



## DIRECTeBanking: PAY EASILY

DIRECTeBanking.com uses online banking systems established by banks and acts as an intermediate between a shop and a consumer's online banking account. There the consumer confirms a payment form that already contains all details of the purchase. Now all the buyer needs to do is authorize the transaction using a TAN. Payment is made to the merchant's account within a short time, and this method already works for approx. 11,000 online shops and for online banking customers in five countries.

DIRECTeBanking.com is the direct payment system of Payment Network AG. The system uses online banking systems established by banks and acts as an intermediate between a shop and a consumer's online banking account.

After specifying their bank, customers are redirected from a merchant's web-store to the DIRECTeBanking portal. Once there, the consumer logs into his or her account using account number and PIN. After a successful login, a form will open on DIRECTeBanking.com containing the transfer order for the consumer's bank. All relevant details of the purchase are uploaded automatically from the shopping cart to the form. All the buyer needs to do is authorize the transaction using a TAN.

This procedure saves customers the time-consuming and error-prone filling in of electronic payment forms. The merchant receives confirmation of a payment made with DIRECTeBanking.com in real-time. He can now ship stocks or transmit digital goods immediately. Neither do consumers need to register, nor do they need a credit card. Also, by using DIRECTeBanking.com a merchant covers nearly all online bank accounts available. In addition, DIRECTeBanking.com provides international direct credit transfers, opening up new customer segments.

### AT A GLANCE

**DIRECTeBanking.com is an innovative direct transfer method with which customers can make a payment during the ordering process.**

#### The benefits:

- ▶ Immediate payment confirmation
- ▶ Very low transaction fees when compared with other payment methods
- ▶ Fast receipt of funds, high liquidity, 160 shop interfaces
- ▶ No fake orders, no return debits

### CONTACT

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## FEATURES

- ▶ Available to consumers in Germany, Austria, Switzerland, Belgium and England
- ▶ 99% of German banks and 95% of Austrian banks are available and can be accessed
- ▶ Immediate shipping of goods possible, as payment is made prior to delivery
- ▶ Merchant is notified in real-time of payment authorization with guarantee of payment
- ▶ Payment is made to merchant's account automatically

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