

YOUR CARD ACCEPTANCE AT THE POINT OF SALE

Your handbook for a successful start



We've compiled this document to familiarize you with the processes involved in card payments in Card Present (CP) situations for classic retail operations. It is intended as a practical set of guidelines for smooth and secure handling of cashless payments. For this reason we ask that you read this document carefully and in full before engaging in card payments in your business. All employees tasked with handling payments should also be trained accordingly.

Welcome to EVO!

EVO Payments International GmbH ('EVO') is the European subsidiary of the New York-based EVO Payments International Group. As a Payment Service Provider, EVO offers solutions for accepting and handling debit and credit card transactions for brick-and-mortar retail, e-commerce, and mail-order retail as well as ATMs.

EVO is your partner for all services that make your payment transactions safer, simpler, and more efficient. A team of experienced specialists and an outstanding technical platform provide the foundation for excellent solutions and simple, fast, and secure handling of payment processes.

There are good reasons why EVO has become the exclusive provider of card acceptance solutions for leading financial institutions, such as in the area of Global Transaction Banking ('GTB') for Deutsche Bank in Europe and the Postbank, and has repeatedly earned recognition as the top provider for global retailers. Our customers access a whole range of new sales opportunities built around card-based and other cash-free payment types.

Talk to us!

Sales.EMEA@EVOpayments.com

Phone +49 221 99577-760

Fax +49 221 99577-8760

A one-stop shop for comprehensive solutions

Over 50 payment methods for brick-and-mortar retailers, e-commerce, and MOTO, among others

- > Acceptance of leading international credit and debit cards, such as Visa, V Pay, MasterCard, and Maestro throughout the entire European licensing area
- > Handling of other international cards, such as American Express, Diners Club, JCB, and national debit cards
- > Account-based procedures, including SEPA Direct-Debit, SOFORT Überweisung, giropay, iDEAL, and eps
- > Alternative payment options for online and mobile use, such as PayPal, amazon payments, Skrill, Alipay
- > Factoring (handling, management and purchase of debt) including use of klarna, RatePAY, BILLPAY
- > Classic offline payment options, including prepayment, COD, invoice

Fraud prevention

- > Scoring procedure
- > Address checking
- > Blacklist comparison
- > 3-D Secure

Additional services

- > Comprehensive online reporting and web-based chargeback processing
- > Interactive debt management
- > Card payment terminals for stationary retail
- > Quick and simple integration of long-distance transactions using Graphical User Interface, or GUI



General information about card acceptance for point of sale transactions

Explanation of important terms

Acquirer / EVO

A payment institution licensed by the card company to serve as the first point of contact for accepting these card payments. Provides services for payment processing and liaises between the parties, especially the retailer/service provider and other parties, such as card organizations and other institutions involved with the processing of payments.

Automatic Information System (AIS)

Automatic notifications by e-mail for all operational issues.

Business Information System (BIS)

BIS is the central online portal with a comprehensive reporting function related to payment processing by EVO. Information relating to all aspects of payment processing is collated here. Numerous reports, flexible filtering options, and all invoicing documents are available to you in the BIS. It can be called up, regardless of the platform you use, using an Internet browser by going to <https://bis.EVOpayments.eu>.

Chargeback

Chargeback of a payment amount. If a cardholder requests a chargeback, then EVO as the acquirer and as the interface between the card organizations and the merchant is notified and charged the chargeback amount. The preliminary stage is a retrieval request.

Chargeback Information System (CIS)

CIS offers many advantages in preventing payment defaults in card-based payment transactions. Chargebacks are processed automatically. Any intervention by the retailer, if needed, can be made directly online. This saves money, since standard chargeback contests typically fail due to a failure to adhere to the response deadlines specified by the card organizations.

Card Verification Code (CVC) / Card Verification Value (CVV) / Card Verification Number (CVN)

The card verification numbers are additional numbers printed on the signature strip on the rear of the card. They are described on cards from MasterCard as the Card Verification Code (CVC-2), while Visa calls them a Card Verification Value (CVW-2). They serve as an additional safeguard against stolen card data and heighten security on payment processes in mail-order retailing.

