

FINANCIAL SERVICES



“STAS” secures your profit in business

- ✗ **Processing of payment types: varied & integrated on one platform**
- ✗ **Receivables management: effective & transparent through online reports**
- ✗ **Debtor management: complete & competent with TRANSYSA expertise**

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Three service levels for your success: Payments. Money Transfers. Identity.

Transysa Financial Services provides you with the entrepreneurial freedom to focus consistently on your core business. Transysa manages the processing of all payment types for you as well as the complete debtor and receivables management. To what extent, is up to you.

Depending on your particular requirements you have a choice of three Service Levels with STAS Financial Services.

Service Level **Payment:**

Processing all online payment types, including comprehensive reporting and research options.

Service Level **Receivables:**

Monitoring incoming payments as a prerequisite for effective receivables management.

Service Level **Accounting:**

Posting of receivables-related transactions on an individual account system agreed with you

✦ **Transysa Business Information Service**

(STAS BIS) completes the range of services and assists you in gaining the necessary overview of your business.

Each service level provides you with comprehensive and up-to-date reporting packages on your receivables and payments. Thus you gain condensed information on which to base your management decisions.

Several research options are available to your customer service through STAS BIS to render individual transactions comprehensible. Furthermore, copies of your invoices and reminders can be called from the online archive, with the result that customer queries are answered rapidly and accurately.

In addition, via the web you gain interactive access to our accounts receivable department where you can alter debtor addresses, correct payment methods, establish credit notes or initiate payments.

PAYMENT - RECEIVABLES - ACCOUNTING

Focus on your core business and let STAS organize the security and possibility of scheduling your incoming payments. From processing to monitoring and through to assessment.

BUSINESS INFORMATION SERVICES

Access to comprehensive reports, online archive for invoices and reminders as well as dialog applications of STAS.



Reliable – diverse – functional: The payment types.

Credit cards

Using STAS opens up further sales opportunities to you, via access to the worldwide credit card network.

Apart from the pure online processing you also have the option of closing

✂ **MasterCard**

acceptance agreements directly with Pago. Thus you obtain everything from the one provider and the settlement data from your credit card transactions are still available online for further processing.

With **Verified by Visa** you can increase the security of your credit card transactions. STAS is the first on the market to provide its own verified service. In this case card users show proof of their identity to the card-issuing bank during the transaction.

Result: effective protection from fraudulent debits of credit card payments (ChargeBacks).



Online transfers

With this function of STAS's, in Romania and European Union you can utilize the secure and generally accepted PIN/PAD procedure of online banking.

Convincing points:

- ✂ immediate feedback regarding the successful transfer by your customer
- ✂ rapid entry of payments and reduced loss of payments
- ✂ no chargeback risk
- ✂ bank coverage WOLDWIDE

Further payment types

In addition a wide range of further payment types are available through Pago, e.g. ✂ **STAS** the online payment and money transfer procedure via mobile phone.

STAS powered by “ebsg” - “electronic business secured and guaranteed”, guarantees smooth transaction procedures and complete monitoring of incoming payments even for the classical payment types used in retail: transfer, advance payment, cash on delivery and invoice.

Your advantage: offline types of payment become online ones as incoming payments are automatically assigned to receivables and reported to you online.

✂ Extend your range of services by offering your customers varied and secure types of payment.

The guarantee for more sales: Service Level Payment.

✂ **Payment** comprises the transaction-based and integrated processing of the various types on online payment:

Credit card, electronic debit procedure, online transfer and Transysa.

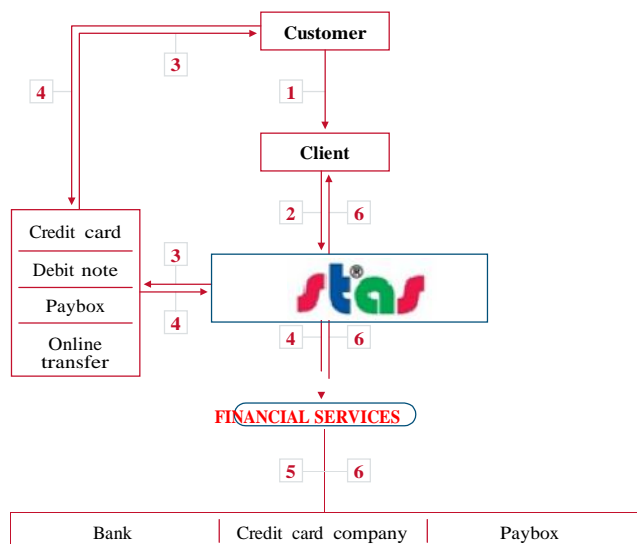
Based on the modular structure of the Service Level the types of online payment can be commissioned individually or in their entirety.

