

## Novalnet payment extension for Commerce Kickstart

### Installation guide

Version 10.0.0

## Table of contents

|  |    |
|--|----|
| Table of contents .....  | 2  |
| Changelog.....   | 4  |
| About this document .....  | 5  |
| Freeware-License agreement.....  | 6  |
| 1. General.....  | 8  |
| 2. Functional specification .....  | 9  |
| 2.1 Supported payment methods.....   | 9  |
| 2.2 Risk and control management.....   | 10 |
| 2.2.1 Fraud modules .....  | 10 |
| 2.3 Integration to the checkout and types of connectivity (interfaces) ..... | 10 |
| 2.4 Payment Card Industry Data Security Standard (PCI DSS) .....             | 10 |
| 3. Download and installation.....  | 11 |
| 3.1 Compatibility and requirements.....                                      | 11 |
| 3.2 Steps for installation .....   | 11 |
| 3.2.1 Download.....  | 11 |
| 3.2.2 Plugin installation.....   | 12 |
| 4. Configuration.....  | 14 |
| 4.1 Configuration wizard.....  | 14 |
| 4.2 Global settings .....  | 15 |
| 4.2.1 Global setting configuration .....                                     | 15 |
| 4.3 Payment methods.....   | 17 |
| 4.3.1 Activate Payment .....   | 17 |
| 4.3.3 Configuring the payment method.....                                    | 18 |
| 4.4 Payment methods specific settings .....                                  | 20 |

|  |    |
|--|----|
| 4.4.1 Credit card .....  | 20 |
| 4.4.2 Direct Debit SEPA .....                                      | 20 |
| 4.4.3 Invoice .....  | 20 |
| 4.5 Miscellaneous .....  | 21 |
| 4.5.1 Order status management .....                                | 21 |
| 4.5.2 Merchant script configuration in administration portal ..... | 22 |
| 4.5.3 Configuring merchant script E-mail settings.....             | 23 |
| 4.5.4 Fraud modules configuration.....                             | 24 |
| 5. Extension process .....   | 28 |
| 5.1 Capture/Void transaction .....                                 | 28 |
| 5.2.1 Refund transaction process with bank details.....            | 31 |
| 5.3 Amount update process .....                                    | 33 |
| 5.4 Due date change process .....                                  | 34 |
| 6. Subscription process .....                                      | 35 |
| 7. Affiliate system management.....                                | 39 |
| 8. Uninstallation procedure.....                                   | 40 |
| 8.1 Payment uninstallation .....                                   | 40 |
| 8.2 Plugin uninstallation.....                                     | 41 |
| 9. Imprint and contact .....                                       | 42 |

## Changelog

| Version | Description & Changes | Date       |
|---------|-----------------------|------------|
| 10.0.0  | New release           | 18.05.2015 |

## About this document

Commerce Kickstart is Drupal Commerce packed with features that make it more complete, faster to launch, and easier to administer. And like Drupal Commerce itself, it's free, supported by an active developer community, and backed by Commerce Guys' unmatched expertise. Using Commerce Kickstart can take up to a month off of your development time.

Contact details

Novalnet AG  
Payment Institution  
Gutenbergstr. 2  
85737 Ismaning  
Germany

Website : <https://www.novalnet.de>

Tel. : +49 (0)89 - 92 30 683 -21  
Fax : +49 (0)89 - 92 30 683 -11

E-Mail : [sales@novanet.de](mailto:sales@novanet.de)  
[technic@novanet.de](mailto:technic@novanet.de)

## Freeware-License agreement

### Preamble

The following agreement governs the rights and responsibilities between you (the "Partner") and the Novalnet in relation to the cost-free software solutions service and support provided by Novalnet, by connecting your e-commerce systems to the payment platform of Novalnet services, which Novalnet offers in accordance with a service contract to its partners, are not affected explicitly by this agreement. From this particular agreement, is not explicitly affected the services Novalnet under the contract between the parties to the service contract partners are providing. By installing and using the software, you automatically confirm that you have read this freeware license agreement and agree with it. If you do not agree to these conditions, as a partner, please do not install and use the software.

### License

Novalnet grants you a non-exclusive, free of charge right of usage of the payment modules provided by novalnet free of charge and all further modules Novalnet publishes elsewhere whose duration is limited to the duration of the service contract between the parties involved. According to the license agreement, you may install the software on one or more computers and use them. The license for the software is free. The partner agrees to the usage of the payment modules and/or parts of modules exclusively for the Novalnet-provided services, mentioned under the treaty/agreement. The partner is not entitled to any technical support of any kind from Novalnet. Novalnet is therefore not obliged to ensure the maintenance or revision or development of the software.

### Copyright

All title, ownership rights and intellectual property rights to and from the software, as well as all copies of the software, and any related documentation, are the property of Novalnet ([www.novalnet.de](http://www.novalnet.de)). All rights are reserved. Novalnet reserves legal measures in case of a breach of this agreement.

### Guarantee and Liability

The payment modules will be explicitly made available "as they are defined". For the correct functioning of the payment modules and/or parts of the payment modules, Novalnet does not provide guarantee. Similarly Novalnet assumes no liability for damages and/or consequential damages, directly or indirectly which can be associated with the use of Novalnet cost-free payment modules, unless the damage is intentional or through gross negligence. Not part of this disclaimer agreement, is damage caused from injury to life or health.

### Legal claims and Severability clause

The laws of the Federal Republic of Germany will be applicable. The place in a court of law or going to court will be Munich. Should any present or future provision of the agreement, in whole or in part, become invalid, for reasons other than the § § 305-310 of the Civil Code (BGB), the validity of the remaining provisions of the agreement will not be affected. The parties shall replace the ineffective, invalid or unenforceable provision by a valid one that will be void in its legal and economic substance, of the ineffective or not feasible provision, and also in compliance with the overall purpose of the agreement.

The same applies, if after the conclusion of the agreement, there are gaps or loopholes found in the agreement. The provision of § 139 BGB (severability) is totally excluded.