Customer Not Present / Card Not Present / CNP

Term used within the payment industry for transactions over a distance (e-commerce or MOTO) in which the means of payment/customer is not physically present.

Customer Present / Card Present / CP

Term used within the payment industry for transactions in which the customer and retailer meet physically and the card is also physically present.

Debit card

The debit card is a charge card where the cardholder's account is immediately debited following a transaction. As such, no credit is being offered, only the opportunity to pay without cash. There are international debit cards, such as Maestro and V Pay, and national debit cards such as girocard in Germany.

Merchant / Client / Contractual partner

Party contracting with EVO for the processing of payments for goods or services that they offer. It is then the contractual partner of EVO and receives a VU number for identifying the card acceptance contract.

Cardholder / Customer

Person whose name appears on a card. Receives goods and services from the retailer or service provider, is a contractual partner of the retailer or service provider — but is not a customer of EVO.

Card Verification Number

Three or four digital number printed on the card in addition to the card number itself (see CVC-2/CVV-2).

Credit card

All credit cards (and frequently debit cards) issued under the aegis of the card organizations as well as other payment instruments specifically covered in the acceptance contract whereby the user issues authorization for his account to be charged in lieu of a cash payment. The term 'Credit card' is frequently used for so-called 'Charge cards', where transactions are bundled for the month and only booked at that time (as opposed to a true credit card, where only a negotiated partial sum is booked at the end of the month).

Issuer / Card issuer

The bank or company that issues a payment card.

Card organizations

Companies such as Visa and MasterCard that operate the payment systems and that grant licenses to card-issuing companies and acquirers.

Mail Order Telephone Order (MOTO)

Channel for sales where buyer and seller are not physically present, with card data transmitted via post, fax or phone.

Payment Card Industry Data Security Standard (PCI DSS)

Standard for improving security during the storage, processing, and/or transmission of card data. All companies working with confidential data must adhere to these specifications, including acquisition of relevant certifications.

Retrieval request

The retrieval request involves a request by the cardholder or the card issuer for more precise information about a charge levied. The retrieval request does not mean that the charge has been canceled. If, however, a proper response to a retrieval request is not provided, a chargeback may result from the procedure.

Giving a clear sign

Be sure to put acceptance symbols for the payment types you accept in a highly visible location in your online shop or catalog, especially during the check-out process and on the order slip. Customers appreciate acceptance symbols as a tool for understanding what payment options your business offers. Making the symbols very obvious helps you address all potential customers and avoid losing potential revenues.



Payment types at the terminal

Card acceptance from EVO lets your brick-and-mortar retail store accept leading international credit and debit cards from Visa and MasterCard.

EVO's terminals for the German market also allow you to handle the following payment types, presuming you have signed a contract with the respective providers:

- > Other international cards such as American Express, Diners Club, JCB
- > National German debit cards (girocard, formerly known as electronic-cash), SEPA-ELV, GeldKarte
- > Fuel cards from UTA and DKV, customer cards of the BSW card organization, branded retailer cards (depending on feasibility check)

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National payment procedures



girocard / electronic cash / EAPS

Electronic cash involves the use of a girocard card or other accepted customer card from a German bank for payment. Payment is authorized following entry of a PIN (Personal Identification Number). Your terminal establishes a connection to the corresponding central authorization office of the respective bank to query the amount and to transfer the (encrypted) PIN for verification. If the card is not blocked and sufficient funds are available, the payment is authorized and an OK is returned to the terminal. This is expressed as a notification "Zahlung erfolgt." It is also possible to perform a girocard transaction offline. In this case, the processing of electronic cash is made using a chip on the card

(electronic cash on chip). A PIN must also be entered to authorize payment. Several national European debit card providers have agreed on terms on a shared service known as EAPS, allowing for the acceptance of national European debit cards (such as Bancomat from Italy) at the terminal.



SEPA-ELV, electronic direct debit process

SEPA-ELV is a purely offline procedure whereby the cardholder provides a signature to authorize the payment. Retailers have to weigh up the savings from paying no authentication fees against the risk of potential default on the direct debit process. In this case, the payment is not guaranteed since blocked or stolen cards may be used. Beyond this, the customer or the issuing bank can charge back the direct debit.

