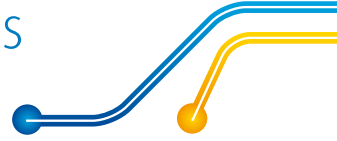


# Acquiring partners and Payment methods

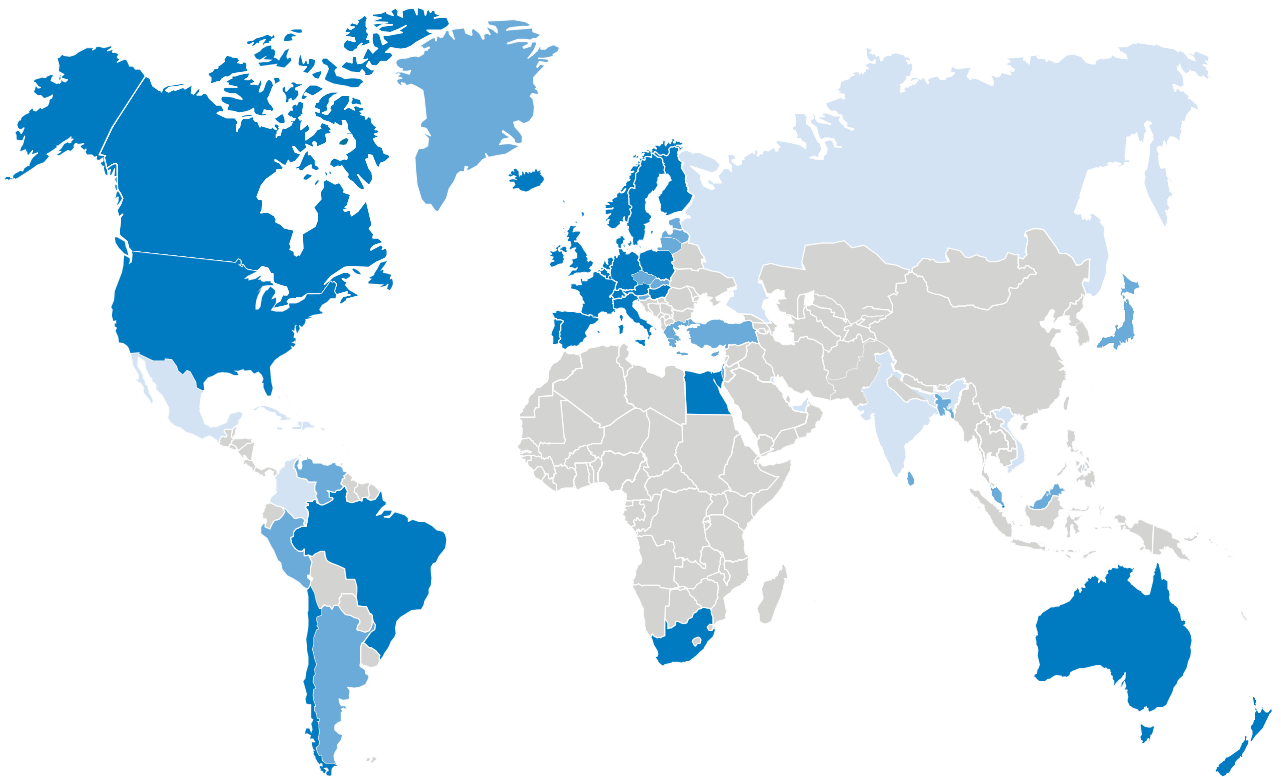
## Business to Consumer - January 2012



### SEAMLESS & SECURE PAYMENT SERVICES

In order to offer an optimal flexibility to our merchants, Ogone constantly enlarges its coverage of acquirers and payment methods. Ogone has over the years developed local partnerships with card and payment method acquirers to cope with the varying payment patterns across the different countries.

With SEPA (Single European Payment Area) in Europe and the increasing maturity of the ePayment industry, Ogone is also working with acquirers that can cover several countries either on a European basis or even on a global basis.



