



Smart Pay GUI

A versatile and simple data transmission interface

With Smart Pay GUI, Deutsche Card Services offers a versatile data transmission interface for merchants who are active in distance selling. Smart Pay GUI supports not only numerous proprietary and third-party payment methods, but also a broad range of fraud prevention measures. It also offers other valuable functions. Its easy implementation saves merchants work efforts and expenses, and PCI certification worries are a thing of the past. After all, with Smart Pay GUI, the merchants will not get into direct contact with their customers' payment data, so they do not need to enter into a complicated and time-consuming PCI certification procedure.

Background/market development

Media reports on customer data theft are quite common, and payment data in particular are attractive for thieves. In order to prevent such events, data transmission and storage is subject to a number of data protection and security requirements, such as the Payment Card Industry Data Security Standard, or PCI DSS for short. However, this and other certifications will entail regular expenses and efforts for all parties involved. As a result, many merchants shy away from getting their own certification. At the same time, they are neither willing nor able to restrict the number of payment methods they can offer.

Description of the product

With Smart Pay GUI, Deutsche Card Services offers a solution which permits merchants to enjoy the highest possible data security on the one hand and to use the largest possible range of payment methods and other services on the other.

For e-commerce purposes, Smart Pay GUI can be seamlessly integrated into a merchant's shop pages for payment processing via complete payment page modules (so-called iframes). For maximum security, the content of the payment page module and all entries are encrypted for transmission via an SSL secured connection. Since customers enter their data directly into Deutsche Card Services' 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 can be designed with a Corporate PayPage that matches the merchants' design. The payment page module is available in several languages and supports a large number of international currencies. Once it is integrated into the shop website, it is easy to use additional payment methods and services without major implementation efforts.

For further sales channels Smart Pay GUI also offers ready-made solutions: a virtual terminal to be used in traditional MOTO business and specific PayPages optimised for smartphones and other mobile devices to be used in mobile e-commerce.

How it works

1. The customer fills the shopping basket, selects the 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, due amount and description of the shopping basket).
3. The payment page module is generated in line with the request and shown as part of the merchant shop via an SSL-protected connection.
4. The customer enters the data into the payment page module, i.e. directly into the Deutsche Card Services system; in addition to the protected connection, the data are encrypted.
5. Deutsche Card Services processes the data as necessary for the payment method, for example by authorising credit card payments
6. The merchant receives the encrypted result (for example: "Successful authorisation") via an SSL-protected connection; the customer is taken to the relevant shop page.



Supported products

Most payment methods and other services which Deutsche Card Services provides for long-distance selling can be used via Smart Pay GUI. Merchants can also use additional payment methods and services offered by third parties. The following list mentions all services which can be used via Smart Pay GUI.

Payment methods

■ Debit and credit cards:

Visa, MasterCard, American Express*, Diners Club*, JCB*, Comfort Card*, Maestro, Dankort*, Carte Bancaire/Carte Bleue*, Bancontact/Mister Cash*.

■ Account-based payment methods:

Direct debiting in Germany, Austria and the Netherlands, the German online payment method giroPay and its counterparts iDEAL* in the Netherlands and eps* in Austria.

■ Other payment methods:

PayPal*, ClickandBuy*, Cash-Ticket*, paysafecard*, mpass*.

■ Factoring:

klarna Faktura*, RatePay*, Billpay*, BillSAFE*, Domnowski Payments*.

Fraud prevention

■ **3-D Secure** for unambiguous authentication of the cardholder (Verified by Visa/MasterCard SecureCode).

■ **Address Verification Services** to compare the address given by the customer with that stored by the card issuer.

■ **Fraud Screening** for comprehensive fraud prevention for card payments without sales losses.

■ **Direct Debit Check** to compare German direct debits with national blacklists.

Reasons to choose Smart Pay GUI

- Broad range of supported payment methods and additional services.
- Easy and seamless integration into existing online shops.
- Choice between ready-made payment page modules which can be used directly or individualised payment page modules.
- Payment page module available in several languages.
- Solution to the PCI DSS problem.
- Can also be used in traditional MOTO business and in mobile e-commerce.

Moreover, the following services can be used exclusively via Smart Pay GUI:

- **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.
- **Velocity Check** to set limits per card and IP address.
- Services of arvato infoscore*, Bürger*, Creditreform*, deltavista*, Schufa*, Universum Group*.

Additional services

In addition to **Dynamic Transaction Reference**, which permits dynamic references to card transactions, the Smart Pay GUI data transmission interface gives access to the following specific services:

- **Pseudo Card Number** for the use of card numbers without running into PCI problems.
- **MOTO SSL Terminal** to use Smart Pay GUI in traditional mail-order/telephone-order (MOTO) business.
- **PayView**, an additional online portal to improve customer service; this portal permits, for example, to analyse failed transactions or make direct credits.

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 uninterruptedly since 2004.
- Full integration into centralised online reporting including unique chargeback processing.
- Extensive, pro-active and personal support.

Target groups

In principle, the target group includes all merchants which are active in distance selling. In particular, Smart Pay GUI is suitable for merchants which

- are looking for an easy-to-implement solution,
- want to avoid a PCI certification and/or
- address customers from different European countries.

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* provided that the necessary contracts with third-party providers are in place