



Wix Customer Care
University

Wix Payments

Setup, verifications, limitations, risk

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Wix Payments

Wix Payments is a payment provider offered by Wix which allows users to manage orders and payments all in one place.

Wix Payments Benefits:

- ✓ All site payment activity is located on the same platform as the user's website
- ✓ Users don't need to worry about multiple accounts or active subscriptions
- ✓ Wix Payments settings accessed directly from the dashboard
- ✓ 24/7 support from Customer Care
- ✓ Flexible payout options (min \$1): Daily, weekly, monthly
- ✓ Allows users can accept credit and debit card payments on their Wix site

How to determine if Wix Payments is right for a user:

- I. **Familiarization** - What are the users business goals?
- II. **Impactful Questions and Active Listening** - has the user:
 - Considered how they would like to accept payments?
 - Expressed discontent with managing multiple accounts to manage their site business?
- III. **Observations** - where is the user within the User Journey, and what payment processor are they currently using, if any?

Wix Payments Limitations

Before offering Wix Payments to a user, it's important to acknowledge limitations and restrictions of the platform to avoid any future complications.

I. Requirements for Personal and Business Accounts

It is VERY IMPORTANT the right one is selected. There's no way to switch!

Personal Account

- Require basic bank account information

Business Account

- Includes an EIN or Company Registration ID
- A business account registered under the company name
- Company name must match the bank account details provided



Investigative Questions to ask

1. “Are you a registered business?”
2. “Would you be able to provide the necessary documentation to set up a business account?”

Pro Tip: A non-governmental organization may recognize themselves as a business,, but they may not have an EIN or company ID. This means they’re incapable of creating a business account. **You can direct the user to register their business with [Company House](#) to generate a Company Number**

II. Restricted & Prohibited Items/ Services: [The List](#)

- Wix Payments complies with several parties, including authorities and financial partners, to prevent illegal activities and practices deemed prohibited by our payment processor
- If a user sells a product or offers a service on our restricted or [prohibited list](#), they may find their **account frozen or suspended permanently**.
- [The list of prohibited products and services](#) is diverse, ranging from adult entertainment, cruise ships, tattooing services, deceptive marketing practices and more.

Pro Tip: Wix Experts are not responsible for making the final judgement call on a product or service being permissible. You should still be able to identify potential warning signs.

III. Unsupported Wix Apps: Direct to 3rd party providers

- Wix Restaurants
- Wix Hotels

IV. Supported Countries: [The List](#)

- Wix Payments is not yet available in [all countries](#)



Onboarding & Verification

Onboarding

When User selects Wix Payments during onboarding they have:

- Ability to receive payments immediately - **Payment Status**
- 30 days** to complete process to prevent suspension
- 72 days** to prevent automatic refunding to their customers

Select Account Type

- Personal
- Business

Verification: Processing

- Account information provided
- Site content for any prohibited or restricted products or services.

Pro Tip: Additional information, such as government issued ID and or a bank statement may be requested. If a user fails to provide this information, they may encounter a verification issue.

Notification

- Users will receive notification of any additional information needed through the **Wix Payments dashboard**
- Completion of setup **via email**

Pro Tip: A user should complete the account setup process as soon as possible to prevent suspension or refunding of customer's orders. These consequences can **disrupt an online business and hurt reputation** as a reputable seller.



Verification Issues

There are many variations to issues that may arise during the verification process, so please keep the **Wix Payments Guide** available during these support requests.

Pro Tip: After the first payment, users have 30 days until the account is suspended. After the account has been suspended, they have 4 weeks until the account is refunded.

The Verification Process:

- Takes up to 7 business days
- Occurs in tiers

NOTE: Once a user has passed a certain number of transactions or amount of money, we'll require Users to verify their information. This can occur a minimum of 3 times.

Reasons for Rejection

- Simple misspellings or typos will require additional documentation for review
- Documents uploaded are incorrect or not valid
- Selected wrong document type
- The document was previously rejected

View and Manage Account

Wix Payments Dashboard: Here's what users can do

- Check status of account eg. Active
- Disconnected Account - can still view past transactions and payouts
- Previous & Future payouts tabs - see expected payouts
- Change payout schedule
- Transactions Tab: Manage processed payments, refunds and settlement reports



Risk

Our Risk Experts routinely review sites to guarantee that they are compliant with the Wix Payments terms of service.

- I. **Reviewing site for [prohibited products and services](#)**
- II. **Assess the information displayed on the site.** Product descriptions need to be explicit including specifics like materials, ingredients, and size
- III. **Display of clear shipping and refund policies** on the site and as part of the checkout process

Pro Tip: Manual reviews are a normal part of the Wix Payments process. Users will receive notifications on their Wix Payments dashboard notifying them of the ongoing review.

Need more information? Check out these comprehensive articles about **Wix Payments** in the [Knowledge Base](#).