- One local and international acquiring connection or more
- Coverage by one international acquirer or more
- Accessible through existing processor



# EUROPE

(Austria, Belgium, Denmark, Finland, France, Germany, Iceland, Ireland, Italy, Luxemburg, Norway, Poland, Portugal, Russia, Spain, Sweden, Switzerland, the Netherlands, United Kingdom)

## Austria

<b>PAYMENT TYPE</b>	<b>PAYMENT METHOD</b>	<b>ACQUIRING PARTNER</b>
<b>CREDIT CARDS</b>	Visa, MasterCard	B+S Card Service card complete Service Bank AG ConCardis PayLife SIX Pay
	American Express	American Express
	JCB	JCB International
	Diners	Diners Club International
	AirPlus	AirPlus International
	UATP	UATP
	<b>DEBIT CARDS</b>	Maestro
See also list of international acquirers with a European/Global license for debit and/or credit cards		
<b>DIRECT BANKING</b>	EPS	Bank Austria Creditanstalt BAWAG P.S.K.; easybank Erste Bank und Sparkassen Hypo Bankengruppe and others Raiffeisen Banken Volksbanken; Immo-Bank; Bankhaus Carl Spängler & Co
<b>DIRECT DEBIT</b>	ELV	Wirecard AG
<b>E-WALLET</b>	PayPal	PayPal
<b>PREPAID CARDS/ VOUCHERS</b>	paysafecard	paysafecard.com Wertkarten Vertriebs GmbH
	Cash Ticket	Prepaid Service Company Ltd.

# Belgium

## PAYMENT TYPE

## PAYMENT METHOD

## ACQUIRING PARTNER

### CREDIT CARDS

Visa, MasterCard

Atos Worldline (BCC)  
Elavon  
EMS card  
Europabank

American Express

Alpha Card

JCB

JCB International

Diners

Diners Club International

AirPlus

AirPlus International

UATP

UATP

### DEBIT CARDS

Maestro

EMS card  
Europabank  
PaySquare

Bancontact/Mister Cash

Atos Worldline (Banksys)

See also list of international acquirers with a European/Global license for debit and/or credit cards

### DIRECT BANKING

KBC/CBC Online

KBC/CBC

Dexia Direct Net

Dexia

ING Home'Pay

ING

### E-WALLET

PayPal

PayPal

### MOBILE PAYMENT

PingPing

Mobile-For

### PREPAID CARDS/ VOUCHERS

paysafecard

paysafecard.com Wertkarten Vertriebs GmbH

Cash Ticket

Prepaid Service Company Ltd.

# Denmark

## PAYMENT TYPE

## PAYMENT METHOD

## ACQUIRING PARTNER

### CREDIT CARDS

Visa, MasterCard

Euroline (SEB Group)  
Nordea  
Teller  
Valitor

American Express

American Express

JCB

JCB International

Diners

Diners Club International

AirPlus

AirPlus International

UATP

UATP

### DEBIT CARDS

Dankort

Teller

Maestro

Teller  
Nordea

See also list of international acquirers with a European/Global license for debit and/or credit cards

### DIRECT BANKING

eDankort

Teller

### E-WALLET

PayPal

PayPal

### PREPAID CARDS/ VOUCHERS

paysafecard

paysafecard.com Wertkarten Vertriebs GmbH

Cash Ticket

Prepaid Service Company Ltd.

### OPEN INVOICE

Klarna

Klarna

# Finland

## PAYMENT TYPE

### CREDIT CARDS

## PAYMENT METHOD

Visa, MasterCard

## ACQUIRING PARTNER

Valitor  
Nordea  
Euroline (SEB Group)

See also list of international acquirers with a European/Global license for debit and/or credit cards

# France

## PAYMENT TYPE

### PAYMENT CARDS

## PAYMENT METHOD

Carte Bancaire CB, Visa, MasterCard, Maestro, e-Carte Bleue

## ACQUIRING PARTNER

Banque Palatine  
Barclays  
Groupe Banque Populaire  
Groupe BNP Paribas  
Groupe Caisse d'Épargne  
Groupe Crédit Agricole  
Groupe Crédit du Nord  
Groupe Crédit Mutuel - CIC  
HSBC France  
KBC France  
La Banque Postale  
LCL  
Monte Paschi Banque  
Neuflize OBC  
Société Générale  
Trésor Public