International payment procedures



All Visa-branded credit cards are accepted for payment at the terminal. This also applies to so-called “Consumer Cards” (credit cards issued solely to private persons) as well as “Corporate Cards” (where a business is the cardholder with cards issued to employees). For debit cards, the brands Visa Electron and V-Pay are supported. For MasterCard-branded cards, all consumer cards and corporate cards are supported. In addition, cards featuring Maestro (International) and MasterCard Electronic are accepted.

Depending on the card, the customer can provide authorization using a PIN or signature. Your terminal establishes a connection to the corresponding central authorization office of the respective card institute to query the amount and, where applicable, to transfer the (encrypted) PIN for verification. If the card is not blocked and sufficient funds are available, the payment is authorized and an OK is returned to the terminal. Once the “Zahlung erfolgt” notification is received, the payment process has been completed successfully. Where a signature is used for authorization, the customer must sign the receipt. Chargebacks can occur up to four months after the transaction.



GeldKarte

GeldKarte is a pre-paid cash-free system. It requires a girocard card with chip and a card tied to a specific account. Before a purchase can be made, cardholders must first ‘load’ the card with a balance at a GeldKarte terminal or ATM machine. GeldKarte can be used for sums up to 200 EUR. The current account is then charged the relevant amount. Authorization is based solely on possession of the card, with no check via PIN or signature. The cardholder remains anonymous during all payment transactions. For you as the accepting partner, payment via GeldKarte is guaranteed and equivalent to cash payment.



In addition to the aforementioned cards, EVO can also facilitate payment using American Express, Diners Club, and JCB cards. For these cards, fuel cards from UTA and DKV, and customer cards from the card company BSW, an additional contract must be signed with the respective provider.

Security during card payment



Payment using cards has long proven its popularity as a practical and secure method of payment — for both retailers and consumers. Yet caution is advised for card transactions. The following is a summary of key points relating to security.

Review of card authenticity

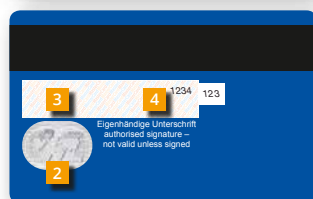
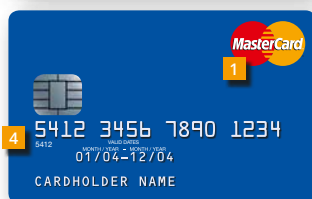
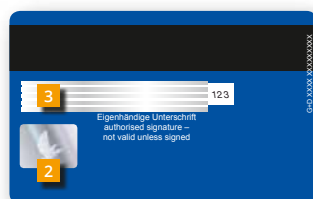
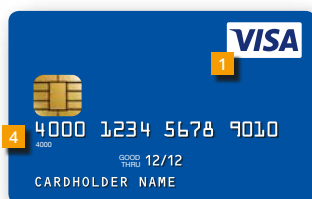
To check that a card is authentic, you should first review the appearance of the card itself. Potential signs of a forged card include:

- > blurry printing
- > uneven stamping
- > smearing on the signature strip

Check of proper use of card

Depending on the type of card, the customer can provide authorization using a PIN or signature. If the customer provides a signature, please remember the following:

- > check the signature on the card against the transaction receipt
- > if you are in any way suspicious: Compare cardholder against an ID document



Beyond this, various **safety features** are used to help identify counterfeits.

