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# Computop Paygate

Your Payment Solution





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# 1 Computop – meet the payment people. The place we call home.

**Computop USA**  
New York

**Computop UK**  
London

**Computop GER**  
Bamberg | Berlin | Munich  
Hamburg | Frankfurt

## We would like to advise you

Your satisfaction is important to us. In-house service and support is our strength. Our Paygate is modularly structured so that we can put together the best solution for you!

## The world of Payments. A place without borders with Computop.

Or to put it differently: We can take you anywhere. That's a promise by which you can measure us.

### With us, you get access to the countries where you want to sell.

We make sure that when it comes to payments, 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 350 payment options should be used in each country. And we've already been doing this for quite some time – for 25 years in fact. Every year, transactions by more than 20,000 global enterprises to the value of US\$30 million pass through our Paygate.

With us, you'll get access to all channels that are relevant to your target market.

We offer compliant and secure payment solutions for e-commerce, point of sale (POS), m-commerce and mail order / telephone order (MOTO). Payments from all these sales channels are processed centrally via our Computop Paygate platform. In this way, we enable true omnichannel payment and connect brick and mortar and online businesses in one place.

### With us, you can go anywhere. Apart from hot water.

The Computop Paygate processes all payments from e-commerce, mobile and POS payments 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 additionally improve safety and convenience for both dealers and end users.



# Payment competence made in Germany.

The world of payments is limitless. Nevertheless, in some areas we are reflecting on what has always been close to us. Of course, without treading water.



## We love the extraordinary.

Customized payment solutions are our specialty. 40 of the top 100 online merchants in Germany already rely on our expertise.



## We make payments less complicated.

Our central interface for all payment methods worldwide reduces complexity and implementation effort for you. Your customers benefit from a simple, smooth checkout and an on-demand choice of payment options.



## 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.



## We stand for "Made in Germany".

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





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

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 with a modular structure, so that we can guarantee to configure the best solution for you.



## Many advantages for your payment acceptance.

### Perfectly adaptable

Connection to over 350 payment methods

Free choice of acquirer for our customers

Individual requirements catered for

Simple connection of ERP and store systems as well as other payment services

Processing in over 70 currencies

### Maximum security

Comprehensive fraud prevention tools

Certified according to PCI DSS, DIN EN ISO/

IEC 27001 (information security management) and P2PE (encryption for secure POS solutions)

Computop PCN Token Service: Anonymization of credit card data

Visa and Mastercard approved Scheme Token Service Provider.

### We live omnichannel

Central processing of payments on a single platform for all sales channels

Access to all transactions from all channels, clearly arranged and perfectly analyzable in only one backend

### We are here for you

Personal and competent support from experts with many years of experience

Exclusively in-house support, from integration to ongoing operation

Fast and smooth realization of projects



# All-round care-free payment with the Computop Paygate.

High performing. Absolutely secure. Flexible.  
Computop's payment solution is everything you need for your payment processing. No matter which sales channel, which payment method or which 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 right payment method mix in e-commerce has a positive effect on willingness to buy, conversion rate, return rate and customer loyalty. Computop has over 25 years of experience in this field.



## Mobile Commerce

Computop's Mobile SDK (Software Development Kit) makes integrating payment solutions into your shopping app a breeze. Development time, effort and costs for in-app payments are significantly reduced.



## MOTO

Orders by mail and telephone are still an important sales channel in many industries. At Computop, we treat your MOTO payments absolutely on a par with other channels – and have integrated them into our Paygate.

# Payment methods

The more popular the payment methods 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 can reach billions of potential customers and boost your sales both in e-commerce and in stationary transactions and traditional distance sales (MOTO).

## Cash-in, Prepaid & Co.

Buy online - pay stationary. Cash-in solutions, prepaid and customer cards can be easily integrated into 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 & Installment Purchase

A lot of customers in Europe prefer to buy on account. Installment purchases are very popular for expensive purchases. We cooperate with the leading providers.

## Online bank transfers

Online transfers - either directly via online banking or via services such as giropay or Klarna - are highly popular. Our Paygate offers you the right options for all major sales countries.

