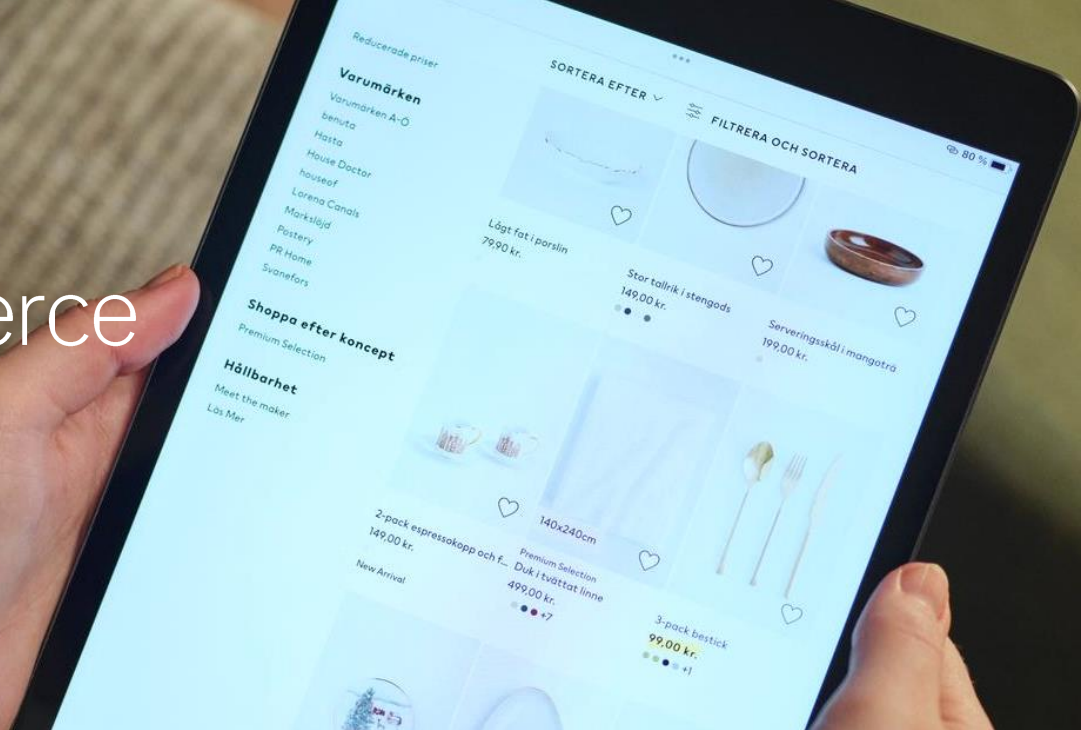


E-commerce Gateway



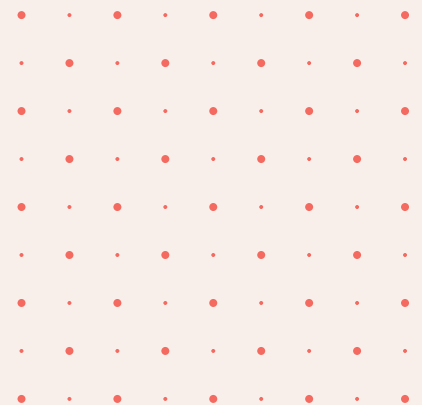
A cost-effective platform for scalable e-commerce acquiring services

All-in-one E-commerce Gateway

No need to cherry pick suppliers and solutions - Tietoevry E-commerce Gateway solution covers all needs a bank might have to provide e-commerce acquiring services to its merchants, that includes support of card, account and digital wallet payments, vast integration options and easy-to-adopt white label portals.

Tailor your check-out products

One of the key benefits to owning the checkout momentum:
 Be in control of fees and pricing policies towards the merchants
 Increase your revenues, as your merchants' business grows
 Upsell to consumers during checkout
 Tailor new products, based on transactional and purchase data



