



For the individual solutions you need,  
choose *My*ePayment  
Secure payments. For companies.

DEGUSSA  
BANK



## Better security for your payments.

In our networked world, ensuring payments are secure is becoming a key concern for businesses. My ePayment is a secure virtual payment solution for companies. It can easily be adapted to individual requirements and can be seamlessly integrated into existing ERP solutions such as SAP. Millions of euros have been billed through the payment solution since 2016, without a single case of fraud. Hundreds of large companies trust My ePayment – from family businesses to major DAX® corporations. Implementation and use of the system are easy and effective. Billing is streamlined 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 44 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 interfaces to ERP solutions like SAP.

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.



### **Perfect for your day-to-day purchases.**

The intuitive user guidance and familiar Degussa Bank design ensure that payments can be made rapidly with My ePayment. Define your own additional fields and add them yourself. My ePayment is not tied to your company IP address. So staff can easily use it when they are working from home.

## Better security for your payments.

### Quick and secure.



#### Highly secure payments.

- No potential for misuse (credit card fraud)
- Full credit card functionality, including CVV code



#### Simplified billing process and integrated reporting.

- Collective invoice with all transactions



#### Free implementation service.



#### No international service fee.

### Easy to use.



#### Not bound to your company IP address.

- Perfect for staff who are working from home



#### Flexible and individual.

- Customise My ePayment to suit your individual needs
- Define your own additional fields and add them yourself
- English or German interface available

## 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.



## The payment solutions by Degussa Bank: **Leading. Functional. Flexible.**

Degussa Bank is one of the top three providers of corporate credit cards in Germany. Over time, we have developed from simply being a payment provider to being a service provider. We are now one of the largest providers of corporate credit cards in Germany, with 50 years of experience in credit card services. We also offer comprehensive B2B payment and ePayment solutions tailored to your needs. So you'll find it easy to pay for goods, services, mobility and travel costs efficiently and securely!

*My* ePayment

Secure payments. For companies.

## Simply get in touch.

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



**Matthias Mayer**  
Senior Key Account Manager



**Regina Schleret**  
Key Account Manager

Phone: +49 69 / 3600 - 2121  
Email: [kreditkarten@degussa-bank.de](mailto:kreditkarten@degussa-bank.de)



Find out more:  
Make an appointment now. We will be happy to help.



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Web: [firmenkarten.degussa-bank.de](http://firmenkarten.degussa-bank.de)



# Collective document debits

FA. MUSTERMANN GMBH  
Z. HD. FRAU MUSTERMANN  
MUSTERSTRASSE 111

77777 MUSTERSTADT  
DEUTSCHLAND

<b>Receipt number:</b>	2XXXX0952	<b>Bank account number:</b>	1002	<b>Page:</b>	1
<b>Date:</b>	01.07.2020	<b>Card number:</b>	5587 5935 XXXX XXXX	<b>Telephone:</b>	069 / 3600 - 2352
<b>Payment method:</b>	Lastschrift	<b>Client number:</b>	0000001	<b>Email:</b>	kreditkarten@degussa-bank.de
<b>Due date of debits:</b>	31.07.2020	<b>Card alias:</b>	Test alias		

Pos.	Date of Purchase Internal No. Booking date	Name cost center	Name Type of cost	Department Booking text	Service provider Description	Order currency	Amount	EUR Gross
1	15.07.2020 13369439 16.07.2020 Virtuelle Kartennummer: 1234567891234567	Maxi Mustermann 10101010	Reisebüro	ED Reisebüro	MOTEL ONE DUESSELDORF DUESSELDORF IMMERMANNSTR. 54, 40210 DUESSELDORF DEUTSCHLAND MOTEL ONE DUESSELDORF DUESSELDORF			591,00
2	15.07.2020 13371553 16.07.2020 Virtuelle Kartennummer: 1234567891234568	Anna Mustermann 10105000	Jana Mustermann 4980	Office Management other supplies	Amazon DE Marketplace 5 RUE PLAETIS, L2338 800-279-6620 LUXEMBURG Amazon DE Marketplace 800-279-6620			61,36
3	16.07.2020 13371554 17.07.2020 Virtuelle Kartennummer: 1234567891234569	Max Mustermann 10101010	Jana Mustermann	Personalabteilung Reisebüro	REISEBÜRO WESTEND GLAUBURGSTR. 36, 60318 FRANKFURT DEUTSCHLAND REISEBUERO WESTEND FRANKFURT			189,54
4	16.07.2020 15033261 17.07.2020 Virtuelle Kartennummer: 1234567891234569	Max Mustermann 10101010	Jana Mustermann	Google Ads	GOOGLE ADS7281976748 GORDON HOUSE, 000000000 CC GOOGLE.COM IRELAND GOOGLE ADS7281976748 CC GOOGLE.COM			162,40
5	17.07.2020 13372446 18.07.2020 Virtuelle Kartennummer: 1234567891234563	Hans Mustermann 10110400	Max Mustermann 5603	Think Tank Konferenzteilnahme	INTERNATIONAL CES 1919 S EADS ST, 22202 703-9077600 USA INTERNATIONAL CES 703-9077600	USD	1.400,00	1.320,18
6	18.07.2020 113373123 19.07.2020 Virtuelle Kartennummer: 1234567891234564	Andi Mustermann 10107000	Andi Mustermann 4706	IT Dienstleistung	CAMPAIGNMONITOR LVL 38 201 ELIZABTH STRET, 2000 SYDNEY AUSTRALIEN CAMPAIGNMONITOR SYDNEY			59,00
<b>Subtotal</b>								<b>2.383,48</b>

Any objections to the above invoice content must be raised by the company within 6 weeks of receipt of the statement. Failure to raise objections in good time shall be deemed approval.

If you have any questions, please contact us:

Degussa Bank AG · Postal address: Postfach 20 01 23, 60605 Frankfurt am Main · Street address: Theodor-Heuss-Allee 74, 60486 Frankfurt am Main

Please note for bank transfers: Recipient: Cardholder (your company) · Account number: 9 990 091 · Bank identification number: 500 107 00 · At (Bank): Degussa Bank · Purpose: 16-digit card number

Please state your 16-digit card number as the intended purpose on the transfer form.

VAT no.: DE 811 127 183 · BIC: DEGUDEFXXX · IBAN: DE32 5001 0700 0009 9900 91 · Creditor identification number DE29ZZZ00000017974