1. Correct placement of the logo on the front
2. Presence of hologram on front or rear
3. Intactness of signature field on rear
4. Match between card number on the front and the four-digit number printed below in small digits (additionally for MasterCard: last four digits of card number and the four digits in the signature field on rear of card)

Daily operations

Your central contacts at EVO

Client Service is your central point of contact within EVO for all matters related to day-to-day operations. You can reach Client Service for all operational matters from Monday to Friday 9:00 a.m. – 6:00 p.m. CET¹ via e-mail, telephone, and fax, and for emergencies and technical problems 365 days a year, 24 hours a day by phone:

Support.EMEA@EVOpayments.com

Phone +49 221 99577-777

Fax +49 221 99577-8777

¹ This excludes the following statutory public holidays in North Rhine-Westphalia: New Year (January 1), the Monday before Ash Wednesday, Good Friday, Easter Monday, May Day (May 1), Ascension Day, Whit Monday, Corpus Christi, German Unity Day (October 3), All Saints' Day (November 1), Christmas Eve (December 24), Christmas Day (December 25), Boxing Day (December 26), New Year's Eve (December 31)

What information do we need to process your inquiry quickly?

To ensure that we can process your inquiry as quickly as possible, please send the information required by e-mail to Support.EMEA@EVOpayments.com.

Information required for technical questions regarding payment processing:

- > Any of the valid identification numbers that can be found on your invoicing documents (such as client number, customer number, invoice number, VU number)
- > Reference number (your transaction reference)
- > Terminal ID (found on your terminal invoice or on the bottom of the terminal)
- > Transaction date
- > Transaction amount

Information required for changes to master data:

- > Contact form for access to Business Information System (BIS)
- > Merchant account form for changes to bank details
- > Form for changing master data of merchant for changes to other master data



Payment and credit at the terminal

Using cards via your terminal keeps your payment process quick and easy. When handled in this way, all transactions are booked directly. This ensures quick authorization, low error rates, and quick payment of funds.



Executing a payment

- > Insert the card into the device and follow the instructions on the terminal.
- > Depending on the card type, the customer must either provide a signature or enter a PIN.
- > With a signature: Compare the signature on the receipt against the one on the rear of the card.
- > Tips: Transaction totals may only be modified to enter a tip for service if:
 - > you have agreed to this service with EVO in advance,
 - > your terminal supports this function,
 - > the cardholder issues permission for this.
- > Return the card to the cardholder, together with the copy of the receipt intended for him. The cardholder also receives a register receipt, as is standard for cash transactions as well.
- > The original receipt is kept for your records. You must retain a copy of all retailer receipts for at least 18 months. Doing so significantly aids with invoicing and clarification of chargebacks, if any arise.

Manual input

- > If the card cannot be read, then enter the card information manually into your terminal as shown in the instruction manual. Ensure that all entries are correct and match the information on the card.
- > If you've entered transaction details, ask the cardholder to sign the receipt as usual.
- > Prepare a manual copy of the card (card impression) using an imprinter device.
- > Please note: A photocopy cannot take the place of a card impression as it does not serve as valid proof that the card was presented in the event of a chargeback.



Approval service

Should your terminal ask you to enter an approval code during a payment transaction, contact our approval service on +49 221 99577-777.

Call the approval service again if a transaction that has already been approved is to be canceled, refunded or if the transaction amount changes.

The following information is required

- > Card number
- > Expiry date
- > Your VU number or terminal ID
- > Transaction amount
- > Where applicable, the approval number provided

Cancels and credits

- > If you have incorrectly performed a transaction or if you need to change a transaction total, you must first immediately cancel the transaction. The precise steps for cancellation can be found in your terminal's instruction manual.
- > If you have not canceled a transaction immediately after it was first performed, you must instead issue credit. Please consult the instruction manual for your terminal for details of how to do this.

Important note on credits:

- > To issue credit, the same card must be available as was used for the original transaction.
- > Never issue a card credit if the original purchase was paid using another method (such as cash).
- > Never return the credited amount to the customer in cash if a card was originally used to pay.
- > The customer may present the card receipt for the original transaction. In this case, review whether the signature on the receipt matches the signature on the rear of the card.
- > Please sign the receipt and note the exchange or return of goods.

Business Information System (BIS)

BIS is EVO's central online portal for comprehensive reporting options. It can be called up, regardless of the platform you use, using an Internet browser by going to **<https://bis.EVOpayments.eu>**

Access to sensitive data is protected through an individual password, and the connection is of course run through SSL encryption. The data is updated daily so that retailers have the greatest possible transparency about their payments. BIS offers both current data as well as historical data for transactions from the past 18 months. Interactive search and filter options allow for individual reporting and make it easier to research past transactions. A universal export function that generates CSV files makes it easy to work with the data in your own system.

