MASTERCARD INSTALLMENT PAYMENT SERVICES

Installments via your terminal

Mastercard Installment Payment Services enables your customers to pay in installments at the terminal. In order to be able to use this service, an agreement must be in place between the cardholder (customer) and his or her bank. Upon request, your customer can utilise this service with a Mastercard credit card, and pay the purchase price in installments. The payment procedures are shown on the terminal display. Your customer chooses their preferred option (payment of the total amount or payment in installments) and follows the instructions on the display to complete the purchase. The reimbursement of the total purchase amount to you remains unaffected and is made in line with your existing conditions.
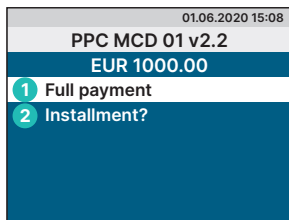
Offering this service translates into a number of benefits for merchants. Given that the transaction is concluded via the existing terminal, it helps to streamline handling at the point of sale (POS) and no other ancillary agreements are required with financial institutions. Furthermore, an increased number of new customers can be expected due to the fact that the service means greater payment flexibility for the cardholder. The shopping experience for the customer is significantly improved due to the fact that they can choose the right payment option for them. Not only does this promote customer loyalty, it also increases the chances of greater purchase amounts.

- Increased sales opportunities
- New customer potential
- Additional service for your customers at the point of sale
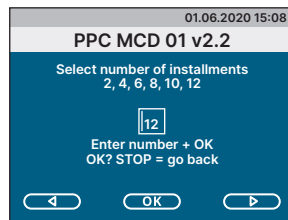- Increased loyalty thanks to a wider range of payment options

- A tendency towards bigger shopping carts
- No additional costs for you
- Payment in full of the purchase price (the customer then repays in installments to his or her bank)
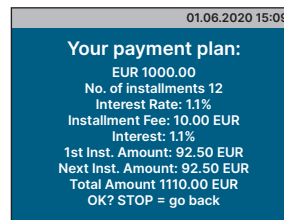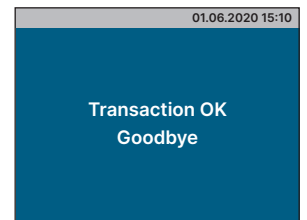
How the process works at the terminal

01.06.2020 15:08
PPC MCD 01 v2.2
EUR 1000.00
① Full payment
② Installment?

Step 1

01.06.2020 15:08
PPC MCD 01 v2.2
Select number of installments 2, 4, 6, 8, 10, 12
12
Enter number + OK OK? STOP = go back
◁   OK   ▷

Step 2

01.06.2020 15:09
Your payment plan:
EUR 1000.00 No. of installments 12 Interest Rate: 1.1% Installment Fee: 10.00 EUR Interest: 1.1% 1st Inst. Amount: 92.50 EUR Next Inst. Amount: 92.50 EUR Total Amount 1110.00 EUR OK? STOP = go back

Step 3

01.06.2020 15:10
Transaction OK **Goodbye**

Step 4

STEP 1

The cardholder is given two options to pay the purchase amount:
① Payment of the total amount
② Payment in installments

Select option ① or ② and confirm using the OK button. In order to stop the transaction, the customer must press the red stop button.

STEP 2

If your customer chooses to pay in installments, the terminal will then display the number of installments for the purchase amount in the next step. The cardholder chooses the desired number of installments and confirms with the green OK button. In order to cancel the transaction, the customer must press the red stop button.

STEP 3

The terminal display now shows a summary of the selected payment procedures. This step must now be confirmed by pressing the OK button. At this point, the customer has one final opportunity to cancel the decision to pay in installments.

STEP 4

If the process is confirmed in step 3, the transaction is then concluded and the receipt is printed. Payment in installments has now been completed. If the process was not previously confirmed, the customer is then taken back to step 1.

Client receipt

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*** Cardholder Receipt ***

Pay
Mastercard Contactless
PPC MCD 01 v2.2
XXXX XXXX XXXX 1234

25.05.2020              15:09:26
Trm-Id:                 12345678
AID:             A0000000012345
Trx.Seq-Cnt:               67890
TRX. REF-No:          97531864200
Auth. Code:                022222
Acq-ID:             00999100200


Installment Payment

No of installments:              12
Installment Fee EUR:          10.00
Total Amount EUR:           1110.00
1st Inst. Amount EUR:         92.50
Next Inst. Amount EUR:        92.50
Annual Perc. Rate:             1.1%
Interest:                      1.1%

Total EFT Amount EUR: 1000.00
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Merchant receipt

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Pay
Mastercard Contactless
PPC MCD 01 v2.2
XXXX XXXX XXXX 1234

25.05.2020              15:09:26
TID:                    12345678
AID:             A0000000012345
Trx.Seq-Cnt:               67890
TRX. REF-No:          97531864200
Auth. Code:                022222
Acq-ID:             00999100200
55542A005A0C1ED5F55AD16D1068
65DC                       01/10

Amount EFT EUR:         1000.00
```

Your local point of contact can be found at: worldline.com/merchant-services/contacts