

# Computop Paygate



YOUR GATEWAY  
TO EVERYWHERE



# Computop Paygate

YOUR PAYMENT  
SOLUTION

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Computop – the payment people.  
We are at home here.



#### WE WOULD LIKE TO ADVISE YOU

Your satisfaction is extremely important to us. In-house service and support are our strength. Our Paygate has such a modular structure that we can configure the best solution for you!

The world of payment. With Computop a place without borders.

Or to put it differently: We can get you anywhere. This is a promise by which you may measure us.

#### WITH US YOU CAN GO TO THE COUNTRIES WHERE YOU WANT TO SELL.

We make sure that when it comes to payment, it doesn't make any difference whether you sell on your doorstep, in the USA, in China, or in Europe. We know all about regional payment preferences and legal conditions. We can tell you which of our over 350 payment options should be used in which countries. And we've already been doing this for quite some time – for 22 years in fact. Every year, transactions by more than 16,000 global enterprises to the value of US\$34 million pass through our Paygate.

#### WITH US YOU CAN ACCESS ALL CHANNELS THAT ARE RELEVANT FOR YOUR TARGET GROUP.

Omnichannel payment is becoming increasingly important. We provide you with safe solutions for all channels, in compliance with applicable law and regulations. These include e-commerce, point of sale (POS), m-commerce and mail- & telephone ordering (MOTO). We store all data, from whatever sales channel, in a central database, well-structured and perfectly analyzable.

#### WE CAN GET YOU ANYWHERE – EXCEPT INTO HOT WATER.

The Computop Paygate carries out all payments from e-commerce, mobile and POS with utmost security. We are professionals in the field of fraud prevention and risk management, and have PCI DSS certification. Technologies such as biometric authentication and self-learning analytics tools also enhance security and convenience for merchants and final consumers alike.

# Payment competence made in Germany.

The world of payment has no borders. Nevertheless, in some areas we stick to what has always been close to home – but of course without simply marking time.



## WE HAVE A HEART FOR THE UNUSUAL.

Customized payment solutions are our speciality. Our highly skilled and experienced development and project management teams guarantee a fast and frictionless realization of your payment project.



## WE ARE INDEPENDENT.

Computop is an independent, owner-operated company with headquarters in Bamberg. Our highest aspiration is your satisfaction, and not the interests of investors and shareholders.



## WE MAKE PAYMENT LESS COMPLICATED.

Our central interface for all payment methods worldwide reduces complexity and the effort of implementation for you. Your customers benefit from a simple, efficient checkout and a choice of payment options to suit their requirements.



## WE STAND FOR "MADE IN GERMANY."

Our Computop Paygate was established and is being further developed in Germany. We guarantee constant optimization and ongoing development of our systems. In maintenance too, the strict principle "no outsourcing" applies.

Christoph Kosche  
Sales Operations

Stephen Audritsh  
Head of Merchant Services

Annika Wieland  
Teamhead Sales Operations

## YOU CAN TALK TO US

Giving you competent, personal support is a matter close to our heart. All matters of integration and regular business are handled exclusively in-house by our experienced payment consultants.



# The Computop Paygate. Your gateway to the borderless world of payment.

FRANKFURT



SHANGHAI



The comprehensive payment solution from Computop along with in-house support are all you need for processing your national and international customer payments. We provide everything from the one source – with a modular structure, so that we can guarantee to configure the best solution for you.

## MANY ADVANTAGES FOR YOUR PAYMENT

### PERFECTLY ADAPTABLE

- Access to over 350 methods of payment
- Free choice of acquirer for our customers
- Individual requirements catered for
- Simple integration of ERP and shop systems and of further payment services
- Processing in over 70 currencies

### WE LIVE OMNICHANNEL

- Central processing of payments on one single platform for all sales channels
- Access to all transactions on all channels, in a well-ordered and perfectly analyzable form in one single backend system

### MAXIMUM SECURITY

- A comprehensive range of tools for fraud prevention
- PCI DSS certification and point-to-point encryption for secure POS solutions
- Token service: anonymization of credit card data (PKN) for one-click shopping

### AT YOUR SERVICE

- Personal, competent support from experts with many years of experience
- Exclusively in-house support, from integration to regular business
- Catering for individual requirements and implementation according to needs
- Rapid, smooth realization of projects



# All-round carefree payment with the Computop Paygate.



High-performing. Absolutely secure. With unlimited flexibility. The payment solution from Computop is all you need for your payment processing. No matter what sales channel, what mode of payment or what market.