Additional information on the individual reports can be found under the help menu.

You'll receive access to EVO's Business Information System if you use a terminal for one of the following payment types:

- > Visa
- > MasterCard
- > Maestro
- > V Pay

Functional modules and reports

Monthly reports	Displays incoming and outgoing payments from a completed booking month. A report is generated for each booking month as soon as that booking month is concluded.
Online reports	The Online Reports module provides an overview of transactions currently being processed, as well as the option to review incoming and outgoing payments for the current month. Beyond this, there are also options to review an overview of clearing and the composition of individual transactions.
Ad hoc	Overview of all successful and rejected payments within a defined period.
Risk	Shows the relevant data for risk assessment by the card company.
CIS	Shows chargeback information and allows the chargeback information to be processed directly. Detailed information regarding chargeback handling can be found in the Online Help section.
Document center	A list of documents that are ready for you can found here (clearing, account statement, invoice) and downloaded as a ZIP file.

Invoices at EVO

Invoices for national cards

To submit the conducted transactions for booking, **an end-of-day batch** must be performed on the terminal. The card-issuing banks limit their liability for charges submitted to them to a period of eight days. Please note that it is thus also in your best interests to perform end-of-day batches at regular intervals. We recommend performing this daily! The steps involved can be found in the terminal instructions manual.

The **cash flow** is handled in direct contact between your house bank and the customer's financial institution.

An invoice for costs arising from transactions and rental of the terminal will be sent to you by post as a **monthly terminal invoice** from EVO.

The following is a sample terminal invoice.

Here you'll find key invoice data (invoice number and date, client number and terminal ID).

The **transactions** item shows fees for conducted transactions. Beyond this, the monthly **terminal rental fee** is shown.

EVO PAYMENTS INTERNATIONAL

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1. Februar 2015

Rechnungsnr.: EVO-2015N800000001
Rechnungsdatum: 31. Januar 2015
Ihre Kundennummer: 12345
Terminal-ID: 68012345
USt-ID: DE123456789

Sehr geehrte Damen und Herren,
wir berechnen Ihnen die im Monat Januar 2015 für Ihr Unternehmen erbrachten Dienstleistungen im Rahmen des Services "POS-Terminals und Routing" sowie Autorisierungsentgelte der deutschen Kreditwirtschaft wie folgt:

Position	Bezeichnung	Menge	Preis/Einheit (EUR)	Nettobetrag (EUR)	MwSt (EUR)	
TB01	Transaktionen	154	0,08	12,32	2,34	(19 %)
TE01	Terminalmiete	1	19,50	19,50	3,71	(19 %)
NS	Nettobetrag			31,82		
UST	MwSt 19%			6,05		
BS	Rechnungsbetrag (brutto)			37,87		
BB	Summe der ec-cash Entgelte* (ohne USt.)			0,62		
RE	Endbetrag			38,49		

Wir werden den Rechnungsbetrag von Ihrem Bankkonto unter Angabe der Mandatsreferenz und der Gläubiger-Identifikationsnummer einziehen.
Der Einzug erfolgt zum Fälligkeitstag 09.02.2015, spätestens aber am darauffolgenden Bankarbeitstag in Nordrhein-Westfalen.
Wir bitten Sie, für entsprechende Kontodeckung zu sorgen.

Diese Abrechnung ist unverzüglich zu überprüfen. Etwasge Einwände sind der EVO Payments International GmbH unverzüglich, spätestens aber binnen einer Frist von sechs (6) Wochen nach Erstellung der Abrechnung mitzuteilen. Die rechtzeitige Absendung der Einwendungen reicht zur Fristwahrung aus. Nach Ablauf der Frist gilt die Abrechnung als genehmigt.

* Autorisierungsentgelte für ec-cash Transaktionen fallen unter die USt.-Befreiung für Zahlungsverkehrsdienstleistungen nach § 4 Nr. 8d UStG.

