



## **paysafecard.com makes Web shopping simple, secure, private**

*Solutions for Internet-based companies*

### **Overview**

- **The Challenge**--paysafecard.com, a provider of prepaid payment cards, wanted to build a secure, private, easy-to-use e-commerce solution to support Internet shopping in Europe
- **The Solution**-- IBM **@server** pSeries servers, IBM WebSphere® software platform, and implementation services from IBM Global Services—all part of IBM Blue Velocity
- **The Benefit**-- IBM technology, expertise and project support help to win confidence of consumers, distributors and merchants in this new and innovative service

"IBM is helping us show Europe a new and more secure way to shop on the Web."

-- *Dr. Armin Sageder CEO paysafecard.com*

### **Net shopping easier than ever**

Shopping on the Web is here to stay, but real success won't begin until the consumer experiences a true sense of security and privacy as they shop. Headquartered in Vienna, Austria, paysafecard.com ( [www.paysafecard.com](http://www.paysafecard.com) ) believes they have such a solution and are currently rolling it out in Europe.

Built on an IBM technology platform, the service provides consumers with a prepaid payment card for Internet shopping, as well as for use with telephones and mobile services. There are no hidden costs or transaction fees in using the card. Instead, you simply buy a paysafecard at a local store. When you make a purchase online, the

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request is transferred to paysafecard.com, where the balance is checked, the amount due is deducted, and the purchase approved. Then paysafecard.com transfers payment to the Web merchant.

"It's a simple, secure, anonymous form of payment," explains Dr. Armin Sageder, CEO of paysafecard.com. "It benefits anyone who does not own a credit card or is unwilling to use a credit card on the Web."

### **Reliable, secure platform key to success**

The paysafecard.com concept is now honored by most leading Web merchants in Austria. While issues with privacy and security were stumbling blocks, so was the simplicity of the system. No one—from distributors to merchants to consumers—wanted to add anything to their PCs, such as hardware installations and software downloads.

For Sageder and his fellow founders, the security, reliability and simplicity of paysafecard.com would begin with developing a solid, stable platform. After considering several major providers, IBM was chosen because they brought to the project certain intangibles beyond technology. "With IBM onboard, it instilled confidence in everyone. It said we were building a technologically-correct system that would allow secure shopping on the Web," Sageder says.

### **High traffic zone**

The IBM Global Services team developed the solution and installed a dozen IBM **server**pSeries servers, running the IBM WebSphere software platform, in the IBM outsourcing data center. All transactions—from customer requests to purchase approvals and payment transfers, along with card balance management—flow through these UNIX-based servers. "As paysafecard.com expands through Europe, we anticipate heavy traffic through the site," says Sageder. "The pSeries was designed for a high-transaction environment that's growing at a rapid pace."

Likewise, IBM WebSphere fits paysafecard.com's need for building applications and growing their business on the Web. "The key to e-business success is using the right infrastructure, from software to hardware. The IBM solution, combined with our prepaid payment card, puts us at the forefront of online selling in Europe." Both WebSphere and the pSeries are available through IBM Blue Velocity.

### **Web shopping to triple in size**

Indeed, paysafecard.com has tapped into a high growth area. The market for European Web shopping is expected

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to triple by 2005. Today paysafecard.com is positioning itself to take advantage of the trend. Having launched in Austria in late 2000, the company plans to rollout in Europe by mid-2002. "Using marketing and technical support from IBM, our goal is to make paysafecard.com the leading prepaid payment system throughout Europe by 2003," Sageder says.

### ***For more information***

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