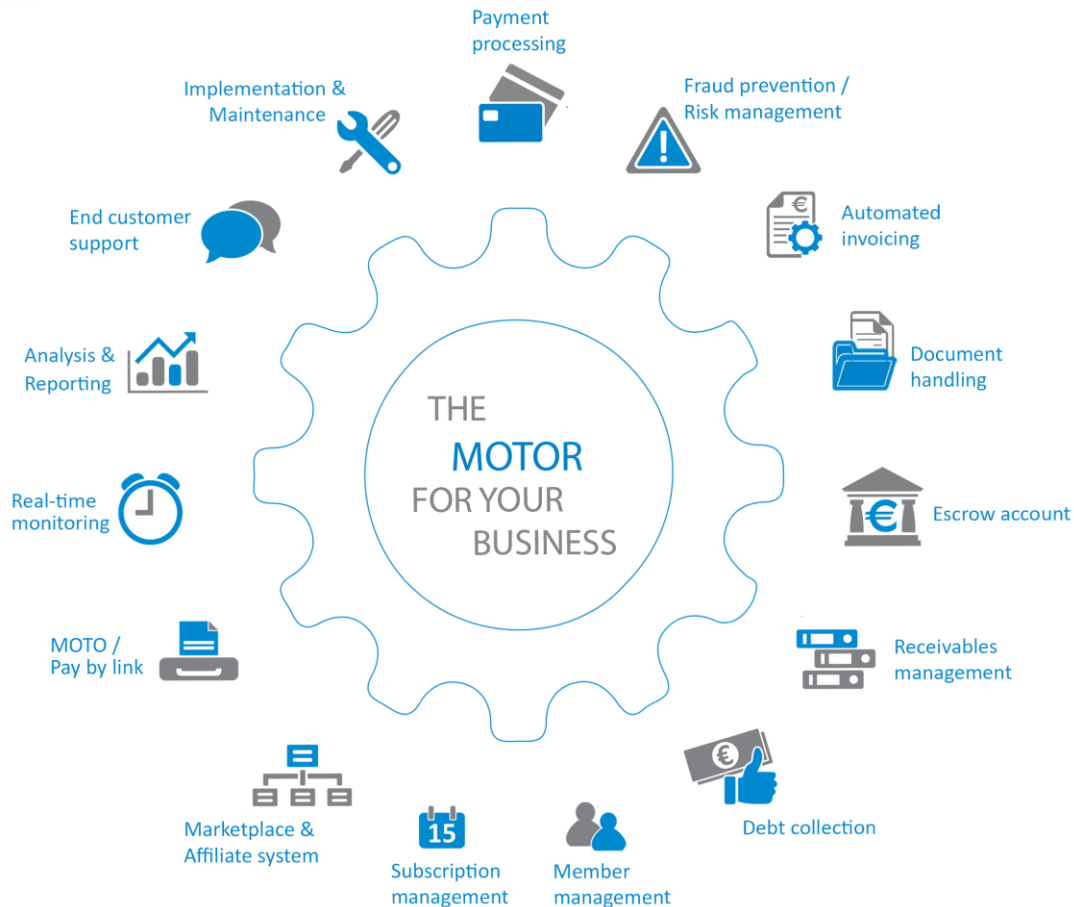


OUR FULL SERVICE SOLUTION AT A GLANCE



5 good reasons:

- ✓ 1 contract, 1 platform, 1 contact
- ✓ Easy integration and management
- ✓ No different contract terms
- ✓ BaFin license as partial bank (ZAG)
- ✓ PCI DSS Level 1 certified platform

- ✓ Execution of direct debits with granting of credits, § 1 Abs. 1 Satz 2 Nr. 3 lit. a) iVm § 1 Abs. 1 Satz 2 Nr. 4 ZAG
Execution of direct debits without granting of credits, § 1 Abs. 1 Satz 2 Nr. 3 lit. a) ZAG
- ✓ Execution of payment transactions by means of a payment card with granting of credit, § 1 Abs. 1 Satz 2 Nr. 3 lit. b)
iVm § 1 Abs. 1 Satz 2 Nr. 4 ZAG
- ✓ Execution of payment transactions by means of a payment card without granting of credit, § 1 Abs. 1 Satz 2 Nr. 3
lit. b), ZAG
- ✓ Execution of credit transfers with granting of credit, § 1 Abs. 1 Satz 2 Nr. 3 lit. c) iVm § 1 Abs. 1 Satz 2 Nr. 4 ZAG
- ✓ Execution of credit transfers without granting of credit, § 1 Abs. 1 Satz 2 Nr. 3 lit. c) ZAG
- ✓ Acquiring business, § 1 Abs. 1 Satz 2 Nr. 5 ZAG
- ✓ Money remittance business, § 1 Abs. 1 Satz 2 Nr. 6 ZAG

OUR AWARDS

2021 E-commerce Germany Award (1st place)
„Software Hosted in Germany“ Quality Seal (since 2019)

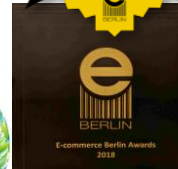
2020 Growth Champion 2021 (FOCUS Business 3/2020)

