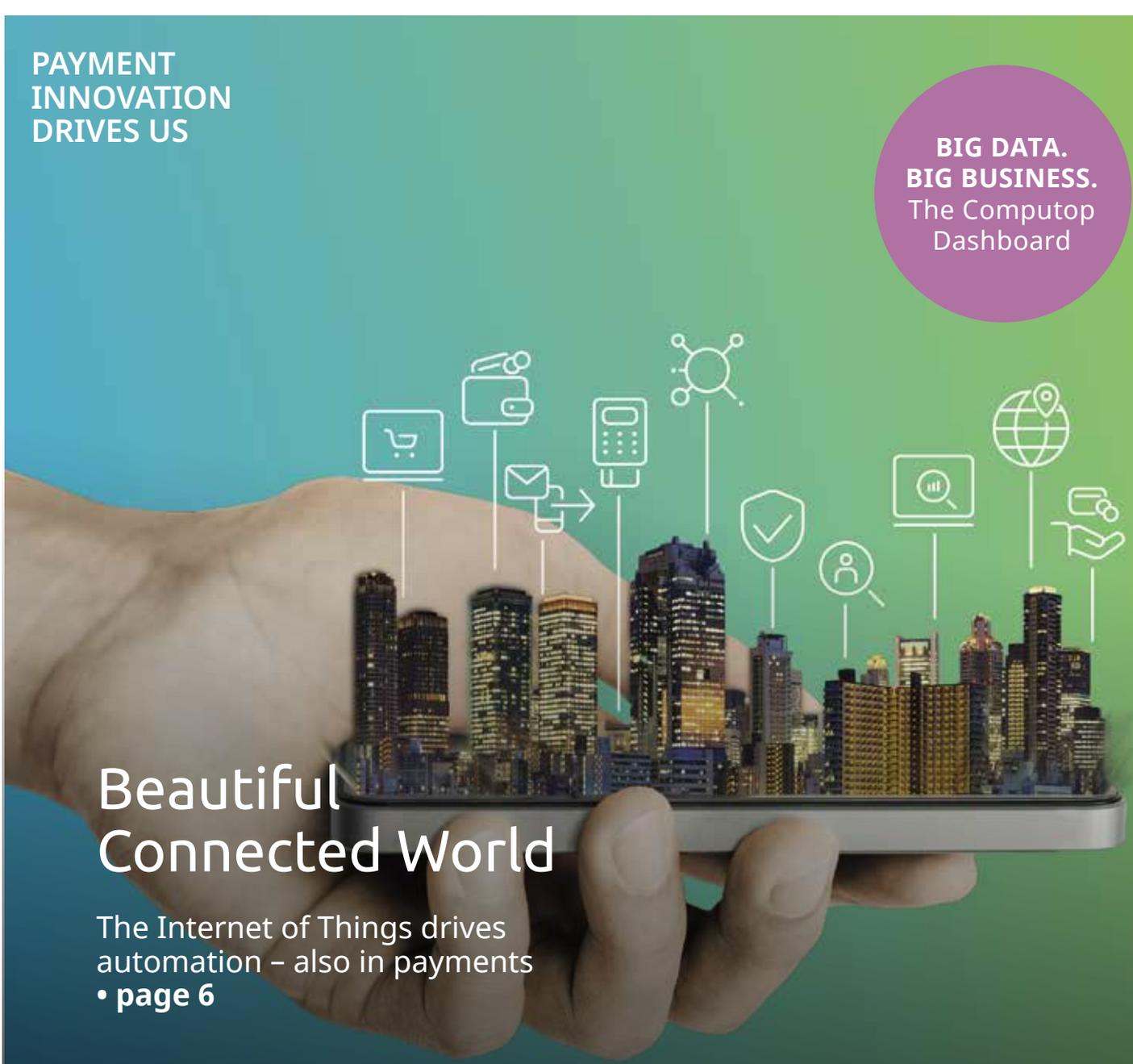


Flow

PAYMENT
INNOVATION
DRIVES US

**BIG DATA.
BIG BUSINESS.**
The Computop
Dashboard



Beautiful Connected World

The Internet of Things drives
automation – also in payments
• **page 6**

Delegated Authentication

Secret weapon for
better conversion
• **page 22**

3D Secure and Data Protection

Risk assessment and
GDPR in harmony
• **page 32**



Fast, simple and secure payments across Europe

With Trustly's direct bank transfers, you can accept payments from over 400 million potential users in 29 European markets.

Users simply pay by online bank transfer using their bank login details they know by heart.



Instant payments



Simplified and automated refunds



Unrivalled coverage

Established in 2008, Trustly is a payment institution regulated by the Swedish Financial Supervisory Authority. As a PSD2 licensed provider of Payment Initiation Services (PIS) and Account Information Services (AIS), Trustly offers online banking payment solutions for e-commerce.

In 2017, Trustly received the TÜV certificate for data protection, which proves the security of personal data for customers and partners alike.

Trustly's products are a perfect fit for online retail, ticketing, travel, financial services and digital payments.

With Trustly, merchants can increase the efficiency of their entire payment process. The high speed of handling for both national and international bank transfers gives merchants in 29 European countries important competitive advantages, including speedy refunds.

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The thing in itself

Can your car already shop? By itself? Probably not, but it won't take long. My dishwasher can do a lot more than just do the dishes: point out a shortage of salt, recommend the right programme, report a malfunction and let me order new detergent with just one click.

This still happens in the app. But the hardworking device knows its location, has WiFi and my e-mail address. I would entrust it with encrypted payment data, give it a budget for consumables and then say: „Have fun! You don't need me anymore.“ And it will answer: „Yes, I do. To remove the dishes.“

The Internet of Things will equip many things around us with magical skills. But not with all that we want. Look forward to it anyway!



Henning Brandt
Head of PR &
Communication

New Look for Computop

See the Payment People through new eyes

You may have noticed it by now: The look and feel of Computop has changed since the beginning of September. With the rebranding, the payment people present themselves as they are: dynamic, personal and intuitive. One of the main objectives was also to create a stronger core message, focused on the essentials.

Together with the Stuttgart-based B2B marketing specialist Brainfactory, countless hours of intensive work were invested in the new corporate identity. Among other things, we created a fresh logo, our website relaunch and our new claim. 'Your Gateway to Everywhere'. Our Computop Paygate is at the centre of our communication.

NEW LOGO, NEW MOMENTUM

Every end marks a new beginning. The rebranding marks the beginning of the next chapter in our company history. The requirements for payment solutions have never been so complex, nor as demanding as they are today. Omnichannel, artificial intelligence, biometrics, new payment methods and a new perspective on the shopping experience challenge merchants and payment service providers. Since the company was founded in 1997, Computop has proven time and again that payment made in Germany, paired with an international mindset, is still in demand in today's highly competitive environment. For over 20 years, we have been doing everything in our power to confirm our claim as the leading payment service provider.

The energy we bring to our approach has found its expression in the swing and colour gradient of our new logo. It reinterprets the previous corporate colours in a modern way, picks up on our existing identity and transports

it into today's world. From now on the Computop-C shines in a slightly abstract form. The combination of blue and green remains, but is given a powerful touch by the fresh accents of lime green and Caribbean blue.

OUR NEW CLAIM

Your Gateway to Everywhere: This new claim focuses on our most important product, Computop Paygate. The message: With us, you can go anywhere. Computop Paygate is the portal to the world of payments. It sets no limits for you and opens the way to new markets, payment methods, countries, target groups and sales channels.

The visualization of our payment portal corresponds to the diversity of our Omnichannel payment and adapts to the needs of merchants and customers. From now on, Paygate is a connected circle that brings merchants and customers together across the payment environment. Across countries and continents, across all channels. With Computop you receive



Computop

the payment people

real omnichannel payment, i.e. uncomplicated processing and uniform evaluation of e- and m-commerce payments as well as payments at POS terminals or via MOTO (mail order & telephone order).

OUR NEW VISUAL LANGUAGE

Computop's outstanding position in the field of payment has always been based on its employees. The Payment People give their best every day to provide customers and partners with the highest quality solutions and excellent service. That's why we have consciously decided to focus more on our most important resource. In stylish black-and-white photography, our employees now feature across



our website in particular. You should know: We want to be there for you – in consultations, on the phone or through the continuous optimisation of our processes and payment solutions. To capture this commitment, a professional photography team accompanied our payment people through their daily work for several days. These candid shots make it clear to visitors to our site just what makes us special and what payment made in Germany means to us: focused work, passion for quality and, yes, lots of fun!

