

**PAYMENT-IT**

***When cash is  
replaced by electronic  
means of payment.***

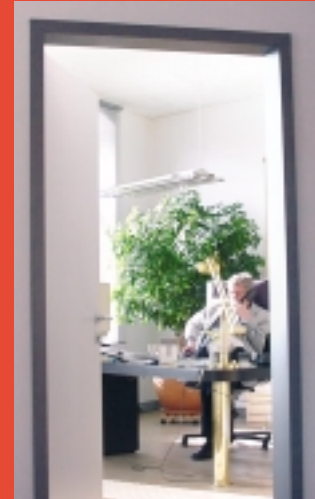


*"Globalization looks for common interests,  
partly for greater control over the economy.  
Those who always carry their ability to pay with  
them, save themselves and the environment  
the individual effort of cash management."*

*(H.D. Koch)*

## ***A strong partner...***

Since 1990, company founder Horst Dieter Koch has been dedicated to development of card processing, payment and settlement systems. Along with other specialists, he set up Koch Unternehmensberatung GmbH in 1996, offering consulting, project planning and software development services.



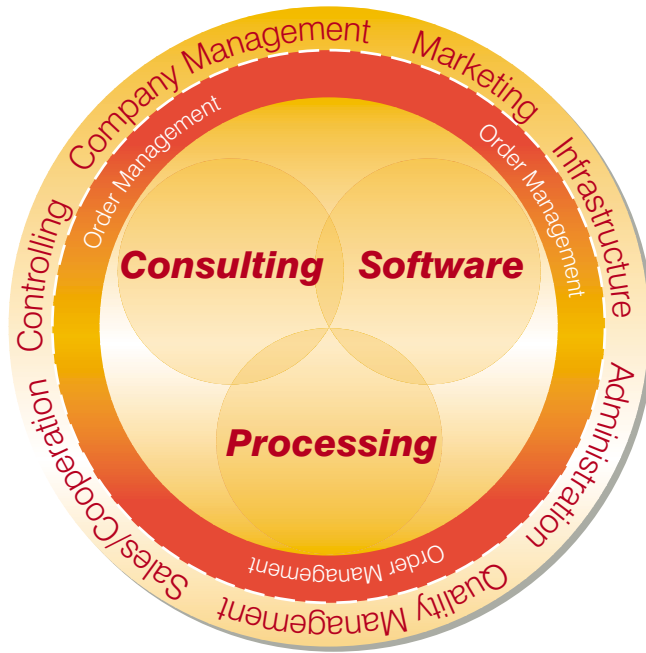
After 10 successful years in this field, the core area of business was expanded to include in-house product development as well. The expansion of business activities and the global orientation of the customer base in 2005 led to renaming the company to PAYMENT-IT – Gesellschaft für Software-Entwicklung, Zahlungssysteme und Kartenprocessing mbH. The base for consistent outstanding performance is provided by a team of long-term employees, who are valued above all for their personal initiative and for delivering their promises to the customers.

The value of the company draws from the knowledge and skills of every single employee. Because of the complexity of the tasks, the bulk of each investment is geared towards the selective, market-oriented and highly flexible utilization of the detailed knowledge of the consultants and specialists. By working together in close cooperation, customers build up a lasting, personal relationship with our staff, facilitating a continuous transfer of knowledge.

Being an independent company, creativity is a prerequisite for commercial efficiency and success. With our creativity and efficiency we are making a dynamic contribution to the development of global card processing and payment systems.



Headquarters  
in Fürth, Bavaria



The core business of our company makes use of the biggest part of our resources. This point of emphasis is supported by a lean administration and strictly organized order management. All processes are verifiable, and offer the basis for transparency, reliability and security. Our highly qualified and experienced team contributes to the optimal running of highly automated processes.

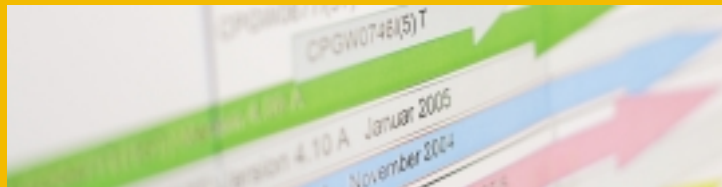


## ...with maximum performance...

People who use noncash methods of payment appreciate their simplicity, fast availability and security. We never lose sight of these three aspects when advising our customers.

Our customers' requirements are the focus of our consulting services at all times. Top priority for our specialists is personal, intensive and comprehensive customer care.

We know what payment systems are "made of!" Our development work is based on state-of-the-art technology and draws on the experience gained over many years. Documentation is an essential part of the development process. Each new development and system upgrade is planned in cooperation with the customer. The results are documented in detail, and presented to the users in the form of concepts, interface documentation and application manuals.



### PSX ▲

#### (Payment System Extensions)

A software package for product management activities and processing of all external business transactions in electronic payment systems. It is a modular, platform-independent card management system for partial implementation in existing bank systems.

### TLN ▲

#### (Activities and Performance Record)

A system for order management and consequential invoicing of efforts on the basis of precise time records. TLN supports project accounting and enables preliminary and actual costing.

### SDD ▲

#### (Soft Data Dictionary)

SDD is an TLN expansion module. The documentation of module versions history and interrelationship supports version management from development to production use.

### SIS ▲

#### (Statistical Information System)

SIS makes it possible to evaluate large volumes of product and payment data from a card payment system. It can also be used as a marketing instrument, which uses historical data on card use to support the design of future products.

### BAS ▲

#### (Business Card Assistance System)

BAS is a system for processing and analysis of statistical usage data of company cards. Such data can be used, among other things, for negotiations with contract parties (e.g. airlines, hotels, etc.).



Payment systems are complex and require intensive, long-term support with permanent communication.

Since 1991 we have been installing and providing support for the CPG (Card Processing Germany) card payment system in leading companies, and are continuing to develop the system further to this day. In day-to-day operation the system works smoothly and is stable. Should a problem arise, our specialists respond quickly and efficiently. Every version of our software is subject to certified process handling with quality assurance to give our customers the level of transparency and traceability normally expected in banking.

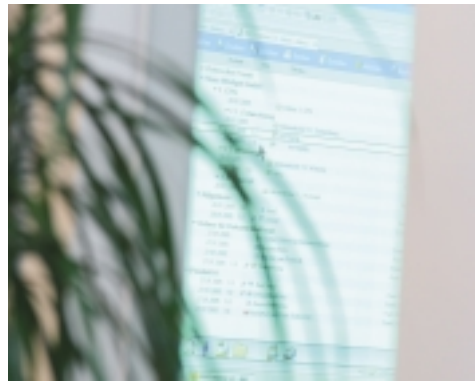
In the area of productive services, we have been offering special services for data storage and analysis since 1999. This includes statistical analysis data and card processing services capable of being used via the Internet. In-house infrastructure provides the prerequisites for the organization of the complete handling of the technical processing required for payment systems.

To enable us to deliver our performances we maintain a technical workshop with all required resources. Both in terms of hardware and software, we meet all requirements for working on platforms from IBM Mainframe to Linux/Unix computers or MS Windows clients.

## ...at the top...

Our comprehensive service offering includes the implementation and realization of all phases associated with a development proposal. This competence, in combination with specialist knowledge in the field of card-based payment systems, places us in an excellent position on the European market when it comes to cost/benefit considerations.

*We like to measure up against the "big boys"!*



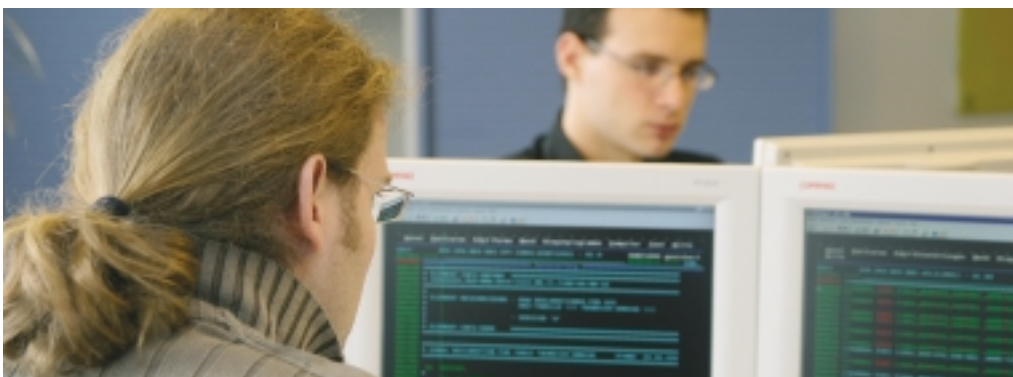
## **...with qualified experts...**

Our experts deliver high-quality work based on the latest knowledge and practical experience in all areas of development. From analysis to project management and implementation, our professional approach is based on approved methods.

A command of all programming languages and techniques for all relevant systems is just as important as the ability to implement solutions correctly. Where appropriate and commercially justifiable, implementation is undertaken using project-oriented technology involving design and documentation tools.

Our many years of practical experience in the heavyweight class of IBM Mainframe development makes it easier for us to integrate it with other computer systems.

Systems for data storage and management are covered by standard database systems. By using so-called 3-tier architecture, we meet the requirement that there be no loss of portability and that our products should be capable of use on all platforms.





Starting with the design of the interface based on 3270 technology, practical use is made of all available means, up to Web browser technology. Regarding this, it goes without saying that we have full competence in all communications equipment and use all the possibilities offered for secure Internet applications.

In summary, our independence is underpinned by the fact that we cover all areas wholly in-house – from mainframe to client/server technologies, using network systems.



Since 2002 we have had a strong partner at our side in the shape of the Croatian software company Sofistika d.o.o., based in Rijeka, providing us with selective and competent support on our product development work. With this partner we will be able to develop our capacities in line with current and future market requirements.

**...together...**

**...with you...**

*"Your commercial success provides us the advantage of a lasting partnership based on trust"*  
(H.D. Koch)



**...to the solution.**

PAYMENT-IT

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