasingly popular. Merchants appreciate the cost savings for the store and staff, then the customer a lower price products and the opportunity to purchase directly from home. Purchase of goods via the Internet today time becomes even easier with electronic payment systems that allow consumer goods over the Internet not only to order, but also to pay. The only condition is that the payment system was supported by the merchant.

Unlike abroad, the majority of retailers is not using electronic payment systems in the Czech Republic. The main reason is the low awareness of retailers of systems possibilities and advantages. Therefore, this paper deals with electronic payment systems and possibilities offered by Czech traders.

Objectives and Methodology

1.1 Objectives

The aim of this work is to create an overview of the current state of electronic payment systems, their classification and find out if there is a difference in attitude of E-shop retailer and store retailer by using multiple criteria problem. Subsequent comparison of the specific Czech and foreign electronic payment systems allows the trader to select the system that is most appropriate for its activity.

As part of my thesis the author also wants to answer the following questions:

- What E-commerce systems we have in the Czech Republic?
- Are credit cards and online payments safe? How are they secured?
- What are the other options for the development of means of payment in the near future?
- Are still cash payments used more often than non-cash payments?
- Does Czech Republic has some mobile operator which allows to pay by cell phone?
- Is there any connection between second survey and first survey?
- What prevents a greater spread of new on-line e-commerce systems?
- How retailers look on the wireless payment options for customers?

Overall, however, this work will deal with what is not included in any way in detail in printed literature, and therefore lacks detailed and relevant information sources in book form. Primarily Internet resources will be used and a significant part of the work is based on consultations with people in the field of electronic payment systems and tools. The final goal is to provide relevant information to work on this topic in the near future and thus contribute to a deeper treatment of this issue.

1.2 Methodology

In the first part are electrical payment systems characterized and classified. Then in thesis, the principle of operation of these systems is also explained, followed by analysis of major safety risks that may be aligned with the use of electronic payment in order to warn the user.

The first part of this thesis also summarizes the characteristics of electronic payment systems. The second part will deal with comparing data from the current research and data that has been gathered during the processing of work. Primary research process as questionnaires with predominantly closed questions will be used.

In the second part of thesis, following assumptions will be confirmed or disproved: The first assumption is that E-shop retailer has different point of view on wireless payments than small store retailer. The second assumption is the idea that there is no difference between Grocery retailer and Clothing Shop retailer in the way of thinking about wireless payments.

Literature Review

1.3 E-commerce

E-commerce, however, presents a wholly different challenge for the site creator and the legal practitioner. The sophisticated nature of the technology required, the number of players involved in setting up a site and facilitating transactions, the privacy concerns of customers who may be giving the site information about themselves, and a host of other realities of online business make effective legal representation critical in this arena.

In addition, e-commerce set-up often requires great speed due to the nature of the industry, therefore adding an additional layer of complexity that calls for even more vigilance and preparedness on the part of the legal practitioners in structuring transactions and advising clients. (1)

1.3.1 Payment system

Although the use of cash, check, or customer credit or debit card still accounts for the large majority of payment transactions that take place every day in the United States, when measured by the total dollar volume of transactions, all these means pale in comparison to the so-called wholesale wire transef used by businesses and financial institutions to move money around from one party to another.

Something like 85 percent of all payment transactions, measured by the total amount of money involved, are carried out through the wire transfer system. Recent estimates have it that payments totaling more than \$3 trillion are carried by this system every day in the United States alone. (2)

1.3.2 Electronic payment system

Although the use of cash, check, or customer credit or debit card still accounts for the large majority of payment transactions that take place every day in the United States, when measured by the total dollar volume of transactions, all these means pale in comparison to the so-called wholesale wire transef used by businesses and financial institutions to move money around from one party to another.

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estimates have it that payments totaling more than \$3 trillion are carried by this system every day in the United States alone. (3)

- Electronic payment system advantages

EPS¹ makes it easier than ever before for your business to sell its goods and services on the internet, enabling you to run web-based transactions online in real time. To establish an e-commerce business, you need a website, an online merchant account, virtual shopping cart and a payment gateway; including Authorize.net™, eProcessingNetwork™, SAePAY™, PayFlowPro and much more (4)

EPS helps all types of merchants bring their business online and increase their sales by:

- Delivering more ways for consumers to pay with ecommerce payment processing options
- Expanding your reach and market penetration
- Integrating with all major virtual shopping carts to simplify the checkout process
- Providing real-time processing of major credit cards and signature debit cards from any device with an Internet connection
- Providing mobile credit card processing with direct swipe capabilities, qualifying those transactions for lower, card-present processing fees
- Ensuring your online business doesn't lose sales from downtime with our in-house, award- winning customer service and technical support available 24/7/365
- Protecting you and your customers sensitive data online with PCI Compliant solutions keeping all transactions safe and secure

¹ EPS = *Electronic Payment System*

1.4 E-money payments

1.4.1 Electronic payment wallets

Electronic payment systems = electronic wallets are electronically online alternative to traditional methods of payment. Their great advantage is that **sensitive data do not get to the merchant and thus increased user safety.**

Electronic wallets can be divided according to the time when the funds are used to perform Payment:

- Prepaid payment wallet (pre-paid payment systems.)
- Wallets currently paid (pay-now payment systems)
- Payment wallet with deferred payment (pay-later systems)

Means your user account, and only then may be executed payment transaction.

The other two mentioned alternatives are similar, it is possible to be connected to it its credit card (first step is to this card in your user account register), from which payments are made. (5)

- Paypall



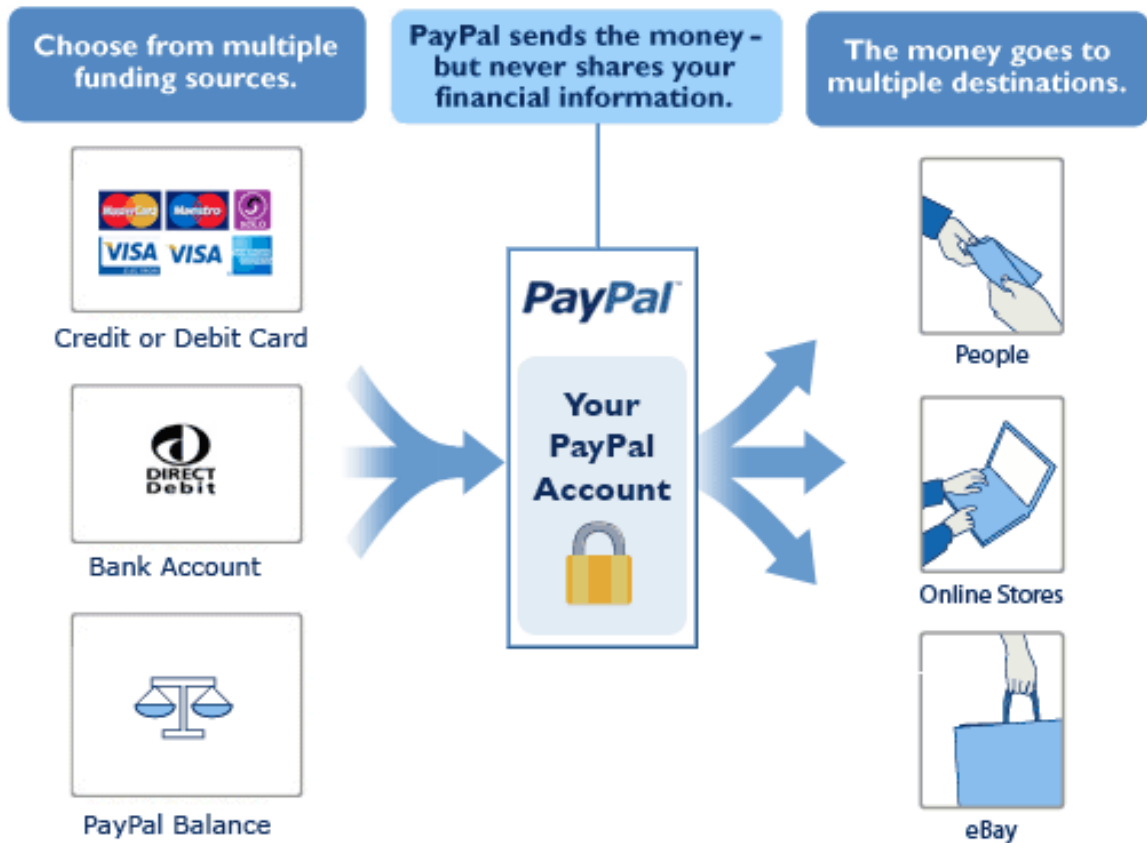
We just cannot begin describing payment systems, without mentioning PayPal. PayPal is a “pioneer” among payment systems and also the most international. It was founded in 1999 under the name Confinity and its current form was created after the merger with another server in the provision of financial X.com services.

The most important thing for PayPal, however, was the acquisition of the company Ebay and we can boldly say that because it became **the world's most successful independent payment system card association.**

Paypal payment system can be thought of as a service - a mediator, offering send and receive payments without sharing financial information, and it is all very flexible - using Paypal accounts, credit cards or bank accounts (only in certain markets).