American Express

American Express

JCB

JCB International

Diners

Diners Club International

AirPlus

AirPlus International

UATP

UATP

See also list of international acquirers with a European/Global license for debit and/or credit cards

### CREDIT CONSUMPTION

Cofinoga, Cofinoga 3xCB

Cofinoga

1Euro.com, 4étoiles

Cofidis

Aurore

BNP Paribas Personal Finance

Cards managed by Sofinco

Sofinco

Printemps, Kangourou, Cyrillus, Surcouf, OKshopping, GO Sport, Mandarine, Club Med, Fnac

Finaref

Privilège

CDGP

### E-WALLET

PayPal

PayPal

### PREPAID CARDS/ VOUCHERS

paysafecard

paysafecard.com Wertkarten Vertriebs GmbH

Cash Ticket

Prepaid Service Company Ltd.

# Germany

## PAYMENT TYPE

## PAYMENT METHOD

## ACQUIRING PARTNER

### CREDIT CARDS

Visa, MasterCard

Acceptance  
B+S Card Service  
ConCardis  
Deutsche Card Services  
Elavon  
Postbank P.O.S. Transact  
Wirecard AG

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American Express

American Express

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JCB

JCB International  
B+S Card Service

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Diners

Diners Club International

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AirPlus

AirPlus International

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UATP

UATP

### DEBIT CARDS

Maestro

Acceptance  
ConCardis  
Deutsche Card Services  
Wirecard AG

See also list of international acquirers with a European/Global license for debit and/or credit cards

### DIRECT BANKING

giropay

B+S Card Service  
ConCardis

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sofortüberweisung.de

Payment Network AG

### DIRECT DEBIT

ELV (Elektronisches Lastschrift Verfahren)

telego!  
Wirecard AG  
Billpay (Guaranteed ELV)

### E-WALLET

PayPal

PayPal

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Checkout by Amazon

Amazon Payments Europe S.C.A.

### MOBILE PAYMENT

mpass

Vodafone O<sup>2</sup> GmbH  
Telefónica O<sup>2</sup> Germany GmbH & Co. OHG

### PREPAID CARDS/ VOUCHERS

paysafecard

paysafecard.com Wertkarten Vertriebs GmbH

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Cash Ticket

Prepaid Service Company Ltd.

### OPEN INVOICE (Kauf auf Rechnung)

Billpay

Billpay

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RatePAY

RatePAY

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Klarna

Klarna

# Iceland

## PAYMENT TYPE

## PAYMENT METHOD

## ACQUIRING PARTNER

### CREDIT CARDS

Visa, MasterCard

Valitor  
Nordea  
Euroline (SEB Group)

See also list of international acquirers with a European/Global license for debit and/or credit cards

# Ireland

<b>PAYMENT TYPE</b>	<b>PAYMENT METHOD</b>	<b>ACQUIRING PARTNER</b>
<b>CREDIT CARDS</b>	Visa, MasterCard	AIB Merchant Services Elavon
	American Express	American Express
	JCB	JCB International
	Diners	Diners Club International
	AirPlus	AirPlus International
	UATP	UATP
<b>DEBIT CARDS</b>	Laser	AIB Merchant Services
	See also list of international acquirers with a European/Global license for debit and/or credit cards	
<b>E-WALLET</b>	PayPal	PayPal
<b>PREPAID CARDS/ VOUCHERS</b>	paysafecard	paysafecard.com Wertkarten Vertriebs GmbH
	Cash Ticket	Prepaid Service Company Ltd.

# Italy

<b>PAYMENT TYPE</b>	<b>PAYMENT METHOD</b>	<b>ACQUIRING PARTNER</b>
<b>CREDIT CARDS</b>	Visa, MasterCard	CartaSi BNL Positivity
	American Express	CartaSi
	JCB	JCB International
	Diners	Diners Club International
	AirPlus	AirPlus International
	UATP	UATP
<b>DEBIT CARDS</b>	Maestro	CartaSi BNL Positivity
	Poste italiane PostePay	CartaSi BNL Positivity
	See also list of international acquirers with a European/Global license for debit and/or credit cards	
<b>E-WALLET</b>	PayPal	PayPal
<b>PREPAID CARDS/ VOUCHERS</b>	paysafecard	paysafecard.com Wertkarten Vertriebs GmbH
	Cash Ticket	Prepaid Service Company Ltd.