## Mobile Payments

Mobile payment solutions for stationary trade such as Google Pay, Apple Pay and Alipay are rapidly gaining in importance. No problem for Computop Paygate and our POS devices.

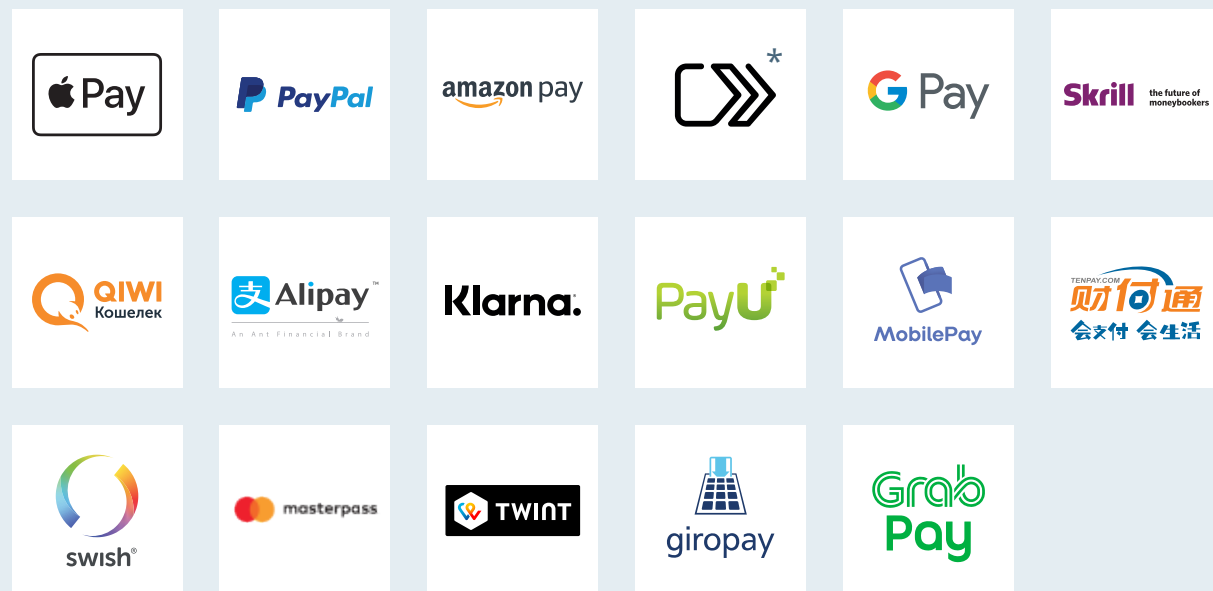


# A selection of our 350+ payment methods

## Card-based payment methods



## Mobile payment and wallet systems

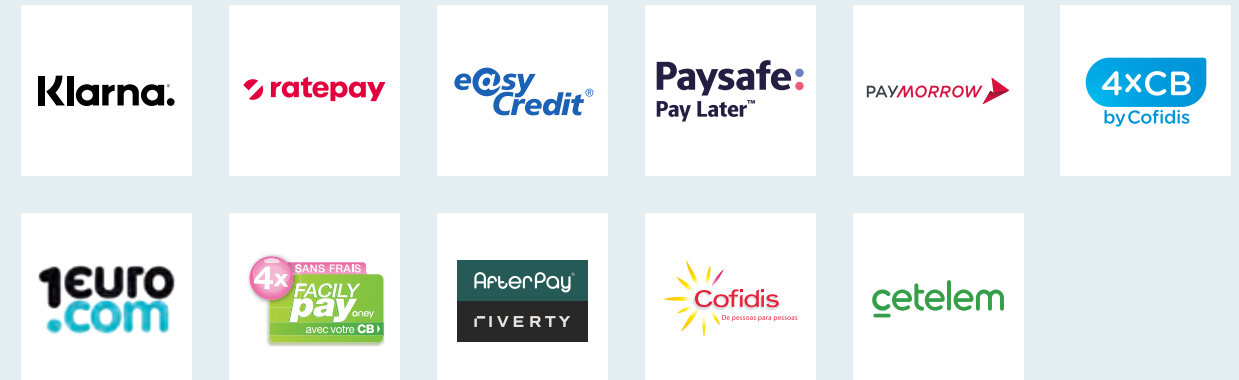


\*Click to Pay - The Wallet Solution of EMVCo Card Companies



You can find an overview of all our payment methods here

## Invoice and installment purchase



## Cash-in, Prepaid & Co.



## Online bank transfers and SEPA direct debits





# Customized acquiring services. Maximum flexibility at minimal costs.

When it comes to acquiring, the motto “one size fits all” is generally out of place. Individual business models require suitable acquiring partners to obtain ideal conditions and the best possible range of services.