THE PAYGATE IS FOUR METRES HIGH

You will not only encounter our completely revised corporate image on the Internet and in our print materials, but also at trade fairs and events. Together with Brainfactory, we have created a very special eye-catcher that was presented for the first time at dmexco 2019 in Cologne: our Paygate in physical form. Four metres high, it will stand out at our exhibition booths in future. The illuminated archway, on the inside of which many of our pay-

ment methods and partners can be seen, forms the entrance to our stand.

ALL THE INFORMATION YOU NEED: EVEN EASIER TO FIND

If you have not yet taken a look at our freshly designed website, then we cordially invite you to go on a journey of discovery to find our solutions and helpful service articles now even easier and clearer to use. From now on we offer you additional added value on our company blog. Here you can read all about new trends and interesting facts in order to keep your finger on the pulse of the times.

And if you find all this so interesting that you are thinking about joining The Payment People, you will find all current vacancies in our brand new HR section.

Beautiful Connected World



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News

For your convenience, we have added a new feature to our app. You can now access the app from your smartphone. This will allow you to view the app from anywhere, anytime. We are excited to announce this new feature and we hope you will enjoy it. We will continue to work on improving the app and adding more features. Thank you for your support and feedback.



Debit and credit cards disappear from the physical world as do coins, banknotes, parking tickets and transportation passes. All this is replaced by software, by the app in the mobile phone or in the fitness tracker on the wrist. Even our cars will soon be able to pay for their own fuel or electricity by themselves. This is still only a vision. For it to become reality, standardized interfaces, nationwide mobile communications without gaps and above all more customer orientation are needed.

Shopping can be a pleasure. But if you have forgotten to get something you should never run out of - toilet paper, printer cartridges, coffee or fresh milk for breakfast - shopping becomes hectic and stressful. The Internet of Things (IoT) promises relaxation and peace of mind, with technology built into everyday objects ensuring that these provisions are always supplied on time...as if by magic. For 20 years now, all management consultants, nerds and journalists who are supposed to explain the IoT have been raving about a future in which a smart refrigerator automatically replenishes the milk (and of course pays for it right away). But to this day, not a single household appliance manufacturer in the entire world has built the fairytale fridge-filler.

There are good reasons for this. Firstly, consumers notice themselves when they run out of milk or orange juice: the pack is becoming lighter. Secondly, the idea that a delivery service would be called in just for a ridiculous litre of milk is completely absurd. In order for its minimum order quantity to coincide, the autonomous network refrigerator would also have to „know“ the large remainder of

its contents - including the lettuce head wilting in the vegetable compartment. This, in turn, is only possible if people help them - for example by scanning everything they put in or take out with meticulous care and by setting a minimum stock level. But this takes more effort than writing an old-fashioned shopping list.



1-CLICK ORDERING BY BELL BUTTON IN THE BATHROOM

Another good example of IT progress planned to pass customers by is Amazon's „Dash Button“ - a self-adhesive mini transmitter for the IoT that looked like a bell button with a name tag and was simply clipped to a wall somewhere. With this 1-Click-Order hardware, members of the regular customer program Prime were able to order a certain consumer good free of charge at the push of a button. Unfortunately, the Dash inventors hadn't considered that there were more than three or four products in real laundry rooms and bathrooms that had to be reordered sporadically: Heavy duty, wool, colour and low duty detergents, stain removers, decalcifiers, fabric softeners; toilet paper, cosmetics, all kinds of brands and types of deodorant, shower gel, shampoo, toothpaste and hygiene articles for the whole family. The icing on the cake of blindness was, however, overlooking the fact that a perfect delivery target group like stressed parents of small children would be mad distributing many colorful buttons in their homes that would tempt the little ones to push them. Since Dash literally made online shopping child's play, they wouldn't have been able to keep up with the order cancellations.

NO NEED FOR STUPID THINGS

IoT-based solutions for fast purchase or uncomplicated payment are problem-free wherever they do not conflict with the competition and the price or tariff is transparent for the customer - for example when parking, refueling or using public transport. However,

there are very few „things“ in the sense of „objects“ that play any conceivable role here. By far the most important thing associated with the Internet is the mobile phone, which actually makes the term IoT absurd. Because it serves exactly the same purpose as a computer, but with a smaller display. The role of the physical thing is taken over by an app. But nobody speaks of the IoA, the Internet of Apps.

“Things“ are networkable devices and products that are not computers, such as electronic door locks, re-

a mobile phone is a computer, then a modern automobile is a rolling data center.

TECHNOLOGY IS THE SMALLEST PROBLEM

In this respect, IoT is, today, only a synonym for the contact between mobile electronics and services somewhere in the cloud - whereby „Internet“ says nothing about whether things even



mote-controlled lamps, thermostats, surveillance cameras or wearables. At the other end of the size spectrum, the vehicle becomes a „thing“. But if

they speak a common language with the infrastructure to be used. It is not only a question of the technical way in which communication takes place (i.e. directly

or indirectly and via NFC, WiFi, 3G, 4G or 5G), but also whether the user's electronic means of payment are actually accepted.

So even the new contactless readers won't help against an annoyance that foreign drivers know from French toll stations. If the terminal only recognizes the Carte Bancaire, but neither the Mastercard nor the Maestro-compatible Girocard, it is of no use to pull out the iPhone on which the American Express is stored. The barrier remains closed while the owner of a telematics radio chip (badge télépéage) passes unhindered through the checkpoint on the next lane as many French residents pay the toll virtually and automatically, without need of the Internet, via a proprietary system.

THE CAR PAYS ITS OWN FUEL

There are still other ideas being discussed around the car. An autonomous electric car would be able to make appointments with the repair shop to put on the winter tyres or have the automatically ordered wearing parts installed.

A first step towards the self-paying car is likely to be the fuel pump, which communicates with the on-board infotainment system. Since the 2018 model year, several Jaguar models have offered their owners the option of making an in-car payment on the dashboard touch screen via Paypal, Apple Pay or Google Pay at participating Shell petrol stations. As with a cashless supermarket filling station with a Girocard reader, the customer can drive off immediately after returning the nozzle to the pump. He doesn't even have to wait for



the receipt to print, because the invoice is sent by e-mail.

THE VISION: ALL PAYMENT METHODS FOR ALL AUTONOMOUS CARS

Should the forecasts prove true that in a few years the trend will move from owning one's own car to providing mobility services with electric vehicles („Mobility as a Service“), this will probably result in the coexistence of two payment models: on the B2B side, the fleet operator leaves the payment of running costs to the on-board computer, while on the B2C side the user's smartphone is used to bill the rent, which in turn is networked with the on-board computer. Consequently, vehicles of all operators would have to be usable with any digital payment method, otherwise the traffic volume in a city that wants to cover its transport needs with fewer private cars cannot be optimized. In his app, company A's customer would not be able to see company B's car though it's standing in front of him and would instead have to call an A car from somewhere.

After all, sophisticated devices with which business travellers and tourists

from almost all over the world can pay safely without their analogue purses are already in almost every jacket bag or handbag. They only need to be used more frequently and more consistently. So far, the same effect has been seen as with contactless credit and debit cards: As long as they cannot be used nationwide or as long as not all cards of a customer are equipped with NFC, no routine develops.

The fact that things can be done differently is shown by examples as different as Sweden and China. In both countries, retailers, restaurants and transport companies made early investments in advance. The technology is up and running, and all consumers can conveniently make cashless payments anywhere. In the EU and North America, more payment methods - i.e. more players - can be reconciled. But there are payment service providers who not only have the right solution for smartphones, but also for every ordering or paying „thing“ all the way to the car.

Big Data. Big Business.

With the new Computop Dashboard you will receive all relevant information about your transactions and the development of your sales within seconds. Anytime, anywhere.

Have you already successfully integrated Computop Paygate into your systems? Congratulations! Your customers can now shop quickly and conveniently with all desired payment methods on all channels. Many payment service providers would consider their services to have already been completed at this point.