If you need further information, kindly contact Novalnet technical service team

**Novalnet AG**

Tel. : +49 (0)89 - 92 30 683 -21

Fax : +49 (0)89 - 92 30 683 -11

E-Mail : [technic@novalnet.de](mailto:technic@novalnet.de)

## 1. General

Novalnet is a leading payment institution offering online gateways for processing of online payments. Novalnet provides online merchants user-friendly payment modules for all major shop systems as well as for self-programmed websites. The product and service portfolio is very comprehensive and includes all commonly used payment methods of online payment. These include a variety of intelligent fraud prevention modules, free technical support, an automated accounts receivable management system, a comprehensive subscription and membership management, as well as a very useful affiliate program. The experienced and international team of specialists at Novalnet is committed to support online merchants with in-depth knowledge and to work together with them hand in hand to increase their revenue and the quality of their online payment.

This is accredited by the BaFin as a payment institution. Novalnet meets all the requirements set down by this supervisory authority and thus officially offers its merchants, in all areas, a fully legally compliant service. This provides the best protection against fraud and swindle for merchants and their customers. This official accreditation as a payment institution is a seal of approval which should be a must for every online merchant searching for a payment service provider.

Novalnet can be found on the official list of BaFin approved payment institution. For further information, please refer to <http://www.novalnet.com>

### **About the commerce kickstart shop system**

Commerce Kickstart is Drupal Commerce packed with features that make it more complete, faster to launch, and easier to administer. And like Drupal Commerce itself, it's free, supported by an active developer community, and backed by Commerce Guys' unmatched expertise. Using Commerce Kickstart can take up to a month off of your development time.

To test the demo shop, use the following link <http://commercekickstart.novalnet.de>

## 2. Functional specification

### 2.1 Supported payment methods

The module supports, processing of the following payment methods via Novalnet platform.

#### Credit cards

|                  |   |
|------------------|---|
| Visa             |  |
| MasterCard       |  |
| American Express |  |

#### Online Transfer

|                                   |   |
|-----------------------------------|---|
| iDEAL                             |   |
| Instant Bank Transfer             |  |
| eps (Electronic Payment Standard) |  |

#### Account-based payment methods

|                   |   |
|-------------------|---|
| Direct Debit SEPA |  |
| Invoice           |  |
| Prepayment        |  |

#### Wallet system

|        |   |
|--------|---|
| PayPal |  |
|--------|---|

## 2.2 Risk and control management

### 2.2.1 Fraud modules

The Novalnet payment module supports the following risk management services

- Double booking blockade
- Blacklist
- Email validation
- Luhn check
- Basic address check
- Credit card bin check
- PIN by Callback
- PIN by SMS
- Reply by E-mail

In order to use the aforementioned risk management services, the shop operator is required to order the **Fraud modules** of the Novalnet platform.

For the processing of Credit card payment, the plausibility and validity of the Credit card numbers using the Luhn check (Credit card check) is employed independent of the functionality of the fraud modules.

## 2.3 Integration to the checkout and types of connectivity (interfaces)

The payment extension seamlessly adapts to the existing checkout process of the commerce kickstart shop. Communication and data transfer are performed in the background between the module and the server API of the Novalnet platform. The consumer will not notice the processing. For payments by Credit card, data is transferred via the client API of the Novalnet platform during the checkout process for checking and secure storage of Credit card details at Novalnet.

The status of the completed transactions is sent via Novalnet platform, which is processed by the extension to synchronize an order in the commerce kickstart shop with current status.

## 2.4 Payment Card Industry Data Security Standard (PCI DSS)

The Payment Card Industry Data Security Standard (PCI DSS) is a set of rules, regulations or standards for payments, which refers to processing of Credit card transactions and it is supported by all major Credit card companies.

When using the Novalnet payment module for commerce kickstart, you, as a merchant, are not required to pass certification according to the Payment Card Industry Data Security Standard (PCI DSS).

The AJAX technology used for the client API of the Novalnet platform ensure that the commerce kickstart shop is never in direct contact with any sensitive Credit card details, because the consumer transfers the Credit card directly from client's browser to the Novalnet platform. During the checkout process, the consumer will not be redirected to other pages (except for 3-D secure).

For more information on the Payment Card Industry Data Security Standard, please refer to <http://www.novalnet.com/pci-dss-certified-online-credit-card-payment-secure-internet-payment>

### 3. Download and installation

#### 3.1 Compatibility and requirements

##### Shop system details

- Commerce kickstart shop
- Version: 2.24
- Drupal version : 7.35

##### Novalnet merchant account

- Interface: Client and Server API
- Optional: Fraud modules

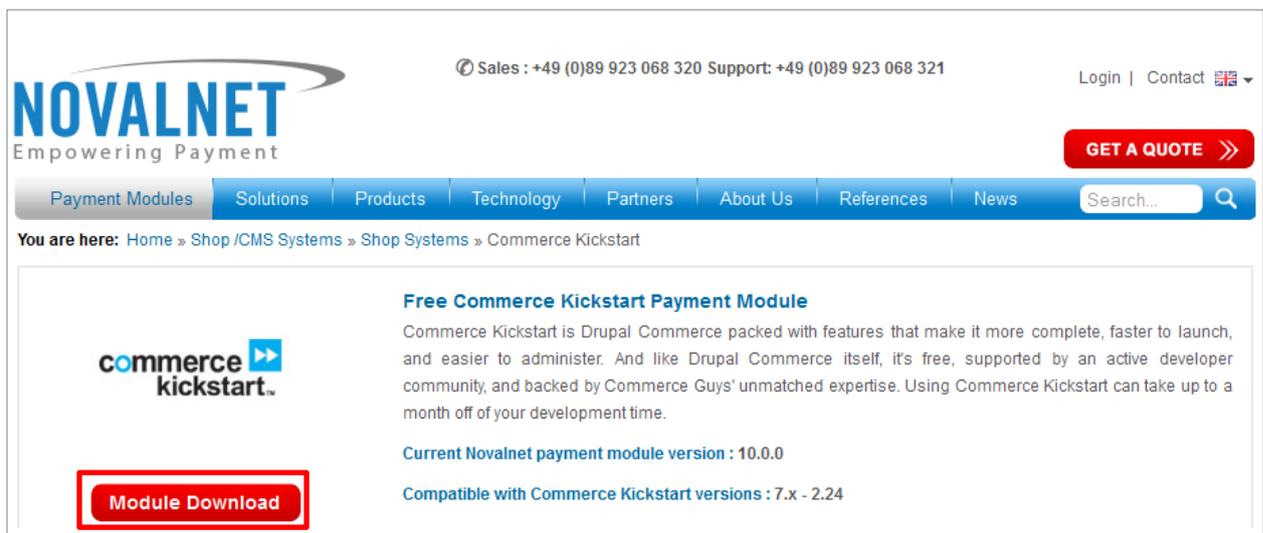
If you don't have an account yet, please contact [sales@novалnet.de](mailto:sales@novалnet.de) / tel. +49 (0)89 923068320