That is why Computop Paygate is acquirer-independent and leaves you free to choose: opt for those providers that best suit your needs and requirements for the market you serve.

## Our solution at a glance

Omnichannel payment processing via Computop Paygate with one or more acquirers of your choice

Choose between over 50 international, well-known acquiring partners

You achieve better conditions thanks to a stronger negotiating position

Suitable acquirers for all industries, world regions and sales channels

Simple reconciliation of incoming payments in your accounting through the consolidated Computop Settlement File

Quick and easy change of acquirers gives you maximum flexibility



For more information, visit [computop.com](https://computop.com)





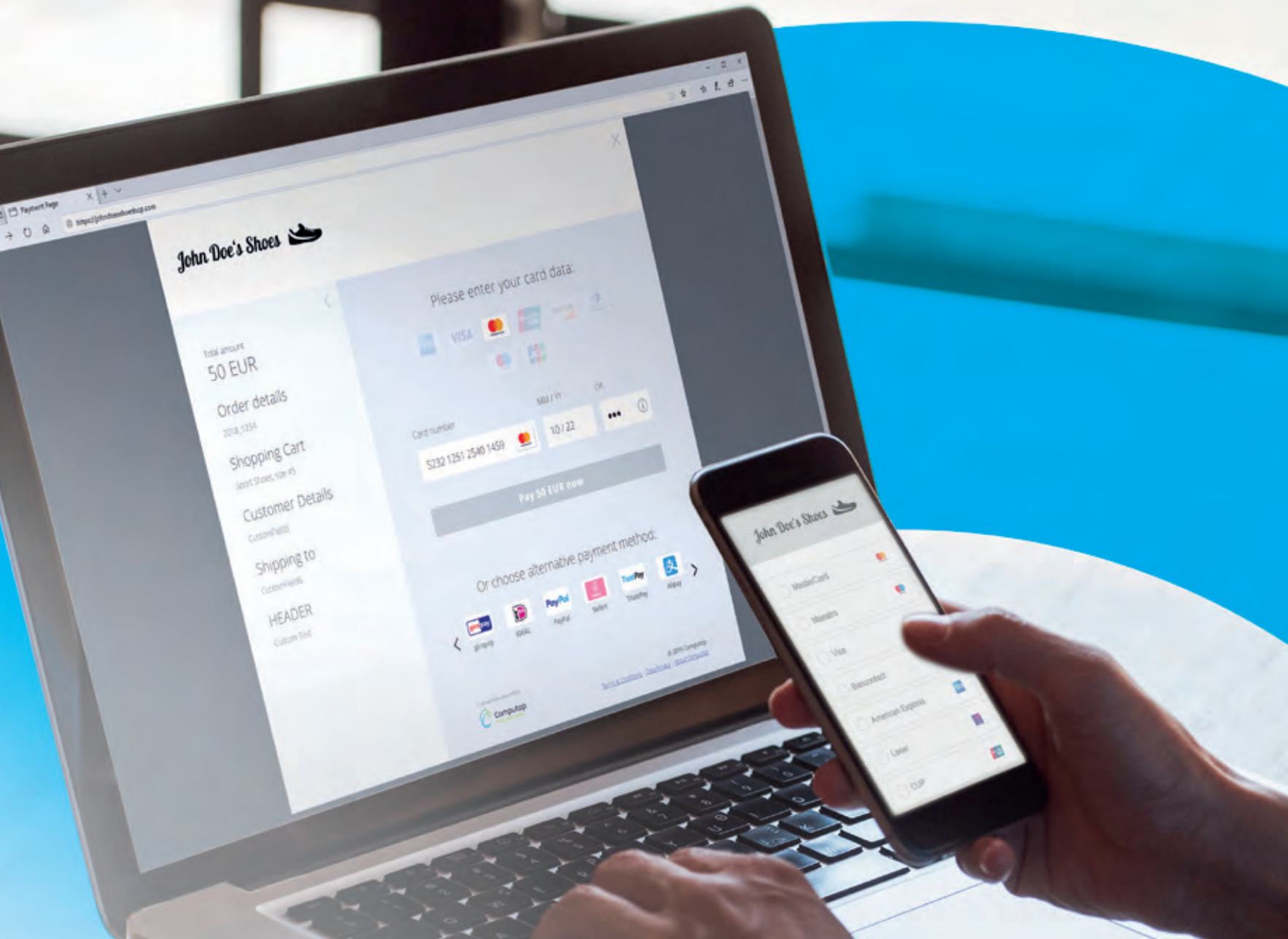
# Simple shop integration.

