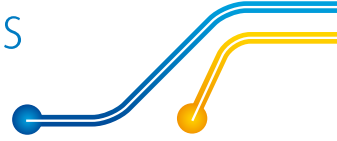


Acquiring partners and Payment methods

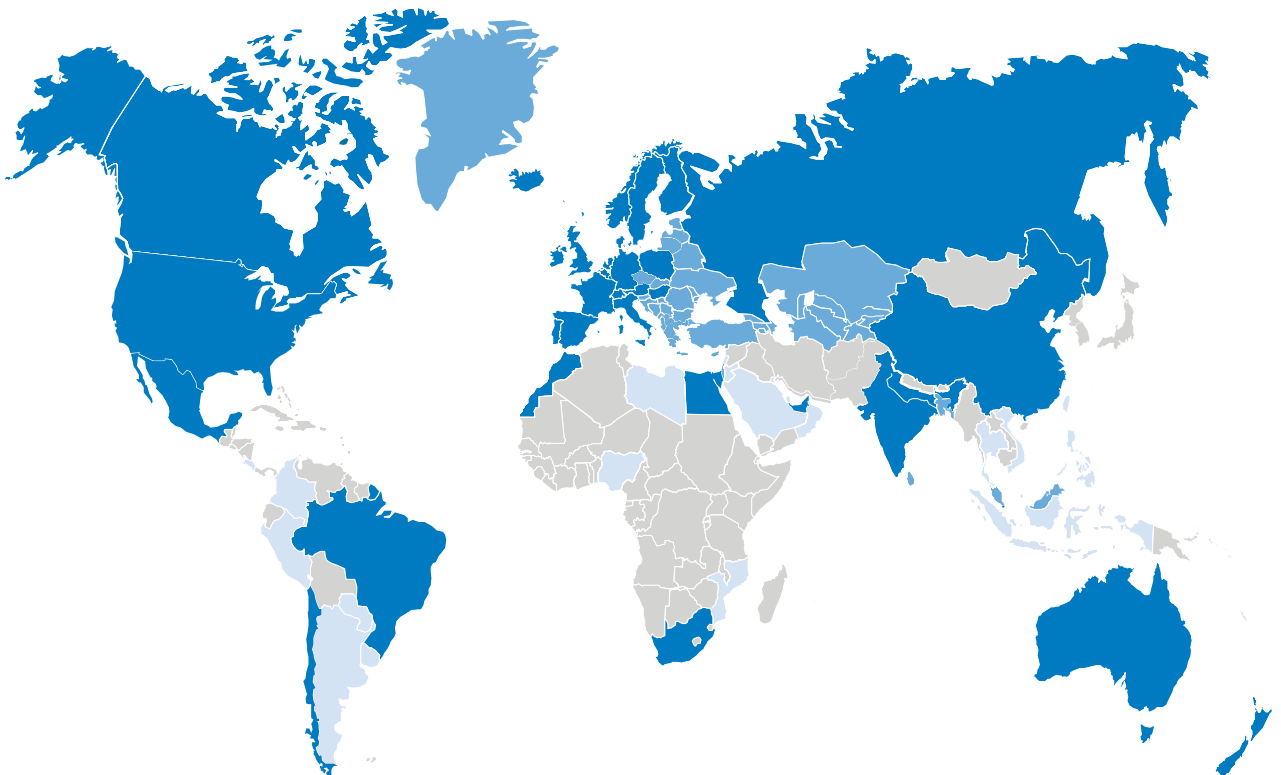
Business to Consumer - May 2012



SEAMLESS & SECURE PAYMENT SERVICES

In order to offer an optimal flexibility to our merchants, Ogone constantly enlarges its coverage of acquirers and payment methods. Ogone has over the years developed local partnerships with card and payment method acquirers to cope with the varying payment patterns across the different countries.

With SEPA (Single European Payment Area) in Europe and the increasing maturity of the ePayment industry, Ogone is also working with acquirers that can cover several countries either on a European basis or even on a global basis.



