

## Credit Card

African Payment Solutions is a leading provider of credit card acquiring in Africa. We are linked to the most popular pan-African card brands so that African consumers can buy and pay with their favourite card in the currency of their choice.

### **Benefits of accepting credit card payments**

- ◆ With African Payment Solutions you can accept Visa™, MasterCard®, American Express™, Diners™ and China Unionpay cards securely online
- ◆ Our secure and reliable systems have you open for business 24/7
- ◆ Credit card transactions are simply and securely acquired for you
- ◆ Our fraud management and payment security system screens transactions
- ◆ View your transaction history & process refunds through our user-friendly back office
- ◆ We are a pioneer and leader in online acceptance of credit cards in African countries

### **How e-Commerce credit card payments works**

- ◆ Cardholder clicks to pay on the merchant's site
- ◆ Cardholder is directed to a payment page to enter credit card details
- ◆ Cardholder is then directed to a 3D Secure page
- ◆ Cardholder enters 3D Secure authentication details
- ◆ Should the cardholder not be registered for 3D Secure the card holder will be redirected to the issuing bank to register for 3D Secure
- ◆ If authentication is correct the transaction is sent for authorisation
- ◆ Once authorised the merchant's website is advised of the result