# Ogone Payment Services

What is Ogone?

A Payment Service Provider (PSP)

Seamless technical gateway between shoppers, merchants and providers of payment methods in the card-not-present environment

Based on a SaaS or ASP architecture ➔ no hard or software to install

Technical facilitator with value added services

Ogone Corporate Overview

The Company

- Summit Partners P/E firm majority shareholding / private investors
- Independent private company

Geography

- Head office in Belgium
- Subsidiaries in AT, FR, DE, NL, CH, UK & US
- Sept. 2011: market entry in India via EBS acquisition
- Further geographical expansion under way

Financials

- Ogone revenue 2010: € 25 mio
- Expected revenue 2011: € 30 mio

Staffing

- 130+ employees in Europe / 80+ employees in India
- Core business functions @ HQ / local sales force

Ogone Corporate Overview

Scale

- 36,000+ Active merchants in 45+ countries spread over 6 continents
- 600 New merchants per month
- Over 200 acquirers

Industries & Sectors

- SMEs and corporates
- Ecommerce / distance selling expertise (No EMV)
- All verticals / industries supported by UK acquirers

Partners

- 200 resellers /shopping cart integrators / industry business partners
- 20 White labels / Co-branded Partners

Product innovation

The future will be mobile

Payment application for iPhones

Continuous development to develop payment pages for optimised display on all mobile applications

Product innovation

Ogone Collect lets you increase your online conversion

Ogone Collect is your one-stop solution for accepting and collecting non credit card payment methods on the Ogone payment gateway

• **Simple** - Offer more payment methods and raise check out conversion

• **No hassle** – Sign 1 contract with Tunz.com for collecting services

• **Seamless** – Seamless integration in Ogone Merchant Back-Office

• **Flexible** – Combine payment methods with Ogone Collect with payment methods accepted directly with your acquirer(s) e.g Visa, MasterCard, Maestro, etc.
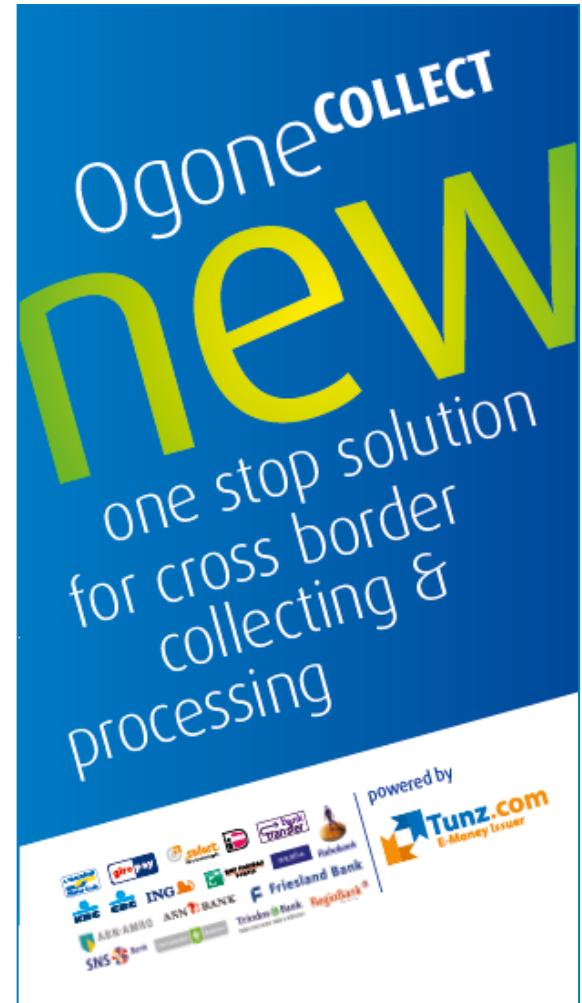
Product innovation

How does Ogone Collect work?

PERFORMANCE
Act local, think global.

CONTROL
Manage your transactions.

SECURITY
Develop your own security policy.

CARE
Rely on real customer care.
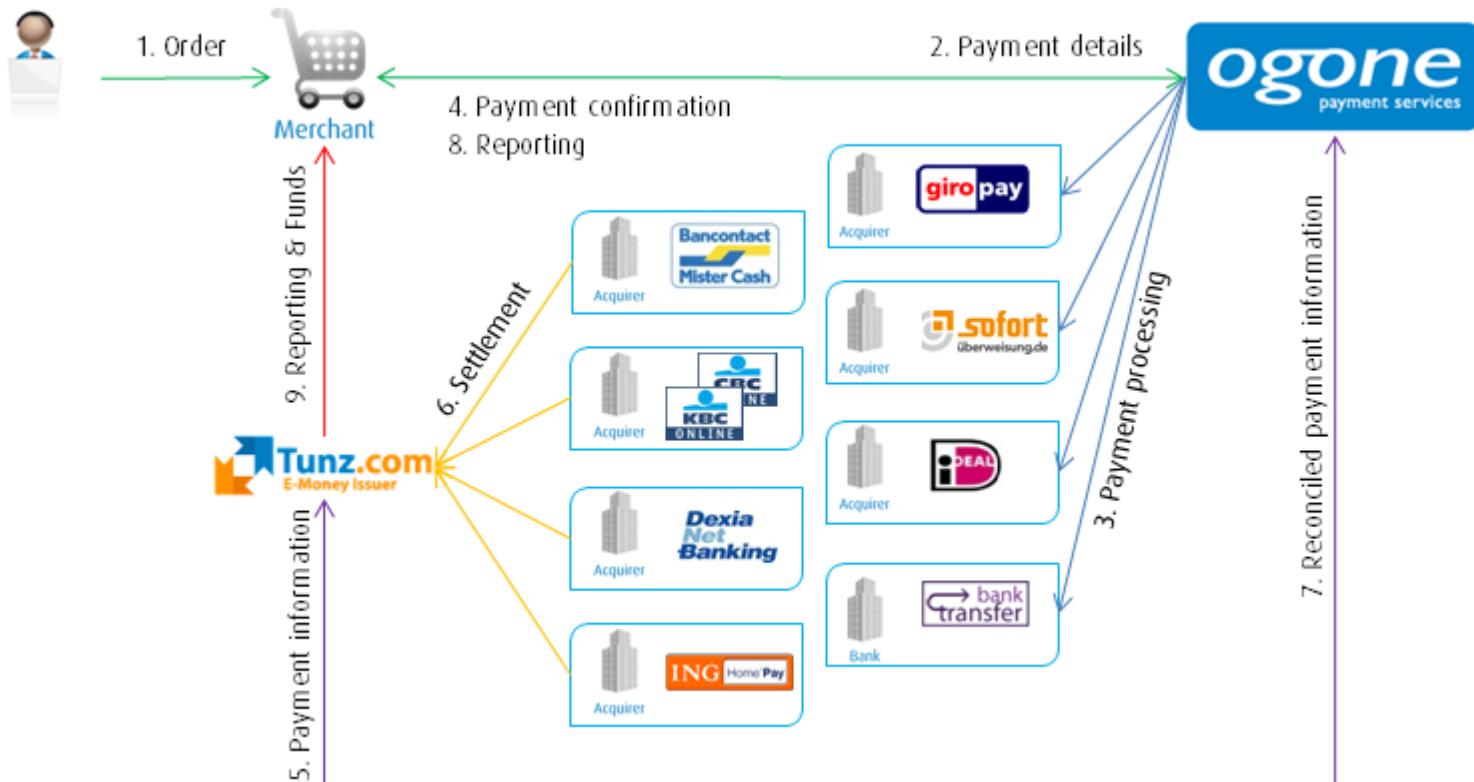