- One local and international acquiring connection or more
- Coverage by one international acquirer or more
- Accessible through existing processor



EUROPE

(Austria, Belgium, Denmark, Finland, France, Germany, Iceland, Ireland, Italy, Luxemburg, Norway, Poland, Portugal, Russia, Spain, Sweden, Switzerland, the Netherlands, United Kingdom)

Austria

PAYMENT TYPE

PAYMENT METHOD

ACQUIRING PARTNER

CREDIT CARDS

Visa, MasterCard

B+S Card Service
card complete Service Bank AG
ConCardis
PayLife
SIX Payment Services (Europe)

American Express

American Express

JCB

JCB International

Diners

Diners Club International

AirPlus

AirPlus International

UATP

UATP

DEBIT CARDS

Maestro

B+S Card Service
card complete Service Bank AG
ConCardis
PayLife
SIX Payment Services (Europe)

See also list of international acquirers with a European/Global license for debit and/or credit cards

DIRECT BANKING

EPS

Bank Austria Creditanstalt
Bank Burgenland
Bank für Ärzte und Freie Berufe
Bankhaus Carl Spängler & Co
BAWAG
Die Österreichischen Volksbanken
easybank
Erste Bank und Sparkassen
Gärtnerbank
Hypo Bankengruppe and others
Immo-Bank
Investkredit Bank
Niederösterreichische Landesbank-
Hypothekenbank
P.S.K.
Raiffeisen Banken
Voralberger Landes-und Hypothekenbank

sofortüberweisung

Payment Network AG
Tunz.com (via Ogone Collect)*

DIRECT DEBIT

ELV

Wirecard AG

E-WALLET

PayPal

PayPal

PREPAID CARDS/ VOUCHERS

paysafecard

paysafecard.com Wertkarten Vertriebs GmbH

Cash Ticket

Prepaid Service Company Ltd.

*Ogone Collect is a collecting service allowing you to accept local payment methods in several countries with one single contract with our partner Tunz.com.

Belgium

PAYMENT TYPE

PAYMENT METHOD

ACQUIRING PARTNER

CREDIT CARDS

Visa, MasterCard

Atos Worldline (BCC)

Elavon

EMS card

Europabank

American Express

Alpha Card

JCB

JCB International

Diners

Diners Club International

AirPlus

AirPlus International

UATP

UATP

DEBIT CARDS

Maestro

EMS card

Europabank

PaySquare

Bancontact/Mister Cash

Atos Worldline (Banksys)

Tunz.com (via Ogone Collect)*

See also list of international acquirers with a European/Global license for debit and/or credit cards

DIRECT BANKING

KBC/CBC Online

KBC/CBC

Tunz.com (via Ogone Collect)*

Dexia Direct Net

Dexia

Tunz.com (via Ogone Collect)*

ING Home'Pay

ING

Tunz.com (via Ogone Collect)*

E-WALLET

PayPal

PayPal

MOBILE PAYMENT

PingPing

Mobile-For

PREPAID CARDS/ VOUCHERS

paysafecard

paysafecard.com Wertkarten Vertriebs GmbH

Cash Ticket

Prepaid Service Company Ltd.

Spaar & Pluk / Epargnez & Cueillez

Atos Worldline

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Denmark

PAYMENT TYPE

PAYMENT METHOD

ACQUIRING PARTNER

CREDIT CARDS

Visa, MasterCard

Euoline (SEB Group)
Nordea
Teller
Valitor

American Express

American Express

JCB

JCB International

Diners

Diners Club International

AirPlus

AirPlus International

UATP

UATP

DEBIT CARDS

Dankort

Teller

Maestro

Teller

Nordea

See also list of international acquirers with a European/Global license for debit and/or credit cards

DIRECT BANKING

eDankort

Teller

E-WALLET

PayPal

PayPal

PREPAID CARDS/ VOUCHERS

paysafecard

paysafecard.com Wertkarten Vertriebs GmbH

Cash Ticket

Prepaid Service Company Ltd.

