

ONPEX A Gateway to Global Payments

Where there's global commerce, there's a need for global payments. ONPEX, The Online Payment Exchange, knows no borders and helps any market, developing or emerging, expand globally.

The story of ONPEX is a story of growth. Founded in 2010 in Germany, ONPEX has rapidly become a leading global white-label cloud payment solution provider. "We have gone from being a one-man show to an award-winning company with international staff and sales partners in five continents. Our vision from the beginning has been to simplify online payments. We have achieved this through our ready to use payment platform which offers banks, acquirers and payment service providers the flexibility they need to grow globally," says Christoph Tutsch, founder and CEO of ONPEX.

Products for Global Payments

ONPEX is based upon three products for the payment industry that bring with it simplicity, transparency and automation. The core business that ONPEX provides is a White-label Payment Platform, developed in-house from scratch to meet our unique customers' needs. It features a merchant portal, gateway and management system. This gateway has technical connectivity to hundreds of acquirers, alternative payment methods and payment-related products. "The second pillar is what we call our Global Acquiring Network. This refers to our portfolio of international acquiring banks that help merchants accept any local or international card processing and alterna-

tive payment method," explains Tutsch. ONPEX distributes merchant accounts from its acquiring partners to offer a complete payment suite to grow business across borders. Lastly, its recently launched Payment Account Management allows customers to manage technical transaction information in relation to the real payment streams with any connected payment method, thus simplifying the cash management. The product provides an account management system with integrated billing and settlement based on core banking security.

Emerging Markets

ONPEX is the catalyst for payment companies aiming to have a global footprint. "Our ambition is global, and we are expanding our local networks in the Americas and in Asia. With our new office in Hong Kong and a US office opening in 2016, we are actively seeking business there," Tutsch explains. Opportunities are abundant. "Ecommerce is booming in India, especially through mobile channels. We are looking at a market where there has been a



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344% rise in mobile phone use in just three years." In this climate, it can be difficult for merchants to keep pace with technological demands, Tutsch says, adding that ONPEX offers a white-label solution that gives customers the power to accept payments from any channel and in a multitude of currencies. China is another growth market for ONPEX. The country has around 600 million online consumers with a market value of €14.5 billion. "This is a market that is ready to trade with the world. East Asian merchants want to sell to the world, and the world wants to buy from that market."

Seamless Technology

ONPEX payments solutions allow merchants in emerging and developed markets to facilitate payments with the wider world. The ONPEX platform complies with the latest Payment Card Industry (PCI) Data Security Standard and all data is encrypted. "We have partnered with third-party risk mitigation solutions such as Kount and WebShield and support 3D secure and EMV transactions," Tutsch explains. All technology has been developed in-house. The platform can also be adjusted to a client's specific requirement, adds Tutsch, because seamless payments require one thing above everything else: seamless technology.

ONPEX

The Online Payment Exchange

one platform: endless solutions

white-label payment platform · global acquiring network · payment account management

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