# Payment processing

Our omnichannel payment platform securely and reliably processes customer payments throughout all channels, all methods of payment and all countries. With a clear overview at all times. Easy to evaluate. And with the constant claim to a perfect payment experience for your customers.



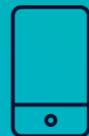
## POS

With the POS payment solutions from Computop, you offer your customers all over the world greater security and a superior shopping experience – at the cash register, on mobile devices or at vending machines. Computop is the first German payment service provider to have P2PE certification.



## E-COMMERCE

The appropriate mix of payment methods in e-commerce has a positive effect on willingness to buy, conversion rate, returns rate, and customer retention. Computop has more than 22 years' experience in this field.



## MOBILE

With the mobile SDK (software development kit) from Computop, integrating payment solutions into your shopping app is child's play. Development times, along with cost and effort for in-app payments, are considerably reduced.



## MOTO

Mail and telephone orders are still an important sales channel in many lines of business. We at Computop treat your MOTO payments absolutely on a par with other channels – and have integrated them into our Paygate.

# Payment methods

The more popular the methods of payment you offer in a particular country of sale, the higher your conversion rate. We provide you with the right mix of payment methods worldwide to suit your customers and your business model.



## CREDIT & DEBIT CARDS

With this payment method you reach billions of customers and boost your sales both in e-commerce and in stationary transactions and classic distance sales (MOTO).



## CASH-IN, PREPAID & CO.

Buy online – pay stationary. Cash-in solutions, prepaid and customer cards can be easily integrated into the Computop Paygate.



## E-WALLETS

Payment through PayPal, Alipay and co. is becoming increasingly significant – all common e-wallets worldwide can be easily integrated into the Computop Paygate.



## INVOICE & HIRE PURCHASE

A lot of customers in Europe prefer invoice payment. For expensive acquisitions, hire purchase is very popular. We cooperate with the leading suppliers.



## ONLINE BANK TRANSFERS

Online bank transfers – either directly via online banking or through services like paydirekt or giro pay – are highly popular. Our Paygate offers you the right options for all important sales countries.



## MOBILE PAYMENTS

Mobile payment solutions for stationary trade, such as Google Pay, Apple Pay or Alipay, are rapidly gaining popularity – no problem for the Computop Paygate and our POS devices.



# A selection of our 350+ payment methods



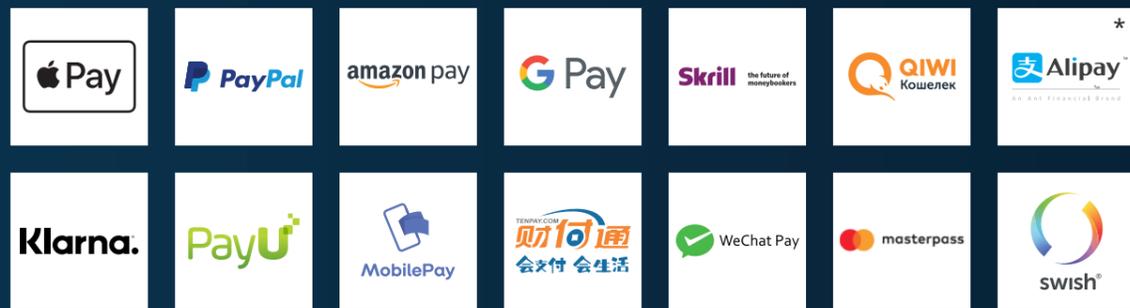
## CARD-BASED PAYMENT METHODS AND SECURITY FEATURES



## DEBIT CARDS



## MOBILE PAYMENT AND WALLET SYSTEMS



## INVOICE AND HIRE PURCHASE



## CASH-IN, PREPAID & CO.



## ONLINE BANK TRANSFERS AND SEPA DIRECT DEBITS



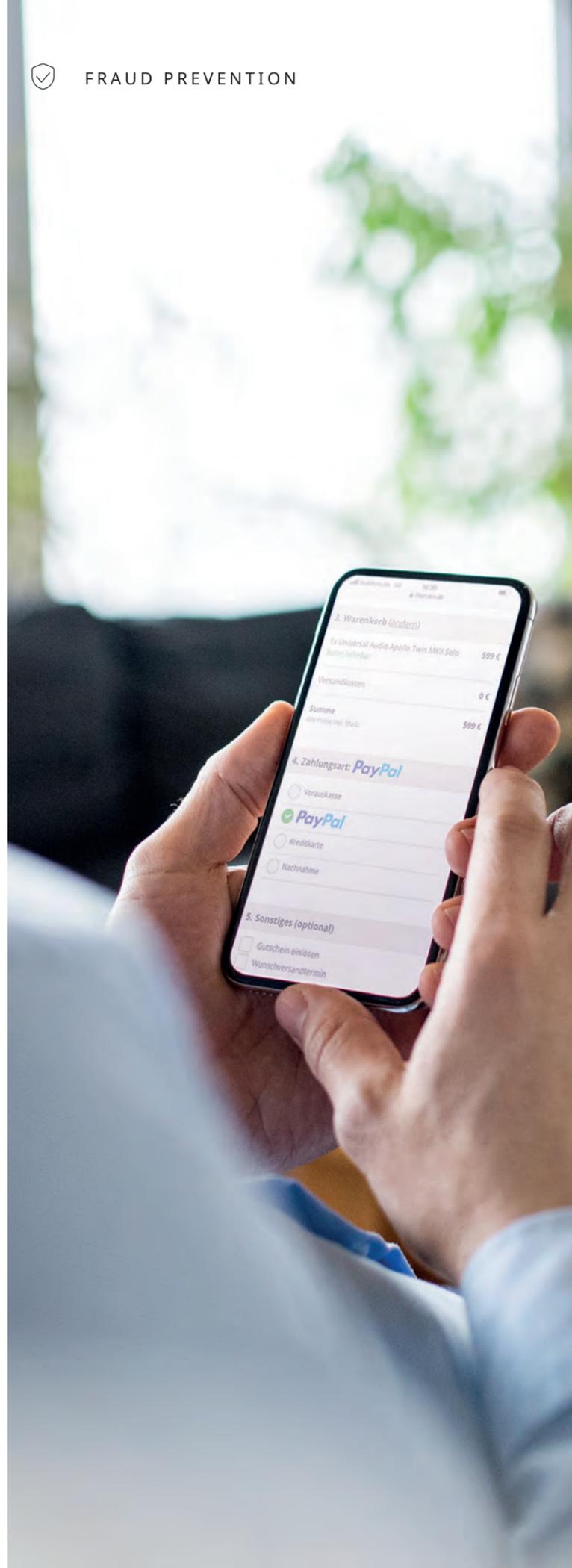
An overview of all our payment methods:

\* Domestic and International

# High security worldwide with a high conversion rate.

Risk prevention from Computop offers comprehensive protection against fraud and payment losses for your business. Reliable and convenient thanks to the latest technologies in the field of automated fraud recognition and strong customer authentication.

How much security you need also depends on the country and the payment method you use. With the Computop Paygate you can therefore locally control your risk management, to minimize risks while at the same time maintaining conversion rates.



## Security features in the Paygate



Our partners in address and credit assessment



More on the topic of security? Contact us!



## Keep track of your payments

The Computop Paygate bundles your customers' payment data in one single system. Our high-performance browser-based analytics tools grant you unlimited access to all relevant information on your transactions and the development of your sales – anytime, anywhere.



