



European Merchant Services

- Acceptance of MasterCard, Visa, Maestro, V PAY and American Express via Web - Phone - Fax
- Increase of merchant revenue. More customer payment convenience.
- Cross-border Merchant Acquiring and Tailored Pricing
- Swift Boarding, Secured Processing and Daily Settlement
- Personal account manager and dedicated Service Desk

Card acceptance starts with your payment specialist, European Merchant Services

Accepting cards online is the key to our merchants' success. European Merchant Services (EMS), as a leading European card acquirer, focuses on delivering first-class payment services for online local and international businesses. Our E-commerce team is staffed by highly experienced professionals in the field of online payment processing, allowing EMS to deliver flexible solutions to meet each unique need of our merchants.

Cross-border card acceptance via Web – Phone – Fax

EMS processes all major brands such as MasterCard, Visa (including Visa Electron), American Express, Maestro & V PAY, supports all worldwide transaction currencies and the 12 most common settlement currencies. Partnering with the best Payment Service Providers across Europe, EMS enables card acceptance via Web, Phone or Fax for merchants domiciled in 39 European countries.

Increase of merchant revenue.

More customer payment convenience.

Research has indicated that cards are still the most popular payment method online. Card acceptance opens your doors to more than 2 billion MasterCard, Visa and American Express cardholders worldwide. This number will only increase as Maestro and V PAY are the future Pan-European 'debit'-products of MasterCard and Visa. As per 2012, these payment products will become the European debit standard. Card acceptance will increase your revenue and provides your customers with more payment convenience.

Cross-border Acquiring and Tailored Pricing

EMS offers a central acquiring solution, which means we can provide one single contract for online merchants who operate in multiple countries and transact in different currencies. By bundling transaction volumes you are able to benefit from attractive tailored pricing. In addition, administrative costs will be reduced by limiting interaction to one central partner for reporting, reconciliation and funding.

Swift boarding, Secured Processing and Daily Settlement

Due to our swift boarding process you are able to accept cards within just a couple of days. All your transactions are processed securely on our reliable payment platform, which is one of the best in Europe. In 2010 our payment platform won the 'Processing Excellence' Award hand-

ed out by the European Card Acquiring Forum. Our platform supports Card Verification Code (CVC), 3D Secure (Verified by Visa and MasterCard SecureCode) and pay-outs for gambling transactions. EMS settles payments on a daily basis.



Additional payment services: EMS e-Terminal - EMS eDCC - EMS Reports - EMS FX

- EMS e-Terminal: our proprietary low-cost solution for businesses accepting credit card payments via phone, fax or voucher.
- EMS eDCC: our online Dynamic Currency Conversion service for E-commerce merchants. eDCC allows cardholders to pay online in their own currency (non EUR currency) and you will profit from the currency conversion mark-up.
- EMS Reports: our online reporting tool provides full access to all your transaction and settlement information.
- EMS FX: our Multi-Currency product. It enables merchants to accept all worldwide currencies and to receive payments in the 12 most common funding currencies.

Personal account manager and dedicated Service Desk

We highly value direct contact with our customers. That means you will have your own account manager, regardless of the size of your organization. Our Service Desk will be able to answer all of your questions with respect to boarding, transactions and settlement during weekdays and in the weekend:

- 08.30 - 18.00 (Monday – Wednesday)
- 08.30 - 19.00 (Thursday – Friday)
- 09.00 - 17.00 (Saturday)

For all your questions

For more information you can reach us by phone: +31 20 660 3040 or e-mail: sales@emscard.com.



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