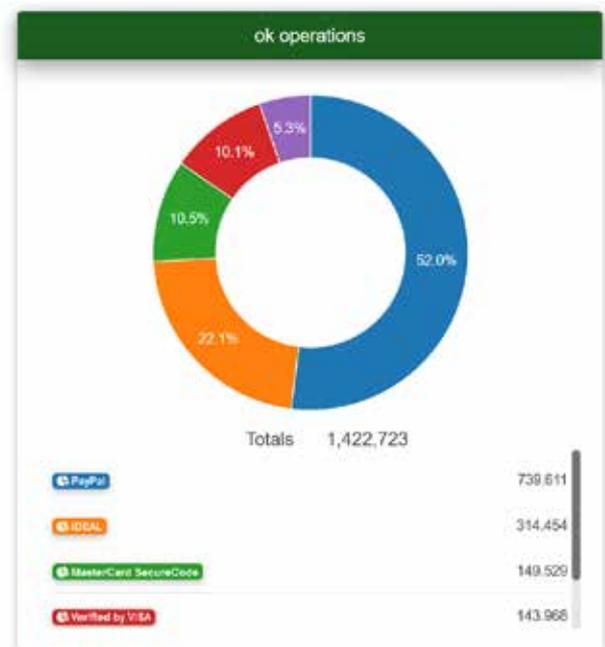
We at Computop are convinced that your payment data can do more! Strictly speaking, they data is a treasure trove that is just waiting to be tapped. Because behind every payment process lies valuable information about the performance of your sales channels and the user-friendliness of your checkout processes. But how can the relevant data be structured and interpreted in a meaningful way?

COMPUTOP ANALYTICS: BASIS FOR INDIVIDUALISED EVALUATIONS

Computop Paygate's transaction database offers the best solution for this. Every transaction – regardless of the sales channel – is processed centrally via the Paygate platform. There is no need for time-consuming data consolidation. Computop customers can use the proven Computop Analytics tool to quickly and conveniently track their transactions in near real time. By using data exports and corresponding EXCEL knowledge, it's at this point to examine the progress of transactions based on time, channel and sales country.

But this approach is very cumbersome and resource-intensive in practice and does not meet our requirements. We aim to ensure that customers invest as little time and effort as necessary in the area of payment in order to be able to concentrate fully on their operational business.

With the goal of providing Computop Paygate users with a functional and intuitive analysis tool, a project team of experienced data scientists and UX designers spared no time and effort. With the help of customer interviews, the first step was to determine the central requirements that end users have for such a tool. Since many customer requests could be combined into higher-level functionalities, it was possible to incorporate almost all requirements in the product development process.



Example 1: How are transactions distributed among individual payment methods? Overview of successfully completed transactions.



Example 2: How do revenues from different payment methods develop over time? Detailed analysis of selected months.

THE COMPUTOP DASHBOARD GIVES YOUR PAYMENT DATA A FACE

The result is the Computop Dashboard. Like Computop Analytics, the tool is completely browser-based and allows access to your transaction data at any time and from any place. However, the dashboard is not a mere extension of Computop Analytics. Both tools perform different tasks. While Computop Analytics enables detailed checking and subsequent adjustment of individual transactions, Computop Dashboard allows payment transactions to be displayed cumulatively over time and processed visually.

The progress of your transactions can either be tracked within freely definable time periods or as a comparison of relevant time periods, such as years, quarters or months. Trends and patterns with regard to sales, payment methods, payment channels and sales countries can thus be identified easily and with just a few clicks.

CLEAR GRAPHIC REPRESENTATIONS: LOOK ONLY AT THE THINGS THAT ARE RELEVANT

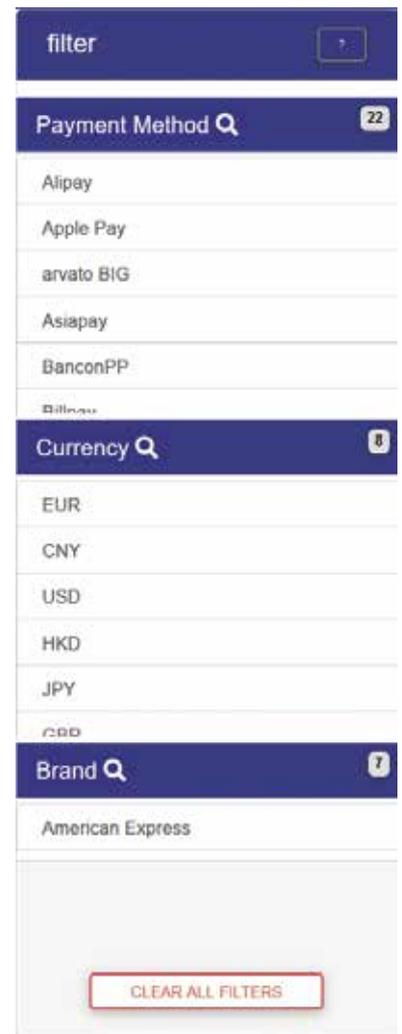
Wherever data needs to be processed and visualized in a meaningful way, extensive filter functions are indispensable. After all, you only want to select those data and time periods that are

truly relevant for your particular needs. The Computop Dashboard makes the targeted selection of data child's play. The easy-to-use data filter allows you to exclude unneeded time periods and transaction properties from the view in just a few steps. The remaining data required for your evaluation is automatically summarized by the tool in the form of a chart. Depending on the intended use, the type of graphical representation can be flexibly configured, for example by different diagram types or data arrangements.

WHO IS THE COMPUTOP DASHBOARD FOR?

The Computop Dashboard was deliberately designed so that no previous knowledge of databases or other software is required – because payment data is not only useful for e-commerce managers and internal controlling.

The dashboard also proves to be a valuable and unbureaucratic source of information for company management. Thanks to its ease of use, managers can gain a quick overview of the development of sales and payment methods without having to wait for reports from the specialist departments.



Example 3: Variable filter for targeted selection of transaction types

Goodbye to cash? What India and China have ahead of Europe



For a long time, Europe and Germany in special were regarded as bastions of cash. Alternative payment methods that did not rely on hard coins and printed notes did not really seem to be accepted here. The Germans never wanted to use credit cards with the same intensity as is customary in similar advanced nations like the USA or the UK.

If you take a closer look, however, you will notice that with the right innovations, our willingness to embrace new payment methods is increasing. The use of contactless card payments in particular has risen sharply thanks to the increasing spread of NFC technology.



Meanwhile, many societies, especially in Asia, are already thinking in a more visionary way. The smartphone is the most important payment instrument for many people in Asia. China and India show how the road to a cashless society can affect people's everyday lives - often, but not always, for the better.

PROGRESS IN CHINA BECOMES AN OPPORTUNITY FOR GERMAN COMPANIES

The fruit stand in China differs from its German counterpart not only by the exotic fruits available. When it comes to payment, things are quite different in the People's Republic. While in Germany coins and notes at the local market are often the only way to pay, in China customers can make cashless payments. They don't do this with a card, as fruit and vegetable merchants cannot afford expensive terminals, but

rather they pay with their mobile phones. The seller usually points to a sheet of paper with the QR code printed on it. If the customer scans it, it transfers the purchase amount directly from his or her bank account to that of the dealer.

This is usually done via WeChat or Alipay, two e-wallet solutions developed in China that are as ubiquitous as card payments at European petrol stations. The big advantage for the merchants is that the implementation costs them almost nothing. All they need is a bank account, which they link to the app. Those who pay in the powerful social app WeChat can even follow the merchants' WeChat accounts directly in the application, chat with them and ask for products and promotions.

The simple and inexpensive setup of a wallet in WeChat has led to many beggars asking for cashless alms. Instead of a coffee mug or a worn cap filled with coins, they put up a sign with a QR code and have the money transferred by app. This is an impressive example of the central role played by the smartphone in Chinese everyday life. And the expansion of WeChat and Alipay abroad is already in full swing. The providers are benefiting from the

Street kitchen in Chengdu: the QR code-based mobile payment procedures allow merchants a technically low-threshold entry into cashless payment. Customer acceptance is also high.

explosive growth in prosperity in China and the desire of the Chinese to travel. Especially in popular European destinations such as Rome, Prague, Salzburg or Barcelona, many souvenir shops and restaurants at tourist spots are able to accept QR payments and thus increase their turnover, because guests from the Far East are not fans of cash and prefer to pay with their familiar methods from home.

More and more retailers in Europe are also recognising the potential. If Chinese people buy products in a store and pay with WeChat, retailers can keep them up to date with product information even if they have long since returned home. As soon as the customer carries out a transaction with the payment app, he automatically follows the dealer's channel integrated into the app. This works because WeChat is basically like PayPal and Facebook in one. Sellers then send new information

directly to the user's smartphone. While in Europe brochures are still stuffed in letterboxes, in China customer loyalty is much more digitalized and therefore much more effective. A growing number of European suppliers are also offering their products on Chinese online marketplaces and can thus participate in this progress. This benefits not only their operators, the merchants themselves, but also the payment service providers and importantly the customer.

