



QPAY: THE PAYMENT PAGE FOR E-COMMERCE

QPAY is the ideal payment page for your webstore. Easy and fast to integrate, it is safe and convenient for you and your customers, processing all payments in real-time. QPAY complies with the PCI standards for secure payment processing and can be incorporated into the look and feel of your webstore.

QPAY stands for secure, flexible, easy and transparent payment processing. It provides all European payment methods in ONE solution, from credit cards and direct debits to online payments, mobile payments, alternate payment methods and industry-specific solutions.

A PCI compliant solution, QPAY's appeal lies in its functionality and business process outsourcing. Shop plugins and connections to leading shopping cart software make it easy to incorporate. QPAY is available in over 20 languages. Design your QPAY payment page to reflect the look and feel of your webstore.

QPAY enables you to define the payment processes based on the requirements of your business model. It offers added functionality such as immediate debit transactions or, as an alternative, separate authorization and debiting for credit cards. You can then automate these (e.g. end of business) or initiate them manually. Recurring and subscription payments as well as multiple debits with one authorization in the case of split delivery are just a few of the alternate processing methods available.

View all transaction data and processes on one online portal and initiate manual processes such as cancellations, direct debits and credits as well. Combine QPAY with other Wirecard interfaces, e.g. for back end processes.

AT A GLANCE

QPAY is the flexible payment page that you can easily adapt to your needs and your store.

The benefits:

- ▶ PCI compliant payment page for e-commerce
- ▶ All established payment methods
- ▶ 3D Secure available for credit cards in over 20 languages
- ▶ Merchant-specific layout
- ▶ Integrated risk management
- ▶ Connection to shopping cart systems and plugins available
- ▶ Interfaces with all established credit card acquirers and financial institutions

CONTACT

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wirecard



QPAY

FEATURES

- ▶ No installation of software required
- ▶ Payments are always checked online and in real-time
- ▶ Simplified PCI-Certification via SAQ A (no network-scan necessary)
- ▶ No own webserver SSL certificate required
- ▶ Utmost security and scalability due to extensive risk management solutions such as the 3D Secure method, etc.
- ▶ Payment page already included in German and English
- ▶ Large choice of domestic and international payment solutions
- ▶ Supports immediate debits, deferred debits, recurring payments, multiple captures on authorization and options for combining with back end interfaces
- ▶ Integrates easily and quickly with prepared plugins for all established shopping cart systems such as Magento, osCommerce, xtCommerce, etc.
- ▶ Free choice of financial service provider: Access Wirecard Bank as a full-service provider or, alternately, international acquirers using the platform provided by the Wirecard group

QPAY SUPPORTS ALL ESTABLISHED PAYMENT METHODS, E.G.:

- ▶ Visa (incl. Verified by Visa)
- ▶ MasterCard (incl. MasterCard SecureCode)
- ▶ Diners Club
- ▶ American Express
- ▶ JCB
- ▶ Maestro
- ▶ PayPal
- ▶ paysafecard
- ▶ CLICK2PAY
- ▶ eps online payment
- ▶ giropay
- ▶ iDEAL
- ▶ DIRECTtebanking.com
- ▶ Electronic direct debit
- ▶ @Quick
- ▶ Mobile payment (paybox, Orange, T-Mobile...)
- ▶ Cashticket
- ▶ UATP (Universal Air Travel Plan)

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