No matter whether your online shop is based on an in-house development or a purchased solution: Computop guarantees the fast and smooth connection of your systems to Paygate. For this purpose, we collaborate with all common providers of shop and e-commerce software.



For more information, visit [computop.com](http://computop.com)





# Your Checkout. Your look-and-feel. Our responsibility.

Computop's user-friendly payment pages and payment forms fit seamlessly into your checkout process without any programming effort. Thanks to secure and 100% PCI DSS-compliant hosting on Computop servers, your customers' payment data enjoy maximum protection. At the same time, you are spared the effort of your own PCI DSS certification for the acceptance of credit card payments.

## Computop Hosted Payment Forms

Forms hosted by Computop for secure acceptance of card and direct debit payments

Easy integration into the checkout page of your online shop

Customizable design in the look-and-feel of your shop

Responsive design: Perfect user experience on all screen sizes

## Computop Hosted Payment Page

Complete checkout page hosted by Computop, effortlessly to be integrated into your shop checkout within minutes

Includes over 50 pre-configured payment methods that can be easily activated or deactivated

Customizable design in the look-and-feel of your shop

Customers do not perceive that the payment is made through an external service provider

Responsive design: Perfect user experience on all screen sizes

Available in 24 different languages



For more information, visit [computop.com](https://www.computop.com)



# 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 methods you use. With Computop Paygate you can therefore locally control your risk management to minimize risks while at the same time maintaining high conversion rates.

In addition to Computop's own solutions, Paygate also enables you to use the services of leading providers in the areas of risk prevention and creditworthiness checks. Our partners in risk prevention are:



# Security features in Paygate.



 More information on the topic of security at [computop.com](https://computop.com)



# Keep track of your payments.

Computop Paygate bundles your customers' payment data in a single system. Our powerful, browser-based analysis tools give you unrestricted access to all relevant information on your transactions and the development of your sales – at any time and from anywhere.



## Computop Analytics

**Real-time management and monitoring of your transactions.**

Detailed real-time tracking of transactions to resolve discrepancies or customer queries

Manual adjustment of payments such as credit notes, cancellations, reservation amounts

Virtual terminal for creating payment links and MOTO transactions

Browser-based and intuitive to use



## Computop Smart Data

**Automated provision of individual data exports.**

Automatically generated report from your Paygate transaction database, configurable to your individual needs

Convenient CSV format for easy transfer of your payment data into your own systems

Secure transmission via dedicated FTP server access

Flexible retrieval (daily, weekly, monthly, individual periods)



## Computop 360°

**Detailed analysis of transaction and revenue trends.**

Clear graphical representation of relevant key figures for the development of your transactions

Intelligible display of your payment data based on relevant variables such as channel, payment type, country of origin, transaction status

Preconfigured charts for analyzing conversions, sales, and technical KPIs (e.g., response & error codes, 3-D Secure 2 behavior)

Creation of your own evaluations and reports, supported by comprehensive filter and visualization functions

Browser-based and operable without database or specific software knowledge



For more information, visit [computop.com](https://computop.com)



# Handling your customer payments without efforts.

Computop Paygate contains numerous functionalities and features that make its ongoing operation as simple as possible for your employees.