CASHLESS INDIA – SUCCESS OR FAILURE?

India wants to go one step further. At the end of 2016, the government declared banknotes worth 500 and 1000 rupees invalid. This corresponded to 86 percent of the country's cash or 12 percent of India's gross domestic product. A drastic decision, which was also communicated without warning

and came into force immediately. Those who did not want the value of their cash to go up in smoke had to deposit or exchange their money with the banks by the end of the year and were also obliged to prove that the money supply had been taxed in accordance with the law.

Nevertheless, the drastic measure had only a limited effect. It is reasonable to assume that many tax fraudsters reduced their cash assets by many small amounts rather than by one large amount, for those who paid comparatively small amounts were not prosecuted by the tax investigators. A substantial part of illegal earnings reside in real estate or abroad, according to expert opinion.

In other areas, too, society has not yet fully implemented its cash abolition policy. In small villages, for example, card readers too often fail due to server

problems, should they even exist. This even applies to places like Dhasai, India's first cashless village with a high public profile and strong media coverage. Almost half of the population is still without a bank account, despite the fact that the government ensured that over 300 million people received free accounts.

Another criticism of the system is the fear of a surveillance state. The new „Aadhaar“ ID card now stores 1.2 out of 1.3 billion Indians with iris scans, fingerprints and more in a central database. Although it is not officially allowed to



Queue in front of an Indian bank in Mandawa: Millions of Indians had to deposit a large part of their cash into accounts or exchange it for other banknotes within a short space of time when the 500 and 1000 rupee banknotes were declared invalid in November 2016.

Continued on p. 14

Flow

Computop wins mpe award for best customer solution



Computop earned the accolade thanks to its role as the central payment service provider of international mobility service provider Sixt. Thanks to the broad range of financial service providers that the payment platform offers, Sixt is now able to centrally control its various

payment channels, including the POS terminals, and enable cross-channel transactions. The use of standard P2PE card terminals in the Sixt corporate countries simplifies its system landscape and also offers its customers maximum security.

The integration of Computop into the Sixt system landscape, which has a high number of transactions and the special process requirements of car rental business, was only possible due to the extreme flexibility of the Computop Paygate.

From the Chipmouse to the Android payment terminal.



CCV Deutschland is your payment partner for 25 years!

merge bank data and Aadhaar information, there are reports of leaks in which sensitive data was sold for very small amounts.

But the move to the Cashless Society also brings benefits to India. From a technical point of view, one of the major achievements is the Unified Payment Interface (UPI), one of the biggest innovations in electronic payments in recent years. It allows payment initiation and receipt between banks and requires only the mobile phone number of the respective account holder or their virtual ID. As this is an open standard, users do not even have to use the same app to process transactions between each other. This is a convenience from which the European payment landscape is far away. More than 140 banks are already on board in India and use the interface. Many payment providers offer their services on this interface. These include WhatsApp and Google, who use the interface for instant payments.

It is assumed that the innovation will also have a significant impact on lending, especially to private customers.

However, the extent to which the UPI will affect India's economy is not yet clear. What is certain is that this is one of the most interesting experiments in the area of payments, the course of which is being closely observed in many places. However, over 800 million transactions in the first three years after introduction already speak a clear language. By the way, the amount of cash in circulation has since been increased again. The new notes that were issued are equipped with additional security features.

ALL QUIET IN THE WEST?

Most Europeans are still a long way from such visionary and disruptive interventions in payment habits. Mobile payment is still in its infancy here and is primarily carried out via the Apple Pay and Google Pay payment methods. Europe must ask itself whether it has enough innovative power to produce an internationally successful and promising payment method. Well implemented solutions such as MobilePay by Danske Bank (Denmark) and Swish (Sweden) do not play a role outside

their respective national borders. Other creative approaches, which are more likely produced by start-ups than the established players in the financial sector, lack market penetration.

Anyone looking for success stories from the West will inevitably have to look to the USA at the moment. What seems certain is that the coming years will have a decisive impact on developments in the field of digital payments. Experience to date from the Asian region shows, on the one hand, that serious upheavals in the area of payments may not necessarily lead to order, but sometimes to even more chaos. On the other hand, it is just as clear that such innovations can also serve as an economic engine and can cultivate the fields for new industries. At the moment there is every indication that the future of digital payment is emerging east of Europe. It is therefore worth taking a closer look at these developments. It would be foolish to ignore them because progress cannot be stopped. But we can help shape it.



Local payments. Worldwide.

How local payment boosts global sales

Basket abandonment is a lose-lose situation. Customers lose by leaving without completing their purchase. Merchants lose a sale. It's alarmingly common, especially online.

Abandonment rates are 77% across all sectors, according to e-commerce company Salescycle. That's more than seven-in-ten customers adding items to their baskets and then leaving without completing a purchase. Imagine the equivalent in a physical store. Customers discarding their baskets in the shop. Staff having to find and tidy them away and replace items on shelves. And this happening again and again as only three in every ten customers actually check out.

Online retailers don't have to imagine this. It's their reality. It's frustrating, particularly when competition is so fierce. Other sites are only a mouse-click away. It's also taken so much into getting customers to the site: advertising, design, merchandising and logistics. So, it's a real shame when customers visit, are close to buying, yet leave with nothing.

Don't leave me this way

Some abandonment is unavoidable. Customers may be unready to commit. They are researching products and comparing prices. However, cumbersome check-outs, long forms and high shipping costs may be preventable. What's more, around one-in-twenty customers get as far at the check-out, but abandon due to a lack of payment options, according to Salescycle. This is entirely preventable.

Merchants can accept a range of payment methods to close sales. Frequently this means localising payment. E-tailers diversifying into different countries often conflate international commerce with international payment types. In fact, there is no single, global way to pay. Global payment brands such as Visa and Mastercard account for only 23% of global e-commerce payments. This will fall to 15% by 2021, Worldpay research suggests. Unless they can offer local payment methods, merchants will miss out on sales.

Payment-powered commerce

Generalising hugely, plastic cards are popular in the US and UK, whereas in Europe with a high banked population, bank transfers are popular. In Africa, it's mobile money. In Asia, it's e-wallets and in Latin America, e-cash. There are more local payment methods now than ever before — around 350 of relevance worldwide. These follow customers wherever and however they shop, at home or abroad, online or in-store. However, there is no such thing as a simple payment system. If payments is not their core business, merchants must find a solution to payment integrations, refund and reconciliation headaches and regulatory updates.

How PPRO can help

PPRO gives payment providers like its long term partner Computop and their merchants access to local payment methods worldwide. Our engineers, lawyers and commercial experts deal with every aspect of payment service integration, so our partners don't have to. We offer an end-to-end service that includes technical integration, collection and reconciliation of funds, remittance and reporting.

As new payment methods become available, we integrate them within our technical platform. As regulations change, we update our processes and inform our clients. And as the market changes, we develop new payment and e-commerce-related products and services to meet our customers' changing needs.

Online commerce works better when it's powered by PPRO.

To find out more about what PPRO can do for your business, get in touch with us today at sales@ppro.com | www.ppro.com

The Computop Paygate. Your gateway to the borderless world of payment.

FRANKFURT



The comprehensive payment solution from Computop along with in-house support are all you need for processing your national and international customer payments. We provide everything from the one source – with a modular structure, so that we can guarantee to configure the best solution for you.

MANY ADVANTAGES FOR YOUR PAYMENT

PERFECTLY ADAPTABLE

- Access to over 350 methods of payment
- Free choice of acquirer for our customers
- Individual requirements catered for
- Simple integration of ERP and shop systems and of further payment services
- Processing in over 70 currencies

MAXIMUM SECURITY

- A comprehensive range of tools for fraud prevention
- PCI DSS certification and P2PE encryption for secure POS solutions
- Token service: anonymization of credit card data (PKN) for one-click shopping

WE LIVE OMNICHANNEL

- Central processing of payments on one single platform for all sales channels
- Access to all transactions on all channels, in a well-ordered and perfectly analyzable form in one single backend system

AT YOUR SERVICE

- Personal, competent support from experts with many years of experience
- Exclusively in-house support, from integration to regular business
- Catering for individual requirements and implementation according to needs
- Rapid, smooth realization of projects

Marketing at Computop

“Essentially we are translators!”



