



INTERNATIONAL PAYMENT SOLUTIONS

Our innovative payment processing services offer powerful competitive advantages to acquirers and ISOs in the US, Canada and around the world.

ONE PARTNER. ONE PLATFORM. PLANET PAYMENT



Profit With Multi-Currency Solutions

Planet Payment delivers secure multi-currency payment processing across the US, Canada, the Middle East and Asia Pacific. We offer acquirers, processors and ISOs an industry-leading, secure and scalable processing platform that helps them increase margins on their portfolio and that delivers enhanced services to their merchants. Every day, we facilitate international commerce, helping thousands of retailers, hoteliers, restaurateurs and online shops process payments and manage their businesses more efficiently. Every day, consumers across the globe benefit from increased convenience, choice and price transparency.

Capitalize On Foreign Spending and Gain Your Share of a \$3B Opportunity

Increased foreign spending, global travel and international e-commerce are driving higher foreign transaction volume in US and Canadian bankcard portfolios. Previously, only card issuers benefited from foreign transactions and the associated currency conversion costs borne by cardholders.

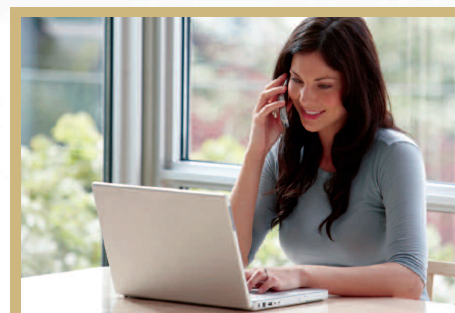
Now, Planet Payment's international payment processing solutions allow acquiring banks and ISOs to earn new profit margin on foreign transactions. Our solutions provide a "rare revenue gain to the acquirer side of the industry". [Nilson Report]. Become a Planet Payment partner and grab a share of the \$3 billion plus in currency conversion fees available in the US and Canadian markets.

Earn More From Foreign Transactions

Cross-border fees assessed by MasterCard® and VISA® can reduce the profitability on foreign transactions for you and your merchants. According to The Nilson Report, cross-border transaction fees "will encourage acquirers to deploy dynamic currency conversion (DCC) technology". Our signature Multi-Currency Pricing and Pay In Your Currency solutions allow you and your merchants to offset these fees with additional margins earned on eligible foreign transactions.

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 acquirers and ISOs a powerful competitive advantage – a product suite that differentiates your offer from the competition and lets merchants improve their profitability. Our solutions let you attract new merchant segments that cater to international customers and enhance merchant satisfaction and retention.



Global Transactions . . .

A Canadian baby-clothing on-line retailer targets UK and European customers with pricing in British Pounds and Euros. **Multi-Currency Pricing** and the **iPAY Gateway** help retailer converts more browsers to customers, with the ease of a single Canadian merchant account.



A Brazilian salesman arrives at the airport and uses his ATM Card. **Pay In Your Currency** at ATM lets him know the exact amount withdrawn from his account, easing his expense filing later.



Help Merchants Globalize their Business

Processing Services for US, Canada and Beyond

Payment Processing of both multi-currency and domestic transactions offers acquirers and their merchants end-to-end authorization, capture, settlement and clearing services for major credit and debit card types, for both magnetic stripe and EMV (chip and pin) transactions. Along with localized language support, we offer acquirers and merchants online access to best-in-class reconciliation and reporting services.

Help International Customers Feel at Home

Pay In Your Currency® lets international customers enjoy the clarity and convenience of paying for their purchase, stay, meal or ATM withdrawal in their own currency. Our service offers a personalized payment experience so the customer knows at the point of sale the amount they paid in their currency, while merchants continue to enjoy the ease of settlement and reporting in their local currency.