PayPal is a system which allows to pay and be paid online in a safe and easy way. Saveing credit card or bank account data once, and then use just PayPal credentials directly. In this way the websites on which the transaction occurs will exchange data while keeping your personal information secure. This is how PayPal presents itself:

Image nr. 1 - PayPal online payment system



Source² : Own editing from *blomming.com*

There is one big thing that decides in advantage to PayPal. It is called Express Checkout, when customer needs just 3 or 2 clicks on mouse to pay for the goods!

Source²: Token from: <http://help.blomming.com/wp-content/uploads/2011/03/Screen-shot-2013-03-05-at-5.50.38-PM.png>

- **When paying via PayPal:**

Payment through Paypal payment system is very simple. The user chooses within the e-shop Paypal (as a payment option) and is redirected to a secure website, where just using username and password to log-in.

Formerly based user account Paypal and then chooses whether he wants to pay by already charged wallet, credit card or payment from his/her account.

Paypal positive is that the client does not need to enter any address, which he wished to send the ordered goods is **already stored** from the past or from the first registration.

User account and merchant together with the notice of payment was successfully held automatically sends. After the execution of the transaction, the client is redirected back to the original Merchant site. (6)

- **Currencies of PayPal:**

PayPal is active in 203 countries and available in 23 currencies, which includes the Czech crown. Here is the list of acceptable currencies in Paypal system: (7)

Table I - PayPal currencies

• Canadian Dollar	• Euro	• British Pound
• U.S.Dollar	• Japanese Yen	• Australian Dollar
• New Zealand Dollar	• Swiss Franc	• Hong Kong Dollar
• Singapore Dollar	• Swedish Krona	• Danish Krone
• Polish Zloty	• Norwegian Krone	• Hungarian Forint
• Czech Koruna	• Israeli New Shekel	• Mexican Peso
• Brazilian Real (only for Brazilian members)	• Malaysian Ringgit (only for Malaysian members)	• Philippine Peso
• New Taiwan Dollar	• Thai Baht	

Source³: Own editing from www.Paypal-media.com/about

- **Security of customers and sellers**

Buyer protection

If an eligible item that customer has purchased online, eBay or otherwise, doesn't arrive or doesn't match the seller's description, they promise to look into it. If it's discovered that something is wrong, their Purchase Protection will reimburse customer for the full purchase price of the item plus shipping costs.

Seller protection

If there is sent an unauthorized payment (for example, from a hacked account) or a buyer claims they never received their item, they say that Seller Protection covers you for the full amount of the payment on eligible sales. (8)

Also needed to know is information that Paypal payment system is not directly financial or banking institution. The European Union has its headquarters known as Paypal (Europe). (10)

Actually is important to know that Paypal payment system is not directly financial or banking institution. The European Union has its headquarters known as Paypal (Europe). Shortly after the establishment was Paypal hacker and was used by commands for small sums of money to the so-called "money laundering".

Since that, Paypal spent considerable financial means to prevent malpractices mainly due to the nonstop control dubious transactions that are not normal for that user. Paypal account has the ability to block up to 180 days and even accounts with balance and the client is then informed about it and is informed of the reasons why this is so.

³ Data in table token from <http://www.Paypal-media.com/about>

Another security instrument Paypal is the need for verification of the user account which is required over a certain number of transactions and the transcendence of the allowed amount. In various countries is different verification methods, especially using a credit card when this card is charged and the amount is in the account statement is in this transaction four-digit-code. For a successful verification is necessary to enter this code in user account, and then it is verified.

Also thanks to rigorous monitoring of the rate of abuse from both buyers and sellers reached in year 2012 only 0.42% of all transactions (9)

- **Personal PayPal account**

If user just need to make purchases and send money to family and friends, a Personal account is probably the best one.

User can use a Personal account to:

- Repay a friend for share of lunch.
- Send money as a gift.
- Buy a book online.

If user doesn't have a full-time business, but he wants to accept PayPal when sell online, consider a Premier account.

- **Premier PayPal account**

Premier accounts have all the features of a Personal account, plus user can:

- Accept debit or credit cards.
- Apply for the PayPal Debit Card.
- Accept PayPal for the items sell on eBay.

If user doesn't have a full-time business, but he wants to accept PayPal when sell online, consider a Premier account.

Premier accounts have all the features of a Personal account, plus user can:

- Accept debit or credit cards.
- Apply for the PayPal Debit Card.
- Accept PayPal for the items sell on eBay.

They recommend Business accounts for online merchants who operate under a company or group name.

- **Business PayPal account**

A Business account has all the features of a Premier account and more. With a Business account, user can:

- Operate under company or business name.
- Accept debit card, credit card, and bank account payments for a low fee.
- Allow up to 200 employees limited access to account.
- Sign up for PayPal products that meet users' business needs, such as Express Checkout.
- Set up a separate email address for your customer service issues.

- **Student PayPal account**

Student Accounts are for teens aged 13 and up and are designed to help user teach his kids how to manage money. A Student Account is linked to parents PayPal account so parent can track all transactions. + He can create up to 4 Student Accounts under his Personal, Premier, or Business account.

With a Student Account:

- Teens receive a debit card with their name on it that they can use anywhere MasterCard® is accepted.
- Parents can monitor all account activity.
- There are no hidden fees or charges. (11)

- Skrill

Skrill has been moving money digitally since 2001 and is now one of world's leading digital payments companies, with 560 people from 30 nationalities working in our London headquarters and our offices throughout Europe and the USA.



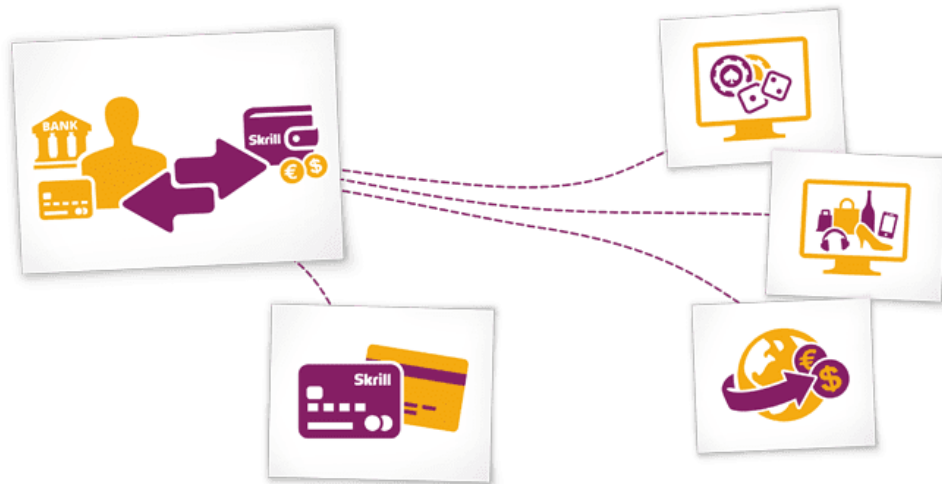
Over 36 million account holders already trust Skrill to send and receive money worldwide in 200 countries and 40 currencies, securely and at low cost, without revealing their personal financial details. (12)

- **How Skrill works**

Payment is similar to Paypal and it is very simple and intuitive. First, we should set up a user account and upon the particular payment in the e-shop, choose to pay using Skrill payment system. After redirected to a secure page, the user is prompted to log in with your email address and password into the system Skrill. After logging confirm billing and payment amount is debited from the account in the system and is credited to the trader's account with Skrill. The amount is deducted from the "already charged"⁴ user account, or if there are insufficient funds on the user account, using the registered credit card. Business offers, unlike PayPal wide range of options on how to implement the payment into your website. (13)

⁴ „already charged accounts“

Image nr. 2 - Description of the functioning of the payment system Skrill



Source⁵ : Own editing after taking from [skrill.com](https://www.skrill.com)

When creating a user account, the user has a choice of two options: a personal trading account. Skrill allows you to set up a personal account and so much business, how many user needs.

- **Skrill Personal account**

Personal account is best suited for secure online purchases and international payments and easy sending money to friends and relatives. The user has the ability to connect directly to your account with a debit or credit card, just sign the credit card in your user account and enter the necessary information for making payments. It is not necessary to have a balance and Skrill serve to fully counterparty unless trusting that there is no prior information about credit card number or the identity of the buyer. Skrill course also serves as an electronic wallet. The fees that are associated with it, shown in the following diagram.

⁵ Image token from:

https://www.skrill.com/fileadmin/content/images/personal/infographic_personal_landingpage.png

Image nr. 3 - Fees on personal account at Skrill Company



Source⁶ : Own editing after taking from Skrill.com

As seen from the image nr. 6 taking money from another account is free, as well as charging purse from a bank account. Conversely, if a user wants to charge electronic wallet using a credit card is charged a fee of 1.9% of the recharged amount. Preferred selection funds from a user account, which is a fixed fee of around 80 CZK (current equivalent to € 2.9). Transactions involving currency conversion, is charged in ranging from 2.99% to 4.99% of the amount. (14)

- **Skrill Business account**

Business account with Skrill allows the trader to implement a full-featured solution. Accepting credit cards from owners of credit cards from 200 countries.

The advantage is immediate crediting the amount to the merchant's account immediately after the transaction klienta¹⁷. As shown Image nr. 6, a fee that is charged by Skrill, depends on the volume of sales 1.9% to 2.9% + € 0.25 (in EU⁷).

⁶ Image Token from: <https://www.skrill.com/en/personal/fees/>

Image nr. 4 - Fees for customers in Europe at Skrill

Transaction fees			
Skrill Standard Rate Card*			
Estimated Monthly Sales Volume UK Merchants European Merchants** Non European Merchants	UK Merchants	European Merchants**	Non European Merchants
up to €2,500	2.90% + €0.20	2.90% + €0.25	3.90% + €0.35
€2,500.01 - €25,000	2.40% + €0.20	2.50% + €0.25	3.50% + €0.35
€25,000.01 - €50,000	1.90% + €0.20	2.10% + €0.25	3.10% + €0.35
more than €50,000	1.40% + €0.20	1.90% + €0.25	2.90% + €0.35

Commercial Receive Money Rate***			
Estimated Monthly Sales Volume UK Merchants European Merchants** Non European Merchants	UK Merchants	European Merchants**	Non European Merchants
up to €2,500	2.90%	2.90%	3.90%
€2,500.01 - €25,000	2.50%	2.50%	3.50%
€25,000.01 - €50,000	2.10%	2.10%	3.10%
more than €50,000	1.90%	1.90%	2.90%

Source⁸ : Own editing after taking from Skrill.com

Skrill developed for a business account following utility, which can be implemented in e-shop.

- **Skrill digital wallet**

It offers the possibility of implementation of more than 100 payment methods within a single integrated solution and a single contract and in 40 currencies, without the need to meet Conditions of compliance with PCI-DSS standard, and safely in real time with email address and password. (15)

- **Processing of direct payments Skrill**

This utility adjusts Web coffers so that the ability to accept credit and debit Cards with the possibility of local payment methods. It also allows continuous monitoring of processes, which are associated with a web checkout transactions and processing due directly to the web page.

⁷ EU = Shortcut of „EUROPE“

⁸ Image token from: <https://www.skrill.com/en/business/merchant-fees/>

Additionally allows you to:

- Authorise and capture - payment authorization is separated from itself execution authorized payments, with "delayed order Fulfillment" at which the goods are delivered after it is actually paid;
 - The ability to accept online payments and Mail Order Telephone Order (MOTO) payments worldwide.
-
- **Skrill Direct**

The service enables customers to pay directly from their internet banking application, without leaving the interface of the website e-shop. It is further mentioned payment with a payment button. The advantage of this service is that it allows payment i customers without credit and debit cards. Is supported at more than 100 banks and uses it to more than 110 million Europeans who can pay directly from their Personal Internet Banking. This method is very business entities cost effective with lower fees than credit cards with a safe method allowing easy and instant way to pay for their goods.
-
- **Payment by Installments**

The customer is allowed to pay in 12 monthly installments, but the trader is credited immediately the full amount of its Skrill.
-
- **Payment by Invoice**

Favorite tool, especially in German-speaking countries, where customers will receive their goods but pay for it, until the maturity of the invoice. Trader are credited money from Skrill immediately on his account. (16)
-
- **Safety and security payment system**

Skrill payment system is known from gambling and online games, which are often considered to be the area where there are illegal practices. For Skrill is very important ensure that the payment system is more secure and avoid any "washing laundering ".

Therefore, the system is implemented consistent both internal and external control. As mentioned above, Skrill is regulated by the British FCA DIRECTIVE THE EUROPEAN PARLIAMENT AND OF THE COUNCIL 2009/110 / EC on the taking electronic money, pursuit and prudential supervision of the business which was the first institution in the European Union, which received permission to issue electronic money. (17)

The permit must comply with the following strict rules: Capital requirements & liquidity - The basic requirements include capital € 350,000 capital that must be maintained and must never be below this value fall. Furthermore, Skrill must maintain sufficient liquidity assets for the payment of any electronic money issued by a sufficient amount of working capital.

Management of available resources - Just how and to what instruments can Skrill invest funds raised compared to the issuance of electronic money, exactly defined Guidelines EMR and 2EMD^{II} ⁹. Authorized issuers of electronic money warrants funds received from customers in exchange for electronic money, so that if Insolvency these electronic money issued protected against claims of creditors so that they can be paid customers. (18)

⁹ II EMD - Electronic Money Regulations, 2EMD - second Electronic Money Directive

- Paysec

The aforementioned payment systems Paypal and Skrill are dominant payment systems in the world scale. The payment system called PaySec is the modern Czech alternative. It is operated by bank CSOB which brought him to the market.



Komukoli. Za cokoli.

In 2008, like other payment systems, as well as PaySec provides quicker and easier payments during shopping on the Internet and also provides funds transfer between users. Unlike the above-mentioned payment systems, PaySec is not directly bonded to credit card. Its focus on mere Czech users is another drawback.

Although it is available for owners of all accounts in all Czech banks, it cannot perform payments outside the country. (19)

Personal account

Create a personal account PaySec can anyone filling out a form on the website PaySec, but may may be only charging and discharging of the account and the account maintained with a bank in Czech Republic.

It is interesting that there is no need to establish personal verification, simply e-mail address and telephone number. Unverified account has some limits, which limit the annual charge is 58 000 CZK and annual discharge limit is 23 000 CZK. If the client has this amount is exceeded, invited to the physical identification on one of the branches. Then remains the only limit it 100 000 CZK for maximum balance on the account. For clients who are also owners of accounts at CSOB and PSB does not need physical identification - this is a special case

A guaranteed client (the client had already been identified within the bank and the PaySec identification takes over). As already mentioned, the account cannot be connected to the card, it is not possible to make the payment, if not able to charge the amount for the implementation requested transaction. These are called. Pre-paid user account. The account can be recharged transfer from a bank account or a credit card, which is subject to a fee of 2% of the recharged amount. Account maintenance, payment on another account as payment for a purchase at a merchant to users free. (20)

Business account

To create a business account, you must first complete the online form and then arrange individual meetings with the staff PaySec payment system. Account for business offers standard functions of a personal account PaySec addition

- Online Income card payments by MasterCard, VISA and Diners Club,
- Online Income card payments via MasterCard Mobile application for smartphones
- On-line receipt of payments from accounts at ČSOB and PSB / Ery,
- Automatic and manual returns of all types of payments,
- Electronic statement of account,
- Automatic discharge by date or balance

Access to functions Payment Gateways PaySec (21).

Of course there is the remittance merchant immediately to his account without any PaySec delays in the transfer of money. PaySec payment system is implemented in more than 1,500 e-commerce and its possibilities is in direct connection with the accounting systems using merchant dump in XML.

Fees for conducting transactions are negotiated with traders individually on the basis of turnover and consultation with employee PaySec. The amount of the fees can be reduce the propagation payment system PaySec on the website e-shop. Leadership Commercial

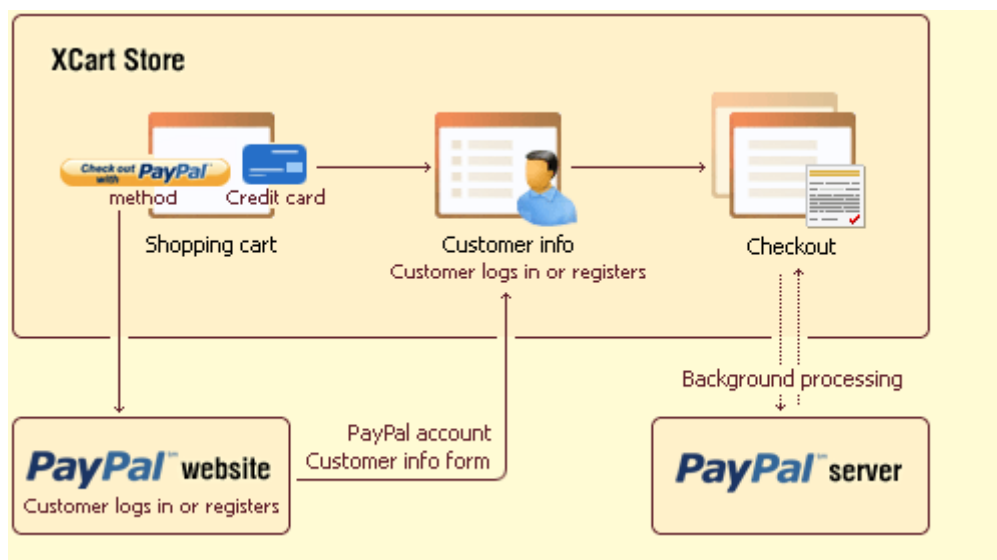
accounts PaySec is feeded.¹⁰ To ensure safety communication, payment PaySec system uses 128-bit encryption using SSL technology, and to establish Encrypted communication is used by the server certificate issued by a certification PaySec autoritou. (22)

1.4.2 Payment buttons

When paying by credit card merchant fee evade the order by several percents for the card issuer, which is mostly VISA or MASTERCARD, dominant players in the market. For cost savings, both from the banks, and the trader banks come with their own solutions, which is connected directly to the internet banking the banking institution. In brief, it is a transfer from one account to another.

Seller sees after the payment transaction. Payment begins by clicking on the button to the bank where the client account (which is why this method called payment / bank button). The client is then redirected to secure online banking website at a bank where the account is maintained. After log in, payment details are automatically filled and the user just confirms the payment. Information about performance Payment is immediately sent to the merchant. Aptly shown in the following diagram:

Image nr. 5 - PayPal payment buton



Source¹¹ : Own editing after taking from PayPal.com

¹⁰ APEK. Product Cards 2013; PaySec 2013.

