



PRECREDITCHECK SIMPLE

Buying on account is still the favourite payment method with online shoppers in Germany, Austria and Switzerland. E-commerce enterprises that don't provide this option – particularly to first-time customers – face a significantly higher rate of purchase cancellations and, as a consequence, losses in sales. The dilemma: if you accommodate your customers' wishes and offer them the chance to buy on account, you run the risk of cancelled purchases further down the line.

Regis24's PreCreditCheck Simple solves this problem by checking in real time the creditworthiness of (first) customers during the payment process, then sending a recommendation to your system regarding whether the much-favoured purchasing on account offer can be provided to a particular shopper as a payment pathway.

ADVANTAGES FOR YOUR BUSINESS WITH PRECREDITCHECK SIMPLE FROM REGIS24:

- your choice of either straightforward disclosure of a data item or disclosure with a more comprehensive depth of information
- problem-free and rapid integration by means of modern REST API
- excellent scalability and high availability
- integrate individual workflows (for example, by combining Pre-CreditCheck Simple with Address Standardising) easily with the API interface
- up to 100% success-based pricing you only pay if our performance is successful
- no minimum purchase or minimum contract period
- established and certified since 2003



HOW PRECREDITCHECK SIMPLE FROM REGIS24 WORKS, IN DETAIL:

With our PreCreditCheck service, you ensure you're protected against the risk of payment cancellations as a result of defaulting, insolvent or unwilling payers.

- 1). your system transmits data queries to us via an application programming interface (API), for instance in real time during the course of a new customer's payment procedure as it goes through your shop's system
- 2). our system automatically standardises the name and address to save the identity of the customer
- 3), the standardised request data is collated daily with registries of debtors and insolvencies
- 4). you receive the disclosed data via API in real time and can, for instance, offer purchase on account to the individual customer as a payment method - or not, if the findings relating to creditworthiness suggest otherwise.

+800 successful companies trust in our solutions:



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HOW DO REGIS24'S CLOUD-BASED SOLUTIONS AFFECT INTERNET SECURITY?

Our research is carried out in dedicated environments in European computing centres that have been inspected and certified according to the stringent legal standards of Germany's Federal Office for IT Security. If you'd like to learn more about IT security issues at Regis24, please get in touch with our Chief Technology Officer, Hendrik Nehnes.

Let the Regis24 experts advise you personally:

