

Internet Bank Payments

Digital River World Payments offers you a single connection to the most extensive portfolio of Internet Bank Payment schemes around the world. Our solution includes the tools, services and automated processes you need to make your ecommerce market expansions run smoothly and quickly.

Reach more local consumers in Europe and Asia

Internet Bank Payments are a highly popular and trusted online payment option in a number of key European ecommerce markets: the Netherlands, Germany, Austria, Sweden, Finland and Denmark, to name a few. It also is frequently used in several Asian countries, such as Korea and India.

The market share that this payment option holds in many countries illustrates the importance of offering Internet Bank Payments when taking your business into any of these markets.

- Netherlands: 40%
- Sweden: 35%
- Finland: 55%
- India: 33%

Case study: 14% revenue lift

In 2010, Digital River helped a global software publisher add the Internet Bank Payment scheme iDEAL to their Dutch site. The client experienced amazing results after just three weeks.

- Total revenue increased by 14%.
- Cart close rate increased 16%.
- iDEAL was used for 61% of total orders.

Rely on a partner with local experience

In addition to connecting you with local Internet Bank Payment schemes, Digital River has years of experience working in these markets, both as a payment service provider and a local e-merchant. We already know how to present and process this payment option to provide a localized payment experience for your customers. The research and testing has all been done for you.

Our best practices and in-house experience will put you in perfect position for local market success. We handle the payment localizations so that you have more time to focus on your core business – **selling more online.**

Summary of benefits

- Connections to all relevant Internet Bank
- Payment partners across the world
- Managed merchant account for smooth set-up
- Localized best practice payment page templates for speed to market
- Notification functionality for full control of payment flow
- Refund capability for great customer service

One connection to all relevant banks

Today, no international or regional schemes or standards connect all Internet Bank Payment suppliers. This complexity makes many businesses leery of this popular payment method. Digital River World Payments eliminates this barrier by giving you a single connection to all relevant schemes and the most complete set of bank connections across all relevant markets around the world. As your partner, we help you smoothly manage and maintain banking relationships, technical integrations and back office processes for as many markets as you choose to enter.

When you partner with us, getting started is easy and growing is effortless.

- **Speed to market:** Having one connection to all major Internet Bank Payment solutions gives you quick access to local consumers in new markets.
- **Ease of integration:** Managed merchant accounts via our Payment Advance program facilitate initial set-up and ongoing maintenance.
- **Best practice experience:** Our localized payment page templates are built on years of experience setting up local Internet Bank Payment solutions.
- **Customization:** You can use our templates as is or customize them to suit your site design and checkout process.

Streamlined back-office processes for great customer service

A solid payments plan requires flawless customer service. Thanks to our extensive experience working with Internet Bank Payment partners around the world, our solution helps you provide exceptional service to your global customers. We do this by automating the back-end processes you need to efficiently manage the order and payment flow.

- **Payment response guaranteed:** Automated notifications for all complete transactions. This includes those where the customer has not returned to your thank you page after being redirected to the bank.
- **Refund functionality available for all markets:** You can even complete refunds when they are not supported by the local bank scheme.

Internet Bank Payments at a glance

- Offers real-time bank transfer with high security levels.
- Consumers approve payments by logging into their online banking accounts.
- Payment is confirmed in real time so you can immediately release product.
- Highly trusted by consumers because their own banks are involved as 3rd parties.



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

US: +1 800 598 7450

UK: +44 (0) 845 603 5070

TW: + 886 2 8173 1711

W: digitalriver.com/contact-us