This solution can reduce costs especially for the retailer, but also banks, omitted is the mediator, the card issuer. Another advantage is cheap and relatively simple introduction of this service. Implementation is easy, no need for any special hardware or software. (23)

The Czech Republic currently offering this service to these seven banks:

Table II - List of banking institutions providing payment button

Česká Spořitelna	GE Money bank	Fio banka
Commercial Bank	mBank	Raiffeisen bank

“Although the bank is relatively popular, their disadvantage is undoubtedly that trader must have implemented payment button that the banking institution with which the customer has established a bank account with online banking. For the merchant, this means to have opened several business accounts with different banks and moreover implement a payment button in their e-shops. In practice it means a greater financial costs, including time spent on the implementation of the technological processes. For this reason, appeared on the market called. Payment aggregators of which is discussed later.”¹²

1.4.3 Payment aggregators

Payment aggregators include words - "all in one place." Allow to unify offer Payment methods:

Payment by credit card, payment through the payment button, using premium sms and e-wallets to pay by bank transfer to one package. Nowadays, when the market a number of payment buttons, it is a logical development.

Internet business operators are no longer required for implementation of the payment cards, payment buttons associated with a necessity to have an open bank account at individual banks, which offer button. Payment aggregators its range of payment methods still expanding and trying to allow access to other payment methods, because any payment aggregator yet doesn't cover all payment options available in the country. The advantage

¹¹ Image token from: <http://help.x-cart.com/images/f/fa/Paypal2.png>

¹² Own opinion: Daniel Vodak

for traders is that they are automatically available to everyone upgrade payment aggregator and do not worry about it and lose the time.

As already mentioned, there is no need to set up a bank account if the trader wants to receive the most the payment by the bank. U aggregators payments are payments from merchants' providers offer payments on one account as a single contract and implementation in e-shop. For example, for a payment aggregator PayU (discharge) takes money from the account on a regular PayU bank merchant account a maximum of 24 hours, which offers quick and operating cash flow. (24)

- PayU



For payment aggregator PayU stands South Naspers Corporation operating in many countries of the World

Online media and e-commerce. PayU has seen light of the world in the Czech Republic in 2011. This was no novelty, since 2005 PayU already existed in Poland and Romania. PayU is licensed by the Czech National Bank pursuant to a license to provide electronic payment services. For the safety of all traffic between the Internet business and individual ways of payment secured by SSL protocol.

Addition credit card transaction is fully supported solution of 3-D Secure – International standardized process for processing payments via credit cards on the internet, which is designed for maximum safety and are in accordance with the directives card associations VISA and MasterCard. (25)

Price PayU payment aggregator for implementation in the Internet commerce retailer is set to 3900,- CZK (26)

- AGMO



AGMO is a payment gateway for real-time transactions. Allows payment by phone, credit card or bank account. Aggregates payment solutions telecommunications operators, banks and other entities. The benefit to customers is one comfortable reliable interface for a large majority of payment channels. Technical Solutions Company providing AGMO beyond basic payment services, increase economic benefit payment channels to our customers and reduce IT costs.

Why use so-called. Aggregator payments? (Speech by Agmo cooperator)

“The advantage is that needed is only to enter into one contract, one interface program to open a path to a broad variety of payment methods.

As the payment card work? The customer chooses the basket shop payment method Credit card payment and is redirected to the online payment form bank. Next, fill in the necessary information from the credit card and confirm the payment. Merchant is immediately informed about the payment by the customer and can ship the goods.” (27)

Table III - List list of collaborations that interact with AGMO

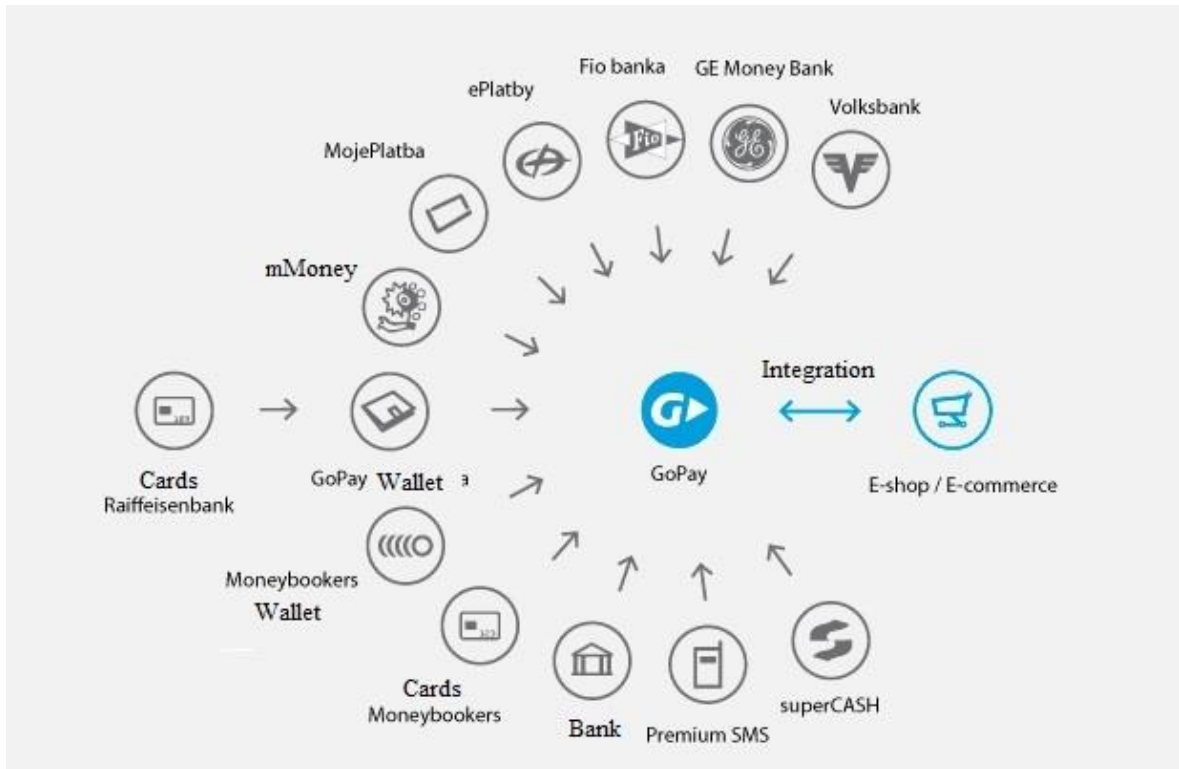
• GE Money Bank	• Equa bank	• UniCredit Bank
• PSB	• Raiffeisenbank	• Česká spořitelna
• Commercial Bank	• Citi bank	• ČSOB
• Fio banka	• Zuno bank AG	• Sberbank
• Air Banka	• mBank	

(28)

- GoPay

GoPay is the most versatile payment aggregator market in the Czech Republic. The best captures the entire spectrum offered payment channel the following diagram:

Image nr. 6 - Offered options at GoPay



Source¹³ Own editing from proholding.cz

From Image nr. 11 we can see that as other payment aggregators allows GoPay pay customer payment via credit cards and keys. However, it also offers Receive Money via Skrill / Moneybookers and via premium SMS, GoPay Wallet and Supercash.

GoPay is not just a payment aggregator, but it is also an electronic purse. About GoPay I have mentioned until now, because electronic wallet for shoppers clients currently only minor areas of interest GoPay and focuses primarily on universal payment aggregator. Tax policy is an individual matter, which depends on the volume of payments. Standard pricing is around 2% of the payments. Within system GoPay currently not charged any additional fees. (29)

¹³ Token from: http://www.proholding.cz/uploads/assets/stranky/gopay/gw_schema.gif

1.4.4 Acceptance of payment cards

Payment gateways are online payment interface to allow safe and convenient payment via credit card. In the Czech Republic offers payment gateway Czech Savings Bank under the name of E-commerce 3-D Secure.

For other banking institutions in the Czech Republic provides the possibility of online payment interface provider of payment gateway GP webpay Global Payments Europe, which is part of one of the largest international companies in the field of non-cash payments, Global Payments Inc. For maximum security, which is basic principle payments on the internet are the two payment gateways implemented safety standard 3-D Secure.

- Safety secure 3-D Security

3-D Secure is a set of security requirements of the card associations MasterCard and VISA. Enhanced security is ensured by the fact that your card does not provide shoppers trader, but directly to the bank. The transfer of information between the client computer and payment gateway is encrypted via SSL security protocol.

Client on your computer can identify it that at the beginning of the command line is prefixed with "https". Depending on the type and version browser at the top or bottom of a locked padlock icon and green address bar is highlighted. A new feature, which comes with some banks in the territory in Czech Republic is an even higher degree of security by sending an SMS with a numeric security code. (30)

Code of SMS messages received must be entered in the dialog box that appears in the meantime website. This method is very similar to payments of Internet banking when it is necessary to also use a verification SMS code. Another safety feature in 3-D secure protocol is the method of payment, in which when the taxpayer is asked to enter information about your credit card is no longer automatically redirected to the bank or merchant transaction processor, with which it has concluded an agreement on merchant accepting credit cards on the internet.