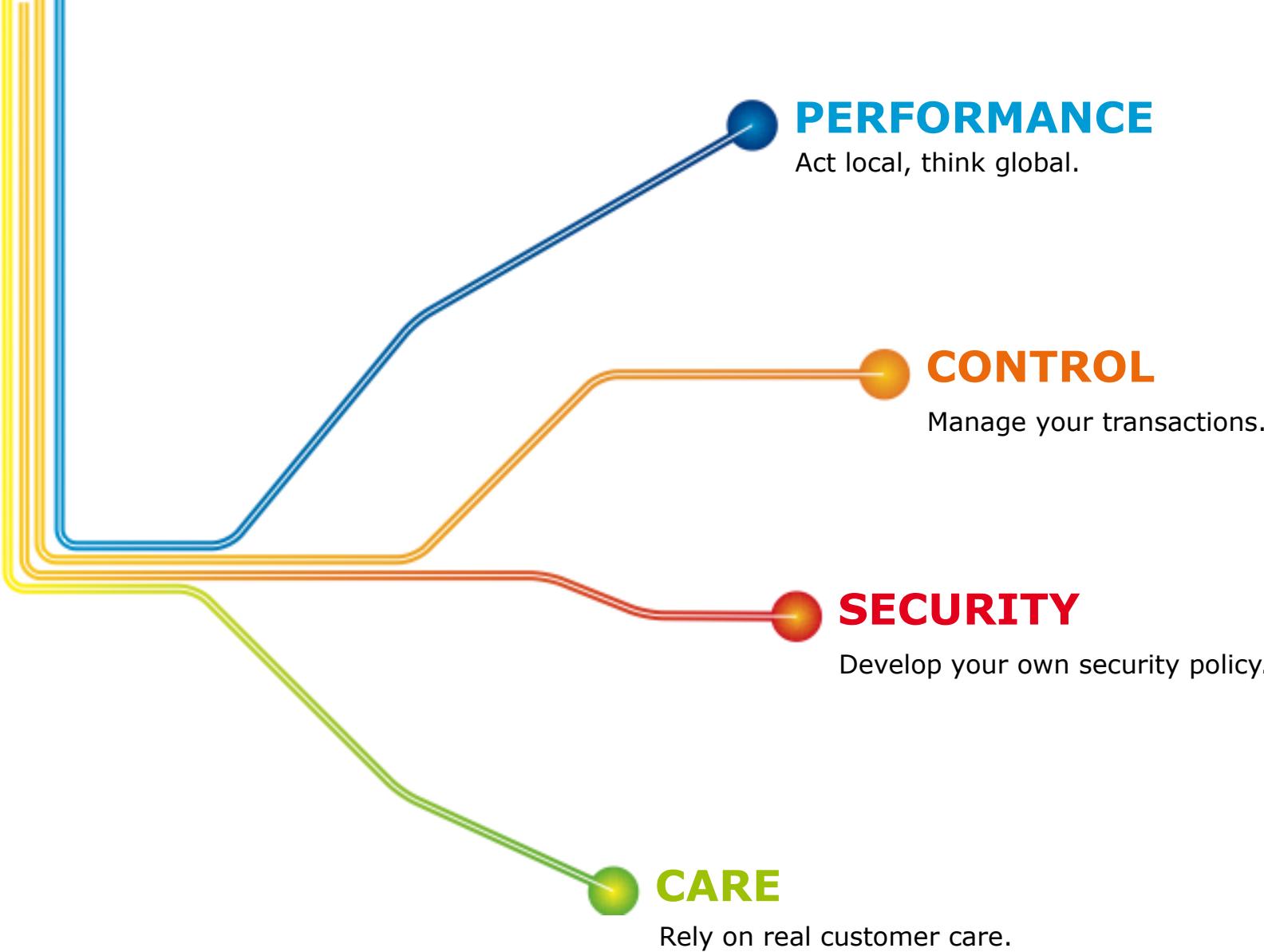
Performance