2019 Growth Champion 2020 (FOCUS Business 3/2019)
German Business Award: „Best Full-Service Payment Solutions Provider Europe“
Bavarian SME Award of the European Economic Forum (nominated)

2018 E-commerce Berlin Award (1st place) „Best Payment Provider“
2 x Innovation Award-IT (Categories „E-Commerce“ & „Cloud Computing“)
2 x Best of Industry Award („IT & Software Solutions“ & „Service & Support“)

2011 Deloitte Technology Fast 50 Award 2017
till 2 x Bavarian SME Award of the European Economic Forum (nominated)

2017 „Usage Award“ (1st place) by MPE Awards
4 x Innovation Award-IT (Category „E-Payment“)
4 x Best of Industry Award
„Best Payment-Service-Provider 2011“ by t3n magazin Web Awards



INTERFACES:

- ✓ Frontend
- ✓ Client API
- ✓ Server API
- ✓ Mobile SDKs and WebView for Android and iOS
- ✓ Payment plugins for > 100 systems
- ✓ MOTO / Telesales

INTEGRATION TYPES:

- ✓ Inline Iframe
- ✓ Hosted / Redirect Payment Page
- ✓ Direct Payment Integration (Json)
- ✓ Direct Payment API Integration
- ✓ App / Mobile (SDK, Mobile Payment Page)

INTEGRATION AND TECHNICAL EXPERTISE

- ✓ Integration into self-developed systems
- ✓ Connectivity to mobile apps / for mobile phones, tablets etc. (Android & iOS)
- ✓ Payment to go: ready-made solutions as payment plugins for > 100 systems



„We have a solution for each type of integration.“

More than 60 modules for fraud prevention:
Professional solutions and optimal risk minimization in real-time

- ✓ acdc® Pool
- ✓ Bank account check SEPA
- ✓ BIN country check
- ✓ Blacklist check
- ✓ Bürgel ConCheck RealTime (DE)
- ✓ Bürgel ConCheck RealTime Deltavista
- ✓ Bürgel ConCheck RealTime (AT)
- ✓ Bürgel RiskCheck RealTime (B2B)
- ✓ Debt collection check
- ✓ Double booking blockade
- ✓ Email validation
- ✓ IP BIN check
- ✓ IP blockade
- ✓ IP country blockade
- ✓ Limit check
- ✓ Luhn check
- ✓ PIN by callback (Mobile, DE)
- ✓ PIN by callback (Telephone, DE)
- ✓ PIN by SMS
- ✓ Session check
- ✓ Subscription check
- etc.



- ✓ One-Click Payment / Payment Reference (Alias/Token)
- ✓ Intelligent payment method control / Smart Payment Selection
- ✓ One-Page Checkout
- ✓ Marketplace solution / Cross-Shop Payment
- ✓ Simple payment - by e-mail with a payment link
- ✓ PayPal-Reference Transaction (Authorisation & Drawing in)



One platform for all relevant payment methods worldwide

- ✓ **Credit & Debit Cards:** Visa, Mastercard, Visa Electron, Maestro, Vpay, Amex, JCB, Diners Club, UnionPay etc.
- ✓ **Online Bank Transfer:** Sofortüberweisung, iDEAL, eps, giropay, PostFinance, Przelewy24
- ✓ **SEPA**
- ✓ **Prepayment**
- ✓ **Invoice**
- ✓ **Instalments**
- ✓ **PayPal**
- ✓ **Cash on pickup**
- ✓ **Telephone Payment**
- ✓ **Mobile Payment**
- ✓ **Direct Carrier Billing**
- ✓ **...and others**





Invoicing

- ✓ Automatic invoicing and shipping
- ✓ Access to all invoices at any time
- ✓ Design according to your CI
- ✓ Internationalization
- ✓ Creation of invoices with CREDIT/DEBIT types
- ✓ Reference text and voucher information on the invoice

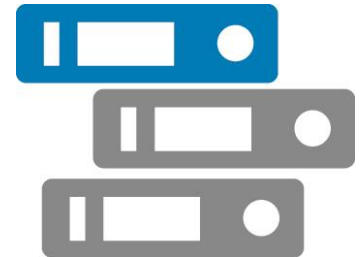


Document Management

- ✓ Many formats and data sources
- ✓ Document management & audit-proof archiving
- ✓ Email and PDF Archiving
- ✓ Control of access authorizations
- ✓ Flexible configuration & faster information access
- ✓ Document security, less document loss
- ✓ Compliance with regulatory and compliance requirements
- ✓ Multiple levels of access rights & records management
- ✓ Document versioning (roll-back functionality)

Full Integration process for your customer transactions, preparation of invoice for the reservation of the claim and possible reminders to collection.