# Luxembourg

<b>PAYMENT TYPE</b>	<b>PAYMENT METHOD</b>	<b>ACQUIRING PARTNER</b>
<b>CREDIT CARDS</b>	Visa, MasterCard	SIX Pay
	See also list of international acquirers with a European/Global license for debit and/or credit cards	
<b>E-WALLET</b>	Checkout by Amazon	Amazon Payments Europe S.C.A.

# Norway

## PAYMENT TYPE

## PAYMENT METHOD

## ACQUIRING PARTNER

### CREDIT CARDS

Visa, MasterCard

Euroline (SEB Group)  
Nordea  
Teller  
Valitor

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American Express

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American Express

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JCB

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JCB International

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Diners

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Diners Club International

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AirPlus

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AirPlus International

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UATP

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UATP

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See also list of international acquirers with a European/Global license for debit and/or credit cards

### E-WALLET

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PayPal

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PayPal

### PREPAID CARDS/ VOUCHERS

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paysafecard

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paysafecard.com Wertkarten Vertriebs GmbH

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Cash Ticket

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Prepaid Service Company Ltd.

### OPEN INVOICE

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Klarna

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Klarna

# Poland

## PAYMENT TYPE

## PAYMENT METHOD

## ACQUIRING PARTNER

### CREDIT CARDS

Visa, MasterCard

Polcard

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American Express

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Polcard

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Diners

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Polcard

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See also list of international acquirers with a European/Global license for debit and/or credit cards

# Portugal

## PAYMENT TYPE

## PAYMENT METHOD

## ACQUIRING PARTNER

### CREDIT CARDS

Visa, MasterCard

See list of international acquirers with a European/Global license

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American Express

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American Express

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JCB

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JCB International

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Diners

---

Diners Club International

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AirPlus

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AirPlus International

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UATP

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UATP

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See also list of international acquirers with a European/Global license for debit and/or credit cards

### E-WALLET

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PayPal

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PayPal

### PREPAID CARDS/ VOUCHERS

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paysafecard

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paysafecard.com Wertkarten Vertriebs GmbH

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Cash Ticket

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Prepaid Service Company Ltd.

# Russia

## PAYMENT TYPE

## PAYMENT METHOD

## ACQUIRING PARTNER

### CREDIT CARDS

Visa, MasterCard

Russian Standard Bank

American Express

Russian Standard Bank

Diners

Russian Standard Bank

See also list of international acquirers with a European/Global license for debit and/or credit cards

# Spain

## PAYMENT TYPE

## PAYMENT METHOD

## ACQUIRING PARTNER

### CREDIT CARDS

Visa, MasterCard

Banco Sabadell

BBVA

La Caixa

Santander

other acquiring members of SERMEPA or 4B

American Express

American Express

JCB

JCB International

Diners

Diners Club International

AirPlus

AirPlus International

UATP

UATP

See also list of international acquirers with a European/Global license for debit and/or credit cards

### E-WALLET

PayPal

PayPal

### PREPAID CARDS/ VOUCHERS

paysafecard

paysafecard.com Wertkarten Vertriebs GmbH

Cash Ticket

Prepaid Service Company Ltd.



# Sweden

<b>PAYMENT TYPE</b>	<b>PAYMENT METHOD</b>	<b>ACQUIRING PARTNER</b>
<b>CREDIT CARDS</b>	Visa, MasterCard	Euroline (SEB Group) Nordea Teller Valitor
	American Express	American Express
	JCB	JCB International
	Diners	Diners Club International Euroline (SEB Group)
	AirPlus	AirPlus International
	UATP	UATP
<b>DEBIT CARDS</b>	Maestro See also list of international acquirers with a European/Global license for debit and/or credit cards	Euroline (SEB Group)
<b>E-WALLET</b>	PayPal	PayPal
<b>PREPAID CARDS/ VOUCHERS</b>	paysafecard Cash Ticket	paysafecard.com Wertkarten Vertriebs GmbH Prepaid Service Company Ltd.
<b>OPEN INVOICE</b>	Klarna	Klarna

