



Smart Pay GUI

A simple interface to put an end to all PCI worries

With Smart Pay GUI, Deutsche Card Services offers a data transmission interface for merchants who are active in distance selling and do not have their own PCI certification. Merchants themselves will not have direct contact with their customers' payment data, have considerably lower expenses because they will not have to worry about PCI certifications and can spend less on the implementation of the system. Beyond payment acceptance and processing, the interface offers valuable additional functions.

Background/market development

In order to process payment transactions, data must be transmitted from the merchant to the service provider. Only recently US media reported on a historic data theft which affected hundreds of millions of customer transactions. In order to prevent such events, data transmission and storage is subject to a number of data protection and security requirements, such as PCI DSS (Payment Card Industry Data Security Standard). However, a PCI DSS certification will entail regular expenses and efforts for all parties involved in the payment procedure – not least for merchants. As a result, many merchants shy away from getting their own certification – but they have to guarantee the highest possible data security nevertheless. Deutsche Card Services provides a solution which will take care of merchants' complete PCI problems.

Description of the product

Smart Pay GUI provides a complete payment page module in the form of a so-called iframe. It can be seamlessly integrated into a merchant's shop pages for payment processing. The payment page module and its content are provided directly by Deutsche Card Services. In order to ensure maximum security, the data are encrypted for transmission via an SSL secured connection. Since customers enter their data directly to Deutsche Card Service's systems, merchants will not even get into contact with sensitive customer

data. If merchants desire it, customers will not even realise that they enter their data into an embedded module, as the module with the optional Corporate PayPage can be designed individually in line with merchants' requests. The payment page module is available in several languages and supports a large number of currencies. In addition, pseudo card numbers can be generated which permit a PCI-compliant storage of card data and may be used, in connection with a Corporate PayPage, to fill in the payment page automatically for registered customers. In addition to being used in online commerce, Smart Pay GUI can be used in traditional distance selling business via a "MOTO SSL Terminal". The data transmission interface Smart Pay GUI also provides PayShow, an exclusive additional online portal for customer service support, which permits to analyse failed transaction attempts and to make credits online.

How it works

1. The customer fills his shopping basket, selects a payment method (e.g. credit card) and starts the payment process.
2. The merchant shop generates the necessary link with additional content (merchant identification number, amount and description of the shopping basket).
3. The payment page module is generated in line with the request and is shown as part of the merchant shop via an SSL-protected connection.

4. The customer enters his data into the payment page module, i.e. directly with Deutsche Card Services; in addition to the protected connection, the data are encrypted.
5. Deutsche Card Services processes data in the relevant format, for example by authorising credit card payments.
6. The merchant receives the encrypted result via an SSL-protected connection, for example "Successful authorisation"; customer is shifted to the relevant shop page.

Supplementary products

Basically, the different payment methods offered by Deutsche Card Services are available via Smart Pay GUI:

- Credit cards (Visa, MasterCard, AMEX, Diners, JCB).
- The international Maestro debit card and the local, British Maestro UK.
- Direct debiting in Germany and the Netherlands.
- The German online payment method giropay.

In addition, the following fraud protection measures and additional services are supported:

- 3-D Secure for unambiguous authentication of the cardholder (Verified by Visa/MasterCard SecureCode).
- IP Check to check the customers' IP address for the country and city they come from.



- BIN Check to identify the country in which a credit card was issued.
- Dynamic Transaction Reference (DTR) in order to improve the transaction information on the customer's credit card statement by including dynamic content.
- Online Administration Tools for comprehensive, interactive reporting and online processing of chargebacks of credit card payments.

Target groups

In principle, the target group includes all merchants which are active in distance selling. In particular, merchants which

- are looking for an easy-to-implement solution and
- want to avoid a PCI certification, but do not want to miss out on the advantages of this security standard and want to attract customers from different European countries.



Reasons to choose Smart Pay GUI

- No PCI-DSS certification obligation for merchants.
- Easy to integrate into the merchant's shop system.
- Ready-made payment page modules which can be used directly.
- Individualised payment page modules can be realised in line with merchant requests.
- Payment module available in several languages.
- Can also be used in traditional MOTO selling.
- Pseudo card numbers for PCI-compatible storage of card numbers.
- Additional online portal for customer service support.

Advantages of Deutsche Card Services

- Leading provider in European e-commerce.
- All sales channels (e-commerce, MOTO, POS) from one provider.
- Deutsche Card Services platform the only European platform to receive the PCI Security Certificate five times in a row.
- Full integration into central online reporting including unique chargeback processing.
- Extensive, pro-active and personal support.

For more information please contact the Sales Solutions Office of Deutsche Card Services:

Tel.: +49 221 99577-760
sales.deucs@db.com

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This factsheet serves only as information and gives a general overview of the Smart Pay GUI services of Deutsche Card Services GmbH provided to customers at the time of printing in June 2009. These services may be subject to change. This factsheet and the general description of Deutsche Card Services' products and services are only for information; they create no contractual or non-contractual obligations or liabilities of Deutsche Card Services GmbH.