FX Assured® couples the convenience and clarity of Pay In Your Currency with the added benefit of our 'Best Rate Guarantee'. Using our patented rate-calculation methodology, we offer the cardholder an individualized exchange rate calculated to be better than the effective exchange rate that would have been charged by their credit card provider.

The MICROS Payment Gateway, a fully-managed solution hosted by Planet Payment, delivers multi-currency processing across all MICROS hospitality and restaurant systems, for all major credit and debit cards, EMV smartcards and Interac PIN debit transactions. Our Pay In Your Currency solution, cardholder tokenization and transaction encryption are seamlessly integrated.

Increase Global E-Commerce Sales

Multi-Currency Pricing helps e-commerce and mail/telephone order merchants target international markets quickly and increase global sales by allowing international customers to view pricing and pay in their home currencies.

iPAY® Gateway – is a robust e-commerce and mail order payment application, offering our signature multi-currency processing services, robust subscription and recurring billing management, and a virtual terminal portal and XML API for merchant connectivity. A range of sophisticated fraud and security tools are available to merchants to help them minimize risk in a card-not-present environment.

Global Reporting and Data Analytics offers merchants valuable insights into their operations with robust transaction reporting and reconciliation from a single, online portal. Merchants gain in-depth profiles of customers' spending habits and country of origin. Our customer dashboards allow merchants to create personalized marketing programs to attract international customers.

Enhanced Value For Acquirers & ISOs

- Target new international markets and merchant segments
- Enhance merchant loyalty and retention
- Multiply profits on foreign transactions

Enhanced Value For Your Merchants

- Attract new, international customers
- Increase global e-commerce sales
- Earn new profit margin on each PYC transaction
- Offer superior customer service
- Reduce chargebacks and customer inquiries
- All acquiring bank settlement/reporting remain in USD or CAD

Working with Planet Payment

Getting Started

Whether you are an agent, independent sales organization (ISO), payments technology provider, or financial institution, Planet Payment offers partnership opportunities in both the US and Canada. Partnering with us provides you with access to an array of innovative, international payment solutions that help expand your business by attracting new merchant segments and by allowing continued support of your merchants' international processing needs.

Choose the partnership program that works for your business, and move between these programs as your company grows or your needs change.

Referral/Technology Partner

Simply refer your merchants to Planet Payment for both US/Canadian domestic and multi-currency processing. We take care of all ongoing merchant support, while you earn new revenue streams on transactions processed by the referred merchants.

ISO / Agent

Benefit from our competitive revenue sharing programs that accommodate various risk-sharing models covering both US/Canadian domestic and multi-currency processing. Continue doing business as you do today, while you watch your profits on foreign transactions multiply.

Outsourced Financial Institutions

We offer various customized solutions to meet your processing needs, using a Planet Payment certified processing platform for your US/Canadian domestic and multi-currency processing. Maintain complete control of your merchants while seamlessly expanding your solution portfolio and significantly enhancing your return.

Helping You Grow Your Business

Whichever model you select, we are committed to ensuring that you and your merchants enjoy the maximum returns from our solutions. From marketing support that assists you in identifying target merchants, to focused training and co-branded sales collateral and marketing presentations, Planet Payment will be there providing best-in-class support.

About Planet Payment

Planet Payment, a leading international payment and data processor, provides internationally focused banks and their merchants with innovative solutions that enable them to accept, process and reconcile payments, anytime, anywhere and in any currency. Our network of more than 45 acquiring banks and processors stretches from North America, to the Middle East, to Asia Pacific.

We offer banks and their merchants innovative payment solutions that can differentiate product offerings and improve profitability, no matter where in the world they are located. Our solutions help merchants transform credit card processing from a cost center into a highly effective and sales tool delivering enhanced customer service to valued international cardholders. We deliver increased transparency to cross-border commerce and offer international cardholders, whether online or in shops, restaurants or hotels, the comfort and convenience of paying in the currency they know best – their own.

London Stock Exchange AIM: PPT, PPTR
US OTCQX: PLPM