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Information about **scheduled date** for charging the overall total and the bank data provided to EVO

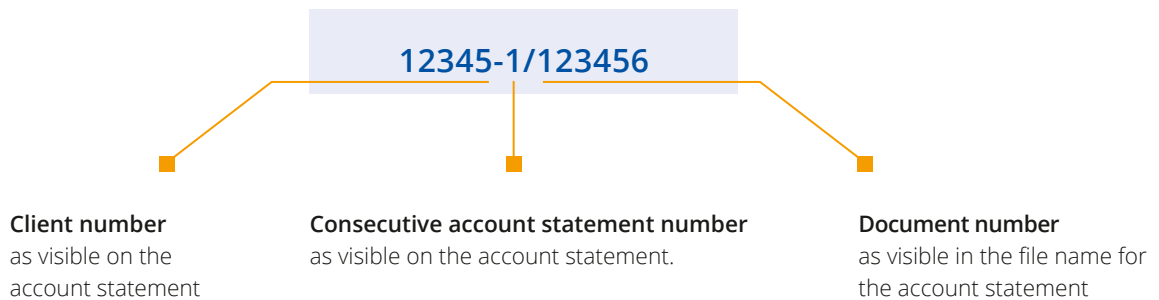
Total sum of accrued **ec-cash fees**

How is clearing handled and how do you receive your money?

EVO provides you with the billing documents electronically in the form of a PDF document. The documents are made available in the BIS (in the “Document Center” section). People with BIS access automatically receive an e-mail notification that guides them directly to the document. The billing documents provided present a summary of the payments using international cards processed by EVO, provide information about the flow of money, and are legally binding invoice documents. To offer you the greatest possible transparency, EVO provides three types of billing document:

- > A **clearing invoice** is created daily, presuming that you have conducted successful card transactions during that period. In this document, the transaction amounts are listed separately by card type.
- > The daily **account statement** provides information about the latest account movements and contains the closing balance of the transaction statement.
- > The **monthly invoice** covers services from EVO, such as the basic monthly fee, transaction fees, and chargeback processing costs.

When you receive a bank transfer from EVO, the “Reason for Payment” will help you classify the payment.



Payment model and transfer schedule

Settlement cycle	Clearing on:	Transferred on:
Daily	Monday	Tuesday
	Tuesday	Wednesday
	Wednesday	Thursday
	Thursday	Friday
	Friday	Monday
Weekly	Thursday through Monday of the following week	Tuesday of the following week
Monthly	First to last day of the month	First working day after the end of month

Clearing schedule

Clearing is based on the transactions that the card organizations have settled with EVO. In general, clearing occurs on the next working day.

Depending on the currency, card type, and country of issuer, settlement of the card organizations can take longer.

Examples of a clearing invoice

The following is an example of a transaction invoice. It is structured as follows:

- > Cover letter
- > Client overview
- > Client details
- > Card details

The **cover letter** indicates sales that you have made, broken down by transaction type (receivables, chargeback, refunds), with subtotals for value and volume. In addition, the calculated commission fee and payout amount (transactions amounts minus commission fee) are shown.

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BIC: BFSW33HAN
Management Board:
Dietmar Willems
Thorsten Hinderlich
Michael Heiderich
Mark Spangenberg

Max Muster GmbH
Musterstr. 1
12345 Musterstadt

September 14, 2015

Clearing invoice no. EVO-2015CL00123456
Customer no. 12345
Customer VAT ID DE123456789

Dear Sir or Madam,

In the context of processing of card payments the following payment amount has been booked at the Sep. 14, 2015 to your payment account:

Volume of 7 Receivables	810.00 EUR
Commission fee	-17.65 EUR
Payment amount	792.35 EUR

This statement shall be reviewed immediately. EVO shall be notified of any possible objections without undue delay, however not later than within six (6) weeks upon issuing of the statement. Timely dispatch of the objections is sufficient to comply with this time limit. Upon expiration of the time limit the statement shall be deemed approved.

In case of queries, please contact our client service or your sales manager.

