

PRESS INFORMATION

Better fraud and risk management for merchants - payment provider Pay4One uses white-label platform from SHS Viveon

Integrated platform enables Pay4One merchants to maximize revenue through higher acceptance rates and lower processing costs

Munich, 20. July 2021 – SHS Viveon AG (m:access ISIN DE000AoXFWK2 / WKN AoXFWK), the modular platform for the automation of risk, credit and compliance processes, has entered into a cooperation agreement with Pay4One, the payment solution of AMYS IT-Solutions GmbH.

As part of the collaboration, Pay4One will offer its merchant customers the SHS Viveon fraud prevention and risk management platform, adding valuable services to its existing portfolio. "With this additional solution, Pay4One can offer its customers three key benefits: Fraud prevention, faster expansion into new markets and an optimized shopping experience with a BuyNowPayLater option", says Jürgen Zeitz, Managing Director of AMYS IT-Solutions GmbH.

Pay4One's merchant customers can use SHS Viveon's platform to perform comprehensive limit and commitment analyses of end customers. The partnership also facilitates the analysis of historical customer data and customer group-related credit agency queries. Customer profiling becomes more accurate, enabling merchants to offer more targeted products to their customers and increase conversion. "These days, a lot of data is generated when people shop: For example, we offer merchants the option of shopping cart analysis to gain dedicated information on the type of products sold to different customer groups. This facilitates targeted marketing to appropriate target groups," SHS Viveon CEO Ralph Schuler explains.

The solution also offers Pay4One's customers the option of simulating workflows in parallel operation, enabling targeted revenue increases while taking risk into account. Payment risks are also reduced: An integrated fraud prevention solution enables merchants to actively manage payment defaults and significantly reduce their default rates.

Another advantage of the solution is that data from all sales channels is managed together: "Our platform connects the shopping worlds of brick-and-mortar retail and online shopping and thus supports retailers by keeping end customer data consistent," Schuler says.

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About Pay4One

Pay4One is a payment service provider that enables neutral, independent, flexible and global payment processing. As a highly scalable and PCI-DSS certified "Fintech", Pay4One meets the payment needs of small and medium sized merchants. The modern, easily extensible architecture offers intelligent transaction routing, cascading, alternative payment methods such as, PayPal, Sofortüberweisung, invoice purchase, instalment payment, carrier billing, state-of-the-art risk and fraud management, fully automated reconciliation and settlement processing, comprehensive reporting, as well as plugin-based integration of all common store modules. Founded in 2012 in Neu-Isenburg, the owner-managed company supports national and international customers (in 8 European countries) and focuses on innovative solutions for e- and m-commerce, POS, especially for start-ups, smart city and connected cars projects. More information about Pay4One can be found here: <https://www.Pay4One.com>

About SHS Viveon

SHS Viveon's mission is to significantly simplify the management of corporate financial and regulatory risks. The SHS Viveon platform enables risk, credit and compliance management teams to automatically identify, assess and mitigate risks in a flexible, digital process. It simplifies access to all relevant data from any system, automates processes, and improves analysis and simulation, enabling better business decisions. SHS Viveon was founded in 1991 and has been listed in the m:access segment of the Munich Stock Exchange since 1999.

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