—

Try the following experiment: During your next coffee break, stroll through the corridors and ask five colleagues what your company’s marketing department is actually doing. Prognosis? You’ll get five different answers, ranging from „no idea“ to „something with the Internet“.

In most business studies textbooks, the theoretical tasks and functions of marketing are similarly described. In some form it is always about recruiting new customers, retaining existing customers and binding them to your products and brand in the long term.

According to Olivia Stocks, Head of Marketing at Computop, marketing is defined by a completely different main function: „Essentially, we are translators! We turn complex technical information about our Computop solutions and e-commerce into easy-to-understand communication - both for our customers and for internal purposes. As the main person responsible for the brand and the corporate identity, Stocks cites the new campaign YOUR GATEWAY TO EVERYWHERE as an example (see also p. 4). „Here we consciously say goodbye to the presentation of hard facts such as highest security, real Omnichannel or maximum flexibility in payment methods and acquirers“.

Going deep into these facts would certainly be a good way to show off. But whilst for many market participants and customers, security standards such as PCI P2PE or the definition of genuine Omnichannel remain important decision-making criteria, in terms of content they are still abstract terms that require a great deal of background

knowledge. The challenge for marketing is therefore to find analogies or metaphors that transport the same information: „Instead, in our world of images we show how these abstract constructs have a positive effect on the everyday lives of many people. It shows that many positive experiences are actually based on a smooth and secure payment process. In this respect, we even translate information into visualized emotions:

• *“Hey, look, thanks to us you can stand in the middle of the subway and still buy clothes at your favorite shop – fast, secure, completely trouble-free!”*

At the product level, it is possible to break many things down into emotional communication in e-payment, but by no means everything. This applies, in particular, to product sheets or brochures on new Computop solutions, some of which are technically complex, such as the fraud prevention AI Fraud Score. Since February 2019, Paul Reiche has therefore been the Product Marketing Manager at the communicative interface between marketing, product management, product development and the customer. „Every person takes a certain perspective, solves problems out of their respective roles. A technician will always tend to technically define and solve problems. My job at Computop is therefore to take the perspective of our customers - most of whom are not technicians.” And from this angle Reiche produces up to 20 customer-oriented print products per year as well as countless online texts. The central message for everyone is: „We

won't bore you with technical gibberish, we'll solve your problems if you choose us“.

But Computop's marketing department sees itself more as a midwife than as a service provider. Jana Grassmee, Event Marketing Manager at Computop, explains this with the company claim: „Our claim ‚The Payment People‘, which is even part of our logo, came out of the staff's sense of being a real community - almost like a tribe or a family. We've been running it for over ten years and despite the tight organization, we still try to maintain that special vibe, which feels like a school trip or family celebrations when it comes to events like Planet Trade, where people come together. Our colleagues live and breathe this attitude, something that is only possible when you are not forced into a tight corset, but rather get a lot of freedom to solve problems your way. Holger Kellermann, Online Marketing Manager at Computop, agrees:

• *“Basically, our colleagues are the most important resource, our central brand ambassadors. All we often have to do is record the mood, channel it, formulate it in texts or visualize it in pictures.”*

Computop's new homepage, which went online on September 9, 2019, shows that this principle is a living one. „Just take a look at computop.com,” says Kellermann, „there will be many familiar faces of the payment people smiling at you!”

THE TEAM



Olivia Stocks
Head of Marketing



Paul Reiche
Product Marketing Manager



Jana Grassmee
Event Marketing Manager



Holger Kellermann
Online Marketing Manager

Delegated Authentication Secret weapon for better conversion

The possibility to transfer the Strong Customer Authentication (SCA) from the issuer to the merchant via 3DS 2.0 will become a reality with version 2.2. The card-issuing bank can be confident that the authentication performed by the merchant is valid, provided that the Regulatory Technical Standards (RTS) prescribed for data collection are complied with.

There are a number of good reasons why merchants should consider a SCA delegation. It gives them an advantage over the issuer banks that should not be underestimated: in most cases they provide the user with a much better authentication experience. Although the user interface for SCA in 3DS 2.0 is much more harmoniously integrated into the payment process than in 3DS 1.0, a native SCA embedded in the checkout reduces the risk of jump-off significantly. This is not least due to the fact that cardholders without SCA delegation would have to authenticate themselves twice in certain cases. The first time to log into their customer account at the merchant and the second time to initiate the payment.

This additional hurdle could result in consumers turning to other payment methods for credit card payments and the credit card losing popularity, or customers turning to other merchants where checkout works better.

Fortunately, the PSD2 payment directive and the major credit card schemes allow authentication to be outsourced from issuers to merchants. Computop is one of the first payment service providers to give merchants the necessary infrastructure to set up the SCA delegation in compliance with GDPR and PSD2. This applies to both smartphone and browser payments.

Important for SCA are biometric authentication options, for example via fingerprint or face recognition, according to the FIDO standard. Ideally, merchants should integrate the corresponding step at which SCA delegation takes place as early as possible in the purchasing process. For example, the moment customers log into the seller's app or online store. Once this step has been taken, the relevant information can be sent to the issuer together with the other data points relevant for 3DS 2.0 in encrypted form to prove that the merchant has already provided PSD2-compliant authentication.

This allows the merchant to avoid any type of problem that could cause a conversion loss during the payment process without SCA delegation. Finally, the integration of biometric authentication also protects customers and merchants from fraudulent activities such as identity theft.



LET YOUR CUSTOMERS WISHES COME TRUE:

Affordable, secure and efficient!

Get in touch
with your
Computop
account
manager



paydirekt is the online payment solution created by the German banking sector. Benefit from the most cost-effective payment method according to „Complete Cost Study 2019“ by ibi research, with access to a large customer base and a strong commitment to quality. For further information please get in touch with your Computop account manager or visit our website: www.paydirekt.de/haendler

NEW

at Computop Paygate

The global Omnichannel payment platform Computop Paygate connects markets and sales channels, consolidates payments and ensures smooth data flow in a dynamic industry. Over the past 12 months, Computop Paygate has once again seen a number of innovations – a selection of the most important ones follows.



girocard

Computop Paygate is ready to process girocard payments. Commercial network operators looking for modern technical network operation for their terminal fleet can now connect to Paygate. A modern CCV terminal fleet with PCI P2PE encryption is available for merchants, and also partners with their own terminal solution can connect and thus merge the established German POS payment method with over 350 payment methods from all over the world.

All payment transactions can be evaluated in real time, and the daily girocard transactions can also be combined into a single record item. Paygate is approved for TA 7.1 and prepared for TA 7.2.

3D Secure 2.0

With the update of the 3D Secure protocol, the requirements of the PSD2 have found their way into the credit card payment process. To ensure that customers are rarely confronted with two-factor authentication, merchants can now hand over many more data points and thus support a more precise risk analysis. The interface to Computop Paygate is ready to use.

New Partners in Asia

Maybank2U and CIMB clicks are two very popular online transfer payment methods in Malaysia. Through their integration with Computop Paygate, the range of payment methods

available in this emerging country has been expanded. With GMO, a powerful partner in Japan has been connected, providing another payment alternative in this market. More than

100,000 local merchants process their payments via GMO; now it is available for credit card processing to Computop customers with local entities in Japan.

Tokenisation

The replacement of real card numbers with pseudo card numbers (PCN), otherwise known as tokens, was one of the first products that Computop introduced into the still young online card payment market at the beginning of the 2000s as a contribution to greater payment security. In addition to PCN, Computop Paygate now also makes VISA tokens available to merchants.

The aim of the major card brand is to gradually minimize the use of real card numbers for security reasons. The VISA tokens, on the other hand, offer the possibility of restricting the use to certain purposes or periods of time up to one-time numbers, thus making payment transactions safer and more convenient.

VISA Direct

With a service for P2P (person-to-person) payments, VISA provides money transfer to credit, debit and pre-paid cards independent of the bank account. VISA Direct also has great potential for all companies that want to pay out money quickly and independently. Payments, such as insurance benefits in emergencies and compensation for delayed flights or winnings, are paid directly to the VISA card. Computop has already connected VISA Direct to Acquirer as one of the first PSPs to do so.

Klarna.