OPEN INVOICE

Klarna

Klarna

Finland

PAYMENT TYPE

PAYMENT METHOD

ACQUIRING PARTNER

CREDIT CARDS

Visa, MasterCard

Valitor
Nordea
Euoline (SEB Group)

See also list of international acquirers with a European/Global license for debit and/or credit cards

France

PAYMENT TYPE

PAYMENT METHOD

ACQUIRING PARTNER

PAYMENT CARDS

Carte Bancaire CB, Visa, MasterCard, Maestro, e-Carte Bleue

Banque Palatine
Barclays
Groupe Banque Populaire
Groupe BNP Paribas
Groupe Caisse d'Épargne
Groupe Crédit Agricole
Groupe Crédit du Nord
Groupe Crédit Mutuel - CIC
HSBC France
KBC France
La Banque Postale
LCL
Monte Paschi Banque
Neuflize OBC
Société Générale
Trésor Public

American Express

American Express

JCB

JCB International

Diners

Diners Club International

AirPlus

AirPlus International

UATP

UATP

See also list of international acquirers with a European/Global license for debit and/or credit cards

CREDIT CONSUMPTION

Cofinoga, Cofinoga 3xCB

Cofinoga

1Euro.com, 4étoiles

Cofidis

Aurore

BNP Paribas Personal Finance

Cards managed by Sofinco

Sofinco

Printemps, Kangourou, Cyrillus, Surcouf, OKshopping, GO Sport, Mandarine, Club Med, Fnac

Finaref

Privilège

CDGP

E-WALLET

PayPal

PayPal

PREPAID CARDS/ VOUCHERS

paysafecard

paysafecard.com Wertkarten Vertriebs GmbH

Cash Ticket

Prepaid Service Company Ltd.

GIFT CARDS

Cards managed by Prosodie (e.g. Carte Cadeau Kadeos)

Prosodie

Germany

PAYMENT TYPE	PAYMENT METHOD	ACQUIRING PARTNER
CREDIT CARDS	Visa, MasterCard	Acceptance B+S Card Service ConCardis Deutsche Card Services Elavon Postbank P.O.S. Transact Wirecard AG
	American Express	American Express
	JCB	JCB International B+S Card Service
	Diners	Diners Club International
	AirPlus	AirPlus International
	UATP	UATP
	DEBIT CARDS	Maestro
	See also list of international acquirers with a European/Global license for debit and/or credit cards	
DIRECT BANKING	giropay	B+S Card Service ConCardis Tunz.com (via Ogone Collect)*
	sfortüberweisung.de	Payment Network AG Tunz.com (via Ogone Collect)*
DIRECT DEBIT	ELV (Elektronisches Lastschrift Verfahren)	telego! Wirecard AG Billpay (Guaranteed ELV)
E-WALLET	PayPal	PayPal
	Checkout by Amazon	Amazon Payments Europe S.C.A.
MOBILE PAYMENT	mpass	Vodafone O ² GmbH Telefónica O ² Germany GmbH & Co. OHG
PREPAID CARDS/ VOUCHERS	paysafecard	paysafecard.com Wertkarten Vertriebs GmbH
	Cash Ticket	Prepaid Service Company Ltd.
OPEN INVOICE (Kauf auf Rechnung)	Billpay	Billpay
	RatePAY	RatePAY
	Klarna	Klarna

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Iceland

PAYMENT TYPE	PAYMENT METHOD	ACQUIRING PARTNER
CREDIT CARDS	Visa, MasterCard	Valitor Nordea Euroline (SEB Group)
	See also list of international acquirers with a European/Global license for debit and/or credit cards	

Ireland

PAYMENT TYPE	PAYMENT METHOD	ACQUIRING PARTNER
CREDIT CARDS	Visa, MasterCard	AIB Merchant Services Elavon
	American Express	American Express
	JCB	JCB International
	Diners	Diners Club International
	AirPlus	AirPlus International
	UATP	UATP
DEBIT CARDS	Laser	AIB Merchant Services
	See also list of international acquirers with a European/Global license for debit and/or credit cards	
E-WALLET	PayPal	PayPal
PREPAID CARDS/ VOUCHERS	paysafecard	paysafecard.com Wertkarten Vertriebs GmbH
	Cash Ticket	Prepaid Service Company Ltd.