### COMPUTOP ANALYTICS

Real-time management and monitoring of your transactions.

- Detailed real-time tracking of transactions and clarification of discrepancies or customer inquiries
- Manual adjustment of payments, e.g. credit notes, cancellations, reservation fees
- Simple traceability of invoices
- Intuitive operation



### COMPUTOP SMART DATA

Automated provision of individual data exports.

- Simple, convenient transfer of your payment data to other systems
- Flexible access (daily, weekly, monthly)
- CSV file aligned with your personal needs
- Secure interface



### COMPUTOP DASHBOARD

Clear graphic depiction of your transactions over time.

- Detailed trend and origin analyses, e.g. according to payment method, payment channel or country of sale
- Individually adaptable display of data
- No database skills necessary
- Intuitive filter functions

Big  
Data.  
Big  
Business.

# We can rely on our partners.

Computop cooperates with all common suppliers of shop and e-commerce software to ensure fast, smooth integration of the Paygate into your existing systems.

## EXAMPLES OF OUR MODULES



Further information also at:

Simply keep using well-established, reliable partners and systems: Our marketplace payment solutions will integrate them.

With the internationally usable modular payment solution, we configure online marketplaces for all three parties involved as attractively and simply as possible: a seamless purchase experience for your end customers, simple processing for your marketplace dealers and an "all-round carefree package" for you.

## All-round carefree payment for your online marketplace.

For us, "all-round carefree" means tailored one hundred percent to your needs: We won't give you a payment solution off the shelf. We individually customize our marketplace payment solutions to your requirements, whether it be B2C or B2B. This includes for example the integration of systems and partners already in use.

### YOUR ADVANTAGES AT A GLANCE

- Modular marketplace payment solution
- Adaptable to individual requirements
- Integration of your own partners, e.g. KYC or acquirers
- Internationally usable
- One single API integration
- Omnichannel solution for online & stationary
- B2B-specific requirements easily catered for



MIXED SHOPPING BASKETS



AUTOMATIC COMMISSION INVOICING



RAPID KYC



COMPREHENSIVE MIX OF PAYMENT METHODS



EFFECTIVE FRAUD PREVENTION



INTEGRATED COLLECTING



VARIOUS COMPLIANCE SETUPS



ONE API - ONE BACK OFFICE

Your checkout.  
Your look and  
feel. Our  
responsibility.

#### YOUR ADVANTAGES AT A GLANCE

- Layout can be individualized in the style of your shop
- Responsive design: perfect user experience on all screen sizes
- Individual mix of over 350 payment methods, easily configurable
- Encrypted and secure in accordance with the latest standards
- Available in 24 different languages

The Computop Hosted Payment Page spares you the intricate process of PCI certification and compliance with further strict security standards: Your checkout page is hosted on our high-security servers – of course with 100% PCI DSS conformity.

#### CORPORATE PAYMENT PAGE

Do you also want to integrate your design into the payment platform? No problem. With our Corporate Payment Page as an optional graphic component you can retain your look and feel, and everything is of course responsive. Whatever sales channel is used, the customer is not aware that the payment is carried out via an external service provider.

## The Paygate can do even more – useful added features.



#### ETM: EXTENDED TRANSACTION MANAGEMENT

For long delivery times or partial bookings, ETM guarantees flexibility and renews your authorization. It extends your assured payment entitlement with Visa Secure from only 14 to up to 90 days.



#### BATCH FILE TRANSFER

You can submit transactions via a batch file. The reference numbers can be transferred to the acquirer's balance notification.



#### USER MANAGEMENT

You can grant individual access rights to all users of Computop Analytics and SSL terminals.



#### SUBSCRIPTION MANAGER

The Computop Paygate enables subscription management with flexible durations and subscription profiles, and automated payment processing.



#### EPA & SETTLEMENT/ RECONCILIATION FILES

The Paygate acquires your EPA and settlement files and provides them as a batch file, with format conversion if required.



#### MOTO SSL TERMINAL

The Computop Paygate offers a web-based call center application for processing payments from telephone and fax orders.