- ✓ Integration/connection to your existing ERP system
- ✓ Extensive export functions (*. csv etc.) and via the API
- ✓ Simple processing of bookings for your accounting department
- ✓ Automation reduces costs, avoids errors and creates scope for manoeuvre
- ✓ Real-time monitoring of payment transactions
- ✓ Accelerated processing of incoming payments
- ✓ Minimization of bad debt losses
- ✓ Automated creation of reminders
- ✓ Possible initiation of further appropriate measures in case of delay in payment



- ✓ Personalized receivables management without additional costs
- ✓ Automatic submission of open claims
- ✓ Real-time display of all process details in the admin portal
- ✓ Automatic payment reminder via email
- ✓ Initiation of the collection process in case of overdue payments or return debit notes
- ✓ Automated collection process via email, post, phone
- ✓ Transparency of each single step
- ✓ Personalized debt collection with high success rate



MEMBER, SUBSCRIPTION & AFFILIATE MANAGEMENT



Member Management

- ✓ Automatic Member Management
- ✓ Admission of new Members
- ✓ Automatic check for access right
- ✓ User Authorization



Subscription Management

- ✓ Recurring Payments
- ✓ Subscription starts from day 1
- ✓ Automatic Monitoring
- ✓ Flexible and free of cost
- ✓ Subscription starts from day 1



Affiliate/Marketplace Management

- ✓ Pay-per-Lead
- ✓ Pay-per-Lifetime
- ✓ Highest security
- ✓ Various reporting options
- ✓ Automate affiliate billing and payout automation

END CUSTOMER SUPPORT, ANALYSIS & REPORTING, MONITORING



End customer Support

- ✓ 24x7-End customer portal
- ✓ Telephone Support
- ✓ E-Mail Support



Analysis & Reporting

- ✓ Comprehensive dashboard
- ✓ Customized reports
- ✓ Tools for Smart Data Analysis



Monitoring

- ✓ Monitoring of payment transactions
- ✓ Availability of your server
- ✓ Reporting

- ✓ MOTO / Telesales, payment link by e-mail
- ✓ Validity reminder of expiring payment data
- ✓ Waiting status ("Authorization" / "On-Hold" function)
- ✓ Cancellation or deactivation of a transaction
- ✓ Payment with reference to payment data / transaction with zero amount
- ✓ Reference to customer data / subsequent transaction without customer data
- ✓ Changing the transaction amount or invoice number, order number or due date of a transaction
- ✓ Refunds / Cancellations
- ✓ Request transaction status
- ✓ Submission of transactions as batch file
- ✓ Specific IBANs - unique assignment of incoming payments
- ✓ Validation of VAT number via VIES database



Comprehensive consulting & support during implementation

1. PLANING

- ✓ Definition of project goals
- ✓ Project and budget planning

2. REALISATION

- ✓ Project monitoring and control
- ✓ Resource, schedule and budget tracking
- ✓ Training of employees
- ✓ Reporting to the client

3. IMPLEMENTATION

- ✓ Operational support during implementation
- ✓ Quality assurance
- ✓ Support during production

4. COMPLETION

- ✓ Creation of project completion reports



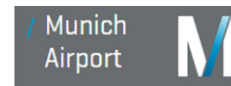
Since 2008 [Novalnet](#) has been regulated by the [Federal Financial Supervisory Authority of Germany](#) (BaFin).

Novalnet's technical infrastructure is located in Munich, in the most modern data centers in Europe. Multiple, redundant and geographically separated, and a 3-fold backup strategy protects Novalnet against data loss and always guarantees a smooth collaboration.

PCI DSS Compliant: Novalnet is a **PCI DSS Level 1** certified company and provides all its merchants a highly secured PCI DSS compliant platform. Now more than ever, online merchants must tackle the challenge of complying with the PCI DSS certification requirements for the processing and transmission of sensitive card data. By expanding its tokenization service, Novalnet is enabling secure card payment processing in a PCI-compliant manner. Data which has been encrypted to a token can now be used in a variety of ways as required along the entire booking process. The token can be transferred between different systems at any / every stage of the booking process, or converted back into credit card data.



OUR REFERENCES AT A GLANCE



OUR MISSION AND VISION

Our **Mission** is to create sustainable value for companies by offering options beyond payments that allow our clients to focus on their core business, and enable their profitability. We do this by challenging the traditional payment industry model and by offering more simple solutions through one connection.

Through our commitment to usability, security, and flexibility, we aim to grow alongside our clients and be rewarded with our mutual success. We will meet our goals by engaging the talent and passion of people, who believe that there is always a better way.

Our **Vision**: To be a unique, global leader in the payment industry that bridges payment and technology to create the simplest & suitable solutions from checkout to collection.

Accountability & Trust

Say what you do and do what you say

We deliver what we promise and always ensure transparency so that clients can trust in our results.

Security

Provide a highly secured payment processing and prevent loss to merchants through customized fraud prevention

We are committed to prioritizing safety in all aspects of what we do.

Innovation

Think, act and communicate different

We believe in finding original solutions at the intersection of payment and technology.

Flexibility

Stay dedicated to our mission, but remain flexible in your approach

We strive to be agile so that we can give you novel, out-of-the-box solutions at a moment's notice.

Simplicity & Usability

Whatever you do keep it easy and simple

We know complications make projects unnecessarily expensive, so we solve difficult problems in a straightforward, clear manner. We believe in doing more with less.



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Our Global Sales Team will be happy to answer any further questions. Please give us a call at +49 89 923068320

THANK YOU FOR YOUR ATTENTION!