CARD PAYMENTS
ONE INTERFACE

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Wirecard provides solutions that enable smooth processing of card payments in retail. The benefits:

▶ Use of all major credit and debit cards
▶ Effective risk management concepts
▶ Secure data transmission and processing
▶ Low processing costs
▶ Highest availability – also during peak periods

Using standardised interfaces, Wirecard makes the efficient incorporation of electronic card payments possible for merchants around the globe. As an international payment service provider Wirecard works with all renowned credit card organisations and financial service providers worldwide.

Credit and debit cards form the most popular payment methods in domestic and international B2C payments today. For merchants, this means new sales and customer potential – but it also means risks.

Which is why merchants and financial institutions have high requirements regarding efficient risk management, data security and system availability. A leading provider of integrated concepts for electronic payments, Wirecard offers full service of the highest standard, also in credit card processing.

As an international payment processor Wirecard works with all renowned credit card organisations and numerous acquirers. Employing a standardised interface, Wirecard offers merchants from around the globe efficient access to a system that is notable for its payment processing and extensive fraud protection.

Based on the latest security technologies, this platform fulfills all requirements imposed by the credit card organisations including PCI certification, and supports the processing of additional industry-specific data from the airline, hotel and car rental industries.

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FEATURES

- ▶ Supports all credit and debit cards by Visa, MasterCard, Maestro, JCB, Diners Club, Discover and American Express
- ▶ All established payout and transaction currencies
- ▶ Connection to a multitude of acquirers and financial institutions
- ▶ Recurring and subscription payments
- ▶ 3D-Secure (Verified by Visa, MasterCard SecureCode)
- ▶ Partial and recurring debits
- ▶ Address Verification Service (AVS) for credit cards
- ▶ Card security code validation (CVC 2/ CVV 2)
- ▶ Dynamic describer

- ▶ Processing of additional, industry-specific data from the hotel, airline and car rental industries
- ▶ Secure data transmission (SSL encrypted)
- ▶ High availability and system reliability
- ▶ Connects easily to the system via online and offline XML interfaces and payment page (PCI compliant)
- ▶ Web-based administration interface for transaction management and reporting
- ▶ Integrated risk management solutions

INDUSTRY-SPECIFIC BENEFITS

- ▶ Partnerships with industry-specific service providers enable us to provide true "end-to-end" industry solutions that support the subsequent business processes through interfaces to our customers' ERP/ inventory/ logistics/ debtor management and accounting systems
- ▶ Standardised, cross-industry shop plug-in solutions are available in addition
- ▶ Electronic payment processing can be supported with customised risk management instruments

- ▶ Bank services such as credit card acceptance and dedicated currency management from one source
- ▶ Integration via a single technical interface provides merchants with instant access to more than 85 payment and risk management procedures