



PROCESSING PARTNERS
GLOBAL PAYMENT SOLUTIONS

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Take Advantage Of Multi-Currency Billing

WHO WE ARE

Processing Partners is an internationally operating Payment Service Provider and official Service Partner of Visa and Mastercard with a team of experienced Key Account Managers, Payment Experts, Tech Support Agents and Risk & Compliance Specialists.

Our history in the payment processing sphere dates all the way back to 2002. Since then, we've accumulated a vast amount experience in card present (POS) and non-card (eCommerce) payment gateway processing while

applying state of the art technology to secure our client's payment data.

Over a decade's worth of experience has made us a reliable processing virtuoso in the banking vertical. We are true experts when it comes to eCommerce based billing solutions, payment gateway routing systems, as well as corporate consulting for international market expansion and risk & compliance management.



WHAT WE DO & WHO USES US

Processing Partners prompts its clients to enhance their current market position, while enabling them to leverage their business into international markets. Because of our strategic alliances & partnerships with bank acquirers and billing partners around the world, Processing Partners Inc. has the ability to offer their clients the world's largest independent PCI compliant (Level1) routing payment gateway and a sophisticated risk management technology to lay the grounds for global payment transactions processing.

Processing Partners' services appeal to various verticals, including all aspects of POS, MOTO, and eCommerce, such as Retail, Wholesale, Travel, Fantasy Sports, Advertisers, Automotive & Mobility, Forex, Crypto Currency, Online Entertainment and Skill Game merchant clients. We aren't limited in scope; we thrive no matter what the sector is. Processing Partners doesn't accept limitations, only results.



MEET THE TEAM



Benjamin Bayr

(Founder & President)

has specialised in the Card Processing and Bank Acquiring space since the early 2000s and managed to grow Processing Partners to one of the biggest PSP partners of ACI / PAY.ON. Today's focus is set on establishing new bank acquiring relationships and corporate banking, while enhancing the internal workflows of Processing Partners.

MEET THE TEAM



Caitlyn Klement

(Head of Risk and Compliance)

has an extensive background in retail management, with 10+ years of experience before moving to the payment processing field in 2017 by joining Processing Partners. Caitlyn oversees the Risk and Compliance department and stays informed on the constantly evolving payment standards and requirements. Caitlyn is a certified Advanced High Risk Underwriter by Webshield Academy.



Cherylle Searcy

(CFO)

Cherylle brings over 20 years of diverse experience in accounting, marketing, and office management to Processing Partners. She was introduced to the payment processing industry in 2016 when she joined Processing Partners. Cherylle was promoted to CFO where she is responsible for all aspects of the finance department and dedicates herself to staying knowledgeable about the ever-changing payment processing industry.

A person is sitting on the edge of a dark, rocky cliff. The person is wearing a red jacket and dark pants, and their arms are raised in a gesture of triumph or freedom. The background is a vast, hazy landscape of rolling hills or mountains under a twilight sky with soft purple and blue hues. The overall mood is one of achievement and looking forward.

It is our dedication to keep our merchant clients one step ahead of their competition while keeping them fully compliant with the dynamically changing card scheme regulations. We are ready to fight this battle on daily basis, protecting the interest & trust of our clients.

– Benjamin Bayr –

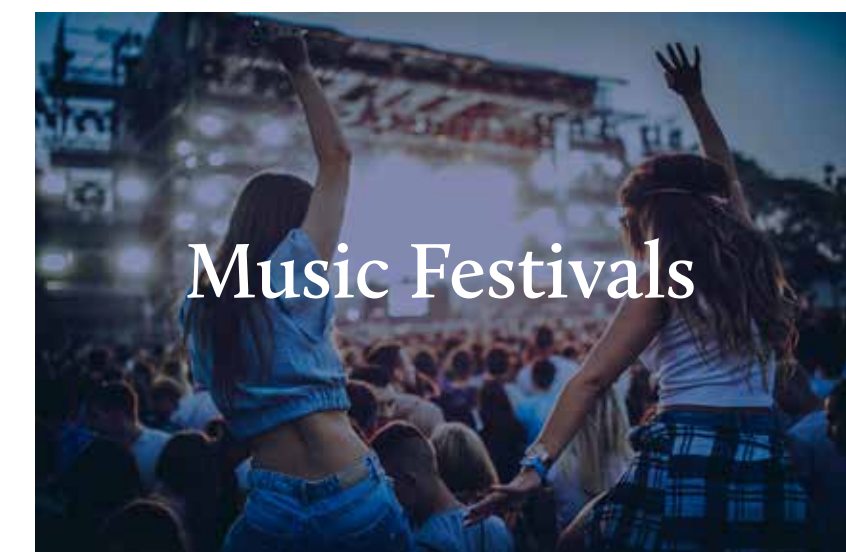
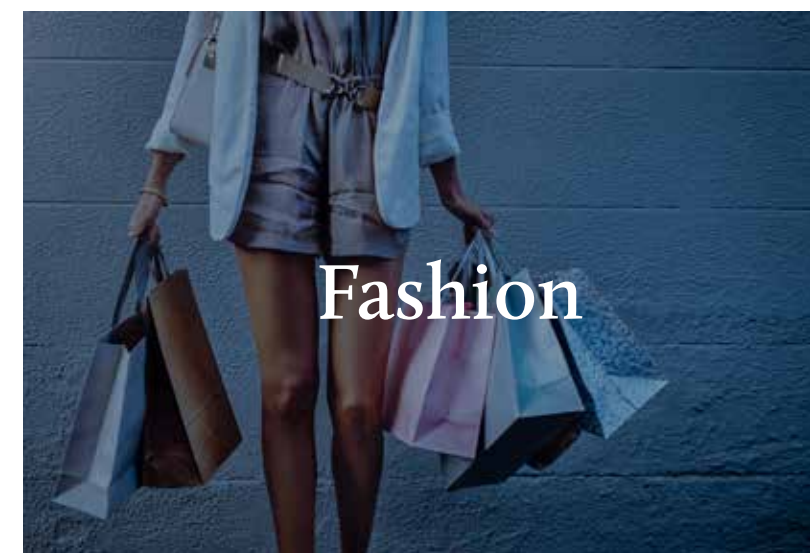
CORPORATE BRIEF