# Switzerland

<b>PAYMENT TYPE</b>	<b>PAYMENT METHOD</b>	<b>ACQUIRING PARTNER</b>
<b>CREDIT CARDS</b>	Visa, MasterCard	Aduno B+S Card Service ConCardis SIX Multipay AG
	American Express	American Express
	JCB	JCB International
	Diners	Diners Club International
	AirPlus	AirPlus International
	UATP	UATP
<b>DEBIT CARDS</b>	PostFinance Card See also list of international acquirers with a European/Global license for debit and/or credit cards	PostFinance
<b>DIRECT BANKING</b>	PostFinance e-Finance	PostFinance
<b>E-WALLET</b>	PayPal	PayPal
<b>PREPAID CARDS/ VOUCHERS</b>	paysafecard Cash Ticket	paysafecard.com Wertkarten Vertriebs GmbH Prepaid Service Company Ltd.

# The Netherlands

<b>PAYMENT TYPE</b>	<b>PAYMENT METHOD</b>	<b>ACQUIRING PARTNER</b>
<b>CREDIT CARDS</b>	Visa, MasterCard	Atos Worldline (BCC) EMS card PaySquare
	American Express	American Express EMS card PaySquare
	JCB	JCB International PaySquare
	Diners	Diners Club International
	AirPlus	AirPlus International
	UATP	UATP
	<b>DEBIT CARDS</b>	Maestro
	See also list of international acquirers with a European/Global license for debit and/or credit cards	
<b>DIRECT BANKING</b>	iDEAL	ABN Amro ING Rabobank Friesland Bank
<b>DIRECT DEBIT</b>	Eénmalige / Doorlopende Machtigingen	Equens
<b>E-WALLET</b>	PayPal	PayPal
	MiniTix	Rabobank
<b>PREPAID CARDS/ VOUCHERS</b>	paysafecard	paysafecard.com Wertkarten Vertriebs GmbH
	Cash Ticket	Prepaid Service Company Ltd.
<b>OPEN INVOICE</b>	AfterPay	AfterPay BV
	Klarna	Klarna
<b>PAYMENT ON DELIVERY</b>	CheckPay	PostNL
<b>CREDIT CONSUMPTION</b>	Payble	Syigma Finance

# United Kingdom

<b>PAYMENT TYPE</b>	<b>PAYMENT METHOD</b>	<b>ACQUIRING PARTNER</b>
<b>CREDIT CARDS</b>	Visa, MasterCard	AIB Merchant Services Barclaycard Business Chase Paymentech Elavon HSBC Lloyds TSB Cardnet WorldPay
	American Express	American Express
	JCB	JCB International
	Diners	Diners Club International
	AirPlus	AirPlus International
	UATP	UATP
	<b>DEBIT CARDS</b>	Maestro
Maestro UK		Barclaycard Business Chase Paymentech Elavon HSBC Lloyds TSB Cardnet WorldPay
	See also list of international acquirers with a European/Global license for debit and/or credit cards	
<b>E-WALLET</b>	PayPal	PayPal
	Checkout by Amazon	Amazon Payments Europe S.C.A.
<b>PREPAID CARDS/ VOUCHERS</b>	paysafecard	paysafecard.com Wertkarten Vertriebs GmbH
	Cash Ticket	Prepaid Service Company Ltd.

# AMERICAS

## Brazil

<b>PAYMENT TYPE</b>	<b>PAYMENT METHOD</b>	<b>ACQUIRING PARTNER</b>
<b>CREDIT CARDS</b>	Visa	Cielo (VisaNet)
	MasterCard	Redecard Cielo (VisaNet)
	American Express	Bradesco
	JCB	JCB International
	Diners	Diners Club International
	AirPlus	AirPlus International
	UATP	UATP
	See also list of international acquirers with a European/Global license for debit and/or credit cards	
<b>E-WALLET</b>	PayPal	PayPal