#### 3.2 Steps for installation

##### 3.2.1 Download

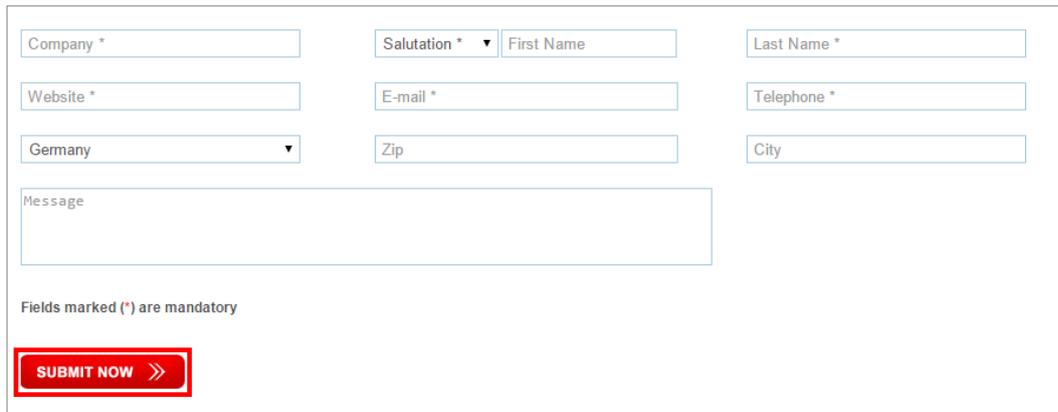
Go to the Novalnet website by using the below link and click on the **Module Download** as mentioned in the **Fig: 3.2.1 (a)**.

Link: <http://www.novalnet.com/modul/-payment-module>



**Fig: 3.2.1 (a)**

Once you have successfully filled the required fields, click on the **SUBMIT NOW** button. After submitting the payment enquiry request form, the Novalnet support team will contact you to proceed further.



Fields marked (\*) are mandatory

**SUBMIT NOW** >>

Fig: 3.2.1 (b)

**Note:**

Kindly, do all the necessary steps mentioned in the read-me file `commercekickstart_novalnet_readme_en.txt`

### 3.2.2 Plugin installation

Go to **Site settings** → **Modules** using an admin login in the shop back-end, to view the Novalnet payment module.

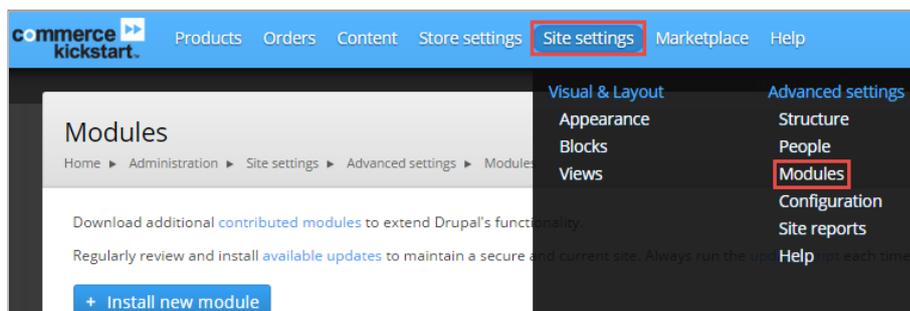
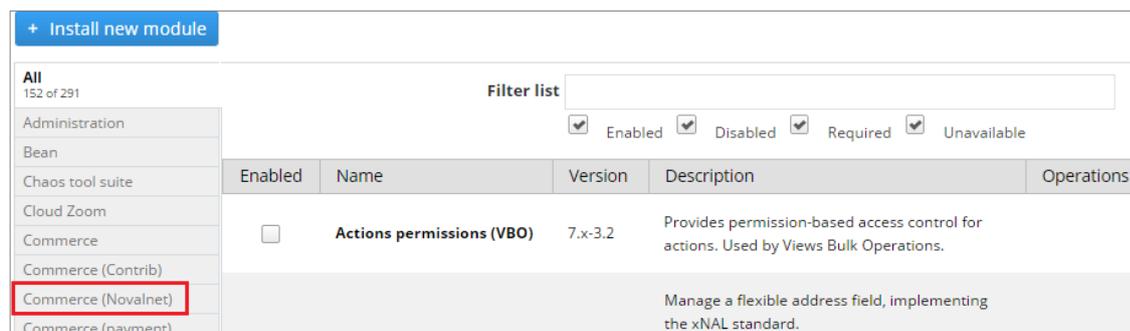


Fig: 3.2.2 (a)