Name	Processing Partners INC.
Founded	2007
Management Board	Benjamin Bayr (Founder & President)
Business Field	Payment Service Gateway Provider
Staff	20 Employees & Freelancers
Processing	Approx. 150 m. TRXs / Anno
Services	Credit Card Processing, Alternative Billing Solutions, Risk Management, Payment Gateway Services, Company Filling Services





INDUSTRIES eCOMMERCE





INDUSTRIES

POINT OF SALE



SERVICES

Grow on a global scale while taking advantage of our international strategic partnerships with bank acquirers and alternative billing providers on a global scale.

Payment
Gateway
Service

Corporate
Banking

Intl.
Merchant
Accounts

Intl.
Incorporation
Services

Pre-Paid Card
Issuing



Risk
Management

Chargeback
Management

Crypto Currency
Processing

Alternative Billing
Solutions

PAYMENT GATEWAY SERVICES

Processing Partners is using the gateway technology of ACI PAYON AG – the leading global provider of payment and risk management technologies and global processor for online payment transactions.

The gateway technical infrastructure is the world's larg-

est independent payment routing gateway. Our clients grow on a global scale with our products by outsourcing their technical transaction processes, expanding their services and connecting to leading acquiring partners in the industry.

Maximum Flexibility: we connect you to all payment methods worldwide or scale you up to highest peak loads.

Maximum Connectivity: from Europe's most powerful Internet node, our fully redundant London data centers offer you maximum availability and real-time fail-over capacities.

Maximum Security: we are PCI certified to the highest level and are independently monitored.





INTERNATIONAL MERCHANT ACCOUNTS

For over a decade, Processing Partners has built strong relationships with bank acquiring partners across the world and offers direct Merchant Accounts with reputable bank acquirers on a domestic and international level. One single API Integration connects our clients to 180+ bank acquirers worldwide. MultiCurrency Merchant Accounts enable our clients to profit from favorable currency exchange ratios, while leveraging their business into international markets. High approval ratios are secured by applying sophisticated Geo-IP based Weight Dispatchers Tools when dealing with an international customer base.

Processing Partners provides direct Merchant Accounts world-wide. Our clients are able to acquire their own Merchant Identification (MID) with personal billing descriptor across different bank acquirers supporting different jurisdictions.

Take advantage from features such as multi-currency processing and evaluate your merchant accounts based on attained approval ratios for different GEO-IP jurisdictions. Merchant account settlement payments are directly deposited into your corresponding bank settlement account.

ALTERNATIVE BILLING SOLUTIONS

Earn Revenues Even Without Credit Card Processing.

Processing Partners is aware of the fact that the given credit card penetration for some countries is not as well established. Some international customers prefer alternative means of payment besides credit card payments, such as Euro Direct Debit and Direct Pay solutions.

The ACI Gateway provides for approx. 60 different alternative billing solutions in addition to credit card processing.



Klarna.



SOFORT
ÜBERWEISUNG



Apple Pay

Google Pay

Trustly



... and many more.



CORPORATE BANKING

It is a well-known fact that Corporate Banking has become extremely difficult for certain industries to obtain. As a consequence of this, many High-Risk Merchant clients have a hard time to secure simple and basic corporate banking services and facilities.

Processing Partners is dedicated to closing the gap between the diminishing supply of trusted banks and the rapidly growing demand of banking services that are aligned to industry and merchant requirements.



INTL. INCORPORATION SERVICES

Processing Partners assists its clients to incorporate anywhere in the world. Our in-depth understanding of international company filings enables our merchant clients to expand their business into international markets. Our Consulting Team consists of lawyers, tax specialists, accountants and bookkeepers around the world. We assure solid corporate structures that are fully compliant with international tax laws and card scheme regulations.

An international business presence lays the grounds for multi-currency processing, while taking advantage of favorable currency exchange rates. Leveraging our client's business into abroad bank acquiring jurisdictions has positive implications on certain GEO-IP approval ratios when dealing with foreign cardholders. Overall, we should be able to increase your profit margins by 20-30%, when you are marketing your services to a global audience without taking advantage of multi-currency processing.