## Canada

<b>PAYMENT TYPE</b>	<b>PAYMENT METHOD</b>	<b>ACQUIRING PARTNER</b>
<b>CREDIT CARDS</b>	Visa, MasterCard	Chase Paymentech Global Payments
	American Express	Chase Paymentech
	JCB	Chase Paymentech
	Diners	Chase Paymentech
	AirPlus	AirPlus International
	UATP	UATP
	See also list of international acquirers with a European/Global license for debit and/or credit cards	
<b>E-WALLET</b>	PayPal	PayPal

## Chile

<b>PAYMENT TYPE</b>	<b>PAYMENT METHOD</b>	<b>ACQUIRING PARTNER</b>
<b>CREDIT CARDS</b>	Visa, MasterCard	Transbank
	American Express	Transbank
	Diners	Transbank
See also list of international acquirers with a European/Global license for debit and/or credit cards		

# United States of America

<b>PAYMENT TYPE</b>	<b>PAYMENT METHOD</b>	<b>ACQUIRING PARTNER</b>
<b>CREDIT CARDS</b>	Visa, MasterCard	Chase Paymentech FirstData Merchant Services
	Discover	Chase Paymentech FirstData Merchant Services
	American Express	Chase Paymentech FirstData Merchant Services
	JCB	Chase Paymentech FirstData Merchant Services
	Diners	Chase Paymentech FirstData Merchant Services
	AirPlus	AirPlus International
	UATP	UATP
	See also list of international acquirers with a European/Global license for debit and/or credit cards	
	<b>E-WALLET</b>	PayPal

# ASIA

## PAYMENT TYPE

### CREDIT CARDS

## PAYMENT METHOD

Visa, MasterCard

## ACQUIRING PARTNER

Singapore: United Overseas Bank (UOB)

Singapore: Merchant Solutions\*

Singapore: HSBC\*

Malaysia: Merchant Solutions\*

Macau: Merchant Solutions\*

Brunei: Merchant Solutions\*

Hong-Kong: Merchant Solutions\*

Hong-Kong: HSBC\*

Sri Lanka: Merchant Solutions\*

Bangladesh: Merchant Solutions\*

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American Express

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American Express

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AirPlus

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AirPlus International

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UATP

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UATP

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See also list of international acquirers with a European/Global license for debit and/or credit cards

### E-WALLET

PayPal

PayPal

\* under finalization

# India

## PAYMENT TYPE

## PAYMENT METHOD

## ACQUIRING PARTNER

### CREDIT CARDS

Visa, MasterCard

Citibank India  
Axis  
HDFC  
India: Merchant Solutions\*

Diners Club

Citibank India

### DEBIT CARDS

Visa, MasterCard Debit

Citibank India  
Axis  
HDFC

See also list of international acquirers with a European/Global license for debit and/or credit cards

### CASH CARDS

Done Card

Done Card

Itz Cash

Itz Cash

iCash Card

iCash Card

### WEBBANKING

iConnect

Axis

Citibank Online

Citibank India

CorpNet

Corporation Bank

FEDNet

Federal Bank

HDFC Bank NetBanking

HDFC Bank

ICICI Internet Banking

ICICI Bank

eBanking

J&K Bank

MoneyClick

Karnataka Bank

OnlineSBH

State Bank of Hyderabad

OnlineSBI

State Bank of India

OnlineSBIndore

State Bank of Indore

OnlineSBM

State Bank of Mysore

OnlineSBS

State Bank of Saurashtra

SBTOnline

State Bank of Travancore

\* under finalization

# AFRICA & MIDDLE EAST

## Egypt

PAYMENT TYPE	PAYMENT METHOD	ACQUIRING PARTNER
<b>CREDIT CARDS</b>	Visa, MasterCard See also list of international acquirers with a European/Global license for debit and/or credit cards	National Bank of Egypt
<b>E-WALLET</b>	cashU Prepaid	cashU
<b>OFFLINE</b>	cashU Direct	cashU

## Middle East

PAYMENT TYPE	PAYMENT METHOD	ACQUIRING PARTNER
<b>E-WALLET</b>	PayPal cashU Prepaid	PayPal cashU
<b>OFFLINE</b>	cashU Direct	cashU