Payment is our competence
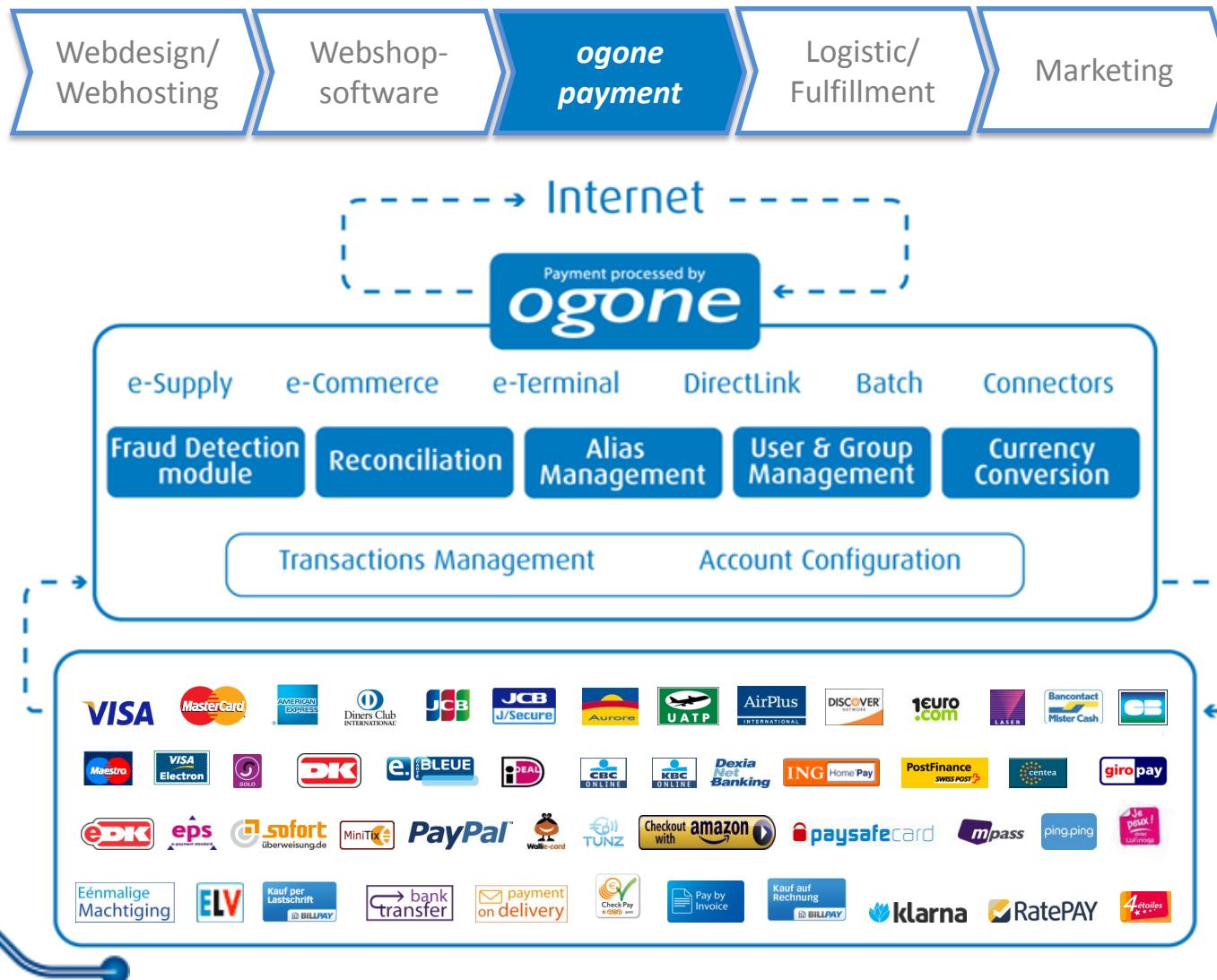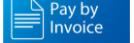
Ogone serves national and international payment methods