#### FINANCIAL SERVICES

Our Computop Paygate provides individually scalable solutions for finance and debtor accounting – including follow-up processes such as logistics, dunning procedures and debt collection.

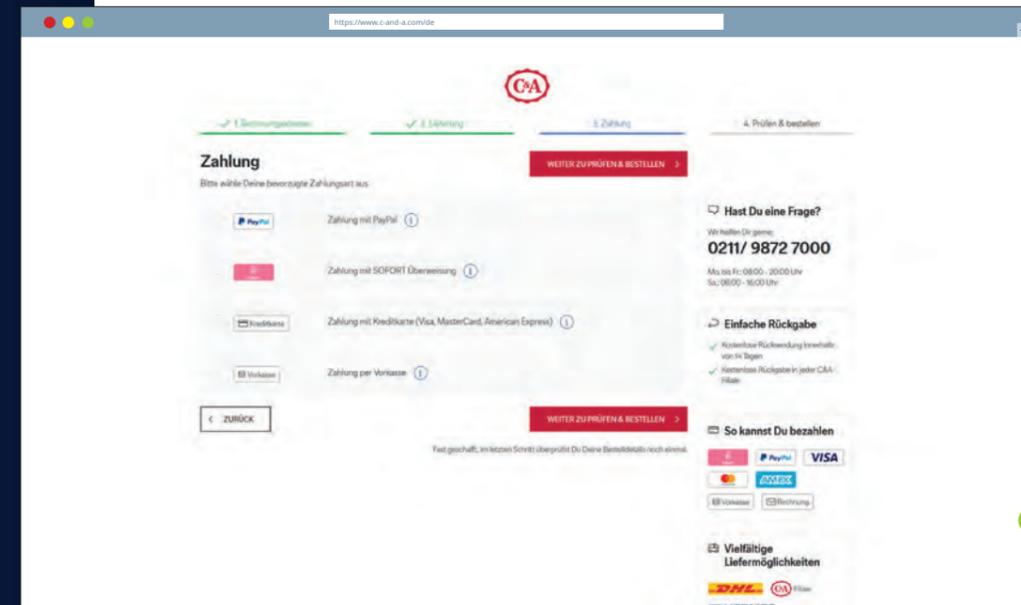


# These customers use our tailor-made solutions.

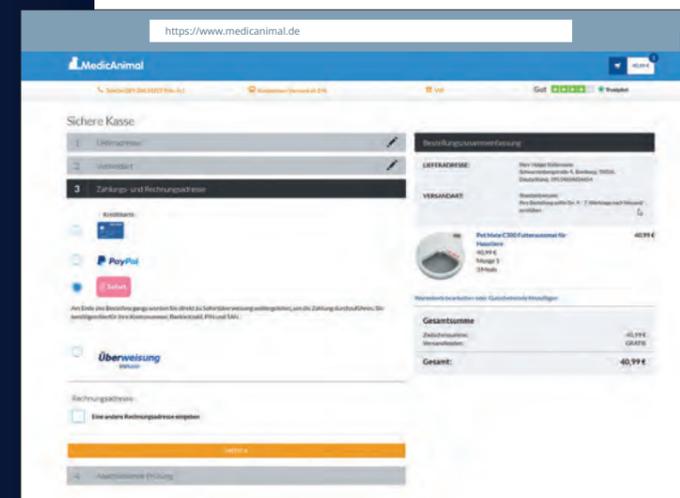


 You can find our various lines of business here:

# Checkout examples from our customers.

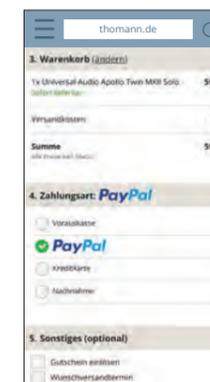


... C&A



... MedicAnimal

Responsive design on all devices. 100% individually designable.



... Thomann

Do you have any questions about the Computop solutions? Our experts will be pleased to help you.



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