

## DUKASCOPY PAYMENTS

“Intelligence is the ability to adapt to change” according to Stephen Hawking, and in a fast developing and ever changing environment, technology steps forward constantly. That is why Dukascopy Group is focusing on extending its services and providing its clients with electronic money services. This is a fast-moving and innovative sector as consumers and businesses are increasingly comfortable with the idea of a cashless economy and replacing physical money with intangible electronic money.

We are proud to officially launch Dukascopy Payments, the EU-regulated EMI (Electronic Money Institution) 100% owned by Dukascopy Bank SA. Dukascopy Payments is an EU-licensed subsidiary specialized on instant mobile payments. The company’s services are based on Dukascopy Connect mobile communicator – a highly secure messenger developed in-house, which encrypts all the messages and pictures, enables video and voice calls and most importantly ensures that any third party has no access to client’s private data. The technology is powered by Dukascopy Bank SA.

Becoming a client of Dukascopy Payments is easy – just download and install Dukascopy Connect Android or iOS application, or use web Payments platform. Register and fill out the account opening form, attach a photo of an ID document, with a self-portrait holding your ID, and a utility bill. However, if you already are an existent client of Dukascopy Group – no additional forms should be filled and within several minutes your Payments account will be ready to use. Accounts are opened electronically, 24/7 and on the basis of remote client identification.

Dukascopy Payments system allows you to make and receive money transfers globally to and from other users of the payment system. In order to use Dukascopy Payments eWallet, all you need to know is a mobile phone number of the recipient. The service is available through Dukascopy Connect mobile application and Dukascopy web Payments platform. New service allows topping up eWallet account from credit and debit cards and via a bank transfer. In the nearest future Dukascopy Payments will expand the number of ways how to top up the eWallet. Also, Dukascopy Payments allows each client to open eWallets in 10 different currencies at their convenience.

Dukascopy Payments offers to transfer your funds from FX accounts held in Dukascopy Bank and Dukascopy Europe into the eWallet of the holder. On top of that, Dukascopy Payments provides 24/7 personalized client support, favourable currency exchange rates, as well as Dukascopy Card issue. At the current moment we offer Dukascopy Payment clients to order cards in 5 different currencies, such as EUR, USD, GBP, AUD and CAD.

Finally, Dukascopy Payments offers merchant account services, focusing on financial services. The services are available for all clients of the Group and numerous white label partners. Dukascopy Payments enables the most lucrative and competitive rates, flexible transaction, service fees and settlement options for its merchants. After acquiring electronic money of merchants will be stored on the eWallets and can be transferred at their convenience. The electronic payments system represents a state-of-the-art technology delivering an experience that is reliable, trustworthy and easy-to-use. Dukascopy Payments system can be deployed rapidly and cost effectively in any configuration required by the merchant.