PRE-PAID CARD ISSUING

Paying employees with cash or cheque can be expensive and impractical, especially if they don't have bank accounts or you have a high turnover of staff. Processing Partners offers a secure Mastercard Prepaid Solution. The solution supports a merchant need to pay people for services in a time-sensitive manner at a

greatly reduced cost compared to bank transfers. We offer a flexible Mastercard prepaid card solution that enables you to save money and resources when managing traditional payroll processes to affiliates or staff.

See more information at eMoneyFlow.com



CRYPTO CURRENCY PROCESSING

While still somewhat “geeky” and poorly understood, banks, governments and many companies are aware of their importance.

Let Processing Partners support your business by offering acquiring and banking services. We have solutions supporting payments in and out of a crypto exchange.

At Processing Partners, we believe strongly in providing a payment foundation that allows our clients to take

advantage of cryptocurrencies increasing consumer demand. This is why Processing Partners is now in the position to process Bitcoin transactions via the ACI / PAY.ON Gateway to enhance global payment solutions.

The way the world purchases things is changing and Processing Partners is changing with it.



GLOBAL COVERAGE



BRAND REFERENCES

arvato
BERTELSMANN


heidelpay

Atos

Miles & More
Lufthansa

CHASE 


clickandbuy
SAFE AND SIMPLE ONLINE PAYMENT


ModusLink

GERRY WEBER

Skrill
moneybookers

Klarna.

IKEA

UNITED 

DB

Deutsche Post DHL
Group

 **FIEGE**

VAN GRAAF




adidas

Reebok

H&M

**Jack
Wolfskin** 


TOM TAILOR

Marc O'Polo®

FIFA

XING 



**FRIEND
SCOUT 24**

axel springer 


vodafone

 **Symantec**

 **McAfee**

1&1

BRAND REFERENCES



... and many more.





Pay Your Affiliates and Content Providers in Real-Time!

B2C / B2B Bank Wire Transfers No Volume Caps - Same Day Deposits!



Paying people has never been simpler and more affordable

For the European Economic Area (EEA), eMoneyflow is offering a **Pre-Paid Mastercard** Product as well as direct **SEPA Bank Transfers**. All pre-paid card payouts are deposited in real-time and the majority of the SEPA Bank Transfers are deposited into the corresponding bank accounts the same day.

In certain scenarios, potential loading and withdraw limits might apply for the pre-paid card product. However, SEPA payments can be executed without any funding limits. For more information please review below.

Mastercard

Paying staff, content providers, and affiliates in cash, by bank wires, or while mailing out paper cheques is a rather expensive and impractical approach.

eMoneyFlow offers a secure and cost-effective Prepaid Mastercard Payout Tool which assists Program Manager in rendering real-time payouts in various jurisdictions.





eMoneyFlow – Virtual Cards

Our virtual prepaid card product provides maximum flexibility when dealing with media purchases for online marketing and media advertisement. However, they can also be used for paying providers or as incentives for employees. So virtual cards can practically be used anywhere in the online space.

The virtual cards are available in the following currencies and can be issued to cardholders all over the world: GBP, EUR and USD. So eMoneyFlow offers a secure and cost-effective tool, which assists you in rendering real-time payouts or handling marketing expenses in various jurisdictions.

Your Advantages

- ✓ One tool, several possibilities for usage
- ✓ Alternative payment option – spreading your risks
- ✓ Easy to use payout tool
- ✓ Funds protected by the UK Financial Conduct Authority

Offered Features

- ✓ MasterCard Prepaid Solution
- ✓ Multiple currencies offered – GBP, EUR & USD
- ✓ Funds protected by the UK Financial Conduct Authority
- ✓ Global card acceptance (wherever Mastercard is accepted)

SEPA Bank Transfers

- ✓ SEPA Bank Transfers are a cost-effective and fast way to conduct online Euro money bank transfers within the European Economic Area (EEA).
- ✓ Take advantage and send or receive funds linked to dedicated direct IBAN Bank Accounts.
- ✓ Perform financial operations either via API connect, CSV Batch File Upload or custom Admin Interface.
- ✓ Scale your operation and leverage your business into new jurisdictions, not restricted by physical borders.
- ✓ SEPA harmonizes the cashless cross-border money transfer between European countries.



Pagaflex Card

Paying staff, content providers, and affiliates in cash, by bank wires, or while mailing out paper checks is a rather expensive and impractical approach.

eMoneyFlow offers a secure and cost-effective Pagaflex Payout Card Product which assists Payroll Managers in rendering real-time payouts in Mexico.



Your Advantages

- ✓ Instant payouts
- ✓ Inexpensive card load
- ✓ Alternative payment option – spreading your risks
- ✓ Easy to use payout tool

Offered Features

- ✓ Pagaflex Prepaid Solution
- ✓ Card acceptance all over Mexico
- ✓ Mexican ATM withdrawal



PROCESSING PARTNERS
GLOBAL PAYMENT SOLUTIONS

THANK YOU FOR YOUR
ATTENTION

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