Kind regards,

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Client summary: Max Muster GmbH (12345)
Clearing Invoice: EVO-2015CL00123456 per 09.10.2015

Client / Contract no. / Brand	Transaction volume	Commission sum	VAT	VAT amount	Payment amount
Max Muster GmbH (67891)					
100100100 Visa	160.00 EUR	2.80 EUR	19%	0.53 EUR	156.67 EUR
100100200 MasterCard	650.00 EUR	12.85 EUR	19%	2.29 EUR	635.68 EUR
Total	810.00 EUR	14.83 EUR		2.82 EUR	792.35 EUR

The **client summary** represents sales made across the different card brands, with a summary of the relevant fees/ commission fee for each.

Card details: Max Muster GmbH (12345)
Clearing Invoice: EVO-2015CL00123456 per 09.10.2015

Activity type	Brand	Region	Card product	Group card type / Card type	Card system qualifier	Number
Receivables	MasterCard	Inter-country (Extra EEA)	Debit-Consumer	DMS-MDS	ISA 0001 00 ENCL PREPAID	1
Receivables	MasterCard	Inter-country (Extra EEA)	Debit-Consumer	MCC-TCS	ISA 0001 00 ENCL PREPAID	1
Receivables	MasterCard	Inter-country (Extra Western)	Credit-Consumer	MCC-MRW	MASTERCARD NEW WORLD CARDS	1
Receivables	MasterCard	Inter-country	Credit-Consumer	MCC-MCS	CONSUMER ENCL. WORLD SIGNA	2
Receivables	Visa	Domestic	Credit-Consumer	C-P	COMMON ENCL.	1
Receivables	Visa	Inter-regional (EEA)	Credit-Consumer	C-P	VF SECURE CH	1
Total						7

Client details: Max Muster GmbH (12345)
VIO no. / Brand / CL no.: 100100100 / Visa / EVO-2015CL00123456 per 09.10.2015

Receivable	Number	Card product	Transaction amount	Each card	Scheme settlement	Each card	Merchant settlement	Commission fee	Commission
11.09.15	1	Credit-Consumer	100.00 EUR	1.0000	100.00 EUR	1.0000	100.00 EUR	1.75%	1.75 EUR
12.09.15	1	Credit-Consumer	60.00 EUR	1.0000	60.00 EUR	1.0000	60.00 EUR	1.75%	1.05 EUR
Total	2						160.00 EUR		

Brand total	Number	Transaction volume	Commission amount	VAT	VAT amount	Payment amount
Visa	2	160.00 EUR	2.80 EUR	19%	0.53 EUR	156.67 EUR

The **client details** represent the transacted sales and any fees/ commission fee grouped by procedure type on a daily basis. The data is also separated by card brand (i.e. Visa/ MasterCard).

The **card details** provide information about the types of cards used by your customers in the clearing period.

Example of an account statement

The account statement provides information about the latest account movements and contains the closing balance from clearing. It comprises your settlement account and the rolling reserve account.

The **settlement account** represents the change to your account balance. It consists of the closing balance from the clearing invoice and the change to the security reserve.



Client no.: Max Muster GmbH (12345)
Account Statement no.: 8 per 09.10.2015

Settlement Account	EUR
Opening balance	-42.72
Change of rolling reserve	-26.32
Account balance before payment	-16.40
Payment(-) / Debt collection(+)	0.00
Closing balance	-16.40

Rolling reserve account	EUR
Rolling reserve balance forward	1,191.99
- Thereof retained	1,191.99
Change of rolling reserve	-26.32
- Thereof retained	-26.32
Rolling reserve balance new	1,165.67
- Thereof retained	1,165.67

EVO Payments International GmbH • Account Statement no. 8 per 09.10.2015 for client no. 12345 • Page 2 of 2
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The **rolling reserve account** represents the change to your security reserve.

The Rolling Reserve involves the routine withholding of a 'reserve' amount. It is defined at the contractual level as a percentage value for each clearing – in terms of the cleared transaction volume – that is retained for 6 months. This type of retained amount is then paid out again on a rolling basis when the six months have passed.

Example of a monthly invoice

The monthly invoice covers the services provided to you by EVO.
It comprises:

- > Cover letter
- > Client summary
- > If you have multiple clients, then the cover letter and client summary will cover all clients. In addition, you'll receive additional pages as a product summary and a product overview for each client.