Italy

PAYMENT TYPE	PAYMENT METHOD	ACQUIRING PARTNER
CREDIT CARDS	Visa, MasterCard	CartaSi BNL Positivity
	American Express	CartaSi
	JCB	JCB International
	Diners	Diners Club International
	AirPlus	AirPlus International
	UATP	UATP
DEBIT CARDS	Maestro	CartaSi BNL Positivity
	Poste italiane PostePay	CartaSi BNL Positivity
	See also list of international acquirers with a European/Global license for debit and/or credit cards	
E-WALLET	PayPal	PayPal
PREPAID CARDS/ VOUCHERS	paysafecard	paysafecard.com Wertkarten Vertriebs GmbH
	Cash Ticket	Prepaid Service Company Ltd.

Luxembourg

PAYMENT TYPE	PAYMENT METHOD	ACQUIRING PARTNER
CREDIT CARDS	Visa, MasterCard	SIX Payment Services (Europe)
	See also list of international acquirers with a European/Global license for debit and/or credit cards	
E-WALLET	Checkout by Amazon	Amazon Payments Europe S.C.A.

Norway

PAYMENT TYPE

PAYMENT METHOD

ACQUIRING PARTNER

CREDIT CARDS

Visa, MasterCard

Euroline (SEB Group)
Nordea
Teller
Valitor

American Express

American Express

JCB

JCB International

Diners

Diners Club International

AirPlus

AirPlus International

UATP

UATP

See also list of international acquirers with a European/Global license for debit and/or credit cards

E-WALLET

PayPal

PayPal

PREPAID CARDS/ VOUCHERS

paysafecard

paysafecard.com Wertkarten Vertriebs GmbH

Cash Ticket

Prepaid Service Company Ltd.

OPEN INVOICE

Klarna

Klarna

Poland

PAYMENT TYPE

PAYMENT METHOD

ACQUIRING PARTNER

CREDIT CARDS

Visa, MasterCard

Polcard

American Express

Polcard

Diners

Polcard

See also list of international acquirers with a European/Global license for debit and/or credit cards

Portugal

PAYMENT TYPE

PAYMENT METHOD

ACQUIRING PARTNER

CREDIT CARDS

Visa, MasterCard

See list of international acquirers with a European/Global license

American Express

American Express

JCB

JCB International

Diners

Diners Club International

AirPlus

AirPlus International

UATP

UATP

See also list of international acquirers with a European/Global license for debit and/or credit cards

E-WALLET

PayPal

PayPal

PREPAID CARDS/ VOUCHERS

paysafecard

paysafecard.com Wertkarten Vertriebs GmbH

Cash Ticket

Prepaid Service Company Ltd.

Russia

PAYMENT TYPE

PAYMENT METHOD

ACQUIRING PARTNER

CREDIT CARDS

Visa, MasterCard

Russian Standard Bank

American Express

Russian Standard Bank

Diners

Russian Standard Bank

See also list of international acquirers with a European/Global license for debit and/or credit cards

Spain

PAYMENT TYPE

PAYMENT METHOD

ACQUIRING PARTNER

CREDIT CARDS

Visa, MasterCard

Banco Sabadell

BBVA

CatalunyaCaixa

La Caixa

Santander

other acquiring members of SERMEPA or 4B

American Express

American Express

JCB

JCB International

Diners

Diners Club International

AirPlus

AirPlus International

UATP

UATP

See also list of international acquirers with a European/Global license for debit and/or credit cards

E-WALLET

PayPal

PayPal

PREPAID CARDS/ VOUCHERS

paysafecard

paysafecard.com Wertkarten Vertriebs GmbH

Cash Ticket

Prepaid Service Company Ltd.