New Interface

Computop was one of the first PSPs to convert Paygate to the new interface, Klarna Payments. The previously individually linked services from purchases such as Billpay and SOFORT have been merged and are now available in the categories „Pay Later“, „Slice It“ and „Pay Now“. Which payment methods the customer sees depends on the merchant's contract and the customer's risk assessment.

NEW

at Computop Paygate

paydirekt

The German online payment system Paydirekt makes secure payment even easier with its new OneKlick solution. In the future, customers will be able to pay with this payment method without having to log into their account. Registration for OneKlick can also take place during checkout. To launch this new service, Computop Paygate is making the functionality available to all merchants.

FIDO

Thanks to its own FIDO server, Computop now offers biometric authentication for merchants. Contemporary services such as secure login to customer accounts or biometric protection on smartphones can now be easily set up. Of particular appeal, the customer's login can also be used as a PSD2-secure payment trigger! Read more in the article on page 22.

POS-Devices

The Computop terminal family from CCV makes the leap into the next generation. „The modern terminals include a high-resolution colour display and fast 1 GHz processor (Base Next), with a large display for signature capture and front camera for code capture (Pad Next) or 2-band WiFi and full touch screen for PIN on Glass (Fly Next). The new devices are also highly secure thanks to PCI P2PE encryption.

Card Details

Computop Paygate provides merchants with more information than ever before on credit card payments: new card details enable evaluations and error analyses by card type. The differentiation between the various card products of the leading brands offers merchants new possibilities for customer information and individual offers.



Germany's easiest installment purchase solution

Now also on the Base Next Terminal

- Purchase amounts from €200 to €10,000
- Payment terms of six to 60 months
- No lengthy checks; a debit card is enough

Activate it now for your chance to win a Base Next Terminal + six months service package

Research shows that retailers offering the option of purchase by installments bring in more revenue. But don't take our word for it: **The first ten businesses** that register to try out ratenkauf by easyCredit at their point of sale **will receive the new Base Next Terminal including a six-month service package worth €500 free of charge.**

Don't miss the opportunity to drive revenue with Germany's simplest installment purchase system.

A perfect team at the point of sale – ratenkauf by easyCredit and the new Base Next Terminal

Modern consumers like their shopping to be flexible and simple – they want to shop whenever, wherever, and however it suits them. This is evident from the growth in omnichannel retail, with the number of companies adopting an omnichannel or crosschannel approach having increased by 14 per cent in the last year alone (source: EHI 2019). Having a broad presence has long since ceased to be a USP.

People now also want flexibility in how they pay. A comprehensive choice of payment options is particularly appealing for customers when larger sums are rung up at the virtual or real-life checkout. Finance solutions present an attractive solution here, with the installment purchase option becoming increasingly popular. **Indeed, when TeamBank conducted a survey of German consumers in 2017 it found that nearly two thirds could imagine making a payment in installments.**

After all, customers taking advantage of this payment option get the products they want immediately – without having to save up and wait. Until now, however, most installment purchase solutions

available at the point of sale have proved extremely cumbersome.

The ideal installment purchase option, both online and offline: ratenkauf by easyCredit

Whether in a bricks-and-mortar store or an online shop – ratenkauf by easyCredit offers a fair and transparent solution. As a TeamBank AG product, it comes under the umbrella of Germany's Volksbanken Raiffeisenbanken cooperative financial network. It allows customers to pay for shopping carts worth between €200 and €10,000 over a minimum of six months and a maximum of 60 months, with no hidden costs or fees. In online stores, only a few personal details need to be entered in order to complete the purchase.

It's just as straightforward in a bricks-and-mortar shop. All the customer has to do is scan the product's QR code with their smartphone, choose their desired installment amount, and then enter a few personal details. The decision is made in seconds. The purchase is completed as soon as the transaction is

authenticated with the customer's debit card at the point of sale. For the retailer, there is no risk and no paperwork.

Activate and test it now

Here's what you need to do

1. Send an email with the subject line **#omnichannelfit** to **sales.ratenkauf@teambank.de** (deadline **October 30, 2019**)
2. Activate ratenkauf by easyCredit on your Computop point-of-sale terminal and you'll be automatically entered into our competition!

Terms and conditions:

www.easycredit-ratenkauf.de/gewinnspiel-flow.htm



Artificial intelligence as a service?

In which city will demand be particularly high next weekend? How strong is the impact of weather or major events on your on-line sales? And under what circumstances is the probability of fraud or returns particularly high? Why does the customer behave like this and not differently? The answer is in your data. Do you need artificial intelligence to answer such questions or are good old statistics not enough?

Many questions can be answered with Big Data and statistics. If you know your data and the relationships between the data, the statistics can answer many questions. But not every company has the necessary Big Data tools and a statistics specialist in-house. And the larger the database, the more difficult it is to understand the data and the relationships between the data. Statisticians are powerless without knowledge of the connections. This is the point at which artificial intelligence (AI) can help to uncover previously unknown relationships in your data.

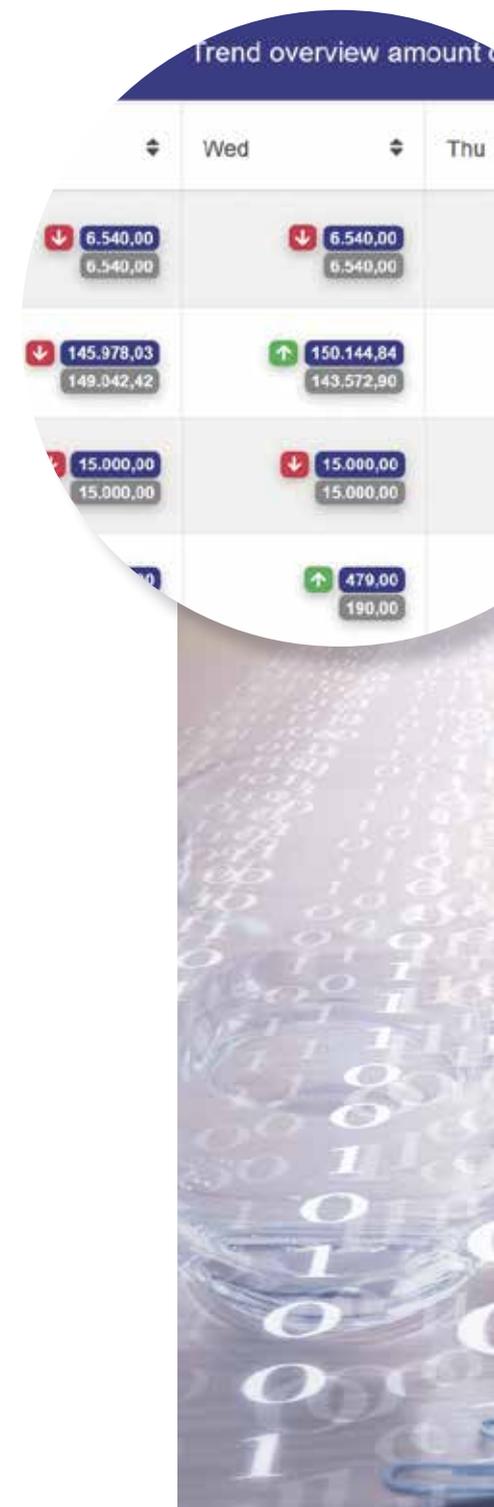
„Computop manages 160 billion data points for its customers. Computop's artificial intelligence helps retailers evaluate data and relationships to better understand and predict buyer behavior.“

Data is the oil that organisations like Amazon, Google and other BigTechs are using to lubricate their sales machines. The data volume of a medium-sized company is smaller - but just as valuable. Only when we evaluate our data does the treasure that it contains become truly valuable. Computop has made it its business to support its customers with AI and Big Data as a service.

DOES THE MEDIUM-SIZED BUSINESS HAVE A CHANCE AGAINST GOOGLE & CO.?

Although Google has more data and AI experience, Google's AI is no smarter than that of a mid-sized company. Every question and every AI project is based on specific knowledge with specific data regardless of size, so with the right questions and the right data, a medium-sized retailer can be just as successful as Google.

Computop offers AI as a service because as a payment service provider we are only as successful as our



customers. AI can help here. From a technical perspective, data is the basis of all AI. Computop already stores a lot of sales data for its customers, which, for example, allows conclusions to be drawn about customer behaviour - and this in a GDPR-compliant manner and strongly encrypted according to the highest PCI security standards.