## South Africa

PAYMENT TYPE	PAYMENT METHOD	ACQUIRING PARTNER
<b>CREDIT CARDS</b>	Visa, MasterCard JCB AirPlus UATP See also list of international acquirers with a European/Global license for debit and/or credit cards	Standard Bank of South Africa JCB International AirPlus International UATP
<b>E-WALLET</b>	PayPal	PayPal

## United Arab Emirates

PAYMENT TYPE	PAYMENT METHOD	ACQUIRING PARTNER
<b>CREDIT CARDS</b>	Visa, MasterCard AirPlus UATP See also list of international acquirers with a European/Global license for debit and/or credit cards	National Bank of Abu Dhabi AirPlus International UATP
<b>E-WALLET</b>	cashU Prepaid	cashU
<b>OFFLINE</b>	cashU Direct	cashU



# OCEANIA

## Australia

### PAYMENT TYPE

### PAYMENT METHOD

### ACQUIRING PARTNER

#### CREDIT CARDS

Visa, MasterCard

Westpac

American Express

American Express Australia

JCB

JCB International

Diners

Diners Club International

AirPlus

AirPlus International

UATP

UATP

See also list of international acquirers with a European/Global license for debit and/or credit cards

#### E-WALLET

PayPal

PayPal

## New Zealand

### PAYMENT TYPE

### PAYMENT METHOD

### ACQUIRING PARTNER

#### CREDIT CARDS

Visa, MasterCard

ANZ National Bank Limited

American Express

ANZ National Bank Limited

Diners

ANZ National Bank Limited

JCB

JCB International

AirPlus

AirPlus International

UATP

UATP

See also list of international acquirers with a European/Global license for debit and/or credit cards

#### E-WALLET

PayPal

PayPal

# EUROPEAN/INTERNATIONAL LICENSE

## PAYMENT TYPE

## PAYMENT METHOD

## ACQUIRING PARTNER

### CREDIT CARDS

Visa, MasterCard

Acceptance  
Aduno  
Atos Worldline (BCC)  
B+S Card Service  
Barclaycard Business  
BNP Paribas  
Chase Paymentech  
ConCardis  
Deutsche Card Services  
Elavon  
EMS card  
Euroline (SEB Group)  
FirstData Merchant Services  
Groupe Crédit Mutuel - CIC  
HSBC International Acquiring  
SIX Pay  
Wirecard AG  
WorldPay

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American Express

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American Express

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JCB

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JCB International

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Diners

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Diners Club International

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AirPlus

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AirPlus International

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UATP

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UATP

### DEBIT CARDS

Maestro

Acceptance  
Barclaycard Business  
Chase Paymentech  
ConCardis  
Deutsche Card Services  
EMS card  
Wirecard AG  
WorldPay

### E-WALLET

PayPal

PayPal

## ABOUT OZONE

Ogone is one of the leading European Payment Service Providers with more than 33.000 clients across 45 countries. The company delivers manual to fully integrated solutions for managing electronic payments in several domains including e-commerce, ticketing, call centers, airlines and travel in both business to consumer or business to business (purchasing cards) environments. The service offering of Ogone is undoubtedly one of the most comprehensive available today.

Ogone is connected through certified links to more than 200 different banks-acquirers that enable handling of over 45 international and local payment methods like Visa, MasterCard, American Express, Diners Club and JCB as well as local ones like iDEAL and Machtigingen in The Netherlands, Maestro UK in United Kingdom and ELV and giro pay in Germany. Always on the edge of technology, Ogone was one of the first Payment Service Providers to offer Verified By Visa and MasterCard SecureCode; with these protocols, Visa and Mastercard provide guaranteed payments.

Leading organizations have decided to trust Ogone to handle their payments such as IKEA, Nespresso, DHL International, Thalys International, Home Shopping Service, ThomasCook, SeaFrance, Lyreco, Institut National de l'Audiovisuel, Lavazza and Hilton.

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### **Ogone France**

Tel. +33 (0)1 70 70 09 03

### **Ogone Germany**

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### **Ogone India - EBS**

Tel. +91 (0)44 4488 7000

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### **Ogone Switzerland**

Tel. +41 (0)44 277 55 00

### **Ogone United Kingdom**

Tel. +44 (0)203 147 4966

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