

# ONLINE PAYMENTS IN EUROPE... AND BEYOND

Is your online business taking you to new frontiers? Growth is exciting but it can also present challenges in terms of local variations in payment systems and preferences. Digital River World Payments is a full service payment solution provider with roots in Northern Europe, headquarters in the US and payment connections in all regions of the world. As a global payments partner, we can support your immediate growth and all your future international expansion plans.

## Offer Local Payment Options Today

For the last 15 years we've built a strong European payment platform that includes feet on the ground and local knowledge – and it's all at your service. Our payment option portfolio will kick start your success across all of Europe:

- Cross border credit card processing throughout Europe, in more than 190 countries worldwide and in over 170 currencies
- Internet Bank Payment connections to more local banks than any other provider
- Local Debit Cards to increase authorisation rates and optimise costs
- E-wallets to reach specific geographies or demographics
- Direct Debit for a complete offering in Germany
- Electronic Fund Transfers and Checks in 20+ European markets, with an average of 90% straight through transaction matching

## Strong European Offering of Local Payment Options



# OUR EXPERIENCE. YOUR SUCCESS.

Successful global e-merchants have been using our world-class payments platform for the past 15 years to connect with their consumers and generate more revenue for their businesses. Digital River brings a unique understanding to payments programs because of our experience serving as merchant of record for successful global brands.

Join world-leading e-commerce brands.  
Benefit from our unrivalled payment solution.

- **Get started quickly:** Our turn-key solution with full service commercial and technical support will help you quickly access new markets and payment options.
- **Enjoy peace of mind:** Our secure and stable platform has been PCI certified since 2003, has run dual site processing since 2002 and has proven records of handling extreme transaction peaks.
- **Benefit from our experience of running 100,000+ web stores worldwide:** We know your challenges and how to overcome them.
- **Access global fraud community data:** Our integrated fraud prevention service, Transaction Defender, provides a higher level of protection.
- **Stay informed and in control:** Our portfolio of payment program management services includes tools for A/B testing, payment page creation and performance analytics.
- **Keep up with market changes:** Our team of payment experts will guide you through the ever changing world of online and mobile payments, including important regulations such as SEPA and PSD.
- **Join us as we invent the future of payments:** We drive payment innovation in areas such as marketing services, subscription billing and cloud commerce.

## About Digital River World Payments

Digital River World Payments is a full-service payment solution provider. We design and develop trusted global payment programs for e-retail, online travel and entertainment, direct selling, and online services verticals. Successful merchants rely on Digital River World Payments to remove the complexity of selling globally and deliver optimized payment programs that are 100% tied to ROI measurement. We help maximize authorization rates, reduce cart abandonment, protect transactions from fraud, and add new sales channels around the world. To learn more, visit [www.digitalriverpayments.com](http://www.digitalriverpayments.com) and follow us @DigitalRiverPay on Twitter.

Contact us today to learn how Digital River World Payments can help build an international payments program and drive your European sales growth.

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## About Digital River, Inc.

Digital River, the revenue growth experts in global cloud commerce, helps companies of all sizes build and manage their online businesses, maximize online revenue, reduce costs and minimize risk. Founded in 1994, the company is headquartered in Minneapolis with offices across the United States, Asia, Europe and South America.

