



# Innovations in International Payment Processing

*Anytime*

*Anywhere*

*Any Currency*

Planet Payment®'s innovative, international payment processing and data services offer acquirers and ISO's powerful competitive advantages – new value-added solutions that differentiate your portfolio, help you capitalize on emerging market trends and improve your ROI.



# Planet Payment Offers Acquirers and ISO's Innovative Payment Solutions – That Differentiate Your Portfolio and Improve Your ROI

## Market Drivers

### Capitalize on Increased Foreign Spending – Gain Your Share of a \$2.9B Opportunity

Increased foreign transactions in US merchants' bankcard portfolios are being driven by the weak US dollar and the upward trend by US e-commerce merchants to target fast-growing international markets. Previously, only the card issuers benefited from these growing foreign transactions and the currency conversion costs borne by cardholders.

Now, Planet Payment's Pay In Your Currency™ and Multi-Currency Pricing solutions allow acquiring banks and ISO's to earn new profit margin on foreign card transactions and grab a share of the \$2.9B currency conversion fees available in the US market.

Our solutions provide a "rare revenue gain to the acquirer side of the industry" that improve your ROI.

[Nilson Report Issue 892]

### Earn More From Foreign Transactions

Did you know that recent cross-border fee increases assessed by MasterCard® and VISA® can reduce the profitability on foreign-card purchases for you and your merchants? According to The Nilson Report, MasterCard's increased cross-border transaction fees "will encourage acquirers to deploy dynamic currency conversion (DCC) technology". Our multi-currency processing solutions allow you and your merchants to offset these increased fees with additional margin earned on each foreign-card transactions, processed through the service.



### Retain Your Merchants, Attract New Customers

In today's highly competitive payment-processing market, your investment in your merchant portfolio is extensive, often for very low returns. Planet Payment's innovative payment solutions give ISOs a powerful competitive advantage – a product suite that differentiates your offer from the competition and lets merchants improve their profitability. Our multi-currency

and mobile commerce solutions lead to more satisfied and loyal merchants and attract new merchants to your portfolio.

### Capture New Mobile Markets

The next big opportunity for the acquiring industry is the burgeoning mobile commerce market. Worldwide mobile phone users are projected to reach 3 billion before the end of 2008. Cellular users are accustomed to making mobile payments for ringtones, wallpaper and mobile games. Planet Payment's BuyVoice applications help you drive credit card acceptance to industries not previously served – including taxi and limousine drivers, direct marketers and household service and delivery personnel. Our mobile commerce solutions broaden your portfolio of value-added services and help you attract new mobile merchants.



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# Innovative Payment Solutions Anytime, Anywhere Any Currency

## Our Global Payment Services

### Offer Personalized Pricing Solutions – Help International Customers Feel at Home

**Pay In Your Currency** lets international customers enjoy the confidence and convenience of paying for their purchase, hotel stay or meal in the currency they understand best – their own. Whether a tourist seeking clarity in the cost of her stay or a business traveler looking to simplify his expense accounting upon returning home, Pay In Your Currency offers a powerful incentive for international travelers to return to a participating merchant on their next visit.

Our service offers a personalized payment experience for valued visitors with no surprises – the amount on their bill matches their statement when they return home. And you and your merchants earn additional profit margin on each foreign-card continue to enjoy the ease of settlement and reporting in US dollars, and earn additional profit margin on each foreign-card transaction.



**FX Assured®** couples the convenience and certainty of Pay In Your Currency with the added benefit of a *Best Rate Guarantee*. With FX Assured, cardholders receive an individualized currency exchange rate, calculated to be better than the effective rate charged by their issuing bank. If the rate happens to be higher, Planet Payment will refund 150% of the difference to the cardholder. This offering relies on Planet Payment's patent-pending technology that allows the mark-up of individual transactions to occur in real time.

### Increase Global E-Commerce Sales – Turn International Browsers Into Customers

**Multi-Currency Pricing** helps card-not-present merchants target new international markets quickly and helps maximize global sales when their international customers view pricing and pay in their home currencies. With the virtual reach of e-commerce and mail/telephone order sales, shoppers come from all over the world, not just around the corner. Multi-Currency Pricing lets merchants more effectively turn their international browsers into customers – those from Japan enjoy the clarity of browsing and paying in Yen, while those from Britain enjoy the certainty of paying in British pounds.

Available in all major currencies, Multi-Currency Pricing is offered through the convenience of a single US merchant account, with US dollar settlement and reporting. The solution does not involve any international entity or overseas banking account setup, or associated foreign account/wire-transfer fees. Offering this superior pricing solution helps your merchants more effectively target new international markets and increase global sales!

#### Enhanced Value For Your Merchants:

- Significant new profit margin on each PYC transaction
- Expand global e-commerce reach while appearing local
- New mobile commerce sales channels
- Expedited cash flow with BuyVoice
- Superior customer service
- Reduced chargebacks and customer inquiries
- All acquiring bank payments/reporting remain in US dollars
- Attract new customers and increase sales

### Safe and Secure Payments And Shopping on the Go!

**Buy Voice™** is our new mobile-commerce line of voice-recognition enabled mobile payment and shopping solutions. Based on the most ubiquitous mobile technology available – the human voice – BuyVoice is immediately accessible from all mobile and landline phones. **Payment BuyVoice** lets mobile merchants securely accept credit cards anywhere, anytime using any telephone at hand. **Shop BuyVoice** lets retailers quickly launch a new mobile sales channel that powers fully secure shopping anywhere, anytime just by speaking.



#### Enhanced Value For You!

- Increase profits
- Differentiate your service
- Create new business opportunities
- Satisfy and retain existing merchants
- Build greater merchant loyalty



## ***About Planet Payment***

Planet Payment is a leading, international multi-currency payment and data processor dedicated to supporting global commerce by helping internationally-focused merchants attract more customers, increase revenue and make more informed business decisions. Through our strategic partnerships with many of the world's leading acquiring institutions, Planet Payment has the unique ability to support global merchants with personalized pricing solutions across North America, Europe and Asia.

Headquartered in New York, with offices strategically located in Atlanta, Beijing, Hong Kong, London, Shanghai and Singapore, Planet Payment is listed on the London Stock Exchange AIM Market.



To learn more about Planet Payment Multi-Currency Processing Solutions  
Contact your Acquirer or Planet Payment:  
visit our website at [www.planetpayment.com/services](http://www.planetpayment.com/services) or call 516-670-3200.