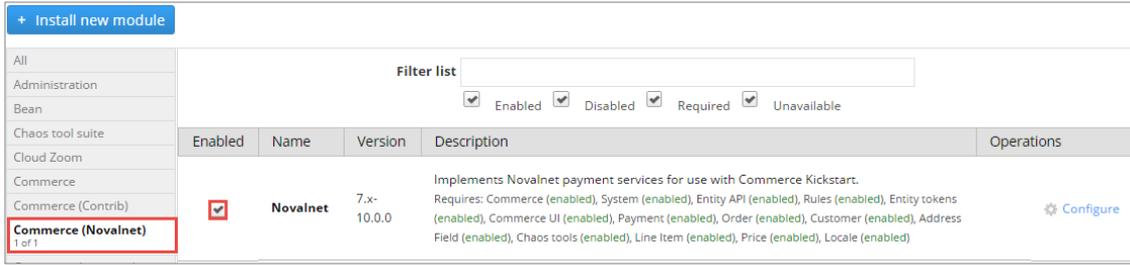
Select the **Commerce (Novalnet)** menu at the left side panel.



| Enabled                  | Name                             | Version | Description  | Operations |
|--------------------------|----------------------------------|---------|--|------------|
| <input type="checkbox"/> | <b>Actions permissions (VBO)</b> | 7.x-3.2 | Provides permission-based access control for actions. Used by Views Bulk Operations. |            |
| <input type="checkbox"/> | <b>Commerce (Novalnet)</b>       |         | Manage a flexible address field, implementing the xNAL standard.                     |            |

Fig: 3.2.2 (b)

Enable the **Novalnet** module by clicking the check box as mentioned below.



The screenshot shows a web interface for installing modules. At the top left is a button '+ Install new module'. Below it is a sidebar with a list of categories: All, Administration, Bean, Chaos tool suite, Cloud Zoom, Commerce, Commerce (Contrib), and **Commerce (Novalnet)** (highlighted with a red box). The main area contains a 'Filter list' search bar and four checkboxes: Enabled (checked), Disabled (checked), Required (checked), and Unavailable (checked). Below this is a table with columns: Enabled, Name, Version, Description, and Operations.

| Enabled                             | Name            | Version    | Description  | Operations                |
|-------------------------------------|-----------------|------------|--|---------------------------|
| <input checked="" type="checkbox"/> | <b>Novalnet</b> | 7.x-10.0.0 | Implements Novalnet payment services for use with Commerce Kickstart.<br>Requires: Commerce (enabled), System (enabled), Entity API (enabled), Rules (enabled), Entity tokens (enabled), Commerce UI (enabled), Payment (enabled), Order (enabled), Customer (enabled), Address Field (enabled), Chaos tools (enabled), Line Item (enabled), Price (enabled), Locale (enabled) | <a href="#">Configure</a> |

**Fig: 3.2.2 (c)**

Click on the **Save configuration** button to install the Novalnet module.



**Fig: 3.2.2 (d)**

## 4. Configuration

### 4.1 Configuration wizard

Once the Novalnet module has been installed. Click on the **Configure** link as mentioned

| Enabled                             | Name            | Version    | Description  | Operations                |
|-------------------------------------|-----------------|------------|--|---------------------------|
| <input checked="" type="checkbox"/> | <b>Novalnet</b> | 7.x-10.0.0 | Implements Novalnet payment services for use with Commerce Kickstart.<br>Requires: Commerce (enabled), System (enabled), Entity API (enabled), Rules (enabled), Entity tokens (enabled), Commerce UI (enabled), Payment (enabled), Order (enabled), Customer (enabled), Address Field (enabled), Chaos tools (enabled), Line Item (enabled), Price (enabled), Locale (enabled) | <a href="#">Configure</a> |

Fig: 4.1 (a)

The **Global Configuration** link will be displayed, select the same and configure the appropriate fields.

**Novalnet payments**

Home ► Administration ► Store settings ► Novalnet payments

For configurations, transaction and other details please login to [Novalnet Merchant Administration portal](#)  
To use the PayPal payment method please enter your PayPal API details in [Novalnet Merchant Administration portal](#)

[Global Configuration](#)

Fig: 4.1 (b)

There is an another way to configure the **Global Configuration**.

Go to **Store settings** → **Novalnet payments** in the shop admin, to view the **Global Configuration**.

**commerce kickstart.** Products Orders Content **Store settings** Site settings Marketplace Help

**Store settings**

Home ► Administration ► Store settings

- Advanced store settings  
Advanced store settings.
- Checkout Redirect  
Checkout redirect module settings
- Novalnet payments**  
Configure the Novalnet payment settings
- Product settings  
Administer the product settings.
- Promotions  
Administer promotions.

**Product settings**

- Categories
- Variation types

**Promotions**

- Discounts

**Advanced store settings**

- Customer profiles
- Shipping
- Taxes
- Payment methods
- Checkout settings
- Currency settings
- Line item types
- Order settings
- Pricing rules
- Commerce Search API
- Reset

**Checkout Redirect**

**Novalnet payments**

Fig: 4.1 (c)

The **Global Configuration** link will be displayed, select the same and configure the appropriate fields.

**Novalnet payments**

Home ► Administration ► Store settings ► Novalnet payments

For configurations, transaction and other details please login to [Novalnet Merchant Administration portal](#)  
To use the PayPal payment method please enter your PayPal API details in [Novalnet Merchant Administration portal](#)

[Global Configuration](#)

Fig: 4.1 (d)

## 4.2 Global settings

### 4.2.1 Global setting configuration

Configure the Novalnet merchant details in the appropriate fields by selecting the **Global Configuration**.

▾ **Global Configuration**

**Merchant ID**

Enter Novalnet merchant ID

**Authentication code**

Enter Novalnet authentication code

**Project ID**

Enter Novalnet project ID

**Tariff ID**

Enter Novalnet tariff ID

**Payment access key**

Enter the Novalnet payment access key

**Fig: 4.2.1 (a)**

Click on the **Update** button to update/save the changes made.



