

Global Payment Technologies

PAY.ON AG is an internationally leading supplier of global online payment and risk management technologies, and processor of online payment transactions. PAY.ON offers the core competencies of global outsourcing services and routing for monetary transactions, wallet solutions, risk management and monitoring services, as well as various technical back-end solutions. The technology further supports a simple integration into all current ERP-systems.

The technology of PAY.ON has connectors at more than 140 third-party systems and supports all major payment methods and currencies worldwide. New connectors are continuously integrated into the PAY.ON platform; on average 3-4 connectors every 4-6 weeks.

The PAY.ON technology is a fully PCI-certified payment platform that supports online payments by classical as well as alternative payment methods. Typical clients of PAY.ON are leading payment service providers, payment scheme suppliers, acquirers, remittance providers, and risk management providers.

The Company's Value Proposition

White Label

PAY.ON only appears in professional circles. The technology and services of PAY.ON are fully integrated into the clients' corporate design as white label. PAY.ON, its technologies and services, operate invisibly in the background.

No Merchants

As a technology provider and expert, the Company does not serve merchants. Merchants cannot enter into a contractual relationship with PAY.ON. Clients of PAY.ON are payment service providers, payment scheme suppliers, risk management providers as well as acquirers and clearing houses.

Multinational

Think global, act local. The payment technologies of PAY.ON are global by integrating solutions that specifically meet domestic payment demands. The global consulting services of PAY.ON advise clients on suitable local payment methods and market conditions, and support a successful penetration of new markets.

Software as a Service

The PAY.ON technology undergoes continuous development and is supplied to its clients' as "software as a service" (SaaS) via the Internet.

Products and Services

PaySourcing™	The modular platform for global payment outsourcing. Guaranteeable availability of more than 99.9 %. (www.paysourcing.com)
PayPipe™	The e-gateway for global payment routing. Guaranteeable availability of 99.99% and data transmission in less than 100 ms. (http://www.paypipe.com)
Global Support	The global support services of PAY.ON comprise initial client-specific trainings, the daily support in finding solutions to customers' requests as well as Level 1 „24/7“ Merchant Support.
Payment Consulting	PAY.ON provides its clients with dedicated consulting services in internationalisation, strategic co-operations, individual product development as well as market and competitive analysis.

Key Data

Founded:	2004
Corporate Headquarters:	Munich, Germany
Corporate Legal Form:	AG (“Aktiengesellschaft” according to German law)
Annual Growth in Revenues:	100 % in 2008/9
Annual R&D Ratio:	30 %
Employees:	45

Business Partners

Alliance partnerships are an integral part of PAY.ON's solution strategy, creating global online payment solutions that meet the unique requirements of PAY.ON clients worldwide. PAY.ON partners include Elavon Merchant Services, Payvision, Paysafecard, EMScard, giropay, PayPal, T-Pay, ClickandBuy inter alia.

Management Board and Managing Directors

Robert Kuzelj, CEO

Nikolaus von Taysen, COO

Markus Rinderer, CTO

Christian Bamberger, CIO of PAY.ON AG and Managing Director PAY.ON GmbH Salzburg

Dr. Tschangiz Scheybani, Managing Director PAY.ON Asia Ltd and PAY.ON Philippines Inc

Supervisory Board

Alan Goslar, Chairman

Christian Langbein, LL.M

Dr. Felix Treptow

Office Locations

EMEA: Munich (HQ), Salzburg

APAC: Hong Kong, Manila