

## About ask|net

ask|net is one of the leading global providers of outsourced electronic software sales and distribution services (ESD). The company helps software and other digital media publishers to maximise their revenues by hosting eCommerce sites that enable them to promote, sell, license, distribute and maintain or manage all types of digital and physical media, including software, music, videos, games, PDA software and e-books.

From its high-availability data centre, ask|net operates more than 100 end-to-end eCommerce sites serving 400+ software publishers worldwide. ask|net's eCommerce platform offers them a common set of core technologies: order and transaction management, fraud prevention, 24x7 customer service and support, and access to promotional opportunities through its eCommerce network of nearly 500 clients and partners.

Founded in 1995 in Germany as an offspring of Karlsruhe University, ask|net has successfully conquered the European continent. Having mastered this region's currency and tax requirements, the company then started to expand its online software distribution services to North America and Asia Pacific.

ask|net focuses on fast growing and already established software publishers that have outgrown one-size-fits-all offerings and demand individualised service. Current customers include companies such as Absolute Software, ACD Systems, Anonymizer, Astaro, InterVideo, Konica / Minolta, Opera, Simple Star, Steganos, SUSE Linux and TechSmith.



## The Challenge

Today software publishers from all over the world rely on ask|net's proprietary ESD technology to offer their customers a localised shopping experience while raising their online revenue. In order to provide its clients with a comprehensive ESD solution, ask|net had to enhance its proposition with a reliable online payment service.

*"There are several eCommerce providers in the industry who offer straightforward payment processing for the most common payment methods and currencies," said Dietmar Waudig, Chief Executive Officer, ask|net. "However, to develop a competitive advantage and to service new customers on a global scale, we had to find a payment provider that could mirror our philosophy by offering a localised payment experience in each region we target."*

Address <https://store.simplestar.com/cgi-bin/cart/reg=NA?ID=183754&EDS=YES&APX=WZguj4>

**Simple Star** Shopping Cart Address Info Payment Options Place Order Receipt Download

**Information**

- ▶ Security
- ▶ Return Policy
- ▶ Terms & Conditions
- ▶ Help
- ▶ Contact
- ▶ Login
- ▶ My Account

**YOUR SHOPPING CART**

Product	Language	Qty	Price
PhotoShow	English	1	US \$29.99
<b>Additional options</b>			
Backup CD of your order (includes "Download Service") - US \$11.99		<input type="checkbox"/>	
Extended Download Service - US \$6.99		<input checked="" type="checkbox"/>	US \$6.99
<b>Sub Total:</b>			<b>US \$36.98</b>
<b>Total:</b>			<b>US \$36.98</b>

Recalculate Continue

■ Enter Your Coupon

If you have a coupon, enter it here:  Enter code

Invoicing will be carried out by our logistics partner asknet AG, Vincenz-Priessnitz-Str. 3, D-76131 Karlsruhe

*ask|net hosts the Simple Star webshop*

## Requirements

Some of the generic features that were important to ask|net in the search for an ideal payment service provider were:

- Seamless integration with the ask|net platform, no matter what language, and fast implementation
- Real-time, internet based authorisation of payments and processing
- Multi-currency transaction processing, including: EUR, GBP, CHF, USD, CAD, AUD, JPY, KRW
- Local payment method availability from all over the world, preferably including: Visa, MasterCard, American Express, Carte Bleue, Lastschrift, Carta Si, Switch / Solo, PayPal, PIA, Cash & Carry, COD, and Invoice / P.O.
- Fraud detection techniques.

Furthermore, ask|net's business model of servicing multiple publishers over one hosted platform inspired several additional requirements. Just like the core platform, the payment solution needed to support customising to the various publishers' profiles. In practice, this translated not only to optimising currency and payment method settings per region, but also to combining internet and call center sales channels, diversifying maximum transaction values, varying the risk screening criteria, delivering individualised reporting, etc.

Last but not least, as the transaction volumes of combined publishers ran via the ask|net platform, the payment solution had to allow for distinguishing traffic and results for each publisher.

## The Solution

ask|net decided to partner with Bibit, the leading payment service provider. *“Integrating Bibit’s solution into our eCommerce platform has enabled ask|net to offer more than 60 different international payment options,”* said Dietmar Waudig. *“This important feature has broken down barriers for our entry into the North American and Asia Pacific markets. It has allowed us to become a global key player in the eCommerce provider sector.”*

True to its motto “Global Commerce, Local Payments”, Bibit can process the international credit card brands Visa and MasterCard in many currencies and via a number of bank connections, allowing for least cost routing as well as back-up in case the primary bank should not be available. The many domestic payment methods from across the globe serve those clients not willing or able to use a credit card online. Furthermore, ask|net decided to implement some other very specific payment methods that Bibit did not (yet) support directly on its own platform.

The need to tailor functionality to differing categories of publishers was solved by setting up several so-called “merchant accounts” on the Bibit system under the ask|net umbrella contract. Each account was then formatted with a group of settings that fits a particular category of publishers. For example, for a publisher with far above average transaction values, a separate account was opened that would allow for these high values, while configuring the risk management settings to keep a firm grip on the related risk.

Another decisive factor lay in Bibit’s reconciliation and reporting services. Based on order numbers assigned by ask|net, each individual transaction could be tracked and traced from the moment it was initiated, up to settlement and beyond. Applying different series of order numbers for different publishers, splitting batches and regrouping all data and funds per publisher proved to be very effective.



InterVideo Japan is hosted by asknet, payments run via Bibit

## Practice

Bibit's services allow ask|net to offer a complete, unique, and seamless eCommerce experience for online shoppers worldwide. Internet stores have the look and feel of ask|net's client websites, and the payment processing seems transparent to the visitors. Bibit's wide range of currency availability, the great selection of payment methods and flexibility has given ask|net a competitive advantage.

Bibit's flexibility was tested when, in order to secure one of its top customers, ask|net was faced with the challenge of providing a Japanese online store within a minimal time frame. The most important feature was the availability of the Japanese preferred payment options: JCB credit card with real-time authorisation and Japanese offline bank transfers. In a team effort between ask|net and Bibit, a Japanese shopping cart was set up and went live in three weeks, offering JPY processing through both local payment methods.

*"By partnering with Bibit, we are able to offer our software publishers customised online stores in local languages and with country specific payment methods all over the world," said Dietmar Waudig. "Their customers have the convenience of shopping online and paying by using the payment method they are most comfortable with. This, of course, translates into higher revenue for our publishers."*

## More information

Please visit: [www.asknet.com](http://www.asknet.com)

The logo for ask|net, with "ask" in a bold, lowercase sans-serif font, a vertical bar, and "net" in a regular weight of the same font.