**Fig: 4.2.1 (b)**

| Field  | Description  |
|--|--|
| Merchant ID                                    | A merchant identification number is provided by Novalnet after opening a merchant account at Novalnet. Please contact Novalnet at sales@novalnet.de for getting your own merchant account. |
| Authentication code                            | Merchant authentication code is provided by Novalnet after opening a merchant account at Novalnet.   |
| Project ID                                     | Project identification number is an unique ID of merchant project. The merchant can create N number of projects through Novalnet merchant administration.                                  |
| Tariff ID                                      | Tariff identification number is an unique ID for each merchant project. The merchant can create N number of tariffs through Novalnet merchant administration.                              |
| Payment access key                             | This is the secure public key for encryption and decryption of transaction parameters. This is mandatory value for all online transfers, Credit card-3D secure and wallet systems.         |
| Set a limit for on-hold transaction (in cents) | In case the order amount exceeds mentioned limit, the transaction will be set on-hold till your confirmation of transaction  |
| Referrer ID                                    | The referrer ID of the person/company who recommended you Novalnet.  |
| Enable auto-fill                               | The payment details will be filled automatically in the payment form during the checkout process   |
| Enable default payment method                  | For the registered users the last chosen payment method will be selected by default during the checkout  |

**Table 4.2.1**

## 4.3 Payment methods

### 4.3.1 Activate Payment

Go to **Store settings** → **Payment methods** to view the list of Novalnet payments.

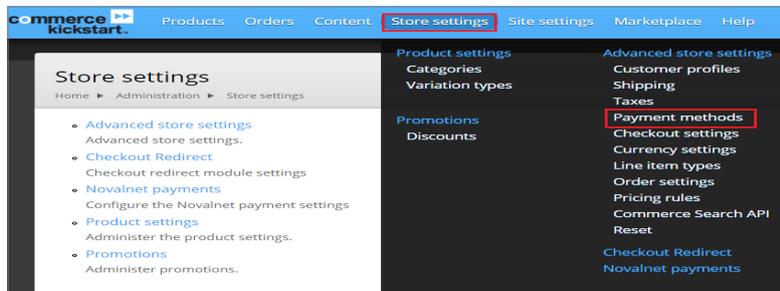


Fig: 4.3.1 (a)

To enable the Novalnet payment method, select the required payment from the list and click on the **enable** link.

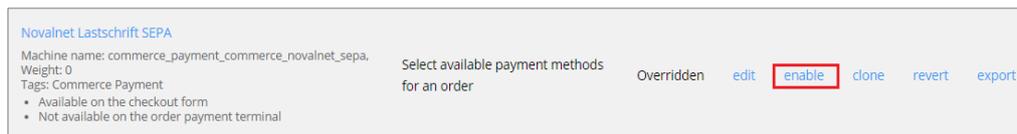


Fig: 4.3.1 (b)

Click on the **Confirm** button to display the payment in the web shop.



Fig: 4.3.1 (c)

#### Note:

Kindly, follow the **Fig: 4.3.1 (a)** to **4.3.1 (c)** to install the remaining Novalnet payment methods.

### 4.3.3 Configuring the payment method

After installation, to configure the payment methods click the **Novalnet payments** menu under **Store settings**.

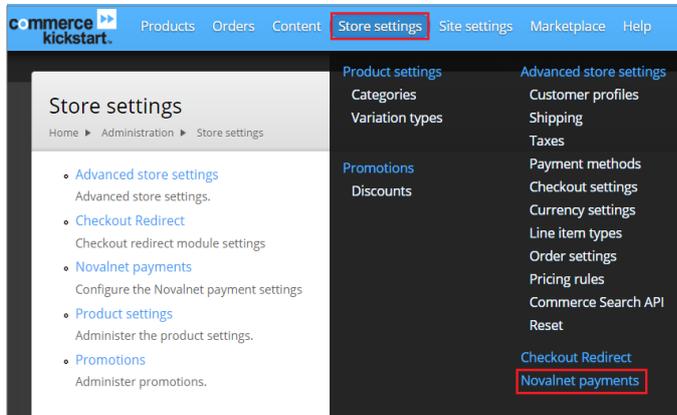


Fig: 4.3.3 (a)

This overview shows all the Novalnet payment methods.

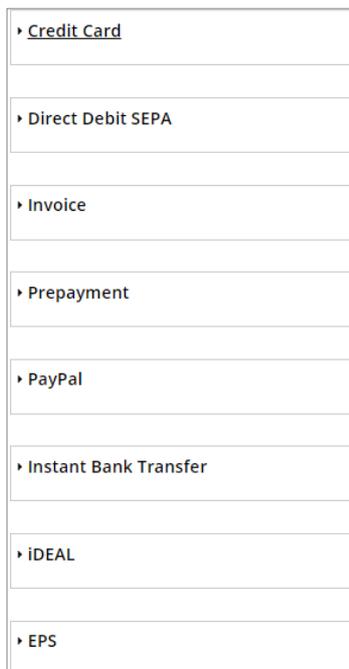


Fig: 4.3.3 (b)

| Field                                   | Description  |
|---|--|
| Enable test mode                        | The payment will be processed in the test mode therefore amount for this transaction will not be charged |
| Display payment method logo             | The payment method logo will be displayed on the checkout page   |
| Display Novalnet logo                   | The Novalnet logo will be displayed on the checkout page   |
| Transaction reference 1 and reference 2 | This reference will appear in your bank account statement  |
| Minimum value of goods (in cents)       | The minimum value of goods from which the payment method is displayed to the customer during checkout.   |
| Notification for the buyer              | The entered text will be displayed on the checkout page.   |

**Table 4.3.3**

## 4.4 Payment methods specific settings

### 4.4.1 Credit card

| Field                 | Description  |
|-----------------------|--|
| Enable 3D Secure      | The 3D-Secure will be activated for Credit cards. The issuing bank prompts the buyer for a password what, in turn, help to prevent a fraudulent payment. It can be used by the issuing bank as evidence that the buyer is indeed their card holder. This is intended to help decrease a risk of charge-back.   |
| Enable AMEX card type | The merchant can activate/deactivate AMEX card acceptance by using this option. The merchant should have an AMEX business case before activating this option.<br><br>If it is activated, AMEX card acceptance will be enabled and the logo will appear on the checkout page. Also the AMEX option will be displayed in the card type (payment form). |
| Limit for expiry year | The maximum limit of credit card expiry year. In case if the field is empty, limit of 25 years from the current year will be set by default.   |