„Our customers' data is stored securely and GDPR-compliant in our Big Data Tool. The combination of the Computop Dashboard with AI tools such as Python and TensorFlow has resulted in the Computop AI platform.“

Very important first steps in every AI project are the selection of the relevant data, followed by GDPR-compliant anonymisation and AI data preparation. The prepared data is then transferred to AI tools such as Python and TensorFlow to test suitable mathematical models. All this is automated for you on the Computop AI platform.

AND WHY SHOULD YOU OUTSOURCE THIS TO A SERVICE PROVIDER?

Several Gartner studies show that today AI is at the point that IT was back in 1960. We do need AI, but the technology is still in its infancy. Only a few companies have the data competence, the big data tools and qualified personnel with statistics and AI competence. Computop has developed all this for its customers. If you have an AI project, talk to us. Your data is already here, just like big data and AI tools. We look forward to supporting you with AI projects as a service in addition to payment in the future.

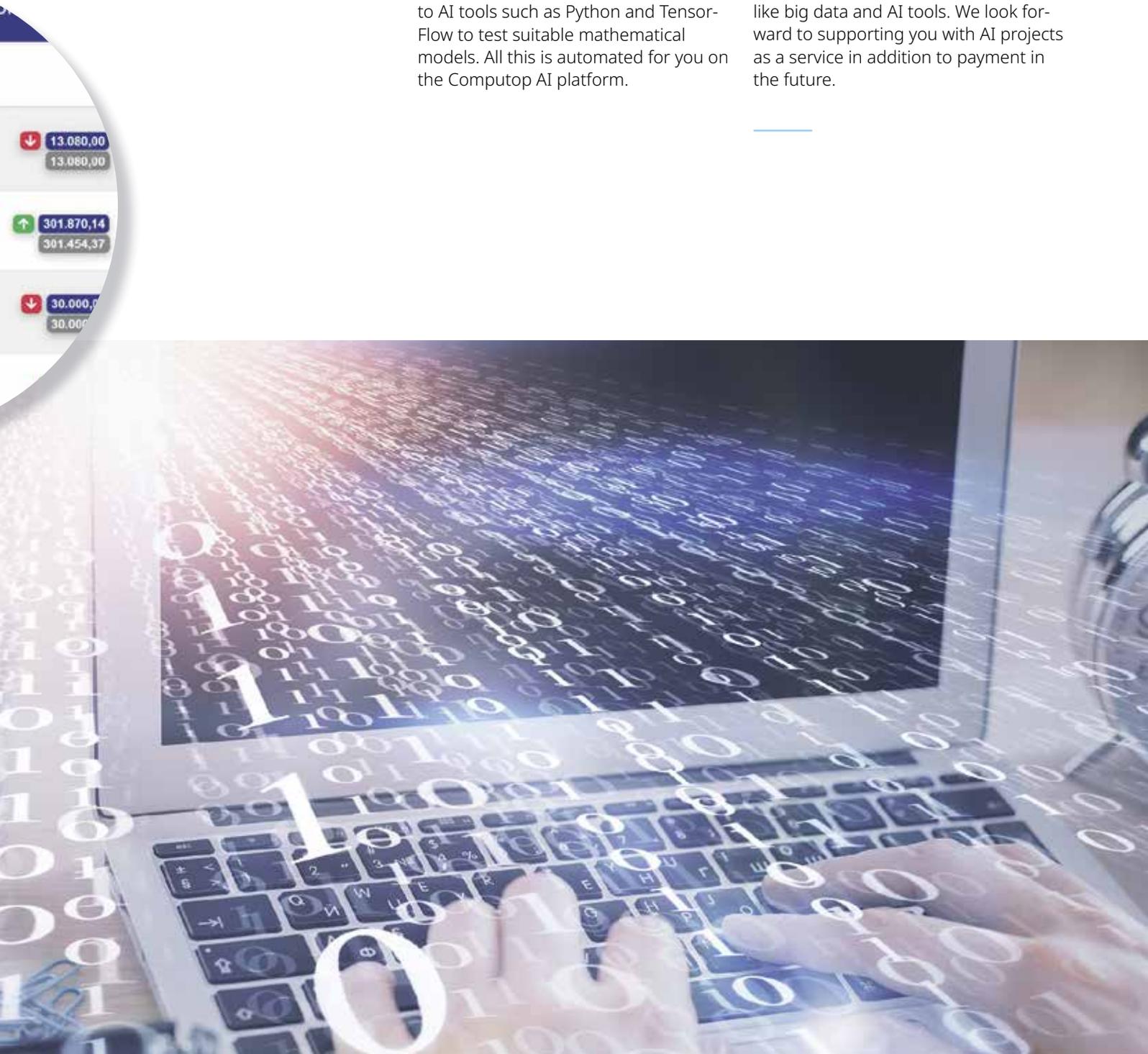




Photo: Andreas Herzau

Cultural treat for customers

Bamberg, Computop's headquarters, has ambassadors not only in the world of payments, but also in culture. Twice this year, the Payment People have combined both.

The Bamberg Symphony Orchestra has been regarded as one of the best orchestras in Germany for many years and brought their music into the world on numerous concert tours, led by Jakub Hrůša since 2016. As a concert sponsor, Computop supported the Symphony at two performances last season and was able to invite a circle of customers and partners to the Elbphilharmonie in Hamburg and the famous Royal Albert Hall in London. A meal was provided, strengthening the guests'

musical enjoyment, and shortly before the concert there was an introduction by the artistic director Marcus Rudolf Axt. The celebrated oboist Albrecht Mayer enchanted the audience in Hamburg, while we listened to superstar violinist Joshua Bell in the BBC proms. Our guests said "...a truly amazing experience with a great company to enjoy it with!"

Video



PSD2: same target, less pressure

Hardly any other change in the law has occupied the payment industry as much as the PSD2, the EU's Second Payment Services Directive. It is intended to provide more security and more competition through open interfaces and more secure authentication in payment transactions.

But recently it became apparent that several of the ambitious requirements of the European directive would be tight. Account information and payment initiation services were dissatisfied with the performance of the interfaces offered by the banks.

When it came to Strong Customer Authentication (SCA), there were increasing signs that not all the elements of the payment chain would be ready for secure customer authentication for credit card payments in e-commerce.

In the same month, the European banking supervisory authority, the EBA, announced that it would grant a certain „ease“, for the cut-off date of 14 September by not initially pursuing SCA-compliant transactions if the merchant could present a migration plan for implementation. National regulators were given the flexibility to decide how to interpret these

facilitations, and they did: while most countries were in favour of a transitional acceptance of payments without SCA and without explicit deadlines, some nations established time periods, like the UK, which set the transitional period at 18 months.

The EBA subsequently decided to seek dialogue with national authorities to arrive at a common timeframe for which two-factor authentication remains suspended for online card payments. A period of at least 12 months is probably realistic. A non-harmonised period regulation is not to be expected, because for internationally active traders and in cross-border sales the overview would be completely lost for both traders and customers.

ONLINE CREDIT CARD PAYMENTS STILL POSSIBLE WITHOUT SCA

This means that, after September 14th, merchants can still receive credit card

Important: The commitment to 2FA is coming in any case! Those who, like most dealers, have already started the conversion process should definitely continue it. Those who do not yet have a roadmap for the introduction of 3DS 2.0 should start preparations immediately, as BaFin still expects all parties involved to adapt their structures as quickly as possible.

Computop customers can connect to the merchant interface of Computop Paygate at any time in accordance with PSD2 and transfer transactions according to the 3DS 2.0 protocol. However, the relaxation of the implementation deadline will lead some companies in the process chain to spend a little more time introducing the directive. It is therefore possible that not all payments can yet be executed via all acquirers with 3DS 2.0 and a fallback to 3DS 1.0 occurs. In this case, the corresponding payment is processed as before. Traders who have not yet used 3D



payments in their online shop that are not secured with a two-factor authentication (2FA). This gives you a little more time to convert your processes to this procedure.

Secure should contact their Computop consultant to activate the 3D Secure 1.0 setup.



Donata Noack
Legal Counsel

3D Secure 2.0 and Data Protection

3D Secure? Do you also have a few questions regarding this? Or maybe quite a few? If you work in retail or in the payment industry, you've probably heard of it before – and that version 2.0 will soon be introduced.

