



## Routing (other)

More payment methods in order to address additional customer segments

With Routing (other), Deutsche Card Services gives merchants the opportunity to broaden the range of accepted payment methods by up-to-date, popular online payment methods. As no processing interruptions take place and the payments are confirmed immediately, orders can be processed without delay.

### Background/market development

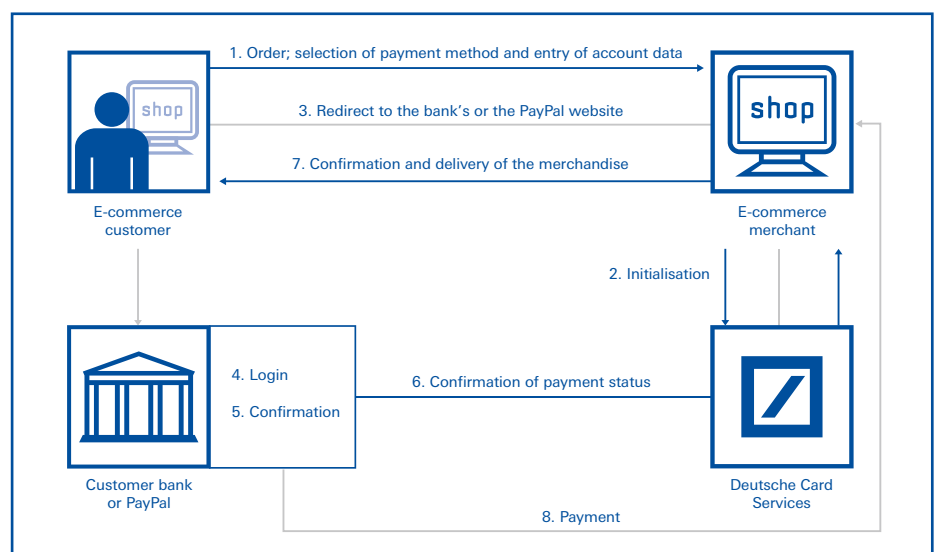
Not all online shoppers hold credit cards, and national debit cards are usually not meant for online use. Direct debiting and invoicing harbour considerable risks of non-payment and entail cost and labour-intensive procedures such as payment monitoring, dunning and debt collection. Pre-payment is unpopular with customers and has procedural disadvantages such as long processing times and account monitoring. Cash on delivery (COD) results in logistical risks and liquidity disadvantages for merchants. In contrast, many new payment methods offered by third-party providers are only suitable for certain market segments and have no major market shares.



### Description of the product

Routing (other) permits to use additional e-commerce payment methods via the Deutsche Card Services platform. Deutsche Card Services takes care of the data transfer between the merchant and the payment method supplier, who is responsible for the ultimate payment settlement. Currently the following payment methods are available via Routing (other):

- Bank online transfer methods based on the well-known PIN/TAN online banking procedure.
  - eps in Austria, which was developed in 2005 and is accepted by numerous online merchants and authorities.
  - iDEAL in the Netherlands, which was developed in 2002 and is the lead-



ing online payment method in the Netherlands.

- PayPal, an online payment method developed in 1998, which is globally available as part of eBay and offered by more and more companies as a payment method in their internet shops.

A separate acceptance contract with the payment method providers is necessary to use the payment methods via Deutsche Card Services.

### How it works

1. The customer fills the shopping basket, selects the payment method and enters his account data (account number and bank code) in the case of the online transfer methods.
2. The merchant's system initialises the procedure at Deutsche Card Services.

3. Deutsche Card Services transmits a redirect URL to the customer via the merchant. This redirect URL opens a new window which leads the customer to his bank (eps), a bank selection page (iDEAL) or PayPal.
4. The customer uses his access data to log in to his bank or PayPal.
5. An already completed template shows the relevant payment data and asks the customer to confirm the payment (using a TAN in case of eps and iDEAL).
6. The payment status is transmitted from the customer's bank or PayPal to the merchant via Deutsche Card Services.
7. The merchant confirms the payment to the customer and delivers the merchandise.
8. The customer's bank or PayPal makes the payment directly to the merchant's account.



### Supplementary products

In addition to its broad range of other payment methods and fraud protection, Deutsche Card Services, as a full-service provider, can offer additional services which are particularly attractive in combination with Routing (other) for the eps and iDEAL payment methods:

- **Receivables management** monitors actual payment receipts and permits accounting in line with individual requirements.
- **Direct Debit Services** permits not only to collect direct debits from accounts which do not support eps or iDEAL in Austria or the Netherlands, respectively, but also enables an easy settlement of returns, which currently is not offered by either eps or iDEAL.
- **giropay Acceptance** permits to use the innovative giropay online transfer method, which was developed by German banks and savings banks and is based on the well-known PIN/TAN method.

### Target groups

Routing (other) is interesting for merchants who

- want to address e-commerce customers from Austria or the Netherlands.
- want to address internet-affine customers.
- want to address customers who usually do not hold credit cards.

### Reasons to choose Routing (other) eps and iDEAL

- High market coverage thanks to widespread use of online accounts.
- High user acceptance because the payment method was developed by banks.
- High security standards of PIN/TAN online banking, no third parties involved.
- No entry mistakes because templates are already completed in advance.
- No process interruptions, immediate payment confirmation.
- High liquidity thanks to quick payment reception.
- Customers cannot unilaterally have their payment charged back.

### PayPal

- High market coverage among online or eBay-affine customers.
- No entry mistakes because templates are already completed in advance.

- No process interruptions, immediate payment confirmation.

### Reasons to choose Deutsche Card Services

- All leading online payment methods and other services from one provider.
- Seamless integration into the Cash Management services of Deutsche Bank.
- Extensive and personal support.
- 24/7, web-based reporting.
- Credit settlement, which is not yet available for eps or iDEAL, is possible via Direct Debit Services from Deutsche Card Services.
- Full integration into central online reporting.
- Easy integration via well-established procedures and the Smart Pay GUI interface.

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

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