

Global payment essentials

Nobody offers more models of payments than Digital River World Payments.

We can support you through all the stages of optimizing international payments.

1 Speed to market is key

Crawl

- 1. Cross-border payments
 - Multi-currency credit card processing
 - Multi-currency settlement

Walk

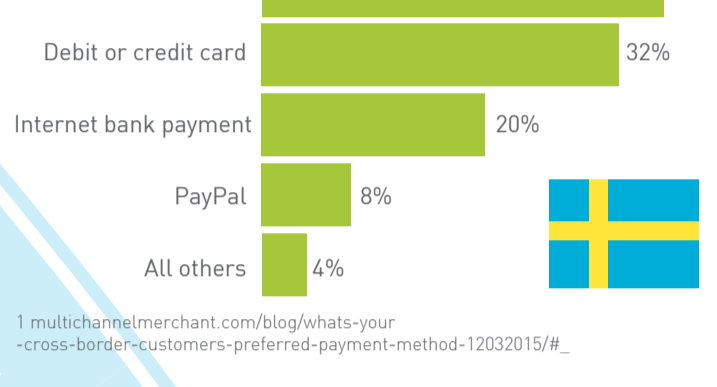
- 1. Cross-border payments
 - Multi-currency credit card processing
 - Multi-currency settlement
- 2. Alternative payment types
 - Bank transfers
 - eInvoices
 - eWallets

Run

- 1. Cross-border payments
 - Multi-currency credit card processing
 - Multi-currency settlement
- 2. Alternative payment types
 - Bank transfers
 - eInvoices
 - eWallets
- 3. Local Entity
 - Local card acquiring
 - Local/alternative payments

We provide a single connection to hundreds of payment methods across the world.

For instance, the preferred online payment methods in Sweden include:¹

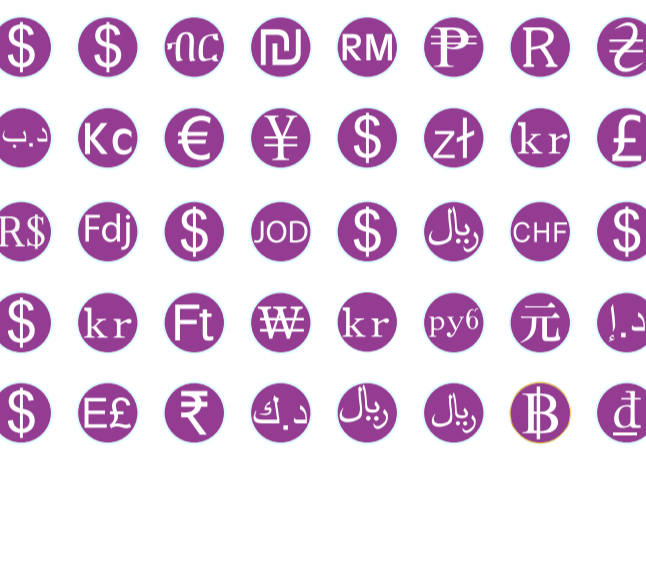


Support a wide offering for the three types of online payments:

- Card-based payments, including Visa, Carte Bancaire, Maestro and UnionPay.
- Bank transfer payments, including internet bank payments, electronic fund transfers and direct debit
- Third-party payments, including ewallets (PayPal, Alipay, Qiwi), mobile payments, prepaid cash cards

2 Local payments differ by market

Digital River offers 175+ different currencies and supports 200+ payment methods.



Digital River World Payments is a robust enterprise payment processing platform.

Flexible API integration options

\$35 billion annual transaction flow

3 Have a robust platform

Industry leading uptime and platform stability

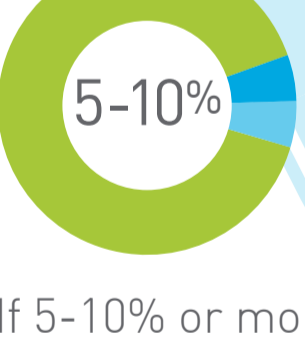
Make sure your checkout is adapted to local regulations and consumer expectations.



Digital River has payments experts on the ground in 23 global locations with experience selling in over 243 countries and territories.

We can advise where your business should have a local entity to process local payments and comply with local regulations and how to set up your checkout process to convert local customers.

4 Adapt to local market conditions



If 5-10% or more of sales come from a particular region, it may make sense to set up a local entity.

Optimize your payments program with Digital River's value added services.

Sophisticated global fraud screening

Since 2012, Digital River has protected

145 million transactions and blocked 4.2 million fraudulent transactions

Transaction Defender™
Our fraud protection system is best of breed, screening approximately 400,000 transactions per day.

Secure payment credentials through tokenization



5 Maximize your impact

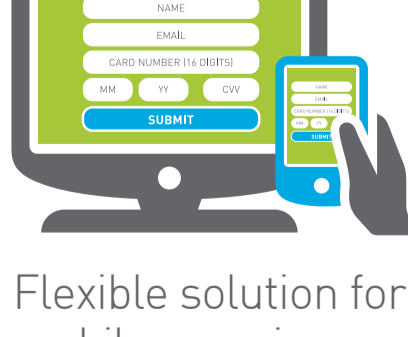
PCI compliant to support secured transactions



Payouts to suppliers and partners



Flexible solution for optimized mobile experience



With 20+ years of experience in secure payment processing, Digital River has the right payment solutions to fit your business needs.

- COMMERCE**
Manage, support and power your business growth
- PAYMENTS**
Receive, manage and secure your online payments
- MARKETING**
Grow through digital marketing programs and advanced analytics