## ETM: Enhanced transaction management for card payments

In case of long delivery times or partial deliveries, ETM provides you with the necessary flexibility by automatically extending the authorization of the relevant card payment and the payment claim.



## Processing of batch files

It is possible to submit transactions via batch file. The reference numbers can be transferred to the acquirer's balance notification.



## Individual user rights for the merchant backend

You can assign individual access rights to your employees for the use of Computop Analytics and the SSL terminals.



## MOTO SSL Terminal

Computop Paygate provides a web-based call center application for processing payments for telephone, fax, and mail orders.



## Uniform Settlement File

For easy reconciliation of incoming payments and open items in your accounting.

### The Computop Settlement File

Computop automatically collects individual settlement files from your acquiring partners

The files are merged to a uniform settlement file with all relevant information

Convenient CSV format for easy import into ERP/accounting systems

Manual or automatic retrieval via backend, email, or FTP server

Different versions to choose from - depending on the desired information depth

Additional enrichment with transaction information from Computop Paygate is possible.



## Payment by Link

Enables the acceptance of online payments, even outside the online shop.

Leverage the potential of alternative sales channels such as phone orders, landing pages, social media, or email offers. The Computop Payment Link can be generated quickly and easily from the merchant backend and embedded in emails or web pages.

Your customers will be directed to a secure checkout page hosted by Computop, already containing all the shopping cart information. As used to from online shopping, shoppers can pay with the payment method of their choice in just a few clicks.



## Accounts Receivable Management

Are you looking for an efficient solution to manage your open receivables?

We provide you with customizable, scalable solutions for your accounts receivable accounting - including downstream processes such as dunning or collection, if required. The browser-based applications run in an external environment and do not need to be integrated into your own systems. The necessary data transfer takes place exclusively via the Paygate interface. This minimizes the integration effort for you.

