

## Click&Buy - The quick, secure and simple solution for global Internet payments



Click&Buy leads the market for Internet payment systems and enables profitable online business with e-commerce and paid content. Merchants can easily sell their products, contents and services in more all countries using different currencies.

### Countries

Your customers can simply and securely pay with Click&Buy worldwide. In these countries the Click&Buy user interface is available in local language:

	Belgium		UK		Austria
	Denmark		Italy		Portugal
	Germany		Ireland		Sweden
	Finland		Luxembourg		Switzerland
	France		Netherlands		Spain
	Greece		Norway		United States

Click&Buy offers a country specific Internet portal for each of these countries. Take a look at the overview on: <http://clickandbuy.com/EU/en/international.html>

### Click&Buy Alliance

Over the last few years, Webpay International AG has been building a network of strong partners such as FIRSTGATE AG in Germany, Swisscom in Switzerland, British Telecom in the UK, Raiffeisen Bank in Austria, Telmex in Mexico and Webpay Inc. in the U.S. to form "The Click&Buy Alliance".

Click&Buy has developed a powerful network technology enabling interconnection between Click&Buy systems thereby allowing the user of one system to buy at merchants from other systems. This is a network that multiplies customer reach and expands operator revenue potential into new markets. The Click&Buy network facilitates roaming functionality between different Click&Buy systems allowing users of one Click&Buy system to buy at merchants from another Click&Buy system and vice versa. This roaming functionality covers cross currency conversions, interchange fee calculations and decentralized user management is truly unique and permits each merchant to gain a global footprint at no additional cost. For consumers, Click&Buy allows multi-language and multi-currency transactions with one single Click&Buy account, ensuring the best user experience.

## Our exclusive licensees



## Currencies processed

Click&Buy from FIRSTGATE enables secure payments in currencies as follows:

- Euro
- Pound Sterling
- US Dollar
- Danish Kronor
- Norwegian Kronor
- Swedish Kronor
- Swiss Franc
- Australian Dollar
- New Zealand Dollar
- Canadian Dollar
- Mexican Peso
- Southafrican Rand
- Turkish New Lira
- Japanese YEN

## Cross national account settlement

Click&Buy takes care of end customer invoicing (including local VAT due) in the name of the provider. Click&Buy enables easy global multi-currency transactions, managing currency exchange risks and providing consumers with easy understandable invoices based on local currency.

## International payment methods

Click&Buy offers a wide range of country-specific payment methods for your customers - They can choose their favourite billing method: International and national Debit- and Credit cards, Direct debit, Prepaid, Pay-per-Invoice, bank transfer and phone bill.

Phone bill special: For UK, Switzerland and Mexico Click&Buy enables direct billing on the phone bill (No 0190-service numbers!) because of an exclusive agreement with the local Telcos (BT, Swisscom, Telmex). For the US we provide billing items on phone bills for nearly all US countries in addition.

For these Debit- and Credit cards no separate contracts with banks or credit card companies are required:



## Payment methods - Country overview



### Worldwide

- VISA
- Mastercard
- American Express
- Diners Club



### USA

- Bank Direct Debit
- Phone bill
- Pay by Check
- VISA
- VISA Electron
- Mastercard
- American Express
- Diners Club
- JCB
- Discover



### UK

- Phone bill
- Direct debit
- Switch
- Solo
- Delta
- VISA
- VISA Electron
- Mastercard
- American Express
- Diners Club



### Norway

- VISA
- VISA Electron
- Mastercard
- American Express
- Diners Club



### Sweden

- VISA
- VISA Electron
- Mastercard
- American Express
- Diners Club



### Ireland

- Phone bill (soon)
- Lasercard (soon)
- VISA
- Mastercard
- American Express
- Diners Club



### Denmark

- Dankort
- VISA
- VISA Electron
- Mastercard
- American Express
- Diners Club



### Finland

- VISA
- VISA Electron
- Mastercard
- American Express
- Diners Club
- JCB



### Spain

- Direct debit
- Pay per Invoice
- 4B
- Servired
- Euro 6000
- VISA
- VISA Electron
- Mastercard
- American Express
- Diners Club
- JCB



### Belgium

- Pay per Invoice
- VISA
- VISA Electron
- Mastercard
- American Express
- Diners Club
- JCB



### Italy

- CartaSi
- Pay per Invoice
- VISA
- VISA Electron
- Mastercard
- American Express
- Diners Club
- JCB



### Netherlands

- Direct debit
- Pay per Invoice
- VISA
- VISA Electron
- Mastercard
- American Express
- Diners Club
- JCB



### Switzerland

- Phone bill
- VISA
- Mastercard
- American Express



### France

- Carte Bleue
- Pay per Invoice
- VISA
- VISA Electron
- Mastercard
- American Express
- Diners Club
- JCB



### Germany

- Direct debit
- Pay per Invoice
- VISA
- VISA Electron
- Mastercard
- American Express
- Diners Club
- JCB
- Giropay



### Portugal

- VISA
- VISA Electron
- Mastercard
- American Express
- Diners Club
- JCB



### Luxembourg

- VISA
- VISA Electron
- Mastercard
- American Express
- Diners Club
- JCB



### Austria

- Direct debit
- Online bank transfer
- Pay per Invoice
- VISA
- VISA Electron
- Mastercard
- American Express
- Diners Club
- JCB



### Greece

- VISA
- VISA Electron
- Mastercard
- American Express
- Diners Club
- JCB