Credit Cards

Debit Cards

Online Banking

Pre- Paid & e-Wallets

Direct Debit

Invoice

Online Consumer Credit

Purchasing Cards

BEL

Mister Cash

NED

iDEAL

GER

ELV

DEN

Dankort

ALL COUNTRIES

GBR

VISA Electron

FRA

Carte Bleue

SWI

PostFinance

AUT

EPS

12

Flexible payment solutions

Connection methods

e-Commerce   Accept all kinds of payments online

e-Terminal   Process payments made by mail and telephone

Batch   Process series of similar payments at once by uploading files

DirectLink   Process payment data and send them to us via server-to-server

m-Terminal   Process payment data and send them to us via server-to-server

Connectors   Tailer-made solutions for specific businesses and sectors

Personalised payment page

Language display in more than 20 languages

Customized payment page

Image hosting

Alias Manager (Tokenisation)

Connectors

Shopping Carts

We want Ogone's payment products to work with as many shopping carts as possible.

Certified Shopping Cart Connectors

Full list of shopping carts that are integrated to Ogone is available on www.ogone.com.

CONTROL

Flexible payment solutions

Scheduled Payments
Enables processing payments either on a set date in the future on a predefined schedule

Subscription Manager
Enables fixed recurring payments on a predefined frequency

Split Payments
Accepts a combination of payment methods for a single transaction (e.g vouchers / credit card)

Payment link via email
Enables merchant to send customers payment requests by email, redirecting the customer to our secure payment page via a button or link in the email

**Alias Gateway (*Direct Post)*
Allows greater control of your page look & feel (including one page checkout), by combining PCI security of e-Commerce with flexibility of DirectLink
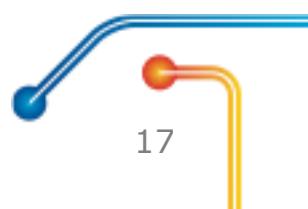
Flexible payment solutions

Transaction monitoring
Monitor / manage your transactions in real-time (authorisation, confirmation, refund)

Back-Office languages
Available in 5 languages: FR / DE / NL / UK / IT

User management
Create and manage different user profiles with specific rights

Group Manager
Manages all your accounts centrally and enables consolidated billing, while maintaining operational independance for each sub-account
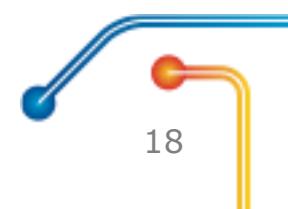
Flexible payment solutions

Multi-currency processing
Available in any currency supported by your acquirer

Electronic Dynamic Currency Conversion (eDCC)
Offers consumers the ability to pay in their local currency (determined at time of transaction)

Standard & push reports
Download transaction data in the format of your choice (.xls, .csv, .xml). Possibility to configure tailor-made reports sent by email or posted to your server
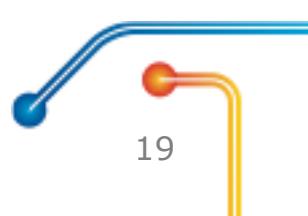
Manage transactions

Transactions are always available in real-time in an advanced Back-Office:

Consult every transaction

Receive automatic order confirmation e-mails

Renew and capture an autorisation

Partially or fully capture and refund a payment
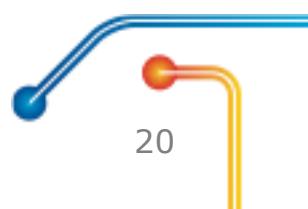
Report & control transactions

Use reporting tools, available in your advanced Back-Office to:

Search your payment transaction history

Download extended reports in various formats

Download transaction files automatically,
send them to your systems for updates and
vice versa by using Push Reports and AFTP
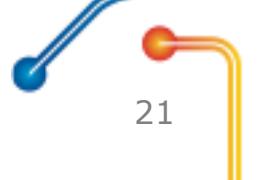
Optimise reconciliation

Automate major parts of your reconciliation process and reduce your administrative workload and costs:

Automatically match payment transactions to orders

Easily retrieve a full history of every event in the transaction process

Automatically represent chargebacks

Record comments on batches as they are reconciled

[The extra mile]   Customisation in order to match your business
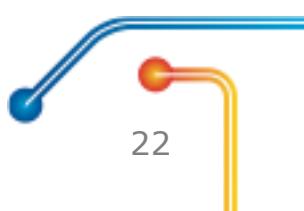
Manage your account

Add more payment methods, activate new options

Reset password, change company details

Manage different accounts from one place in Ogone Group Manager

Create different user profiles with different user rights in Ogone User Manager
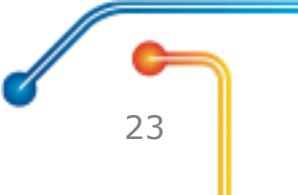
SECURITY

Security standards
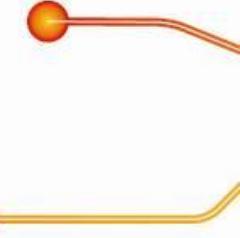
Risk categories

Security

- Data storage infrastructure – security breach
- Website - payment page phishing/pharming

→ Ogone is **fully PCI-DSS compliant**, hence most comprehensive data security standards protect all information processed and stored on the Ogone payment platform.