This step, when the trader get information on sensitive data from credit card, greatly reduces the possibility of abuse. To see if the client is just business, in which it intends to purchase secured using 3-D Secure, used the logo:

"Verified by Visa and MasterCard SecureCode" (31)

Image nr. 7 - Visa & Mastercard secure logos



Source¹⁴ Own editing from <http://www.payone.de>

¹⁴ Image token from: <http://www.payone.de/en/products/payment/credit-card/3-d-secure/>

1.4.5 Payments via Cell phones

In this part of the thesis deals with the new trend of online payments, for which can be regarded as payments using a mobile phone application. By this method, payments are inserted great ambitions and efforts, especially because a growing proportion of smartphones sold. They use Internet for 74.1% of the population over 16 years and internet in smartphone use over 25% of all those people. If we are more focused on generation **16-24 years**, we can see that **65% of them are using Internet in Smartphone**. Growing popularity of smartphones, of course, will change shopping habits especially the younger generation.

At this state had already responded to the most famous Czech e-shops that adapt a website for mobile phones or view directly developed an application for Smartphones. Examples include applications for Android and iOS platforms from e-shop Alza.cz Heureka.cz and search engines. In addition to applications, allowing you to browse our e-shop but also created two major applications with the primary objective of security of payment transactions. The most well know in the Czech Republic are MasterCard Mobile and Mobitech project.

Informations collected before last Christmass (2nd quarter of 2014) are saying that over 39% of all people using Internet used it in last 12 month at least once for ordering some goods. (32)

- Mobito

Mobito is a service that allows you to pay by mobile phone with the help of a simple connection to a bank account or a credit card. With Mobito can user securely pay online, but also in stores, send money from phone to another phone and add credit to call themselves or another person remotely, instantly and at any time.

The project was a partnership project Mobito 4 banks in the Czech Republic – Ceska Sporitelna, GE Money Bank, UniCredit Bank and Raiffesenbank and domestic operators T-Mobile, Telefónica and Vodafone. Recently there has been at the General Meeting

MOPET CZ as to the acceptance of an offer to buy scheme Mobito for a symbolic price of Czech Savings Bank, just when she got into the hands of the vast majority of society.

Its share he had only UniCredit Bank. Sharp Mobito operation was launched in September 2012. From this information it is clear that so far there is no desired success, as evidenced by the failure of plans, the company's management was at a loss of almost 58 million Czech Crowns. (33)

- Mastercard Mobile

By words from producer is this method “Easy and secure payment with MasterCard Mobile™ powered by MasterPass”



MasterCard Mobile Application is a digital wallet that enables simple and safe shopping on the internet for all owners of smartphones or tablets iOS. Suffice smart phone and connect to the nternet, mobile or WiFi. MasterPass Service™ allows the application to use Mobile MasterCard to make purchases throughout the world, wherever you see the sign MasterPass™. (34) Well, this application is still raising and getting more used nowadays so maybe one day, most of us will pay in restaurants by that.

How it works?

In order to pay by credit card, it is necessary to insert into your credit card information. MasterCard Mobile allows you to have inserted in the application more debit and credit cards at a time. When paying just simply selects from which the card is to be paid.

Progress payments in e-shop can be divided into the following the following steps:

- 1) The customer selects a payment method credit card.
- 2) From the menu, select the MasterCard Mobile.
- 3) On the monitor will generate QR code.
- 4) The customer code that takes a photograph using a mobile phone or Mastercard Mobile Applications it writes directly into the application.
- 5) The customer confirms the payment of a unique 6-digit PIN by code that you set when you activate the application. ¹⁵

- Payments via czech mobile operators

On the merchant with whom user buy the product / service / content, choose the payment method payment using m-payment. Then he will be redirected / payment gateway and T-Mobile / Vodafone / O2, where display to check payment details.

Then he "Execute transaction" and complete the payment. Then user will be redirected / and back to the merchant website. The payment will be credited to his bill to telephone number he has on his mobile phone. (35)

¹⁵ APEK. Payment method in the Czech Republic: Part II: Product Card 2013 ed., Charged document by iNg. Petr Čech from his diploma thesis

Practical Part

In this practical part will be find out what kind of business is the best alternative to choose, if we are interested in customers using mostly wireless payments. MADM acronym of decision making method, which is the decision making process when several attributes are considered for evaluation of alternatives. Will be used, particularly the scoring method. The very important thing which cannot be forgiven is to connect following survey and research and find some dependency.

1.5 Researches

We conducted research amongst 3 different entrepreneurs:

1)	The first one owns small grocery.
2)	The second entrepreneur is owner of giant E-shop firm and his attitude is highly focused on modern trends, which means that he is pushed by customers to offer as many methods of paying, as possible. This E-shop provider is not typical E-shop, it focuses on selling on-line games and nonfree software.
3)	The third entrepreneur owns couple of small clothing stores and this undertaking is his main income.

All three bussinesmen have been asked to fill the same table and to evaluate each article on a scale from 1 to 10, where 10 stands for the best and 1 stands for the worst. We will compare results based on 4 main factors, which are really important for every bussinesman.

Safety stays for feeling how safe customer is, when using wireless payment method (card data secure).

Cost of purchasing consists of all costs, which the retailer has to invest if he wants to allow customer to pay in non cash method (payment terminal, etc.). In meaning of article cost of purchasing, should retailer consider how these costs affect firm economy.

Operational costs mean all charges associated with wireless payments and again, how much is retailer affected or not by them. Popularity at customers means how often customers seek the ability to pay wirelessly.

Table IV - Evaluation of the surveyed entrepreneurs

	Safety	Cost of purchasing	Operational costs	Popularity among customers
Grocery	9	5	6	5
E-shop	7	10	9	10
Clothing	8	6	5	7

Source¹⁶: Own research

1.5.1 Using scoring method for multiple criteria problem

Since we have collected data from retailers, we are able to use scoring method from 1 to 10 to see the result.

Table V - Scoring method

	Safety	Cost of purchasing	Operational costs	Popularity at customers	Sum
Grocery	9	5	6	5	25
E-shop	7	10	9	10	36
Clothing	8	6	5	7	26

Source¹⁷: Own research

Based on the results of scoring method, we can clearly say that E-shop is the best alternative to choose. This result is not surprising at all since software E-shop retailers most likely doesn't allow customers use money order, wireless payment is the only way for them to pick up money from their customers.

¹⁶ Data in table token from own research

¹⁷ Data in table token from own research

1.5.2 Comparing results

Focusing on comparing only stores (not E-shop), can be clearly seen that Clothing Store has better results in all the alternatives over the Grocery. It is probably result of higher prices for clothes, than for usual food and goods. On the other side, operators of wireless payments, should offer better conditions for retailers with less profit because one of the main reasons, why E-shop has won in all methods is the fact that store retailers have to pay sometimes 2% or 3% fee from every payment and are forced to level up prices for goods.

1.6 Questionnaire survey

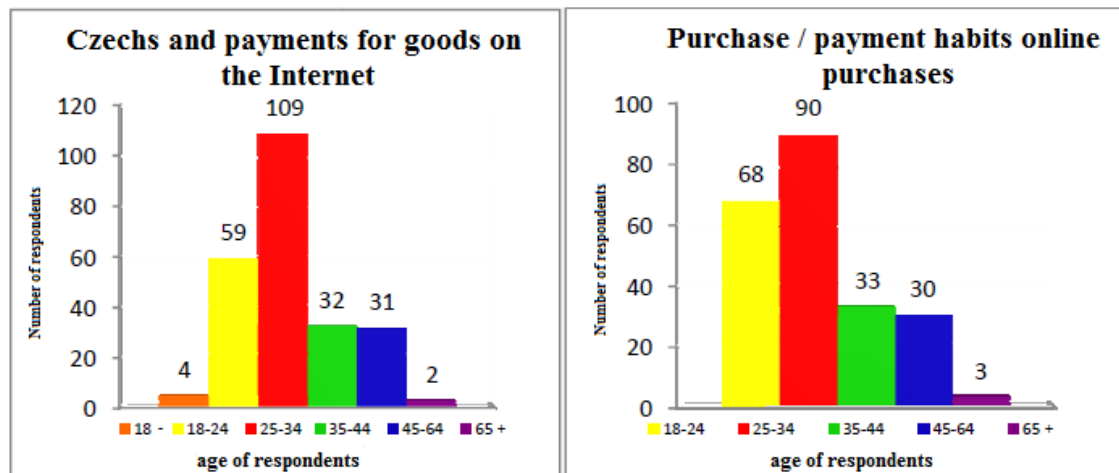
Secondary research was conducted using two questionnaires. The first questionnaire focused on payment methods and the perception of safety when buying goods and services on the Internet, the second questionnaire focuses more on the buying habits of the Czech population when making purchases online, this questionnaire is more marketing oriented. To build the research the author used certified service “VypInTo.cz”, which allows to realize online internet surveys. Well, the sad part is that the author didn’t manage to collect data from foreign respondents because most of my friends are from Czech and the author wouldn’t be able to collect so much data. So the author have decided to create surveys in Czech language and then translate results in English.

Build questionnaire after the compulsory registration of was a very simple and intuitive. After writing the questions, which is always the option to choose whether to be open, closed or semi-closed, it is necessary to choose the logical branching questionnaire. Pilot test of survey among limited number of respondents. The questionnaire was first sent to shortlisted respondents for the purpose only grammatical corrections questionnaires, but also to determine whether all questions understandable.

