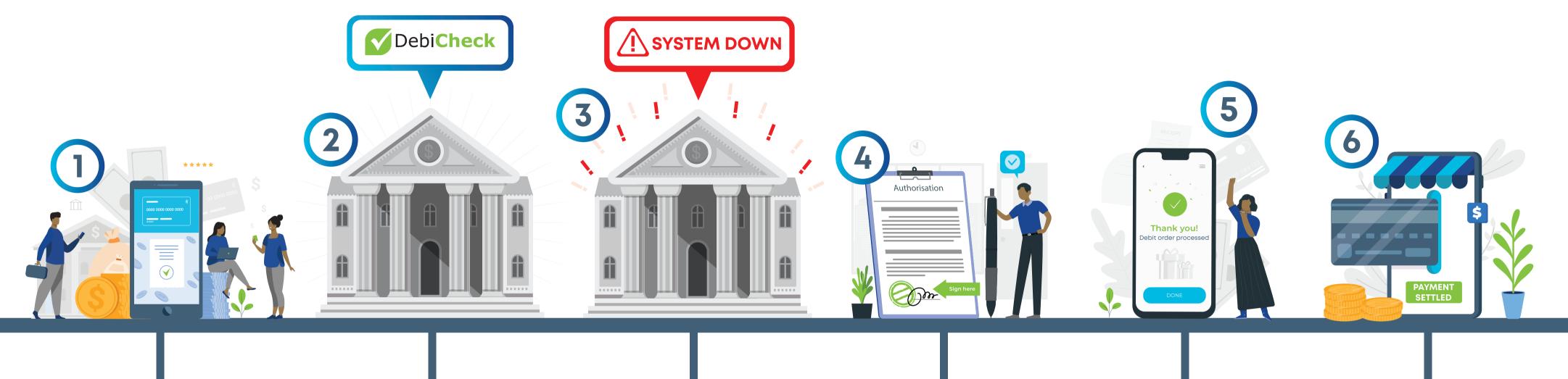
MULTI-ACQUIRING BANK SELECTION



Step 1:

A consumer applies for a loan (credit) from a merchant. The merchant and the consumer come to an agreement and a contract is drawn up.

Step 2:

A debit order (DebiCheck solution offered by Altron FinTech), based on the contract, is set up for the loan repayment. This must be done via an acquiring (sponsor) bank. If there is downtime on the acquiring bank, proceed to step 3. If there is no downtime on the acquiring bank, proceed to step 4.



In the event that the merchant's acquiring bank is experiencing downtime, Altron FinTech switches to another acquiring bank (based on a priority list of acquiring banks). This ensures that in the event of primary acquiring bank failure, the merchant will still be able to register the debit order.



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Step 4:

The debit order is submitted for registration via selected acquiring bank. The consumer must review and authorize the debit order. Once authorized, the debit order is successfully registered.

Step 5:

Altron FinTech processes the debit order on the scheduled date on behalf of the merchant.



If the debit order is successful, the merchant is settled by Altron FinTech.