



For the individual solutions you need,  
choose

**My ePayment**

Secure payments. For companies.

**Better security**  
for your business

**DEGUSSA  
BANK**

# Better security for your payments.

In our networked world, ensuring payments are secure is becoming a key concern for businesses. This is why we've developed My ePayment to meet the requirements of modern, flexible companies. Since its launch in 2016, it has not had a single case of misuse. Implementation and use of the system are simple and effective. Billing is much easier and your accounting department will be pleased with the detailed and transparent statements.

## Your virtual card.

My ePayment is a virtual credit card based on MasterCard with approximately 35 million payment points worldwide. The generation of virtual credit card numbers and CVV codes considerably increases the security of your payments. This makes it virtually impossible for hackers or other third parties to capture your credit card information. A separate virtual credit card number is created for each transaction. This is billed through the main card and recognised by the merchants as a regular credit card.

## Improve your accounting process.

Saving time and costs is crucial in day-to-day business. With My ePayment, you benefit from improved data quality. Define the mandatory fields that are important to you. Specify additional information per transaction. These data are then included in your statement, so checking and assigning transactions is quick and easy. You also have the option of approving one-off payments with the virtual credit card number – or allowing multiple use. This is an additional benefit for your business and increases security in the payment process. Statements can either be sent weekly or fortnightly. The default payment terms are 7 or 14 days.

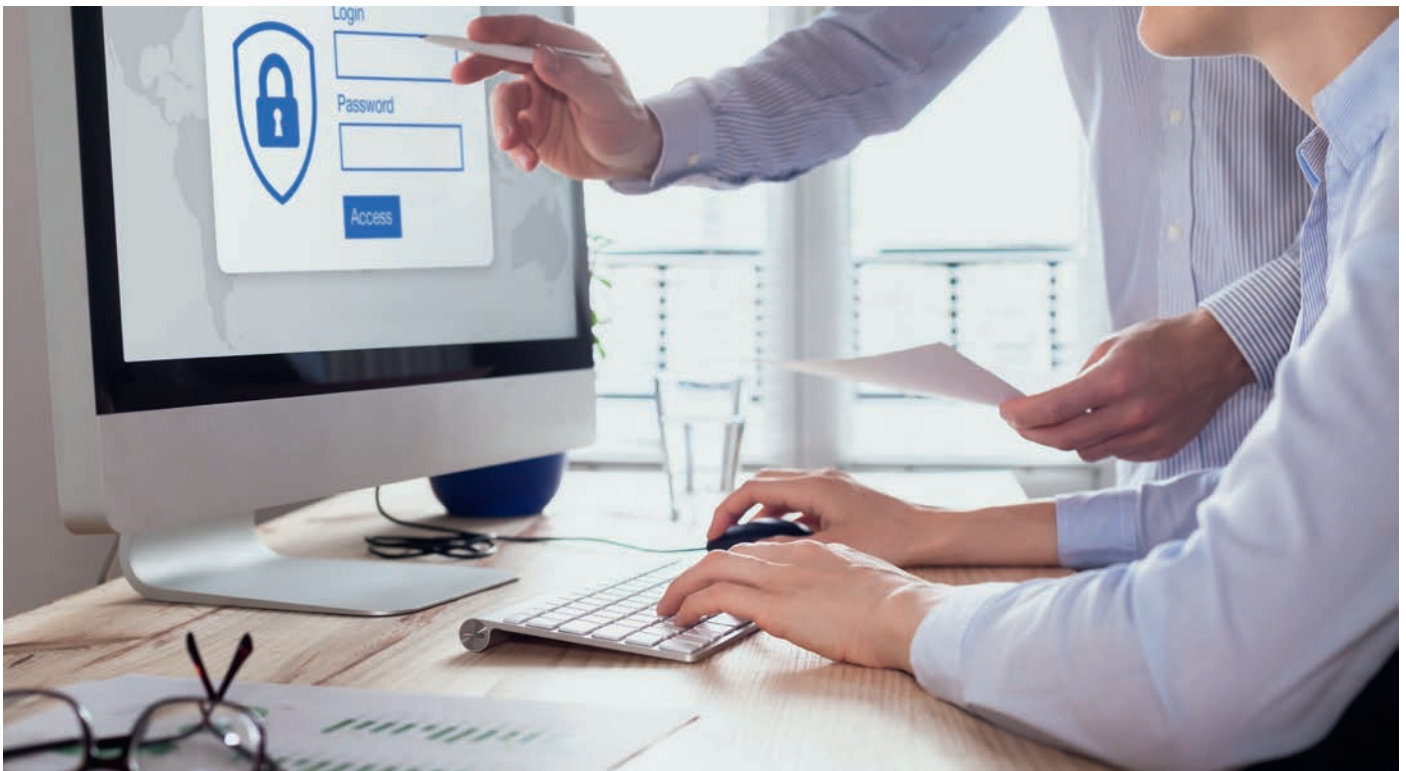
## Keep a close eye on your expenses.

Modern payment systems need to be easy to integrate into financial accounting and travel expense systems. My ePayment supports market requirements with CSV and SAP standards.

The web-based Management Information System (MIS) displays all card transactions. Analyse card data with a comprehensive selection of standard reports. Embedded in an intelligent communication portal, the MIS provides transparency across all expenses that you have processed via My ePayment. Create your own analyses quickly and easily.

## Your individual payment solution.

Every company has its own requirements for its processes and data services. My ePayment is individually customisable, so you can enjoy full flexibility. The process to generate the virtual credit card numbers is mapped via an approval workflow. This enables you to easily integrate your company's hierarchies into the process. We adapt the access rights in line with your requirements. You decide what additional information you need, such as purpose of use, cost centre, department name or project number.



# Benefits for your company.



## Highly secure payments.

- Pre-defined credit card parameters provide security for your payments
- No potential for misuse (credit card fraud)
- Full credit card functionality, including CVV code



## Individually customisable to your requirements.



## Simplified billing process and integrated reporting.



## Free implementation service.

# Take advantage of our implementation service at no cost.

We will be happy to install My ePayment in your company. Completely free of charge.  
Three simple steps to achieve your goal quickly and easily.

### Step 1:

We discuss your requirements for your new payment solution with you.

### Step 2:

We develop your individual payment system. Perfectly tailored to your needs. We define the approval workflow, taking your hierarchies into account.

### Step 3:

We coordinate with your IT team to ensure the data services already integrated into My ePayment work well from the start. Last but not least, we'll show your employees how easy and secure My ePayment is to use.

# Simply get in touch.

Do you want to take advantage of My ePayment for your business?  
We look forward to hearing from you.



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# The payment solutions by Degussa Bank:

## Leading. Functional. Flexible.

Degussa Bank is one of the largest providers of payment solutions for companies in Germany. We offer our customers comprehensive credit card-based solutions for travel management, travel expenses, procurement and ePayment.



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