Sweden

PAYMENT TYPE	PAYMENT METHOD	ACQUIRING PARTNER
CREDIT CARDS	Visa, MasterCard	Euroline (SEB Group) Nordea Teller Valitor
	American Express	American Express
	JCB	JCB International
	Diners	Diners Club International Euroline (SEB Group)
	AirPlus	AirPlus International
	UATP	UATP
	DEBIT CARDS	Maestro See also list of international acquirers with a European/Global license for debit and/or credit cards
E-WALLET	PayPal	PayPal
PREPAID CARDS/ VOUCHERS	paysafecard	paysafecard.com Wertkarten Vertriebs GmbH
	Cash Ticket	Prepaid Service Company Ltd.
OPEN INVOICE	Klarna	Klarna

Switzerland

PAYMENT TYPE	PAYMENT METHOD	ACQUIRING PARTNER
CREDIT CARDS	Visa, MasterCard	Aduno B+S Card Service ConCardis SIX Payment Services
	American Express	American Express
	JCB	JCB International
	Diners	Diners Club International
	AirPlus	AirPlus International
	UATP	UATP
	DEBIT CARDS	PostFinance Card See also list of international acquirers with a European/Global license for debit and/or credit cards
DIRECT BANKING	PostFinance e-Finance	PostFinance
E-WALLET	PayPal	PayPal
PREPAID CARDS/ VOUCHERS	paysafecard	paysafecard.com Wertkarten Vertriebs GmbH
	Cash Ticket	Prepaid Service Company Ltd.

The Netherlands

PAYMENT TYPE	PAYMENT METHOD	ACQUIRING PARTNER
CREDIT CARDS	Visa, MasterCard	Atos Worldline (BCC) EMS card PaySquare
	American Express	American Express EMS card PaySquare
	JCB	JCB International PaySquare
	Diners	Diners Club International
	AirPlus	AirPlus International
	UATP	UATP
	DEBIT CARDS	Maestro
	See also list of international acquirers with a European/Global license for debit and/or credit cards	
DIRECT BANKING	iDEAL	ABN Amro ING RBS Nederland Rabobank Friesland Bank Tunz.com (via Ogone Collect)*
DIRECT DEBIT	Eénmalige / Doorlopende Machtigingen	Equens
E-WALLET	PayPal	PayPal
	MiniTix	Rabobank
PREPAID CARDS/ VOUCHERS	paysafecard	paysafecard.com Wertkarten Vertriebs GmbH
	Cash Ticket	Prepaid Service Company Ltd.
OPEN INVOICE	AfterPay	AfterPay BV
	Klarna	Klarna
PAYMENT ON DELIVERY	CheckPay	PostNL
GIFT CARDS	Cards managed by Intersolve	Intersolve

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United Kingdom

PAYMENT TYPE	PAYMENT METHOD	ACQUIRING PARTNER
CREDIT CARDS	Visa, MasterCard	AIB Merchant Services Barclaycard Business Chase Paymentech Elavon HSBC Lloyds TSB Cardnet WorldPay
	American Express	American Express
	JCB	JCB International
	Diners	Diners Club International
	AirPlus	AirPlus International
	UATP	UATP
	DEBIT CARDS	Maestro
Maestro UK		Barclaycard Business Chase Paymentech Elavon HSBC Lloyds TSB Cardnet WorldPay
See also list of international acquirers with a European/Global license for debit and/or credit cards		
E-WALLET		PayPal
	Checkout by Amazon	Amazon Payments Europe S.C.A.
PREPAID CARDS/ VOUCHERS	paysafecard	paysafecard.com Wertkarten Vertriebs GmbH
	Cash Ticket	Prepaid Service Company Ltd.