The response options included the full spectrum of views on submitted questions and questionnaires that were sufficiently informative and did not occur in mistakes.¹⁸

After corrections, full questionnaires were sent to potential respondents mainly through social networks Facebook, email addresses and discussion lists more than 200 potential respondents, the exact number cannot be traced, since the questionnaire is publicly available and part of the respondents to the questionnaire sent out a link to other people. According to anticipation of such problem was to ensure age distribution that corresponded to the distribution of the Internet population. Especially because they were addressed primarily to people of my age group, between 24-34 years. For partial elimination of this deficiency I tried to call the age structure of direct addressing of the older part of the Internet the population. Overall, responded to the first questionnaire 237 people, the other 229 people. Age structure of respondents who I completed questionnaires, the following chart shows:

Chart nr 1. Czechs and payments for goods and services on the Internet Chart nr 2. purchase / payment habits in online purchases



Source: own adaptation survey

Source: own adaptation survey

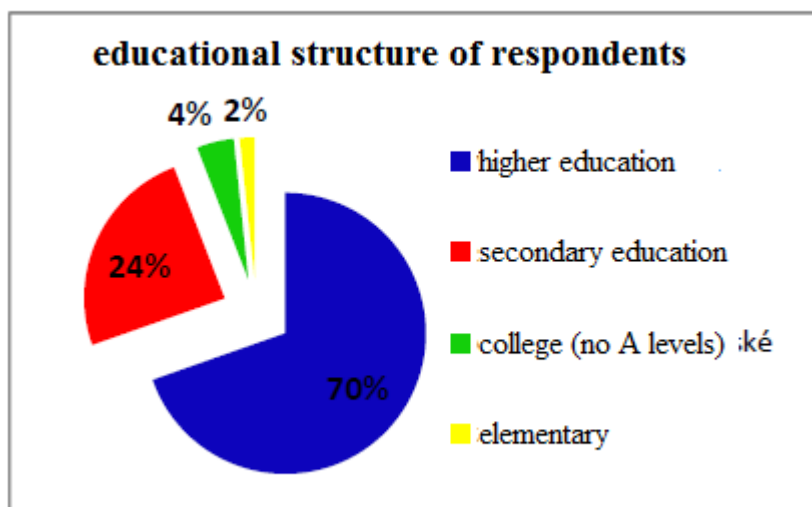
From charts (graphs) no. 1, 2 and 3 we can clearly indicate that the obtained structure of respondents by age and education to reflect the underlying structure of the

¹⁸ Questionnaires are included in Annex no. 1 and 2 at the end of this work

Internet population nor does the structure of the Czech population, but is shifted towards younger and more educated people. In evaluating the results will take into account this aspect and I will not generalize the results to the entire Internet population of the Czech Republic, respectively, on the Czech population.

On the other side, the age structure that emerged from the questionnaires, makes some unusual conclusions. It is known that the younger generation more easily adopt new technologies, they are even more inclined and are less conservative. The second fact, which may affect the conclusions of my work is the education of the respondents. In my research is the predominance of university-educated people, who make up more than two-thirds. Despite this fact, their answers were often factually incorrect and interviews with people working in the field shows that less educated people the results would probably be more dismal.

Chart nr. 3 Educational structure of respondents



Source: own adaptation survey

- Have you ever shopped on the internet?

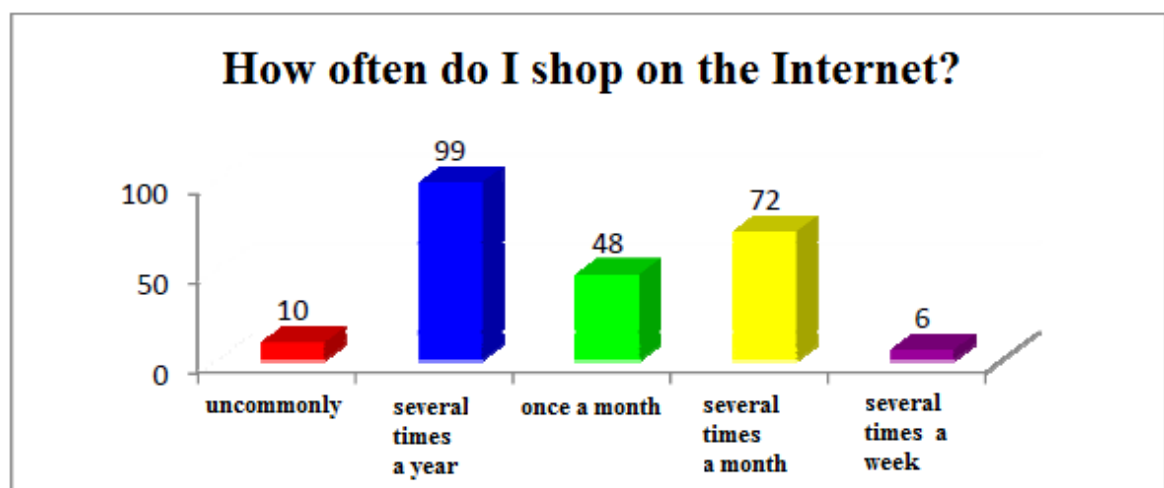
The first question that respondents had to answer was whether he ever shopped on the Internet. All respondents except one responded that they already have experience with shopping online. The reason for this is primarily addressing Internet population. After this question questionnaire was divided - for those of you in the first question in the negative - was prepared question "What is the reason you have not tried online shopping?" In this

question the only one respondent, who have never bought anything online, didn't fill any answer, so it is unnecessary to deal with it.

- **How often do you buy goods and services on the internet?**

Before analyzing the answers to this question, I will use the earliest responses from the second questionnaire, where one of the issues addressed by whether respondents consider online shopping as a normal part of everyday life. The results show that for two-thirds of respondents' case it is like that.

Chart nr. 4 How often respondents shop on the Internet



Source: own adaptation survey

From the graph we can observe that most respondents are shopping a few times per year (42%) and a few times per month (31%).

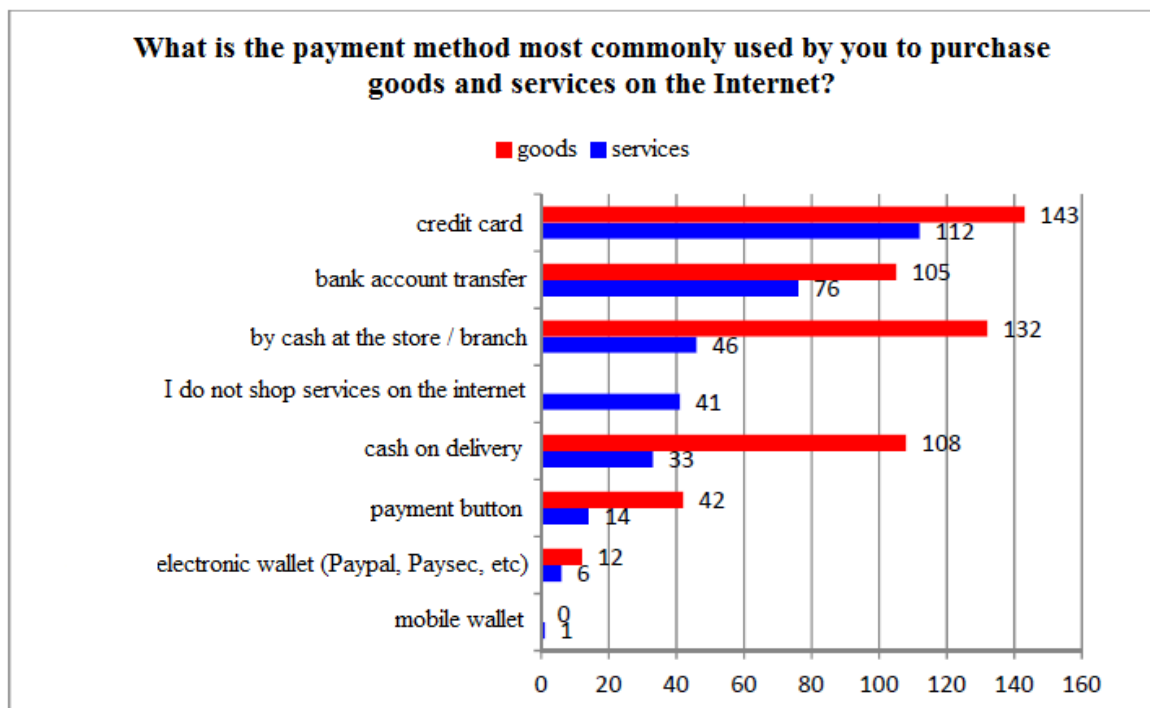
- **What goods and services are mostly buy on the internet?**

When we look at another question, what most people buy on the Internet - it is primarily dominated by electronics. It explains that in the field of electronics is the biggest competition of e-shops and also the lowest margin. (38)

It is very easy in peace and comfort of your home compare various e-shops. People on this method of shopping has become accustomed. Items section, which interviewees buy, is a sports equipment and clothing, which is also ample opportunity comparisons, as well as bus tickets and train - buying them is very comfortable and can find the current availability and another benefit is very easy to overbooking any other term or cancellation of tickets. In the questionnaire, there were some very interesting items that people buy on the Internet, an example can be muesli from mixit.cz,¹⁹ piercing, commodities, nutritional supplements, collectibles, e-books, imported food. The research showed that respondents buy on the Internet almost everything except for goods that are perishable.

- **What payment method you use the most when purchasing services (such as vouchers for discount sites) on the Internet?**

Chart nr. 5 Methods of payment for purchased services



Source: own adaptation survey

¹⁹ Possibility to let you mix your own muesli wish from the given ingredients

From the chart no. 5 above, it is evident that if we reduce the question only method of payment for services - results we have significantly altered. People mostly trust in payment card, whereby this payment method is very convenient and the main advantage of this method is the speed of payment. Service (or voucher for a given service) immediately after payment is sent to the customer. This is undoubtedly one of the biggest advantages. Respondents also frequently use bank transfer from an account like very safe and proven method. The disadvantage of this method is less speed payments when the amount of the service is immediately credited to the counterparty until the second business day which is in our age “oldschool” for some of customers. (39)

Surprising finding of the survey was that some of the respondents do not buy at all services on the Internet and only buy goods. A significant number of respondents also used cash on delivery, which I personally comes to paying for services such as least desirable method. The respondents' answers often appears the possibility of picking up at the store / branch, at a high rate of response to be incorrect understanding because the service is inherently intangible issue and cannot be sent.

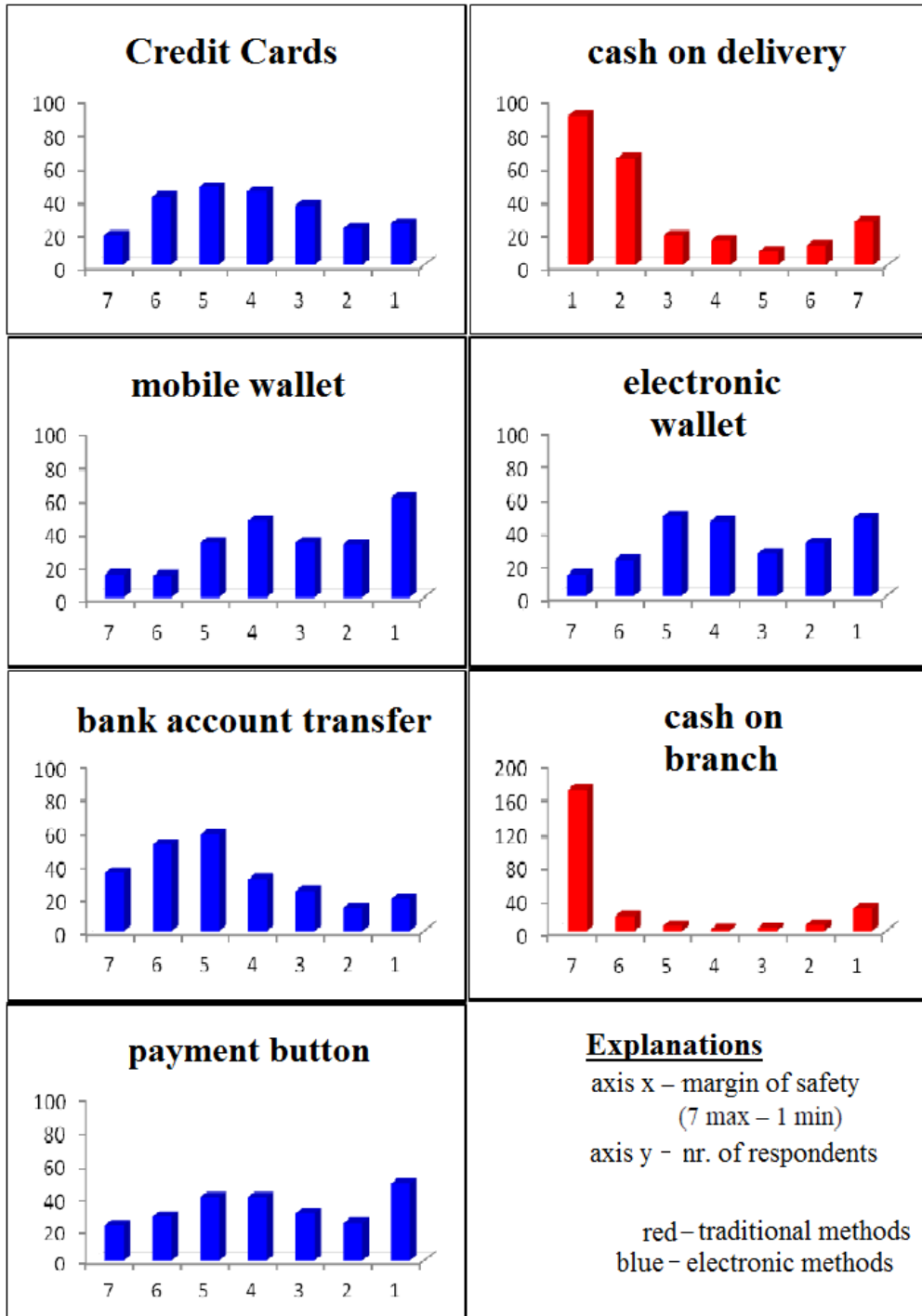
Of course extracts from the exceptions, for example where a server at a discount Slevomat.cz can pay for ordered services in their branch. There are electronic wallets and mobile wallet is still marginal issues and is now used primarily enthusiasts of modern technology - especially then we would talk mainly about PC gamers who prefer as a method of payment for any extra benefits and advantages in the game, exactly and just electronic and mobile wallets.

1.6.1 Arrange payment methods, as perceived by the level of safety

Security and payment security is the basis for functionality and expansion of payment methods. Respondents had to evaluate methods of payment from 1 - the leastsecure, to 7 - the most secure.

Answers to this question can be seen in the following graphs. Since the questionnaire in which respondents were asked to evaluate methods 1 to 7, occurred a value of 0, this value was approximated earliest possible number, i.e. the number 1, in order to evaluate this question. In these graphs, it is possible to see how respondents rated each method.

Charts nr. 6,7,8,9,10,11,12 The perception of safety evaluation of different payment methods



Source: own adaptation survey

Looking at the above graphs is evident that respondents deemed the safest payment for goods and services with pickup at a branch store. This eliminates a risk of non-delivery or incorrect delivery of orders. During the interviews it was possible to leave a comment if respondent was interested in to comment. One of the interviewees in the notes to the questionnaire said that when buying online will never know the counterparty, there is always the risk that the counterparty may not meet its obligations. The second is the safest method of interviewees consider delivery. It is based on personal experience, which is mostly good.

Cash on delivery, although the traditional way of paying for the goods ordered. Its security can, however, reasonably be questioned. Nowhere is clear that if we use the cash on us to arrive properly goods. Cash on us in any case is not guaranteed. Verifying that we received the ordered goods before actually paying, is almost impossible. Even after payment if we have a guarantee consignment should be open before the other two witnesses – workers of Courier Company. On the third position is placed bank transfer via internet banking. This method is already mentioned most preferred method of payment from the perspective of traders. This is because for them the cheapest way to get paid. As distribution of results at another location is not clear for the unequivocal identification of the sequence are averaged values of questionnaires and order shows us the following chart.

(38)

1.7 Results

Bachelor's thesis is divided into two parts. In the first part - a theory has been characterized the electronic payment systems and resources that can be used on Czech territory. Has been dealt with payment systems PayPal, Skrill and Czech alternative PaySec with detailed features that are available.

Also has been outlined the advantages and disadvantages of user accounts and has been tried to put in the role of a consumer who is not familiar with these systems and trying to find the best product and the most ideal option.

Also has been explained the functioning of payment buttons and closely related payment aggregators. In the next part, haven't been wanted to tediously deal with credit cards from global point of view because it is theme at least for another bachelor thesis or would be appreciated to deal with this topic in the future in Diploma thesis. Even though at least have been focused on security and protection system called 3-D Secure, which we are daily using when paying by our credit card online.

The last chapter of the theoretical part is devoted to the latest payment methods, which are payments through mobile phones and it have developed smoothly on the actual topic at the moment, which are payments via mobile operators.

In the second part of the thesis have been dealt with another objective of this work. Has been worked with information from primary research that have been conducted and has been also used the internet research. Has been tried, however, only read the current data from last two or three years so that the results of analyzes, statistics and arguments are not misleading. It is believed that the aim was achieved.

The first assumption, which has been stated in the introduction, was that the dominant electronic method is credit card and other electronic methods occupy only a marginal share. When processing surveys Thesis has been gradually drawn to the conclusion that confirmed this assumption. Clearly is seen from results of surveys dealing with just this area, it is clear that among respondents who completed me questionnaires, already dominated by just a payment card. The survey clearly confirmed my assumption that in addition to credit cards other electronic methods occupy an insignificant share.

It is true that it was pleasantly surprised with a slightly outcome payments Payment button. This is especially so because the banking institutions are trying to circumvent card

association and several years to offer this for them profitable payment method. Payments via payment buttons are more popular every year among users and among traders themselves. For their increasing popularity, has been owed payment aggregators that offer merchants accepting payments from several banks at once. That payment aggregators will likely play an increasingly important role. The expected amendment of the Law on Payments would likely in the near future should have access to the clearing center CERTIS and become rightful players of money market. (39)

The first assumption was thus confirmed, the dominant electronic payment method is via credit cards and other electronic methods are used only for specific payments.

My second assumption was that the Czechs are still conservative in terms of access to modern electronic payment systems and tools, and they use it too. This assumption results of thesis survey rather refute. Czechs would not consider conservative, but rather they have no motivation to change their habits.

New methods are used only in the event that they have a reason, such as faster delivery of goods or services, greater security, or even if they have no other option. To make the new payment methods used successfully for Czech citizens, must offer people some benefit. For this reason it is often very difficult to enforce the new payment method. This can be seen in Paypal payment system. It is the dominant system worldwide, according to the results of my research as well as in the Czech Republic. Despite its prevalence among Czech internet population only insignificant. Does it based mostly only one who needs to carry out the transaction for buying goods and services from abroad, mainly from ebay and such users in the Czech Republic is very little, even though their numbers are growing. Over the last three years occurred in the extension of payment systems is a significant change.

Has to be say that.the big news of paying by credit cards is the introduction of contactless payment cards, which met with great success. The share of these payments dizzyingly grows.

Banking institutions benefit from this situation and trying to increase the share of contactless cards among users. We can say that the majority of today's contactless cards issued if the customer does not prevent. Further extensions may threaten the fact that in the European Union, there are efforts to regulate the commissions for transaction executed by credit card. If it's good or bad, is on independent analysis.

In opinion author of this thesis is being considered that that would be lost stakeholders interest in this sector continues to develop. The impact of this should not only on the card association, but also operators of electronic payment systems. These systems would not continue with the current level of commission competitive and could lead to their demise. For most systems, means of payment and would preserve the current state, there would be no worthwhile investment and overall development of the sector with e-commerce to a halt. In an attempt to enforce such a law is necessary to take into account all the possible consequences and not to seek to reduce individual entities in first step this segment in an effort to improve the position of customers.

Conclusion

The main goal of the thesis was to create an overview of the current state of electronic payment systems, their classification and find out, if there is a difference in attitude of E-shop retailer and store retailer. However, all the methods have been described from very detailistic point of view and if we take a look on the results of graph, where people most likely prefer to use credit card when they pay on the internet, we can conclude, that there is some connection between this fact and the fact, that E-shop retailer prefers non-cash paymets most from all retailers.

Partial goal of thesis was to answer the question, what E-commerce system do we have in the Czech Republic. This goal has been met aswell. Based on the results from graph, another goal has been met. We can clearly say, mainly young people tend to shop a lot goods on the internet, but however, rest generations don't. So we can not be surprised, that grocery retailer and fashion retailer don't tend to offer non-cash paymets as E-shop grocer does.

Another partial goal was to answer, if are still cash payments in the Czech Republic more often used than non-cash payments. In the survey we have found that young people really tend to use more non-cash payments.

Studies

*APEK. Payment method in the Czech Republic: Part II: Product Card 2013 ed.,
Charged document by iNg. Petr Čech for his diploma thesis*

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List of Shortcuts

APEK – Association for electronic Commerce
EPS – Electronic Payment System
EU – EUROPE
CZ – Czech Republic

Appendix



Uživatel: [Daniel Vodák](#) | [Odhlásit se](#)

Úvod Průzkumy Testy Licence Jak na to Ceník Kontakt

[Dotazníky k vyplnění](#) | [Archiv výsledků](#) | [Rady a tipy](#) | [FAQ](#) | [Nápověda](#)

Zadavatel průzkumu

Daniel Vodák
dany55@seznam.cz

Češi a platby za zboží a služby na internetu

Konec vyplňování dnes v 21:47:59, výsledky budou veřejně přístupné.
Počet otázek: 24 Průměrná doba vyplňování: 00.05:46

Podělte se o výsledky :-)



povinná otázka

1. Nakupovali jste již někdy na internetu?

- ANO
 NE

Spojte se s Vyplňto.cz



Vyplňto.cz - Internetové průzkumy se líbí více lidem (3.205).



Plugin pro sociální síť Facebook

Odpověď ANO v otázce č. 1 →

nepovinná otázka

3. Jaké zboží či službu nejvíce nakupujete na internetu?

→ A pokračování dále na otázku č. 4

Odpověď NE v otázce č. 1 →

nepovinná otázka

2. Z jakého důvodu jste ještě nevyzkoušela online nákupy?

—————▶ A dále přeskočení až na otázku č. 7

nepovinná otázka

4. Jak často nakupujete zboží a služby na internetu?

- několikrát týdně
- několikrát za měsíc
- jednou za měsíc
- několikrát za rok
- méně často

nepovinná otázka

5. Jakou metodu placení za nakoupené zboží využíváte?

- platební karta
- v hotovosti při vyzvednutí na prodejně
- bankovní převod z účtu
- platební tlačítko (po vybrání této metody je klient přesměrován do svého internetového bankovníctví s již předvyplněnými údaji)
- elektronickou peněženku
- mobilní peněženky
- dobírka
- Vlastní odpověď:

nepovinná otázka

6. Jakou platební metodu nejčastěji používáte při nákupu služeb (například vouchery na slevových serverech) na internetu?

- platební karta
- V hotovosti při vyzvednutí na prodejně/ výdejním místě
- bankovní převod z účtu
- platební tlačítko (po vybrání této metody je klient přesměrován do svého internetového bankovníctví s již předvyplněnými údaji)
- elektronickou peněženku
- Dobírka
- mobilní peněženky
- nenakupuji služby na internetu
- Vlastní odpověď:

nepovinná otázka

7. Seřadte prosím platební metody, jak je vnímáte podle úrovně bezpečnosti

1 nejméně bezpečná až 7 nejbezpečnější

U každé podotázky prosím zvolte odpověď v rozpětí 1–7:

platební karta:	1	2	3	4	5	6	7
V hotovosti při vyzvednutí na prodejně/ výdejním místě:	1	2	3	4	5	6	7
bankovní převod z účtu:	1	2	3	4	5	6	7
platební tlačítko (po vybrání této metody je klient přesměrován do svého internetového bankovníctví s již předvyplněnými údaji):	1	2	3	4	5	6	7
elektronická peněženka:	1	2	3	4	5	6	7
Dobírka:	1	2	3	4	5	6	7
mobilní peněženka:	1	2	3	4	5	6	7

- V hotovosti při vyzvednutí na prodejně/ výdejním místě
- bankovní převod z účtu
- platební tlačítko (po vybrání této metody je klient přesměrován do svého internetového bankovníctví s již předvyplněnými údaji)
- elektronickou peněženku
- Dobírka
- mobilní peněženky
- nenakupují služby na internetu
- Vlastní odpověď:

povinná otázka

8. Máte založený uživatelský účet u některého z platebních systémů?

Platebními systémy se rozumí Paypal, Skrill/Moneybookers, Paysec

- ANO
- NE

Odpověď NE v otázce č. 8 → přeskočení přímo na otázku č. 11

Odpověď ANO v otázce č. 8 →

nepovinná otázka

9. U jaké společnosti/ společností máte uživatelský účet založený?

nepovinná otázka

10. Z jakého důvodu jste si tento platební systém založil/a?

povinná otázka

11. Měl jste někdy Vy osobně či někdo z Vašich známých problém se zneužitím platební karty či elektronické peněženky

- ANO
 NE

Odpověď NE v otázce č. 8 —————> přeskočení přímo na otázku č. 13

Odpověď ANO v otázce č. 8 —————>

nepovinná otázka

12. Nesli jste plnou výši ztráty, ke které došlo při zneužití karty či jste byl refundován?

- Nesl jsem plnou výši ztráty
 Byl jsem refundován

povinná otázka

13. Považujete elektronické platební metody za bezpečné?

- ANO
 spíše ANO
 spíše NE
 NE

povinná otázka

14. Víte o tom, že existuje limit, do kterého ručíte za případnou ztrátu finančních prostředků na Vašem účtu v případě zneužití Vaší platební karty?

- ANO
 NE

Odpověď NE v otázce č. 14 —————> přeskočení přímo na otázku č. 16

Odpověď ANO v otázce č. 14 —————>

Odpověď NE v otázce č. 8 —————> přeskočení přímo na otázku č. 11

Odpověď ANO v otázce č. 8 —————>

nepovinná otázka

15. Znáte limit, do jakého případně ručíte?

 (text)

nepovinná otázka

16. Co je pro Vás hlavní výhoda při placení elektronickými platebními systémy a prostředky?

Na mysli jsou platební karty, elektronické peněženky, mobilní peněženky a

Zvolte alespoň jednu možnost, maximálně 4 možnosti.

- rychlost platby
- jednoduchost platby
- platba ihned poslána
- vše na jednom místě

Vlastní odpověď:

nepovinná otázka

17. Vnímáte rozdíl v bezpečnosti či jinak při platbě v řádech několika tisíců korun oproti platbě v řádu stovek korun při platbě platební kartou či jinými elektronickými prostředky a systémy?

Například při platbě za drahý elektrospotřebič raději zaplatím starou dobrou dobírkou

nepovinná otázka

18. Sledujete, jestli je Vaše platba platební kartou či jinými elektronickými platebními prostředky a systémy provedena na zabezpečených stránkách?

- Ano, ale i přesto platbu přes nezabezpečený server provedu
- Ano, a je to pro mě velmi důležité a případně jdu jinak
- Ne, není to pro mě důležité
- Ne, ale měl/a bych to sledovat

nepovinná otázka

19. Slyšel/a jste již o službách Mobito či MasterCard Mobile

- Ano, znám obě dvě služby
- Ano, znám Mobito
- Ano, znám MasterCard Mobile
- Ne

povinná otázka

20. Víte jaký je rozdíl mezi platbou platebním tlačítkem a převodem na účet?