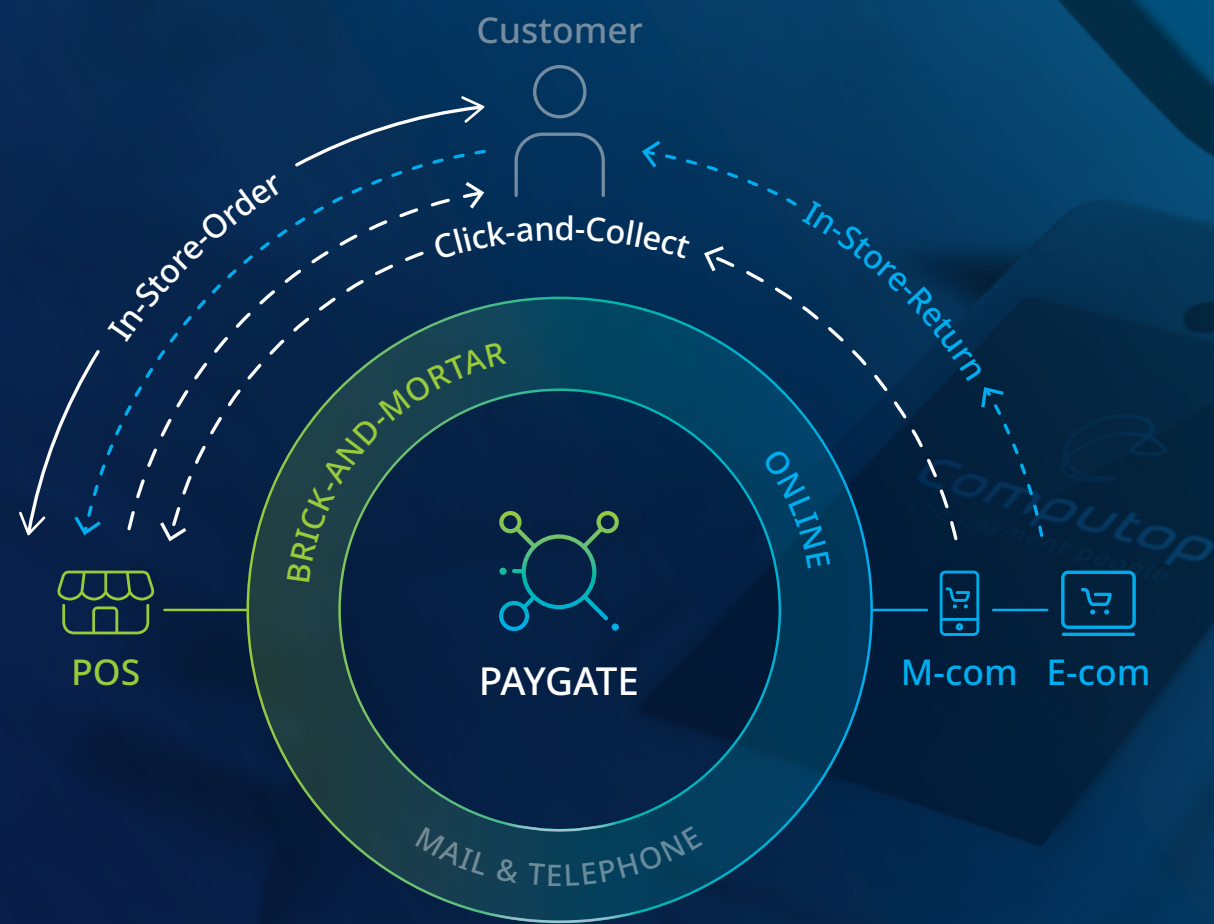
### Our Partners





# 3 This is how true omnichannel payment works: Point of Sale from Computop

We process payments from all sales channels centrally via the payment platform Paygate, bringing your POS and online business together in one place. This makes our solution special and opens a cross-channel shopping experience for your customers.

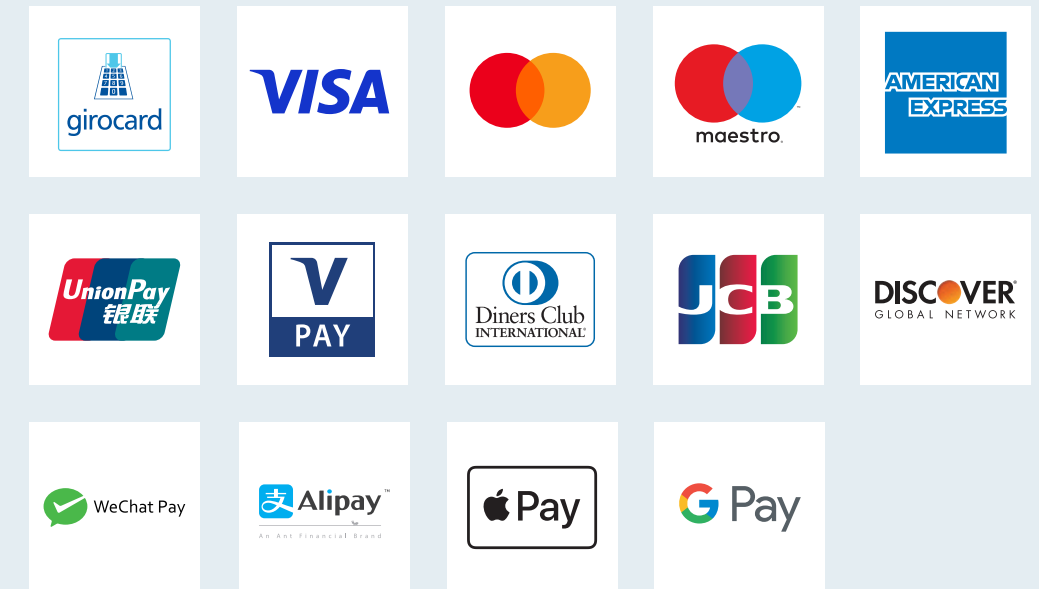


**In-Store Orders**  
In-store order with subsequent home delivery.

**Click-and-Collect**  
Online order with subsequent pickup at the store.

**In-Store Returns**  
Customer orders online, returns purchase in the store.

Suitable payment methods for all countries and customer target groups



**Suitable hardware for every use case**

No matter what business concept you pursue: Computop has the right POS terminals for every area of application:

**Mobile POS** – Portable terminals for wireless usage

**PhonePOS** – NFC-based card acceptance via smartphone

**Desktop** – Permanently installed terminals for the cash desk

**Unattended POS** – terminals for vending machines

**girocard network operation**

Computop is a technical girocard network operator approved by the German banking industry. All necessary services for the acceptance of the girocard at the point of sale can be provided by us.

**Efficient terminal management for your stores**

Thanks to central control via the Computop Terminal Management, we can maintain and configure all your terminals remotely. This saves a lot of time and ensures that your devices are always ready for use.



More information about POS at [computop.com](http://computop.com)

# Suitable terminals for every sales situation.



## Mobile POS terminals

With our mobile solutions, the POS terminal is always on hand. Your sales staff can accept payments directly, for example, on the shop floor or at the restaurant

table. You can also use our Android-based POS terminals as a smart device, saving your employees from carrying an additional handheld appliance.



Mobile A920 (Android)



Mobile Premium



Fly A77 (Android)



V3 Mobile

## Computop PhonePOS

Or, just dispense with the use of a card reader altogether. Computop turns mobile devices (Android-based smartphones or tablets) into POS terminals! Let your service staff accept card payments quickly and conveniently with their existing handheld device. No additional hardware is required.



## Desktop-based terminals

To ensure smooth and fast processes even in busy shops, permanently installed set-ups at the checkout are often crucial. We can provide you with suitable

terminals customized to the individual requirements of the sales situation and the checkout area.



V3 Countertop



Base Next



V3 PIN Pad



Pad Next

## Unattended POS terminals

In addition to terminals for retail shops, we also offer customized concepts for the unattended, automated sale of goods and services tailored to the respective sales and environmental situations. Our Android-based platform is particularly suitable for use at gas stations, car parks, E-charging stations, and vending machines.



IM30 (Android)



# 4 Computop Channel Partner Solutions.

## Individual sales partnerships

The right solution for every need.

We offer financial and technology service providers in the retail sector a variety of models for sales partnerships. Starting with the commission-based brokerage of leads, through the reselling of Computop products on your own account, to the operation of the Computop Paygate as a complete white label solution.

## Computop White Label Solutions

Your name. Your design.  
Your service. Our technology.

Are you yourself a service provider in e-commerce or payment and would like to integrate an omnichannel-capable payment gateway into your service portfolio?

Just use our reliable Computop Paygate as a white label solution. With your own corporate design, you can quickly give your customers access to all important international and national payment methods in e-commerce, m-commerce, MOTO and at the point of sale. The most important value-added services such as fraud prevention and reporting are included in the package, if desired.

### Who can benefit from the Computop Channel Partner solutions?

You are an acquirer, a bank, or a financial services provider and would also like to offer your customers direct technical payment processing.

You already are a commercial network operator for the point of sale (or intend to include these services) and would like to offer all relevant card brands, including girocard, in your portfolio.

You are a provider from the merchant's ecosystem (e.g., agency, platform provider, industry solution, store and ERP system, fulfillment, or logistics) and intend to offer your merchants payment processing at the same time.

You are a payment service provider yourself and want to integrate additional channels and payment methods into your range of services.



