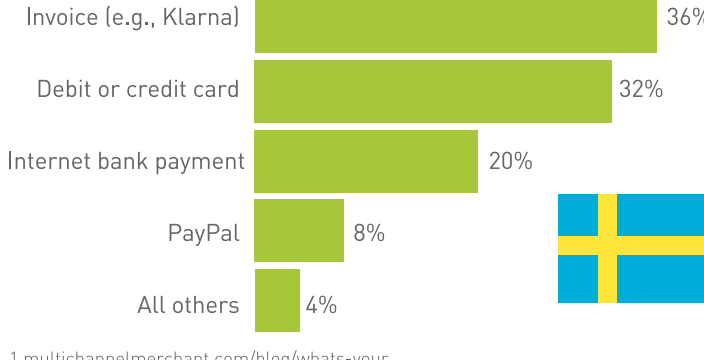


# Global payment essentials

1

## Preferred payment methods vary by country

For instance, the preferred online payment methods in Sweden include:<sup>1</sup>



<sup>1</sup> multichannelmerchant.com/blog/whats-your-cross-border-customers-preferred-payment-method-12032015/#\_

There are three types of online payments.

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

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

Digital River offers 45+ different currencies and supports 200+ payment methods.



Even if you sell globally, you can still do business locally. (In fact, in some countries, you're required to have a local entity to do business).

If 5-10 percent of your global sales come from a specific country, it is a good idea to have a local entity.



2

## You may need a local entity

Digital River has 23 local entities with country-specific payments expertise, including VAT, shipping and customs.

2x2

It costs \$2 million dollars and two years to set up a local entity yourself.

## 3 Know the culture

Being knowledgeable about the culture and people in the country you're doing business can greatly improve sales.

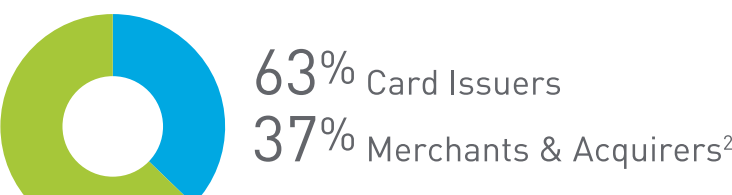
Digital River offers local customization (e.g., language, currency, site flow, etc.) by country, with 1,300 commerce and payment experts in 23 countries.



\$11.27 Billion

Global Credit, Debit, and Prepaid Card Fraud Losses in 2012<sup>2</sup>

Losses by:



Since 2012, Digital River has protected

145 million transactions

and blocked

4.2 million fraudulent transactions



The faster you go to market globally, the quicker you will earn revenue.

Our three models to go global:



With 20+ years of experience in secure payment processing, Digital River makes sure your payment solutions fit your unique needs.

- COMMERCE**  
Manage, support and power your business growth
- PAYMENTS**  
Receive, manage and secure your online payments
- MARKETING**  
Programs, analytics and networks for your brand and business