

Paying safely online

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paysafecard is the first European prepaid payment solution for the payment of digital goods on the Internet for anyone to use. No credit card or bank account is needed. With its core product, paysafecard, the company is now represented in over 450,000 sales outlets in 39 countries. Thousands of renowned web shops and online entertainment providers accept paysafecard as a method of payment.

Start / December 2014

Dear readers,

paysafecard offers interesting information, tips and finds from the digital world – also, but not only about online payments. We would be pleased if you could make use of our content for your editorial purposes, and of course we would be just as pleased if you acquire new insight from our content. In the future, we will be providing a quarterly Info Service.

**Best regards,
Your paysafecard team**

#Future: Trends 2015

1: More diversity with online payments

Throughout Europe there is no one clear trend in terms of a single strong payment method. The continent appears to be divided into two parts: More and more, western Europe tends to revert to digital solutions such as prepaid solutions. Eastern Europe tends to still rely on solutions such as COD (for physical goods) and online bank transfers. However in both parts of the continent, alternative payment methods tend to display equal amounts of growth and experts see equal amounts of potential in both regions. paysafe also displays large growth rates in Europe: particularly strong markets are, among others, Poland, Hungary, Croatia, Romania and Italy.

Prognosis: The different developments in both subregions will still not converge in 2015, yet the gap will steadily decrease.

2: Mobile shopping

In 2015, consumers will spend some 119 billion dollars via their smartphones all over the world. This figure corresponds to some 8% of the entire e-commerce market, according to Fierce Wireless. Some dealers report that up to 50% of their online income comes from mobile devices, however there is plenty of room for growth in this segment. And soon you can also use the paysafecard app to pay mobile - scan2pay will be rolled out in 2014. The practical service from scan2pay provides users of my paysafecard online payments account with the convenient option of making payments by scanning a QR code.

Prognosis: the global rise of smartphones will contribute to growth – at least at a global level.

3: 3D print

According to the estimates of Gartner technology researchers, the international output of 3D printers in 2015 will increase by 98%. Sure, based on a relatively low level. But if this growth continues for another 2-3 years, 3D printing will be the next global common thing.

Prognosis: Looking back, 2015 will be a year of breakthroughs.

4: Ubiquitous Computing – Computing everywhere

This trend includes phenomena such as the „Internet of Things“ and „Cloud Computing“. And you don't need any experts to make any predictions in this respect. But together, these developments result in an explosive impulse to digitalise every-day life – or current computerisation.

Prognosis: it is difficult to say what will change in this respect by the end of 2015. But serious investments are being made here nevertheless.

5: A blurring of industry boundaries

What is Amazon – a platform, a business, a logistics enterprise, a bank? What is MasterCard – credit cards, innovation, Mobile Wallets or technology? And Google? And Ali Baba? And Microsoft? And Facebook? Virtually all players in the digital world are aspiring to achieve vertical integration in the areas of hardware, mobile telephony, paid services and digital communication.

Prognosis: By the end of 2015, we will definitely encounter surprises in the area of M&A and concrete products and services – from providers we never never would have reckoned with.

#Timeless: 6 tips for security in the Internet

One of the most recent paysafecard customer surveys has shown once again: that security is extremely important for Internet users. 40% of the 1,000 participants stated that security was a key element in online payments, and speed lagged far behind on second place with 30%.

Tip 1: Common sense, common sense, common sense!

Would you give your wallet and house key to any stranger you meet on the street? Of course not. Treat your data the very exact same way – they are often more valuable than cash and open more doors than any metal key ever could.

Tip 2: Healthy distrust

You won the lottery although you never played? An attorney in South Africa contacts you as an heir although you have no relatives there whatsoever? A person on the telephone asks you to „go through your account data“ to make sure everything's alright? Just simply always assume it's some sort of fraud. If someone really has well-meaning business, they will be able to tell you exactly what they are contacting you about and they definitely won't be in a hurry.

Tip 3: Make inquiries

For instance if you receive an e-mail from your bank that appears somehow suspicious: Just ask your bank if they actually sent you the e-mail. In any event, take your time and decide how you want to proceed.

Tip 4: Passwords – No pain, no gain

One single password for years, easy to guess and clearly visible: that's not security. Make the effort: Use several passwords, change them on a regular basis and use several security features (e.g. special characters, numerals, upper-case letters).

Tip 5: Travel on several tracks

User various connections and e-mail addresses that don't contain your real name. Don't be afraid to make up things when asked for personal data, e.g. in chat rooms. Particularly sensitive information: your residential addresses, account data and your social security number. Furthermore: create regular backups (e.g. on external hard disks) of your most important data and keep them at a location away from the devices you regularly use.

Tip 6: Protect your children

Children are entitled to their privacy. Therefore, never publish videos of your children on platforms such as YouTube or their photos on their Facebook account. Avoid disclosing such information in chats and online forums.

#Paying in web shops: Prepaid against checkout cancellation

As soon as prepaid payment options are introduced to a web shop, the termination rates decline and sales increase: this was revealed by a study conducted by EEC Köln and Aschaffenburg University of Applied Sciences. Some 900 online merchants were surveyed and the results are pretty exciting: during the payment process alone, every seventh purchase procedure was abandoned. The core reason for this: Incorrect or lacking payment options.

Some 58% reported a clear correlation: As soon as they accepted prepaid payment methods such as paysafecard, their sales increased by 11 to 15 percent. Other payment solutions displayed similar results: So it's all about the proper mix (from the customer perspective) and selection.

#Cursor: paysafecard partner WESTbus

Secure and comfortable travels

WESTbus doesn't just want to move their customers from one place to another, they want to welcome them to a world of safety and comfort. paysafecard pursues the exact same objectives when it comes to online payments. Since October of 2014, tickets can now be purchased online with the paysafecard – easy and comfortably with the 16-digit PIN. This turns every travel into a positive experience: from the uncomplicated purchase of a ticket, without disclosing any sensitive data, to the arrival at the desired destination. If you order your ticket in the Internet shop, you will automatically receive a seat reservation.

WESTbus currently offers eleven elf central European cities. In addition to Austrian destinations, the provider also offers destinations such as Prague, Bratislava, Budapest, Zagreb, Dresden and Berlin. The brand-new buses provide the highest environmental standards and 4-star luxury: extensive leg freedom, free WLAN, electrical sockets and beverage machines on board.

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For reason of readability, our own texts avoid gender-specific expressions.

Wherever possible, statements shall refer to both genders.