

# Accelerate payment program profitability

If you only view payments as a cost center for your business, you may be missing out on an important opportunity to generate incremental revenue, expand your global reach and gain a significant competitive advantage.

Digital River World Payments™ offers full-service e-payment solutions that some of the world's most successful brands rely on to accelerate global profitability and increase customer lifetime value. Now, with a single relationship, you can quickly transform your existing payment program from a cost center to an incremental revenue stream.

## Our experience. Your success.

Digital River's longstanding success as a leading ecommerce provider positions us uniquely in the payments services industry. Since 1994, we have helped merchants building successful payment programs by:

- Offering local payment options around the world
- Fighting fraud
- Managing risk
- Increasing sales

Today, through our global partnerships, we deliver relevant payment methods in more than 190 countries and over 170 transaction and display currencies. We will process over \$8 billion online this year alone and we make it easy for you. Digital River World Payments delivers a unique set of payment programs built to simplify payment complexity and adapt to the rapidly changing global payments landscape with our proven approach that focuses on effective payment lifecycle management.

## Flexible payment programs

You can remain agile and continue to succeed in rapidly changing global markets. Digital River World Payments is the only partner you need. Our payment programs provide a reliable framework that simplifies payment lifecycle management while providing a high level of flexibility.

## Take control with payment lifecycle management

Unlike most payment programs, which only focus on the purchase itself, our payment lifecycle management approach also allows you to effectively optimize important pre- and post-purchase activities. Digital River World Payments is the industry innovator in payment lifecycle management, offering a solution that can deliver everything you need to manage the entire payment lifecycle with one efficient partnership:

- Improve your customers' **payment experience** to increase conversion
- Drive global sales with relevant **payment options** in more than 190 countries and over 170 transaction and display currencies
- Reduce **risks** from fraud, PCI compliance and currency exchange
- Reduce costs through highly efficient and automated **back office services**
- Process refunds cost efficiently with an automated **payout** service

## Payment stream – global payment gateway

It's easier to expand globally when you have access to the widest selection of locally preferred payment options and currencies. Thanks to our existing relationships with financial institutions worldwide — banks, processors, payment schemes and networks — you can swiftly enter new markets or add more preferred local payments.

- Secure local and global card processing
- Retail bank products and third-party solutions
- Flexible neutral bank connections
- Consolidated 24/7 online reporting

## Payment advance – fully managed payments

Would you like to spend less time and money identifying, sourcing, and coordinating all the elements required to launch or expand a global payment program? Then you'll definitely appreciate Payment Advance. Its pre-designed payment lifecycle management framework is proven to deliver more profitable programs. You gain a customized set of payment methods, real-time fraud detection and a consolidated back office suite. We handle all agreements, technical integrations, reporting and support.

- Payment experience management and checkout page optimization
- Comprehensive global payments and merchant account services
- Customizable payment page templates
- Advanced back-office services including reporting and chargeback management

## Payment source – outsourced payment programs

Join the world's leading online brands by outsourcing your payment program to Digital River World Payments, a leader in outsourced payment solutions. You'll find highly innovative product delivery channels and revenue streams that simply aren't available to most in-house payment programs. We've spent nearly two decades building extensive experience, partnerships and trust so that we can effortlessly assume your "Merchant of Record" (MOR) reseller responsibilities.

- Tax responsibilities: global and domestic
- Best-in-breed fraud prevention
- Worldwide distribution: physical and digital

## The reach you need

Digital River World Payments has the partnerships and expertise to support your global expansion:

- All dominant ecommerce regions, including North America, Latin America, Europe and Asia Pacific.
- Emerging regional markets, including Brazil, Russia, Poland, China, Mexico, Chile, South Korea, India and more.
- Vertical market experience, including e-retail, travel and hospitality, direct selling and leading-edge online services like gaming and social sites.

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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 and Europe.

## Unlock the value of Digital River to grow your business.

E: [info@digitalriver.com](mailto:info@digitalriver.com)

US: +1 800 598 7450

UK: +44 (0) 845 603 5070

TW: + 886 2 8173 1711

W: [digitalriver.com/contact-us](http://digitalriver.com/contact-us)