



Success Story

Top security and regional flexibility in a single solution

"SIX Payment Services is our online payment processing platform for the entire European region. By improving Amway Online, we are now experiencing a steady 7% autonomous sales increase online, regardless of the growth direction within the various European markets."

Kees-Jan Kindt
Treasury Manager, Amway Europe



Amway Europe's Treasury Manager, Kees-Jan Kindt, explained his company's move this year to a pan-European e-commerce payment system.

Mr. Kindt, would you describe Amway's business model as a multilevel marketing organization?

Amway sells only through ABOs (Amway Business Owners). We do not advertise publicly; our ABOs market and sell directly to customers.

We have 29 subsidiaries in Europe alone, so the business is decentralized. Each entity is highly independent, which means that each Amway market is uniquely adapted to suit the local culture.

What was Amway's e-commerce position before you unified your online systems?

We installed separate online payment processes for each subsidiary as our markets were established region by region. In Central and Eastern Europe, we had to cooperate with local contractors and acquirers to comply with regulations.

Each payment platform functioned individually; however, they were disconnected from each other. With smaller systems, our transaction capacity was constrained, resulting in limited sales. European reporting

was also complicated and time-consuming. Finally, the PCI (Payment Card Industry) benchmark has been raised in the past two years. This put the data security of our online payment processes in question. We were ready to find a harmonized payment solution that would make it easier to meet the PCI standard.

Why did you choose SIX Payment Services?

There were several factors in that decision. SIX Payment Services was willing to meet with a representative from each subsidiary to help them understand how the new system would affect them. Legally, we still have to cooperate with local acquirers in countries like Turkey, Ukraine and Russia. SIX was able to smoothly incorporate the other acquirers into the payment system.

We wanted a single payment interface for Amway Online in Europe. At the same time, our local ABOs were accustomed to buying merchandise in their own currencies, and we had to make sure that this did not change.

All in all, by improving Amway Online, we are now experiencing a steady 7% autonomous sales increase online, regardless of the growth direction within the various European markets.

Amway Europe's initial position:

Amway Europe's e-commerce was fragmented. Regional systems were unable to interact with each other, and they could not accommodate a high number of transactions simultaneously. Internet purchases were in danger of disruption and weakened data security. Sustaining multiple, small-scale payment systems became a financial drain and reduced potential sales. European reporting was labor-intensive.

The goal:

A pan-European payment system would reduce Amway's maintenance costs and expand profit potential. The consolidated system also had to eliminate the risk of losing payment data by increasing security to conform to the new PCI standards. The key would be one system with a single payment entry point serving all 29 regional entities.

The SIX Payment Services solution:

SIX provided a complete solution that combined top security with regional flexibility.

SIX Payment Services aligned the Saferpay payment platform, which is one hundred percent PCI-compliant, with Amway Online, so that secure checkout operates within an Amway Online window.

SIX ensured a seamless transaction flow to and from the centralized payment entry point. Web reporting is integrated into the total system to produce comprehensive, fully sortable statements.

SIX' pan-European payment system injected new life into Amway Europe's existing e-commerce by reducing overhead, augmenting transaction capacity, and streamlining reports. As sales increase, Amway Europe will benefit from further cost reductions, because SIX reduces its fees for higher transaction volume.

With this project, SIX Payment Services demonstrated the ability to provide customized solutions to meet the specific demands of pan-European e-commerce merchants. This achievement is the result of a strategic approach to the e-commerce market segment, a strategy that SIX continuously develops and strengthens.

About Amway

Amway is one of the world's leading direct sales companies. Founded in 1959 in Ada, USA, Amway operates in more than 50 countries, generating revenue of USD 8.4 billion in 2009. Amway's product portfolio encompasses around 450 different products, most of which are in the areas of cosmetics, wellness and household. These products are distributed through

more than 3 million independent Amway Business Owners worldwide. Amway's range of brands includes the NUTRILITE™ nutrition supplement products, the cosmetic lines under the ARTISTRY™ and beautycycle™ brands, as well as the L.O.C.™ household cleaning products. All of these products are developed in company-owned R&D centers. Amway also operates a travel agency, AMWAY Travel.

The SIX Payment Services solution

Secure

- SIX Payment Services is PCI DSS-compliant, supplying the highest level of data security in the industry.
- Risk is eliminated, because merchants never access the customer credit card data.
- SIX stores card data in a single centralized, top-security database.

Streamlined

- A single payment entry point serves all of Europe.
- One large system accommodates a high volume of simultaneous transactions.
- Integrated web reporting is consolidated and clear.

Customer-oriented

- SIX Payment Services is determined to satisfy the special needs of every single customer.
- Key account managers stay in close personal contact with each customer throughout a project.
- Service lines are staffed 24/7.
- SIX integrates third-party acquirers without compromising data security.

Cost-effective

- SIX Payment Services combines payment service, acquiring and reporting in a single solution, which lowers maintenance costs.
- DCC reduces commissions.
- SIX rewards higher transaction volume with lower service fees.

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