3D-Secure (3DS) is an authentication method for credit card payments on the Internet that has been around for quite some time. The topic is also on everyone's lips because the new rules on strong customer authentication (2-factor authentication) according to EU Directive 2015/2366 (Payment Services Directive 2, PSD 2) must be implemented. The implementation of 3DS 2.0 is in fact mandatory for merchants wishing to offer credit card payments, as all major card brands use this standard.

THE PROBLEM WITH 3D SECURE 1.0

I myself had unsatisfactory experiences with 3DS a few years ago, when I was not yet working for a payment service provider. Following an online payment with my credit card, I had to assign a password for this purpose on

a shop-independent website. However, I entered this password incorrectly several times during the next online payment with my credit card, with the result being that authentication with 3DS was not possible. I couldn't find a way to reset my password in a hurry and wasn't motivated enough to spend more time on it. This led to purchase cancellations, when the respective shop offered me no other payment method suitable for me than the credit card payment.

3 DS 2.0: MORE DATA – MORE USER FRIENDLINESS

„Abandonment of purchase“ is one of the critical factors, because the conversion of the 3D Secure procedure from version 1.0 to 2.0 is intended to increase user-friendliness and thus avoid this taking place.

With 3DS 2.0, merchants potentially send more than one hundred transaction- and customer-related data elements to the issuing bank of the card with which payment is to be made. These data elements result from, among other things, the contractual relationship between the merchant and the purchaser or from the purchaser's customer account with the merchant. With these data elements, background authentication is possible without the interaction of the buyer. With 3DS 1.0,

a buyer interaction was always required (e.g. with a password or PIN entry); with 3DS 2.0, this only happens if background authentication is not possible in individual cases.

MORE DATA – MAJOR DATA PROTECTION PROBLEM?

Due to the numerous additional data elements that merchants send with 3DS 2.0, merchants are faced with data protection questions. Of the data elements, only some are absolutely necessary for the implementation of the procedure, while others are necessary or optional under certain conditions. But the more data elements the merchant sends, the greater the likelihood of successful background authentication and fewer cancellations. For merchants, this raises the question of the permissibility of sending data elements under data protection law on the one hand, and the question of compliance with transparency obligations under data protection law on the other.

DATA PROTECTION – ZERO PROBLEMS!

In order to provide merchants and their data protection officers with assistance in this regard, we have prepared an information sheet on data protection issues when using the 3D-Secure 2.0 process, which is available for down-

load on our website*. In the information sheet several alternatives are shown to regulate the use of 3DS 2.0 and the sending of the corresponding data elements in accordance with data protection law:

ALTERNATIVE 1 – BASED ON LEGAL GROUNDS FOR

PERMISSION: In this context, a case-by-case examination by the merchant and his data protection officer is necessary for all data elements individually, whereby in particular Article 6 paragraph 1 sentence 1 lit. b, c and f GDPR (General Data Protection Regulation) can be examined. The review may, however, lead to the conclusion that some of the data elements cannot be included in the transmission.

ALTERNATIVE 2 – EXTENSION OF THE GENERAL TERMS AND CONDITIONS FOR MERCHANTS ON WHICH THE CONTRACT WITH THE END CUSTOMER IS BASED:

In our opinion, if corresponding contents are included in the general terms and conditions for merchants, Article 6 (1) sentence 1 lit. b GDPR can be used throughout as a legal basis for all data elements, since the provision of the data elements is thus made „necessary for the performance of a contract“ within the meaning of this legal basis or „contractually required“ within the meaning of Article 13 (2) lit. e GDPR.

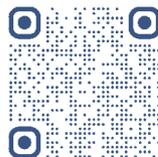
ALTERNATIVE 3 – OBTAINING A DECLARATION OF CONSENT UNDER DATA PROTECTION LAW: This alternative has the same effect as the previous one, as Article 6 (1) sentence 1 lit. a GDPR can be used as a legal basis for all data elements.

The choice of alternative 2 or 3 is particularly useful if the legal examination under alternative 1 reveals that there are doubts as to the permissibility of the processing of individual data elements according to the statutory provisions.

In addition, our information sheet contains details on all contents prescribed by law in Articles 13 and 14 of the EU General Data Protection Regulation (GDPR) with regard to which merchants are obliged to provide information. The transparency obligations under data protection law should be fulfilled primarily during check-out and in the data protection declaration of the merchant shop's website, as well as if necessary by inclusion in the merchant terms and conditions or in a declaration of consent under data protection law.

*www.computop.com/uk/psd2-3dsecure2/

Note: The contents of our contributions are researched with the greatest care. However, no liability can be assumed for the correctness, completeness and topicality of the information.



Computop in the press

The Paypers

...on the POSDATA partnership

POSDATA has agreed to distribute, manage, and support P2PE POS terminals connected to Computop's global payment platform in the US. The P2PE POS terminals are meant to protect retailers and consumers from data theft, as credit card data is heavily encrypted.

Mobile Payments Today

...on NFC-technology at POS

So, given the benefits of wearables payments via NFC, how can you try to increase usage? At Computop, we've seen that it's important to check your PoS device to ensure it is using the newest technology, including CDVCM as a verification method, to support payments via wearables.

Banking CIO Outlook

...on payment trends shaping the European Banking Sector

As the technologies are shaping consumer lifestyle and behaviour, there has been a cultural shift away from the conventional payment methods that have ruled the banking industry for a long time. (...) For instance, powered by cutting-edge technology, and an integrated payment process, Computop is on the path to accelerate the global payment transformation.(...)

Finance Monthly

...on cryptocurrencies

Finance Monthly takes a deeper look at the global response to cryptocurrencies. Ralf Gladis, CEO of Computop, answers questions surrounding regulation and global consensus, with some interesting pointers on privacy and trade therein.

Retail Times

...on the cooperation of Computop and Mister Spex

Computop, the global payment processor, today announced that Europe's leading online optician, Mister Spex, has selected the company's highly secure POS terminals for the processing of all card payments...



That was Planet Trade 2019

The hottest payment event of the year dealt with the burning issues of the digital payment future.

180 participants, 23 speakers, 16 sponsors – and at 38 degrees the hottest payment event of the year: Computop’s annual payment convention, Planet Trade, once again offered a wealth of highlights this year. Our popular merchant and partner fair celebrated its tenth anniversary on 25 and 26 June in Leipzig and featured high-class speakers, extensive networking opportunities as well as direct access to payment experts and the future topics of the industry.



As well as direct access to payment experts and the future topics of the industry.

A PREVIEW ON THE FUTURE OF PAYMENTS

Of course, tomorrow’s payment transactions are already moving into reality today.

Futurologist Kai Gondlach offered an interesting introduction to the general situation. In his talk, he addressed the important trends of the coming decades, such as new payment scenarios in which customers could pay at the supermarket checkout with an implanted NFC chip. The first people with implants under their skin are actually already walking through the shops in Germany, but are still far from being able to make payments everywhere.

In addition to the futuristic discussions there were more importantly practical and thought-provoking talks about the hot topics in payments today that provided concrete and actionable value for visitors, including agile payment development in Omnichannel Retail, talks on AI, mobility, chargeback challenges and of course the omnipresent topics 3DS 2.0 and PSD2.

And because Planet Trade has not been short of fun for a decade now, an entertaining after-work programme was once again provided in

Leipzig – this time with excellent cuisine in the event location Da Capo, where a great DJ and classic cars were waiting in the connected museum.

All talks in full length and the recap video can be found on the homepage of Planet Trade and our YouTube channel.



Photos: Kontender/Björn Seitz

Computop @ Events 2020

Meet the Payment People at the following events:



16 – 20 February 2020
Düsseldorf



MERCHANT
PAYMENTS
ECOSYSTEM

18 – 20 February 2020
Berlin



ITB
BERLIN

The World's
Leading
Travel Trade
Show*

04 – 08 March 2020
Berlin



KARTEN-
KONGRESS

06 – 07 May 2020
Bonn

DM ■ ●

EXCO

September 2020
Cologne



**DEUTSCHER
HANDELSKONGRESS**
RETAIL WORLD

November 2020
Berlin

You want
to attract
business

We'll connect you to millions of cardholders

Together, we'll accelerate your sales.

One network. Multiple ways to do more business.
Start accepting Discover® Global Network cards to
gain access to 150+ million global cardholders.¹

Together We Work

Learn more at DiscoverGlobalNetwork.com

DISCOVER
GLOBAL NETWORK

Multiple cards. One network.



United States
Discover Card



International
Diners Club



South Korea
BC Global Card



India
Rupay



Brazil
Elo



Turkey
Troy