The **cover letter** provides an overview of the entire invoice total, including any value-added tax, if applicable.

The **client summary** provides an overview of the services provided to you. These can include:

- > Chargeback fee: Fees for incoming and processed chargebacks
- > Refunds: Costs for submitted refunds, broken down by MasterCard and Visa.
- > Monthly fee for POS acceptance of Visa/MasterCard: Basic monthly fee for card acceptance
- > Submitted transactions: Costs for successfully submitted transactions
- > Submitted transactions unsuccessful: Costs for unsuccessfully submitted transactions
- > Fund transfer cross border standard: Fees for transfer of funds abroad
- > Pre-authorization: Costs for each authorized transaction

EVO PAYMENTS INTERNATIONAL

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Client Service
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BIC: BFSW33HAN
Management Board:
Gerrit Wilsch,
Thorsten Hentsch,
Michael Reichenbach,
Mark Spangenberg

EVO Payments International GmbH
Evo-Brandenburg-Strasse 10-12, 50668 Cologne, Germany
Max Muster GmbH
Musterstr. 1
12345 Musterstadt

October 2, 2015

Invoice number: EVO-2015/IV00012345
Date of Invoice: 31.07.2015
Client number: 12345
Client VAT ID: DE123456789

Dear Sir or Madam,

The prices for the services provided for your company within the period from Sep. 01, 2015 - Sep. 30, 2015 are as follows:

Net Amount (see detailed information)	16.49 EUR
plus VAT	3.13 EUR
Amount Payable	19.62 EUR

The payment is due directly after receipt without deduction.

Please find on the next pages more detailed information on your invoice.
This statement shall be reviewed immediately. EVO shall be notified of any possible objections without undue delay, however not later than within six (6) weeks upon issuing of the statement. Timely dispatch of the objections is sufficient to comply with this time limit. Upon expiration of the time limit the statement shall be deemed approved.
If you have further questions, please contact our client service or your sales manager.

Kind regards,
EVO Payments International

Payment Solution Partner of Leading Financial Institutions

2345)
/ 01.07.2015 - 31.07.2015

Quantity	Net amount	VAT	Total amount
6	3.90 EUR	0.74 EUR	4.64 EUR
1	0.65 EUR	0.12 EUR	0.77 EUR
11	0.66 EUR	0.12 EUR	0.78 EUR
95	5.70 EUR	1.09 EUR	6.79 EUR
90	5.40 EUR	1.03 EUR	6.43 EUR
2	0.12 EUR	0.02 EUR	0.14 EUR
1	0.06 EUR	0.01 EUR	0.07 EUR
	16.49 EUR	3.13 EUR	19.62 EUR

Net amount	VAT amount	Total amount
16.49 EUR	3.13 EUR	19.62 EUR



How will chargebacks be handled?

Chargebacks can occur for a variety of reasons. EVO's online-based Chargeback Information System (CIS) offers many advantages in protecting against payment defaults in card-based payment transactions. Where intervention by the merchant is required, such as for retrieval requests, these can be handled directly online. CIS offers you:

- > Automatic e-mail notification when new chargebacks are received
- > Presentation of the chargeback information with filter options
- > Detailed view of the chargeback messages, with all of the necessary information regarding the original transaction in question
- > Interactive objection options
- > Presentation of the current processing status

The CIS is part of the Business Information System (BIS) and can be accessed via the BIS website: **<https://BIS.EVOpayments.eu>**



Increasing sales

... by addressing wider target groups with a broad and individually composed set of online payment methods.

Decreasing losses

... through intelligent fraud prevention measures.

Optimal liquidity management

... through a number of different payment methods, flexible payment cycles as well as different transaction and payment currencies.

Lean processes

... with a one-stop full service from a single partner for all sales channels (E-commerce, MOTO, POS), through deployment of online administration and chargeback tools and receivables management.

No need to worry about PCI DSS

... due to innovative payment interfaces.

Competent advice

... from a core service team.



www.EVOpayments.com
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