Merchant Guide PEC Flash®

What is PEC Flash®?

PEC Flash® is a cash payment method developed especially for the e-commerce segment. This no-hassle and paper-free payment solution allows consumers to pay for their online purchases in cash at lottery agencies in Brazil. 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. PagBrasil's unique PEC Flash® technology provides payment confirmation in just a few minutes.

PEC Flash® is an instantly generated online payment code which can be easily paid at one of more than 13.000 Brazilian lottery agencies. PagBrasil confirms the payment within fifteen minutes 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 PEC Flash®?
- Payment confirmation almost instant
- Simple and seamless
- Secure payment method for the buyer
- Absolutely no chargebacks
- Broadly accepted in Brazil
- Payment method available to anybody, even unbanked
- No bank account needed
- No need to print a payment slip
- Additional conversions
- Better service for your customers
- Competitive advantage for your business

PEC Sample

Pague em uma **lotérica** com os seguintes dados:

Código da empresa
10618518

Identificador (CPF)
999.999.999-99

Nº do título
0202808199

ⓘ O atendente da lotérica deverá acessar a opção Serviços Financeiros > PEC/REC > Pagamento Eletrônico CAIXA > Outras Contas.

How can I implement PEC Flash® into my checkout?

PEC Flash® is exclusively available for merchants processing and collecting their payments with PagBrasil.

PEC Flash® integration

Integrate PagBrasil's PEC according to our PBDocs - PEC Flash.

Payment page:

1. Show the PEC Flash® logo on your payment page.
2. Display a text informing about what PEC Flash® is. Suggested text: "O PEC Flash pode ser pago em qualquer lotérica e o pagamento será confirmado em até 15 minutos."
3. Along with the PEC code, display the following instructional text for payment processing: "O operador lotérico deverá acessar a opção Serviços Financeiros > PEC/REC > Pagamento Eletrônico CAIXA > Outras Contas.". This will inform the lottery agent of what they must do to process it.

Payment confirmation page:

4. Add the PEC Flash® logo to your payment confirmation page with a link to PagBrasil's PEC Flash® info page.
5. Add the same suggested text (step 2.) explaining about PEC Flash® to your order confirmation email which should also include the PEC code. Additionally, you can contract PagBrasil's email/SMS reminder solution…

Once PEC Flash® is activated they can be paid at lottery agencies, with payment confirmation in up to 15 minutes.

Please note that our dynamic and settlement reports will show PEC 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 'P' for the payment method parameter.

Please keep in mind that PEC Flash must not be manipulated, and you should always send the company code and title number by email to the customer.

PagBrasil also offers a PEC Flash confirmation and reminder e-mail and SMS service that can be hired to help increase PEC Flash conversion rates. The e-mail and SMS provide the customer with their PEC code and serve as a reminder and encouragement for the payment of the PEC Flash. If you wish to hire this service, please contact us.

Please check our PBDocs – PEC Flash for further information about the integration or contact us at support@pagbrasil.com. Our integration manuals and the PEC Flash® logo are available for download at the PagBrasil dashboard, in the tab 'Resources'.

How can I activate PEC Flash® for my PagBrasil merchant account?

When initiating the implementation of the above requirements, please contact our support team at support@pagbrasil.com to activate PEC 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 cs@pagbrasil.com, so that our Customer Success team can homologate your PEC Flash® checkout.

Which fees will be charged for PEC Flash®?

PagBrasil will charge the fees stated for PEC Flash® in your Payment Service Agreement. If PEC Flash is not yet in your Payment Service Agreement, please contact your account manager to amend your contract and include it.

PagBrasil, June 2021.