AMERICAS

Brazil

PAYMENT TYPE

PAYMENT METHOD

ACQUIRING PARTNER

CREDIT CARDS

Visa

Cielo (VisaNet)

MasterCard

Redecard

Cielo (VisaNet)

American Express

Bradesco

JCB

JCB International

Diners

Diners Club International

AirPlus

AirPlus International

UATP

UATP

See also list of international acquirers with a European/Global license for debit and/or credit cards

E-WALLET

PayPal

PayPal

Canada

PAYMENT TYPE

PAYMENT METHOD

ACQUIRING PARTNER

CREDIT CARDS

Visa, MasterCard

Chase Paymentech

Global Payments

American Express

Chase Paymentech

JCB

Chase Paymentech

Diners

Chase Paymentech

AirPlus

AirPlus International

UATP

UATP

See also list of international acquirers with a European/Global license for debit and/or credit cards

E-WALLET

PayPal

PayPal

Chile

PAYMENT TYPE

PAYMENT METHOD

ACQUIRING PARTNER

CREDIT CARDS

Visa, MasterCard

Transbank

American Express

Transbank

Diners

Transbank

See also list of international acquirers with a European/Global license for debit and/or credit cards

United States of America

PAYMENT TYPE	PAYMENT METHOD	ACQUIRING PARTNER
CREDIT CARDS	Visa, MasterCard	Chase Paymentech FirstData Merchant Services
	Discover	Chase Paymentech FirstData Merchant Services
	American Express	Chase Paymentech FirstData Merchant Services
	JCB	Chase Paymentech FirstData Merchant Services
	Diners	Chase Paymentech FirstData Merchant Services
	AirPlus	AirPlus International
	UATP	UATP
	See also list of international acquirers with a European/Global license for debit and/or credit cards	
	E-WALLET	PayPal

ASIA

PAYMENT TYPE

CREDIT CARDS

PAYMENT METHOD

Visa, MasterCard

ACQUIRING PARTNER

Singapore: United Overseas Bank (UOB)
Singapore: Merchant Solutions*
Singapore: Global Payments Merchant Services
Malaysia: Merchant Solutions*
Macau: Merchant Solutions*
Brunei: Merchant Solutions*
Hong-Kong: Merchant Solutions*
Hong-Kong: Global Payments Merchant Services
Sri Lanka: Merchant Solutions*
Bangladesh: Merchant Solutions*

American Express

American Express

AirPlus

AirPlus International

UATP

UATP

See also list of international acquirers with a European/Global license for debit and/or credit cards

E-WALLET

PayPal

PayPal

* under finalization

India

PAYMENT TYPE

PAYMENT METHOD

ACQUIRING PARTNER

CREDIT CARDS

Visa, MasterCard

Citibank India
Axis
HDFC
India: Merchant Solutions*

Diners Club

Citibank India

DEBIT CARDS

Visa, MasterCard Debit

Citibank India
Axis
HDFC

See also list of international acquirers with a European/Global license for debit and/or credit cards

CASH CARDS

Done Card

Done Card

Itz Cash

Itz Cash

iCash Card

iCash Card

WEBBANKING

iConnect

Axis

Citibank Online

Citibank India

CorpNet

Corporation Bank

FEDNet

Federal Bank

HDFC Bank NetBanking

HDFC Bank

ICICI Internet Banking

ICICI Bank

eBanking

J&K Bank

MoneyClick

Karnataka Bank

OnlineSBH

State Bank of Hyderabad

OnlineSBI

State Bank of India

OnlineSBIndore

State Bank of Indore

OnlineSBM

State Bank of Mysore

OnlineSBS

State Bank of Saurashtra

SBTOnline

State Bank of Travancore

* under finalization

AFRICA & MIDDLE EAST

Egypt

PAYMENT TYPE	PAYMENT METHOD	ACQUIRING PARTNER
CREDIT CARDS	Visa, MasterCard See also list of international acquirers with a European/Global license for debit and/or credit cards	National Bank of Egypt
E-WALLET	cashU Prepaid	cashU
OFFLINE	cashU Direct	cashU