Benefits Payment

- ✂ Increased attractiveness of your online offer through a range of payment types
- ✂ One-stop credit card processing through ebsg's acceptance agreements with VISA and EURO-CARD/MasterCard
- ✂ Authorization, installment and credit note functions covered by a single interface
- ✂ Smooth embedding of processes into your existing business links with banks and acquirers
- ✂ Integration of all payment types via a single platform

Example of a Service Level Payment transaction

- 1 ✂ The customer has filled his shopping basket and wants to pay.
- 2 ✂ You transfer the order data of the contract of purchase to STAS.
- 3 ✂ STAS offers the customer a selection of payment types available.
- 4 ✂ The customer selects a payment type and enters the corresponding payment information.
- 5 ✂ Credit card transactions are forwarded to the relevant credit card organizations by STAS, debit note transactions to the bank you hold your account with. "ebsg" transactions are routed directly to the Transysa. For online transfers the customer is directly linked to the bank which holds his online account.
- 6 ✂ Status messages on the transactions executed are forwarded to you by STAS.



PAYMENT

Payment rapidly and reliably processes the payment types you offer. This also considerably accelerates incoming payments.

Consistent control of your payment processes: Service Level Receivables & Accounting.

Gain more entrepreneurial freedom through a well-informed outsourcing of your debtor management to STAS: from the monitoring of your incoming payments to the complete outsourcing of your sub-ledger.

✂ Receivables* monitors incoming payments, allocates payments to receivables, clarifies incoming payments with unclear details and creates the conditions for effective receivables management (debt management).

✂ Accounting* posts your receivables on an account model agreed with you and customized to meet your business requirements. Thanks to outsourcing you need not develop own capacity and expertise, avoid capital lock-up and protect yourself from future investments for hardware and software.

Benefits Receivables

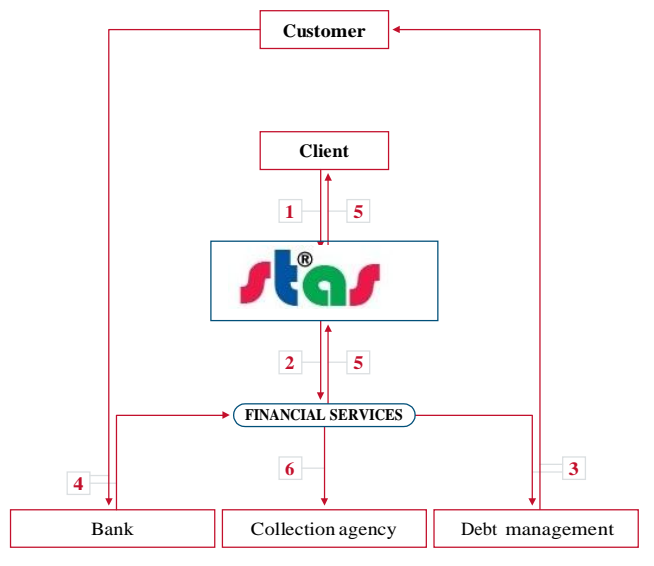
- ✂ Provision of an electronic open-item list for the control of your receivables management
- ✂ Higher liquidity through the monitoring of payments

Benefits Accounting

- ✂ Outsourcing of sub-ledgers
- ✂ Smooth posting of expenses and income
- ✂ Reconciliation of the individual posting, bank and sales tax accounts
- ✂ Up-to-date online statistics and reports

Example of a transaction in Receivables management

- | | |
|--|--|
| <p>1 ✂ STAS takes over all receivables items.</p> <p>2 ✂ The receivables are posted in the debtor system, depending on the Service Level commissioned.</p> <p>3 ✂ An integrated debtor management can also monitor the reminder parameters you set, generate reminders and send these to customers.</p> | <p>4 ✂ If the customer pays the case is closed.</p> <p>5 ✂ Following entry of payment and/or in between reminder levels you receive information by STAS regarding the current status.</p> <p>6 ✂ If the customer does not pay, the demand can be forwarded directly to a collection agency by STAS, after checking the terms set.</p> |
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RECEIVABLES & ACCOUNTING

STAS controls and posts your financial transactions. This provides you with entrepreneurial freedom.

* The Service Level Payment is integrated here.

In addition complex payment types such as pre-paid payments can be mapped and posted in Service Level Accounting.



Estimate risk, prevent loss of receivables, comprehensive payment processing: STAS eTransaction Services.

STAS Services form the basis for a secure and profitable customer relationship with minimized loss of receivables.

The services of STAS Transaction Systems SRL in which 1bank.ro and stasusa.com each hold a 50 per cent participation can be used to optimize, control and process all types of payment transactions for eCommerce providers and traditional retail and service businesses.

Our offer for value-added business.

STAS Risk Management Services. The services guarantee correct delivery with correct postal addresses and names. At the same time they offer your customers a payment type in line with their risk. The result is that you significantly reduce default payments.

STAS Financial Services. With this service you can generate the scope you require to focus on your core business. STAS assumes the entire processing of payment types as well as the management of your accounts receivable.

STAS Consulting Services. You have the business idea – we support you with targeted realization: starting with the analysis and consultation, via the conception all the way through to the integration of STAS Services.

RISK MANAGEMENT SERVICES

**Optimization of client data.
Minimization of default risk.
Almost 100% security against default payments with default insurance.**

FINANCIAL SERVICES

Payment: processing of the payment types offered. **Receivables:** control of receipts of payment. **Accounting:** posting of your receivables on an individual accounts system.

CONSULTING SERVICES

Individual and sustained solutions for your business: consultation for concept & strategy. Analysis of business processes. Cost-optimized use & implementation of STAS Services. Training, workshops & project management.

STAS Services & Transactions