KEY FEATURES OF E-COMMERCE GATEWAY

Purchase

Regular or pre-authorization
 Split shipments

Brands

All major international card brands supported

Merchant Integration

RestFULL API, SDK, Commerce platforms

Security

EMVCo 3D Secure, PCI DSS Certified, Fraud Prevention Engine

Fund transfers

For cards and account-based payments
 Domestic and international

Payment Methods

Cards, Digital wallets, account-based, Pay Pal

Credential on file

One click payments and subscriptions
 Merchant tokenization

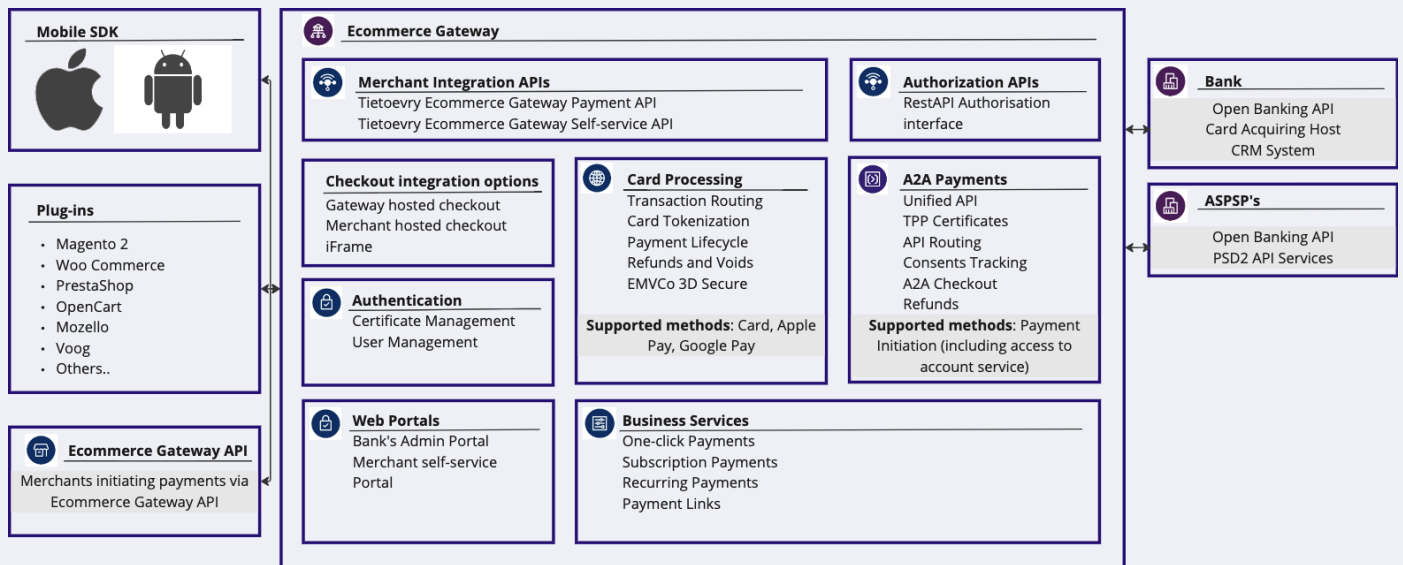
Additional services

Dynamic currency conversion
 Multi-currency pricing
 Online gambling
 Airline addendums

The E-commerce Gateway in public cloud significantly reduces implementation costs and timeline.

As the service is fully self-sufficient and designed to run autonomously, there are but a few integrations necessary to for the pilot to be ready to use

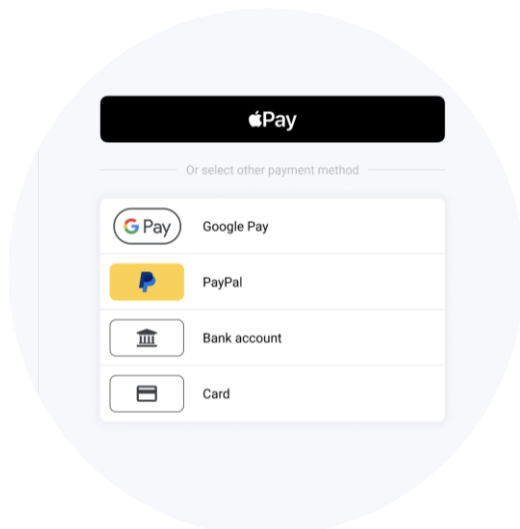
E-COMMERCE GATEWAY ARCHITECTURE IN A NUTSHELL



Top notch user experience & self-service

Self-service capabilities for merchants

Through an exceptional state-of-the-art user experience, merchants of a bank can easily manage all aspects of payment acceptance for their online store. From simple payment management and transaction statistics review to setting up integrations and selecting payment methods – all of this can be done without bank's involvement.



Significant self-service capabilities

- Dashboards and widgets, providing business overview
- Transaction management – completion, cancellation, refunds
- Enabling or disabling of payment methods
- Management of fraud monitoring allow and block lists
- Sandbox environment for integration testing
- Comprehensive documentation, white labeled documentation portal.

Tietoevry Banking is the market-leading provider of financial solutions in more than 60 countries globally. We modernize banks and unlock significant value for clients with our proven low-risk implementation of our market leading software and SaaS solutions. With unmatched scale, expertise and specialization, we drive the industry forward by enabling financial institutions to become more agile and efficient, accelerating their digital transformation journey. We are part of Tietoevry; the group's annual turnover is approximately EUR 3 billion.

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