



Business Information System (BIS)

Full control of all payment transactions

With its Business Information System (BIS), Deutsche Card Services offers its customers an invaluable service which brings together all information about payment transactions. Interactive insight into transactions, fees and chargebacks and online access to the data make payment management even more transparent for the customers of Deutsche Card Services – independent of time, place and platform. BIS thus permits long-term savings in payment administration.

Background/market development

Keeping accounts of, settling and managing payment transactions is not only a necessary, but also a time-consuming and complicated process – particularly since the payment system is continually developing further. Online-based reporting helps to reduce the complexity of administrative procedures in payment settlement. This applies in particular to accounting in general, but also to customer contacts, for example in case of customer queries about individual payment transactions, in case of payment refusals or in case of customer payment behaviour evaluations.

Description of the product

BIS is a central, unique online portal which provides comprehensive reporting for payment transactions effected by the payment methods offered by Deutsche Card Services. The system is available in both German and English. It is accessed via an internet browser, independent of any particular platform. Access to sensitive data is personal and protected by an individual password. It is SSL encrypted, of course.

The data are updated daily so that merchants always have the best possible overview of their payments. In addition to the latest data, all data of the past 18 months can be retrieved via BIS. Interactive search and filter settings make for individualised reporting and make it easier to research

transactions. An export function to a universal CSV format permits to process the data in a number of proprietary systems.

Basic structure

The Business Information System is available at <https://bis.deutsche-card-services.com>. Five basic, comprehensive categories are available; their extent varies according to the specified services:

- Transaction reporting: shows all transactions by past accounting months (monthly reports) and the current accounting month (online reports).
- Risk: shows the relevant data for a risk assessment by the card organisations.
- CIS: shows chargeback information in preparation of chargeback processing.
- Document Center: shows download documents.
- System: individual settings such as password changes etc.

Overview monthly reports

The following reports are available in the standard version:

- Payment Activity (Daily Aggregate): sum of the transactions made on a given day using a specific payment method.
- Payment Activity (Transactions): view of individual transactions in a given month, including further details.

If customers order **Receivable Management** as well, the following reports are available amongst others, too:

- Transaction Volume Report: turnover in a given month by type of transaction.
- Report of Balances: balances of the accounts kept in the Deutsche Card Services subsidiary accounting.
- Sales Tax Report: VAT receipts/payments in a given month.
- Open Items: open receivables and payments (credits).
- Unmatched Deposits: receipts which cannot be attributed to a receivable.
- Discharge Report: write-offs by debtors.

Overview online reports

The following reports are available in the standard version:

- Payment Activity (Daily Aggregate): sum of the transactions made on a given day using a specific payment method.
- Payment Activity (Transactions): view of individual transactions, including further details.
- Chargebacks: finalised chargebacks of card payments.
- New chargebacks: new chargebacks of card payments where objection is still possible.

Similar to the monthly reports, further reports will be provided in BIS if customers order **Direct Debit Services, giro pay Acceptance** or **Receivable Management**.



Overview payment methods

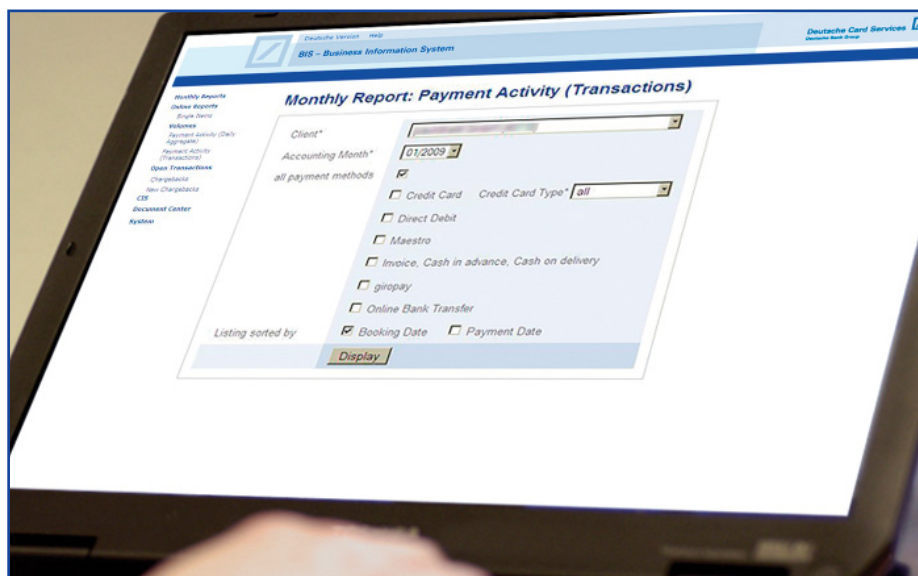
As a full-service provider, Deutsche Card Services offers a number of different payment methods and related services. The following payment methods are covered by BIS:

- Credit card.
- Direct debit.
- Maestro.
- Offline payment methods.
- giropay.

Target groups

BIS is a valuable additional service for all merchants of Deutsche Card Services. In particular, it is addressed at merchants who

- desire more payment transaction transparency in their complex everyday business.
- already have or plan to introduce a lean administration and automated procedures.
- appreciate simple online access and want to cut costs.



Reasons to select the Business Information System (BIS)

- Independent from time, place and platform thanks to digital online provision.
- Highly efficient because accounting on paper, manual procedures and mistakes are avoided.
- Cost cutting thanks to leaner administration and no additional cost for BIS.
- Updated daily, so the latest data are always available.
- Reliable and consistent thanks to long-term data storage for 18 months.
- Highly flexible thanks to universal export function into proprietary systems.
- Highly interactive thanks to individualised filter and search functions.
- As transparent as possible because all payment methods are included in a single system.
- Highly effective in processing charge-backs in time.

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.
- Unique online chargeback reporting and processing.
- Extensive, pro-active and personal support.

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

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