

PRESS RELEASE

Payment provider Unzer expands its risk and fraud management with platform solution from SHS Viveon

With the addition of German payment service provider Unzer to its customer base, SHS Viveon proves that its fraud and risk platform brings significant benefits to payment providers.

Munich, 11th May 2022 – SHS Viveon (m:access ISIN DE000AoXFWK2 / WKN AoXFWK), a leading provider of a modular platform for the digitalization of fraud, risk and compliance processes, has acquired the leading payment service provider Unzer as a new customer. Unzer develops payment solutions for e-commerce, brick-and-mortar retail and digital marketplaces and has become a true all-rounder in the industry through several specialized acquisitions in recent years. In addition to its core business of online and offline payment processing, Unzer offers its customers additional services such as risk management, fraud prevention and buy now, pay later. In order to provide these services even more efficiently, Unzer has started to expand and modernize its existing technology and will rely on the highly scalable SHS Viveon platform in the future.

The SHS Viveon platform offers Unzer a complete package and provides services that make expansion and modernization attractive. First and foremost, the platform replaces Unzer's previous risk engine, which merchants can use on the Unzer platform to check their customers for possible creditworthiness or fraud risks. As part of the merchant onboarding process, payment providers must also evaluate whether cooperation with new merchants and stores is at all possible from a risk perspective. In a next step, SHS Viveon will support this with modules of its RiskSuite to automate and accelerate the onboarding process for merchants. In the future, Unzer intends to use SHS Viveon technology to harmonize its IT landscape, as risk processes, regardless of where they occur in the business, can be managed centrally in one system.

Ralph Schuler, CEO of SHS Viveon, says: "Payment providers have to decide whether they should develop their own systems for managing credit risks, creditworthiness checks and the identification of possible fraudsters or just buy third party, highly scalable and fail-safe technology. We are pleased to be able to provide Unzer with a comprehensive solution which solves existing functional limitations for Unzer."

Jacob von Ingelheim, CFRO of Unzer, comments on the cooperation: "We have already established a basis of trust in the past through extremely positive cooperation experiences with SHS Viveon. The SHS Viveon platform enjoys a very good reputation in the industry and

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is known to be very robust. That's why it was an easy decision for us to choose SHS Viveon, because it enables us to optimally map and scale services of our diverse IT landscape."

About SHS Viveon

SHS Viveon has made it its mission 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 hedge risks in a flexible, digital process. It simplifies access to all relevant data from any system, automates processes, improves analysis and simulation, and enables better business decisions. SHS Viveon was founded in 1991 and has been listed on the m:access segment of the Munich Stock Exchange since 1999.

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www.shs-viveon.com

About Unzer

Unzer is one of the leading payment companies in Europe. Over 70,000 merchants rely on the end-to-end solutions for more growth - online, mobile or at the point of sale. Whether international payment processing, risk management or analysis of customer behavior: Merchants can put together their own modular data-driven services. This means that merchants only need one partner to make their payments future-proof, flexible and innovative. Unzer has developed into one of the fastest growing fintech companies in Europe through numerous strategic acquisitions in recent years. Today, over 750 payment experts and tech enthusiasts work to help merchants achieve sustainable growth in a dynamic market. Since 2020, KKR is the majority owner of Unzer.

For more information, visit www.unzer.com

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