Middle East

PAYMENT TYPE	PAYMENT METHOD	ACQUIRING PARTNER
E-WALLET	PayPal cashU Prepaid	PayPal cashU
OFFLINE	cashU Direct	cashU

South Africa

PAYMENT TYPE	PAYMENT METHOD	ACQUIRING PARTNER
CREDIT CARDS	Visa, MasterCard JCB AirPlus UATP See also list of international acquirers with a European/Global license for debit and/or credit cards	Standard Bank of South Africa JCB International AirPlus International UATP
E-WALLET	PayPal	PayPal

United Arab Emirates

PAYMENT TYPE	PAYMENT METHOD	ACQUIRING PARTNER
CREDIT CARDS	Visa, MasterCard AirPlus UATP See also list of international acquirers with a European/Global license for debit and/or credit cards	National Bank of Abu Dhabi AirPlus International UATP
E-WALLET	cashU Prepaid	cashU
OFFLINE	cashU Direct	cashU

OCEANIA

Australia

PAYMENT TYPE

PAYMENT METHOD

ACQUIRING PARTNER

CREDIT CARDS

Visa, MasterCard

Westpac

American Express

American Express Australia

JCB

JCB International

Diners

Diners Club International

AirPlus

AirPlus International

UATP

UATP

See also list of international acquirers with a European/Global license for debit and/or credit cards

E-WALLET

PayPal

PayPal

New Zealand

PAYMENT TYPE

PAYMENT METHOD

ACQUIRING PARTNER

CREDIT CARDS

Visa, MasterCard

ANZ National Bank Limited

American Express

ANZ National Bank Limited

Diners

ANZ National Bank Limited

JCB

JCB International

AirPlus

AirPlus International

UATP

UATP

See also list of international acquirers with a European/Global license for debit and/or credit cards

E-WALLET

PayPal

PayPal

EUROPEAN/INTERNATIONAL LICENSE

PAYMENT TYPE

PAYMENT METHOD

ACQUIRING PARTNER

CREDIT CARDS

Visa, MasterCard

Acceptance
 Atos Worldline (BCC)
 B+S Card Service
 Barclaycard Business
 BNP Paribas
 Chase Paymentech
 ConCardis
 Deutsche Card Services
 Elavon
 EMS card
 Euroline (SEB Group)
 FirstData Merchant Services
 Groupe Crédit Mutuel - CIC
 HSBC International Acquiring
 SIX Payment Services (Europe)
 Wirecard AG
 WorldPay

American Express

American Express

JCB

JCB International

Diners

Diners Club International

AirPlus

AirPlus International

UATP

UATP

DEBIT CARDS

Maestro

Acceptance
 Barclaycard Business
 Chase Paymentech
 ConCardis
 Deutsche Card Services
 EMS card
 Wirecard AG
 WorldPay

E-WALLET

PayPal

PayPal

ABOUT OZONE

Ogone is one of the leading European Payment Service Providers with more than 35.000 clients across 45 countries. The company delivers manual to fully integrated solutions for managing electronic payments in several domains including e-commerce, ticketing, call centers, airlines and travel in both business to consumer or business to business (purchasing cards) environments. The service offering of Ogone is undoubtedly one of the most comprehensive available today.

Ogone is connected through certified links to more than 200 different banks-acquirers that enable handling of over 80 international and local payment methods like Visa, MasterCard, American Express, Diners Club and JCB as well as local ones like iDEAL and Machtigingen in The Netherlands, Maestro UK in United Kingdom and ELV and giro pay in Germany. Always on the edge of technology, Ogone was one of the first Payment Service Providers to offer Verified By Visa and MasterCard SecureCode; with these protocols, Visa and Mastercard provide guaranteed payments.

Leading organizations have decided to trust Ogone to handle their payments such as IKEA, Nespresso, DHL International, Thalys International, Home Shopping Service, ThomasCook, SeaFrance, Lyreco, Institut National de l'Audiovisuel, Lavazza and Hilton.

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