

Business Update

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How can merchants benefit from information on the payment behaviour of their customers?

Analysis of existing customer information for a better individual user experience is growing in popularity. With increasingly digitised processes and innovations, retailers are able to get more and more information. It is not always recognised that most merchants have potential data that can help to optimise their sales processes. Merchants do not have to invest a lot of time to benefit from these data in their business. They might be able to use important information and statistics about all transactions and payments in their business with a free solution. It can be a competitive advantage to have an overview of payment transactions and make processes of their business more efficient.

Merchants can use an analysis tool such as the free MyPayments from SIX Payment Services, to quickly and easily see details of the status of their transactions and fees. Even for small and medium sized merchants it is possible to get an overview of their card payments without rushing into extra costs. In addition, a merchant can customise search and filter capabilities to create statistics and detailed reports.

MyPayments from SIX Payment Services allows merchants to keep track of all transactions effected via their payment service provider and to view the last nine months of payment transactions. The product is now available for free for all customers of SIX Payment Services, through simple online registration.

Data can provide merchants with valuable information about their business. In short, the handling of data, which may appear to be a real challenge, is a great opportunity to understand a company better, to optimise work processes and obtain interesting insights. Administration also benefits from such a solution: reports can be exported as Excel or CSV file for further use or archiving.

Customer Analysis: How merchants get better at understanding their business trends

In Switzerland merchants who want to receive an even more detailed look at their sales data and want to meet the requirements of their customers, can now do so with the supplementary data analysis tool MyAnalytics. This can help answer such questions as: What time of day do I make the most sales? How much do my customers buy from competitors? Which sales channels do I make the most sales through? SIX is also currently working on including other data in the analysis, such as weather information.

"By analysing anonymous transaction data SIX can create real added value for the merchants," said Panagiotis Karasavoglou, Country Head Germany at SIX Payment Services. "This means that a merchant knows by the hour exactly how to best utilise his staff. Merchants can also offer a corresponding loyalty program if they have enough relevant information about the shopping habits of their customer base. This is already possible in Switzerland. A merchant can work out the approximate amount that an average customer is willing to spend, and can provide specific incentives for the next purchase with discounts; encouraging more satisfied customers."

A live demo of MyPayments will be available at the dmexco 2016 event in Munich, Germany, booth 021.

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SIX Payment Services

SIX Payment Services offers financial institutions and merchants secure, innovative services along the entire value chain of cashless payments. Our tailor-made solutions include settlement of domestic and international payments by credit, debit and prepaid card. One of Europe's largest card transaction processors and market leader in Switzerland, Austria and Luxembourg, SIX Payment Services ensures that card-based payments in Switzerland and abroad are both accepted and processed.

With around 1,100 employees and 10 locations worldwide, SIX Payment Services supports clients in 33 different countries. www.six-payment-services.com

SIX

SIX operates the infrastructure underpinning the Swiss financial sector and offers a comprehensive range of services around the world in the fields of securities trading and settlement, financial information and payment transactions. The company is owned by its users (approximately 140 banks of various orientation and size). Its workforce of over 4,000 employees and presence in 25 countries throughout the world generated operating income of CHF 1.8 billion and adjusted Group net profit of CHF 713.7 million in 2015. www.six-group.com