**Table 4.4.1**

### 4.4.2 Direct Debit SEPA

| Field                             | Description  |
|-----------------------------------|--|
| SEPA payment duration (in days)   | The number of days after which the payment should be processed (must be greater than 6 days).        |
| Enable auto-fill for payment data | For the registered users SEPA direct debit details will be filled automatically in the payment form. |

**Table 4.4.2**

### 4.4.3 Invoice

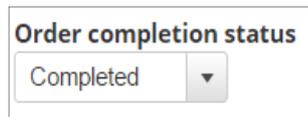
| Field                      | Description   |
|----------------------------|---|
| Payment due date (in days) | The number of days to transfer the payment amount to Novalnet (must be greater than 7 days). In case if the field is empty, 14 days will be set as due date by default. |

**Table 4.4.3**

## 4.5 Miscellaneous

### 4.5.1 Order status management

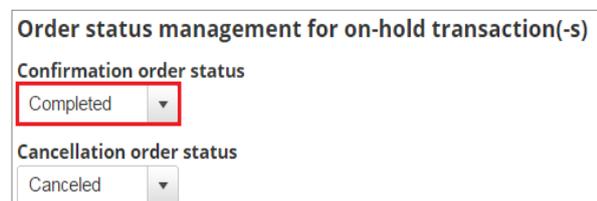
Once the order has been placed successfully, the **Order completion status** of the respective payment will be set as an order status.



**Order completion status**  
Completed ▼

Fig: 4.5.1 (a)

Once the transaction got confirmed, the order status will be changed to **Confirmation order status**.



**Order status management for on-hold transaction(-s)**  
**Confirmation order status**  
Completed ▼  
**Cancellation order status**  
Canceled ▼

Fig: 4.5.1 (b)

Once the order got canceled (or) fully refunded, the **Cancellation order status** will be set as an order status.



**Order status management for on-hold transaction(-s)**  
**Confirmation order status**  
Processing ▼  
**Cancellation order status**  
Canceled ▼

Fig: 4.5.1 (c)

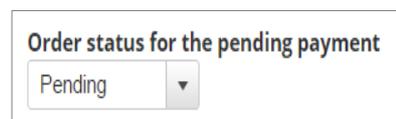
For **Invoice** and **Prepayment** methods, when an end customer transfers the full order amount to Novalnet then the callback script will be triggered and the order status will be changed to **Callback order status**.



**Callback order status**  
Completed ▼

Fig: 4.5.1 (d)

For **PayPal** payment when the transaction is pending, the order status will be set to **Order status for the pending payment**.



**Order status for the pending payment**  
Pending ▼

Fig: 4.5.1 (e)

| Field                                | Description  |
|--------------------------------------|--|
| Order completion status              | Once the order has been placed successfully, the <b>Order completion status</b> of the respective payment will be set as an order status.  |
| Callback order status                | For <b>Invoice</b> and <b>Prepayment</b> methods, when an end customer transfer the amount to Novalnet then the callback script will be triggered and the order status will be changed to <b>Callback order status</b> . |
| Cancellation order status            | Once the order got canceled (or) fully refunded, the <b>Cancellation order status</b> will be set as an order status.  |
| Confirmation order status            | Once the transaction got confirmed, the order status will be changed to <b>Confirmation order status</b> .   |
| Order status for the pending payment | For <b>PayPal</b> payment when the transaction is pending, the order status will be set to <b>Order status for the pending payment</b> .   |

Table 4.5.1

## 4.5.2 Merchant script configuration in administration portal

The merchant script is necessary for keeping your database/system actual and synchronizes with the Novalnet transaction status. Your system will be notified through Novalnet system (asynchronous) about each transaction and its status.

Follow the below mentioned step to update the merchant script URL in Novalnet administration portal for merchant script execution.

After logging into Novalnet administration portal (<https://admin.novalnet.de>), please navigate to **PROJECTS** menu and then select an appropriate project by clicking on the  link.



Fig: 4.5.2 (a)

Select the **Project Overview**, as mentioned below



Fig: 4.5.2 (b)

To configure the same, click on the **Edit Project Overview** link in the right top corner. Now, you can configure **Vendor script URL** in the below mentioned field.

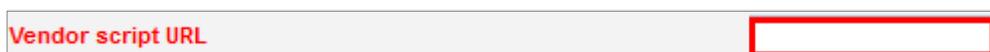


Fig: 4.5.2 (c)

### 4.5.3 Configuring merchant script E-mail settings

For merchant script, you need to configure the below mentioned parameters in the **Merchant script management** under **Store settings → Novalnet payments**

▼ **Merchant script management**

**Enable E-mail notification for callback**  
 ▼

**Enable test mode**  
 ▼

**Enable debug mode**  
 ▼

Set the debug mode to execute the merchant script in debug mode

**E-mail address (To)**

E-mail address of the recipient

**E-mail address (Bcc)**

E-mail address of the recipient for BCC

**Fig: 4.5.3**

| Field  | Description  |
|--|--|
| Enable E-mail notification for callback (To & Bcc) | If Yes, notification mails will be sent to given email address through Novalnet callback script.   |
| Enable debug mode                                  | Set the debug mode as <b>Yes</b> , to display the text for testing purpose.<br><b>Note:</b> For <b>LIVE</b> , set the value as <b>No</b> . |
| Enable test mode                                   | Set the test mode as <b>Yes</b> , for testing purpose<br><b>Note:</b> For <b>LIVE</b> , set the value as <b>No</b> .                       |

**Table 4.5.3**

## 4.5.4 Fraud modules configuration

We have integrated the fraud modules (PIN by callback, PIN by SMS and Reply via E-mail) for the below mentioned payment methods

- Credit card
- Direct Debit SEPA
- Invoice

This service is only available for the customers from DE, AT and CH.