Identity theft

- Paying with someone else's card
- Logging in someone else's account and use the registered payment method (account takeover)

Shopper's illegitimate behaviour

→ Ogone offers a full package of **fraud detection and protection tools**, such as **3-D Secure** and our ***Fraud Detection Module Advanced***, one of our most advanced tools allowing you to define your own business specific fraud detection tool.

Protect your business

Fraud prevention product range

Capabilities (vertical axis)

3-D Secure
Liability shift*

Aim: reduce CBK impact

FDM
Accept / Deny decision

Aim: **Block** known fraudsters

Tools: BL, risky countries, amount limit

FDMC
Accept / Deny / Review decision on **single** criteria

Aim: **Automated** decision process by real-time trx assessment

Tools: Up to 65 criteria (BL, GL, WL, **Velocity Checks, GeoIP, 3rd party access (Ethoca, 3rd Man)**

FDMA
Accept / Deny / Review decision on **scoring of all criteria**

Aim: **Automated** decision process by granular overall real-time trx assessment

Tools: **Scoring** of up to 65 criteria (BL, GL, WL, **Velocity Checks, GeoIP,** country consistency checks …), **3rd party access (Ethoca, 3rd Man)**

CARE

Rely on real customer care

Dedicated team and expert advice

Free technical support

Customer care 24/7 by native speakers (UK,NL,FR, DE, IT)

Admin support (5 pers), 1st and 2nd line support (15 pers)

Dedicated account manager

Expert advice in determining the right acquiring partners

Personalised and advanced courses

Consultancy on specific projects
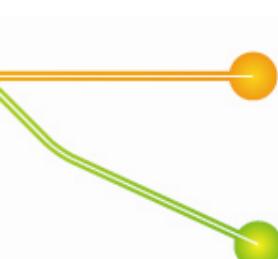
Free test

Let our solutions speak for themself

Set-up your own personal and free test account

Try out all the aspects of the Ogone solution before even signing up

Receive full and free customer care on the test platform

Free access to our advanced technical document database and FAQ's

Time to e-volve

Future proof

In a world where connectivity is key, customer habits change.

Distance selling means being open 24/7.

Ogone lets you manage the entire payment cycle:

- Let your customers choose how they want to pay
- Let them connect with you how they want, control your transaction flow
- Secure their trust
- Get the best payment guarantee
- Rely on real customer care

With regular updates and 24/7 monitoring the Ogone platform makes your payment solution solid and future proof.

References by sector

Airlines / Transport: brussels airlines, Kenya Airways, MALÉV Hungarian Airlines, eurolines, THALYS, OLYMPIC AIRWAYS, EGYPTAIR, EURO TUNNEL, royal air maroc, JAL, TAM AIRLINES, AIR MALTA, SEAFRANCE

Hospitality / Leisure: opodo, Thomas Cook, Jetair, Heineken, Club Med, HOLIDAYCARS.COM, ebookers, ACCOR, Nike, CenterParcs, VOYAGES LOISIRS

Retail: LV LOUIS VUITTON, ChristianDior, DIRK BIKKEMBERGS, BOSE, IKEA, NESPRESSO, BRANDALLEY L'ALLÉE DES MARQUES, CONRAD Full of ideas, LAVAZZA, DELL, HALFORDS, bol.com, LA REDOUTE, Hallmark, MISCO.co.uk 1985-2010 25 YEARS OF IT DEALS

Telecom / Internet / Insurance: FRIENDS PROVIDENT, orange, proximus, Maroc Telecom, BELCOMPANY Mensen met verstand van mobiele communicatie, simyo.nl, kpn

Utility / Government: NUON, Electrabel GDF SUEZ, National bank of Belgium

Ticketing: KINEPOLIS GROUP, tickets.com www.tickets.com, sherpa.be, Ticket Service, eventim, TSi TICKET SURF International

32
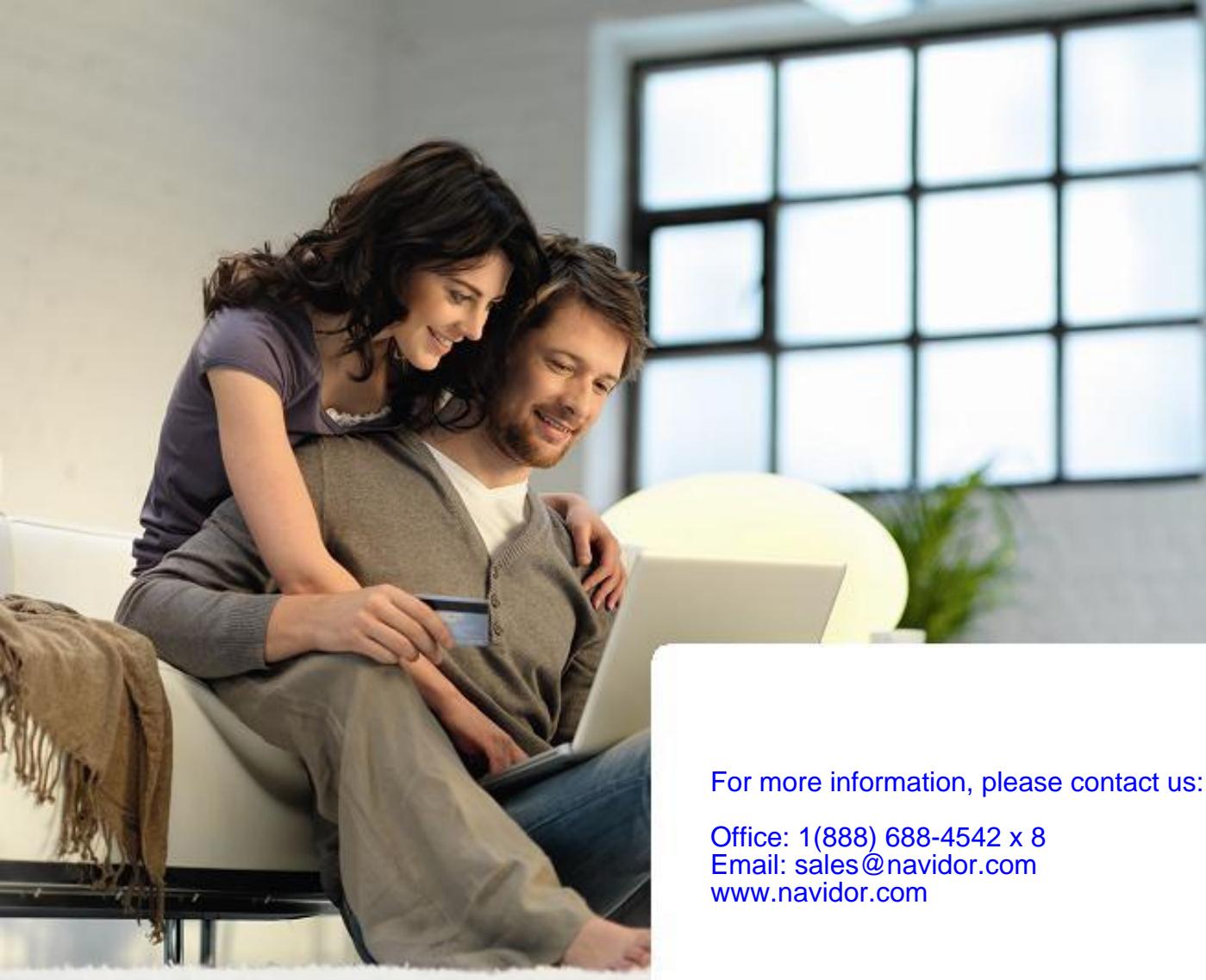
For more information, please contact us:

Office: 1(888) 688-4542 x 8
Email: sales@navidor.com
www.navidor.com

www.ogone.com

ogone
payment services