

# RECURRING PAYMENTS



**AUTOMATE** YOUR BILLING AND SIMPLIFY YOUR CHECKOUT

# SUBSCRIPTION PAYMENTS



Processing recurring payments are more challenging than processing one-time payments. But we offer a tool to facilitate this process.

DIBS Recurring Payments offers you the service you need in order to handle recurring payments in a safe, efficient and customer friendly way. Subscription based services such as movie streaming services, wine clubs, book clubs, telecom operators are all businesses that use recurring payments.

- > Improves your operational control
- > Reduces subscriber churn
- > Makes it possible to get paid in installments

## 1 CARD REGISTRATION



The customer types the card information and confirms the recurring payment agreement.



DIBS creates and sends a reference number to the web shop. The card data is safely stored by DIBS.

## 2 GET CARD INFORMATION



When the web shop draws a recurring amount, the web shop sends the reference number with payment details to DIBS.



DIBS completes the transactions and reports to the web shop.

# SIMPLIFIED CHECKOUT



DIBS Recurring Payments makes the checkout process easier for your customers.

All card data is safely stored by DIBS and your customers do not have to re-enter their card information the next time they make a purchase in your web shop.

- > Saves the credit card for future use, enabling a simple and convenient checkout
- > Builds customer loyalty and increases the rate of repeat purchases
- > Higher conversion, as the consumer does not have to enter the credit card information to complete the purchase





Our customers save a lot  
of time by using our App, not  
the least by only having to type  
the password when  
buying tickets

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Per Vold  
KYSTBUSSEN

Thanks to DIBS recurring, we  
launched Sweden's first online  
bingo game. Our Bingo becomes  
accessible through mobile  
devices, making Bingo available  
wherever you are

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Carl Ståhle  
CHEIF OF OPERATIONS AT BINGOLOTTO.SE

# DEVICE **INDEPENDENCE**



M-commerce offers new sales opportunities in a new channel. DIBS Recurring Payments helps you coordinate your sales channels. Regardless of which device the customer has used for registering his/her card, the customer's information will be the same. DIBS Recurring Payments helps you create a good customer experience in all sales channels.

To ensure a customer friendly experience we encourage you to:

- Use a secure login on the customers "my page"
- Make it easy for the customer to change credit card information
- Notify the customer before the card expires
- Notify the customer before you do the automatic withdrawals

## Security

We recommend that the customer's first purchase is made in a payment window hosted by DIBS in order to guarantee that the card data is handled in a PCI DSS environment.

This means that your web shop will never come in contact with the customer's card data, and therefore don't need to go through an extensive certification process. All card data is handled by DIBS in accordance with the highest PCI DSS standard, saving you both time and money.

3D Secure is available through DIBS, although some smart phones do not support 3D Secure. If you are planning to use recurring payments, please consult with your acquirer.



## DIBS Recurring Payments flow

- 01** When the consumer saves the credit card data during the registration process, DIBS creates and sends a reference number to the web shop.
- 02** When the customer makes a repurchase or the webshop draws an amount, the webshop sends the reference number with payment details to DIBS.
- 03** DIBS completes the transaction and reports back to the web shop.

## How do I get started?

To go live with DIBS Recurring Payments you need the following:

- 01** A contract regarding DIBS Recurring Payments with DIBS.
- 02** You need to inform your acquirer that you want to use the service. It is handled in different ways by acquirers.
- 03** You need to make an integration between your web shop and DIBS. For technical information please visit:  
[http://tech.dibspayment.com/dibs\\_api/](http://tech.dibspayment.com/dibs_api/)

## What needs to be done in your webshop?

- 01** The customer's card data needs to be registered once. Expiry date, type of card and the four last numbers of the card number are all saved in this process.
- 02** At checkout the registered card should be presented as the standard alternative for the customer who has already registered once. In this way the customer only needs to confirm the payment.

# ACCESS TO THE WORLD

## WHY CHOOSE **DIBS**?

### Market leader in the Nordic countries

- Over 14.000 online customers
- More than 13.000.000 end users
- Will reach 1.000.000.000 transactions in 2013

### Acknowledged, tested and future-proof solutions

- We use Responsive Design, so your customers get the best experience regardless media
- Over 40 payment types and over 100 different currencies
- International and local payment options all over Europe

### Top notch security

- We have the highest possible PCI DSS security certification for payment providers

### DIBS lets you tailor your solution to suit your needs

- Startup or established organisation with complex requirements - we can provide a solution that suits your specific needs

### We are online payment solution experts

- We have more than 12 years of experience, and can help you choose the right solution

### Local presence

- You can be sure to receive the right solution for your specific market

# DIBS ONLINE PRODUCTS

Simple, secure and tailored for your needs

## RELATED PRODUCTS & FEATURES

### DIBS API

Maximum freedom and flexibility to design your own transaction management and process

### Huge selection of card types

Local and international

### Online bank payments

Local and international online banks

### Invoice payments

Choose between multiple suppliers e.g., Collector or Gothia

### Mobile solutions

Receive payments through mobile apps

### Security solutions

Defender, Failover, 3D Secure

### Facebook solutions

Receive payments directly in Facebook

### Multiple acquirers

For example NETS, Euroline, Elavon

### Site inspection service

Regular check-ups ensure compliance with legal requirements

### Voucher

The electronic gift certificate gives your shop a unique opportunity to boost customer loyalty

### Bulk Service

Handle bulk (mass) transactions without using the DIBS administration interface

### Payment via Mail and Phone

Complete transactions on your computer, with your customer on the phone

Get a full overview of all our features

[www.dibspayment.com/products](http://www.dibspayment.com/products)





## About

DIBS Payment Services is Northern Europe's leading supplier of functional, secure and innovative services for online commerce.

DIBS manages transactions for more than 14.000 customers from our offices in Copenhagen, Gothenburg, Stockholm and Oslo.



## Contact DIBS

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