These companies already trust in our technology:



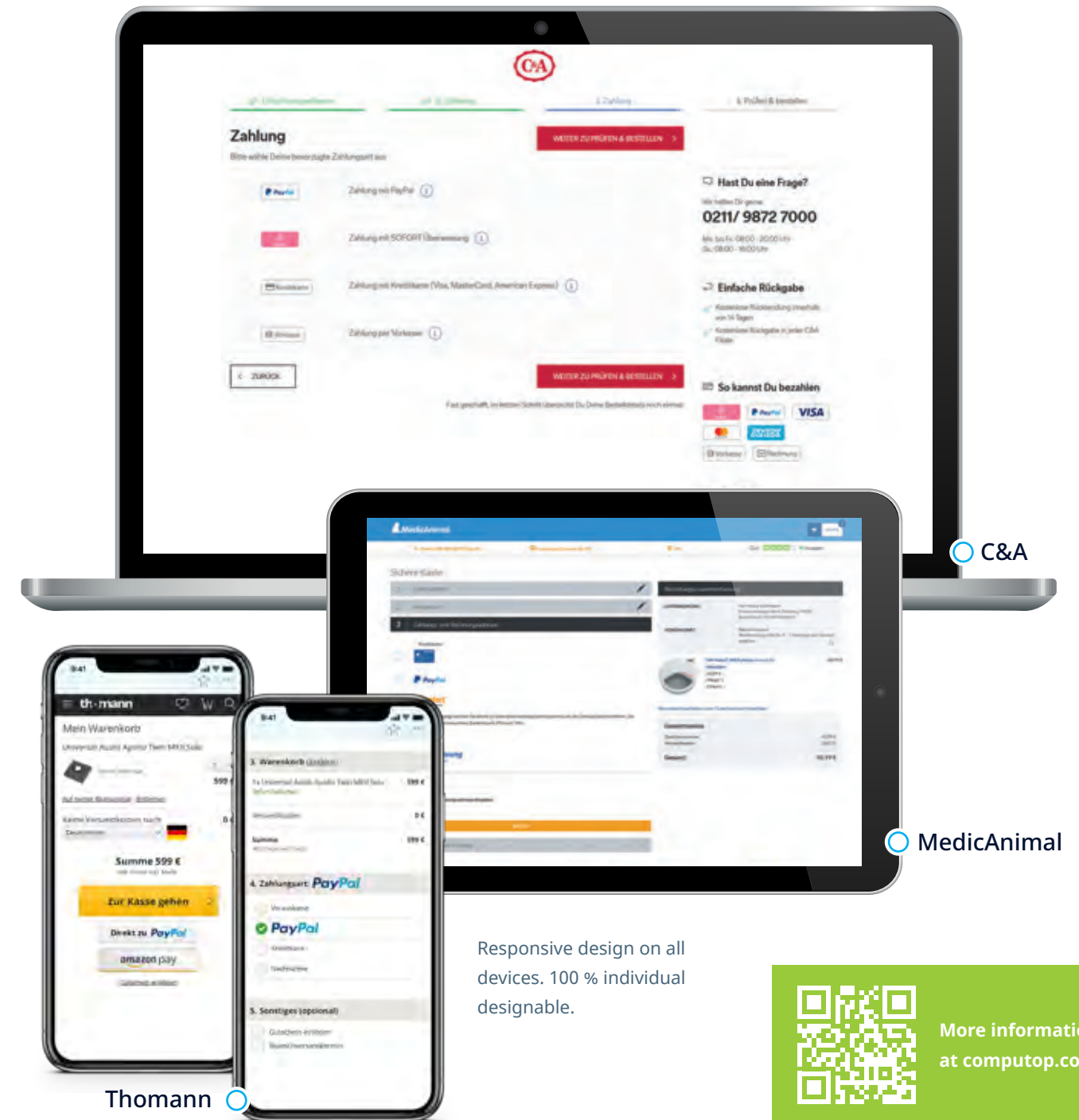
For more information, visit [computop.com](https://computop.com)

# 5

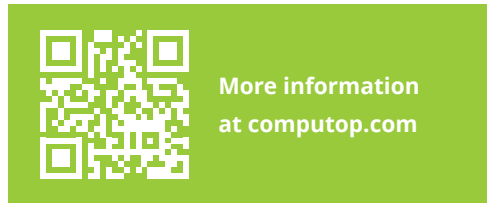
## These customers work with our tailor-made solutions.



## Checkout examples from our customers.



Responsive design on all devices. 100 % individual designable.





# Any further questions? Get in touch:

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🌐 [computop.com](https://computop.com)



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obtain information about all  
of Computop's branches.