If necessary, configure the **Minimum value of goods for the fraud module (in cents)** to control the respective fraud modules to be displayed in the webshop.

### PIN by callback

In a first step of the callback system, the customer has to enter his/her telephone number and soon after the customer enters his/her telephone number, the customer will be called back on his/her given telephone number. Now, the 4 digit pin will be provided to the customer via telephone. The customer must enter this 4 digit pin on the merchant's page, to authorize himself/herself to process the order. Through this method, the customer can be identified in real time and the fraud intentions can be blocked at the initial stage. As this check is quite effective and cheap, it is recommended by Novalnet for all merchants in the e-commerce field.



The screenshot shows a configuration box titled "Enable fraud prevention". At the top, there is a dropdown menu with "PIN by callback" selected. Below this, a small text note states: "To authenticate the buyer for a transaction, the PIN or E-Mail will be automatically generated and sent to the buyer. This service is only available for customers from DE, AT, CH". Underneath, there is a section titled "Minimum value of goods for the fraud module (in cents)" with an empty text input field. At the bottom of the box, a label reads "Enter the minimum value of goods from which the fraud module should be activated".

**Fig: 4.5.4 (a)**

Enable fraud prevention (**PIN by callback**) by selecting PIN by callback in the Enable fraud prevention drop down list and click on the **Update** button to update/save the changes made.



**Fig: 4.5.4 (b)**

Once it has been enabled, it will display the field **Telephone number** along with the Direct Debit SEPA form as mentioned below in the webshop.

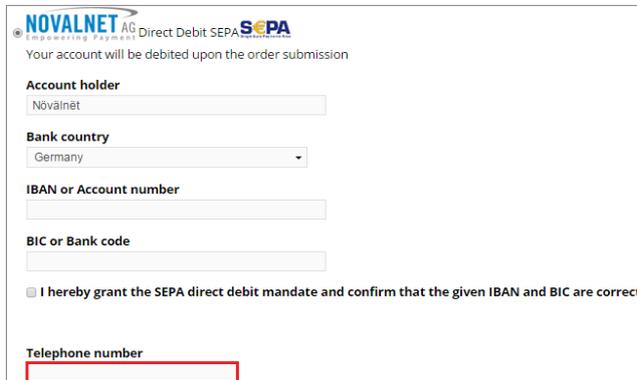


Fig: 4.5.4 (c)

Fill the mandatory fields and proceed further. Later you will receive a PIN via phone to the given number and enter the valid PIN in **Transaction PIN** field to success the order.



Fig: 4.5.4 (d)

If you forgot the given PIN, select the **Forgot your PIN?** check box to get the new PIN to success the same.

### PIN by SMS

In this process, the customer receives a **PIN** via **SMS** on his/her mobile phone which he/she has to enter on the merchant's web page, before the order is authorized.



Fig: 4.5.4 (e)

Enable fraud prevention (**PIN by SMS**) by selecting PIN by SMS in the Enable fraud prevention drop down list and click on the **Update** button to update/save the changes made.



Fig: 4.5.4 (f)

Once it has been enabled, it will display the field **Mobile number** along with the Direct Debit SEPA form as mentioned below in the webshop

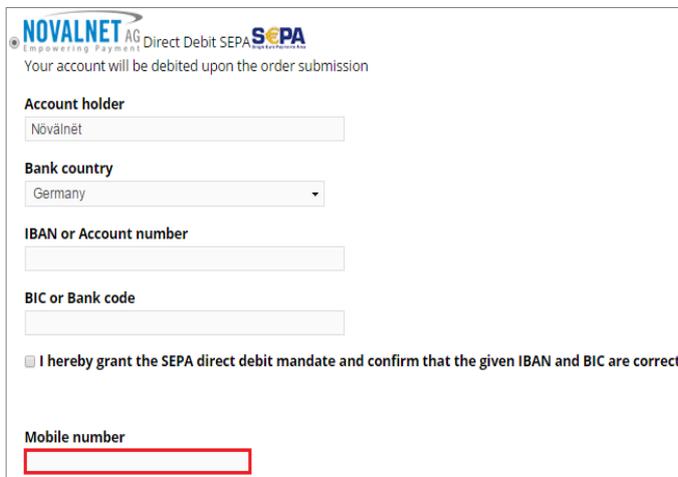


Fig: 4.5.4 (g)

Fill the mandatory fields and proceed further. Later you will receive a PIN via SMS to the given number and enter the valid PIN in the **Transaction PIN** field to success the order.



Fig: 4.5.4 (h)

If you forgot the given PIN, select the **Forgot your PIN?** check box to get the new PIN to success the same.

## Reply via E-mail

In this process, the customer receives an email which he/she has to reply from the same email address, before the order is accepted. This way, the use of disposable email addresses can be prevented.

**Enable fraud prevention**

Reply via E-mail ▼

To authenticate the buyer for a transaction, the PIN or E-Mail will be automatically generated and sent to the buyer. This service is only available for customers from DE, AT, CH

**Minimum value of goods for the fraud module (in cents)**

Enter the minimum value of goods from which the fraud module should be activated

Fig: 4.5.4 (i)

Enable fraud prevention (**Reply via E-mail**) by selecting Reply via E-mail in the Enable fraud prevention drop down list and click on the **Update** button to update/save the changes made.

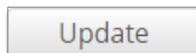


Fig: 4.5.4 (j)

Once it has been enabled, it will display the field **E-mail address** along with the Direct Debit SEPA form as mentioned below in the webshop.

**NOVALNET AG** Direct Debit SEPA 

Empowering Payment

Your account will be debited upon the order submission

**Account holder**

**Bank country**

**IBAN or Account number**

**BIC or Bank code**

I hereby grant the SEPA direct debit mandate and confirm that the given IBAN and BIC are correct

**E-mail address**

Fig: 4.5.4 (k)

Fill the mandatory fields with valid E-mail address and proceed further. You will shortly receive an e-mail, please reply for the same to success the order.

