

# Merchant Guide Boleto Flash®

## What is Boleto Flash®?

Boleto Flash® is an advanced form of boleto bancário, a payment system introduced in 1993, long before e-commerce became important. Boleto bancário continues to be the second most important online payment method in Brazil, after credit cards. The system is secure, with absolutely no chargebacks, broadly accepted and accessible to anybody, even kids buying their gaming credits or the still 55 million unbanked adults in Brazil. Its only disadvantage is that payments are confirmed with a delay of several days. PagBrasil's unique Boleto Flash® technology solves that problem, whilst maintaining the advantages of the boleto system that any Brazilian is familiar with.

Boleto Flash® is an instantly generated online payment slip which can easily be paid via Internet banking, at ATMs, at any branch of associated banks or at one of more than 13.000 Brazilian lottery agencies. PagBrasil confirms the payment within one hour – instead of days as in the case of the traditional boleto bancário – and increases conversion rates for merchants. Therefore, it is an ideal payment method for consumers as well as businesses.

## What are the main advantages of Boleto Flash®?

- Payment confirmation in up to one hour
- Fully responsive version for mobile phones and tablets
- Secure payment method for the buyer
- Absolutely no chargebacks
- Broadly accepted anywhere in Brazil
- Payment method available to anybody, even unbanked
- Additional conversions
- Better service for your customers
- Competitive advantage for your business

## Boleto Flash® sample:

[https://www.pagbrasil.com/pagbrasil/documentation/sample\\_boleto\\_flash.html](https://www.pagbrasil.com/pagbrasil/documentation/sample_boleto_flash.html)

## How can I implement Boleto Flash® into my checkout?

Boleto Flash® is exclusively available for merchants processing and collecting their payments with PagBrasil. Integration is surprisingly easy for merchants already using PagBrasil's boleto bancário processing service.

### Boleto Flash® integration

Integrate PagBrasil's boleto according to our [PBDocs – Boleto Flash](#).

Merchants already processing boletos with PagBrasil just need to modify their payment page as explained at the next item to qualify for the switch of all their boleto processing to Boleto Flash®.

#### Payment page:

1. Show the Boleto Flash® logo and the standard boleto logo on your payment page. Keeping both logos is recommendable because PagBrasil's Boleto Flash® also supports all features of a regular boleto.
2. Display a text informing about what Boleto Flash® is. Suggested text: "Este boleto terá o pagamento confirmado em até 1 hora se pago no mesmo banco selecionado. [Mais informações](#)."

#### Payment confirmation page:

3. Add the Boleto Flash® logo to your payment confirmation page with a link to PagBrasil's [Boleto Flash® info page](#).
4. Add the same suggested text (step 2.) explaining about Boleto Flash® to your order confirmation email which should also include the boleto URL.

Once Boleto Flash® is activated, all boletos come with the Boleto Flash® logo and can either be paid at the associated banks for fast payment confirmation, or at any other boleto accepting location with payment confirmation on the next business day, at 10am BRT.

Please note that our dynamic and settlement reports will show Boleto Flash as an additional payment method. If you are using our API function 'getorder', you need to make sure your system can accept the value 'F' for the payment method parameter.

Please keep in mind that Boleto Flash must not be manipulated, and you should always send the boleto URL by email to the customer. Our tests indicate that conversions increase when the boleto is presented as a link (HTML) rather than a PDF, because emails with attachments have a higher chance to be diverted to spam boxes.

Also, Boleto Flash changes according to the bank that was chosen by the customer, meaning there are currently 3 different boleto versions and eventually we may alter the bank options in accordance with future necessities, so by using the link, the boleto will always be in its most up-to-date version.

Please check our 'Integration Manual – Boleto Bancário' for further information or contact us at [support@pagbrasil.com](mailto:support@pagbrasil.com). Our integration manuals, the Boleto Flash® logo and the standard boleto logo are available for download at the PagBrasil dashboard, in the tab 'Resources'.

### **How can I activate Boleto Flash® for my PagBrasil merchant account?**

When initiating the implementation of the above requirements, please contact our support team at [support@pagbrasil.com](mailto:support@pagbrasil.com) to activate Boleto Flash®. A confirmation email will be sent to you as soon this activation is complete, usually within a few hours on working days.

Once you have completed the implementation, kindly inform [crm@pagbrasil.com](mailto:crm@pagbrasil.com), so that our account management team can homologate your Boleto Flash® checkout and approve the reduced Boleto Flash® fees.

### **Which fees will be charged for Boleto Flash®?**

PagBrasil will charge the fees stated for Boleto Bancário or Boleto Flash® in your Payment Service Agreement, provided the integration is done according to the integration requirements as stated above including the Boleto Flash® logo and links to the Boleto Flash® info page.

Alternatively, a fixed fee of BRL 2.50 and a mark-up of +0.50% on top of your current variable volume fee are charged for Boleto Flash®'s same day confirmation of payment. No mark-up will be charged for Boleto Flash® transactions which cannot be confirmed on the same day.

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