**NOVALNET AG** Direct Debit SEPA 

Empowering Payment

Your account will be debited upon the order submission

You will shortly receive an information e-mail, please send the empty reply incl. the original e-mail

Fig: 4.5.4 (l)

| Field  | Description  |
|--|--|
| Minimum value of goods for the fraud module (in cents) | In case an order amount exceeds mentioned limit, the fraud modules will be displayed and processed accordingly for the particular payment. |
| Telephone number                                       | Enter the valid telephone number to get the PIN via callback to success the order.   |
| Mobile number  | Enter the valid mobile number to get the PIN via SMS to success the order.   |
| E-mail address   | Enter the valid E-mail address to receive the mail and reply the same to success the order.  |
| Transaction PIN  | Enter the valid PIN to success the order.  |

**Table 4.5.4**

## 5. Extension process

### 5.1 Capture/Void transaction

Choose the particular order, and then select the **Manage Transaction process** option from the drop down list to **Confirm/Cancel** the payment transaction to proceed further.



NOVALNET AG  
Empowering Payment

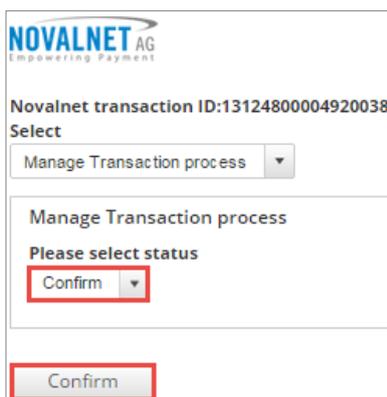
Novalnet transaction ID:13124700001215374

Select

Manage Transaction process

**Fig: 5.1 (a)**

Choose the **Confirm/Cancel** option from the drop down list and click on the **Confirm** button to **Confirm/Cancel** the payment transaction of the respective order.



NOVALNET AG  
Empowering Payment

Novalnet transaction ID:13124800004920038

Select

Manage Transaction process

Manage Transaction process

Please select status

Confirm

Confirm

**Fig: 5.1 (b) – Confirm process**

NOVALNET AG  
Empowering Payment

**Novalnet transaction ID:13124800005020521**

Select

Manage Transaction process ▼

Manage Transaction process

Please select status

Cancel ▼

Confirm

**Fig: 5.1 (c) – Cancel process**

Now, the transaction was confirmed/canceled, refer the transaction details in the **Result message** field and the order status will be changed accordingly.

| Status | Date               | Method                     | Remote ID         | Result message   | Amount  | Operations                                  |
|--------|--------------------|----------------------------|-------------------|--|---------|---|
| ✓      | 04/16/2015 - 11:07 | Novalnet Direct Debit SEPA | 13124800004920038 | <b>Novalnet transaction details</b><br>Test order<br>Novalnet transaction ID:13124800004920038 | 24,00 € | <a href="#">view</a> <a href="#">delete</a> |
| ✓      | 04/16/2015 - 11:10 | Novalnet Direct Debit SEPA | 13124800004920038 | The transaction has been confirmed on 2015-04-16 11:10:09                                      | 0,00 €  | <a href="#">view</a> <a href="#">delete</a> |

**Fig: 5.1 (d) – Comments after the confirmation process**

| Status | Date               | Method                     | Remote ID         | Result message   | Amount  | Operations                                  |
|--------|--------------------|----------------------------|-------------------|--|---------|---|
| ✓      | 04/16/2015 - 11:23 | Novalnet Direct Debit SEPA | 13124800005020521 | <b>Novalnet transaction details</b><br>Test order<br>Novalnet transaction ID:13124800005020521 | 24,00 € | <a href="#">view</a> <a href="#">delete</a> |
| ✓      | 04/16/2015 - 11:25 | Novalnet Direct Debit SEPA | 13124800005020521 | The transaction has been canceled on 2015-04-16 11:25:54                                       | 0,00 €  | <a href="#">view</a> <a href="#">delete</a> |

**Fig: 5.1 (e) – Comments after the cancellation process**

## 5.2 Refund transaction process

Choose the particular order and then select the **Refund** option to proceed further.



NOVALNET AG  
Empowering Payment

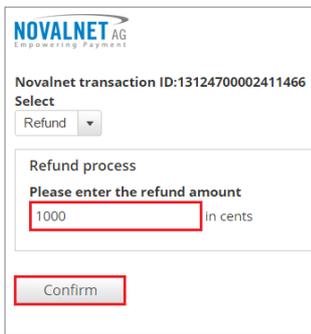
Novalnet transaction ID:13124700002411466

Select

Refund

Fig: 5.2 (a)

Enter the valid amount (**in cents**) in the appropriate box and then click on the **Confirm** button to refund the specified amount.



NOVALNET AG  
Empowering Payment

Novalnet transaction ID:13124700002411466

Select

Refund

Refund process

Please enter the refund amount

1000 in cents

Confirm

Fig: 5.2 (b)

The refund process has been completed successfully refer the transaction details in the **Result message** field.

| Status | Date                  | Method                        | Remote ID         | Result message   | Amount  | Operations                                     |
|--------|-----------------------|-------------------------------|-------------------|--|---------|--|
| ✓      | 04/15/2015<br>- 09:02 | Novalnet Direct<br>Debit SEPA | 13124700002411466 | <b>Novalnet transaction details</b><br>Test order<br>Novalnet transaction ID:13124700002411466 | 24,00 € | <a href="#">view</a><br><a href="#">delete</a> |
| ✓      | 04/15/2015<br>- 09:03 | Novalnet Direct<br>Debit SEPA | 13124700002411466 | Transaction confirmed successfully   | 0,00 €  | <a href="#">view</a><br><a href="#">delete</a> |
| ✓      | 04/15/2015<br>- 09:06 | Novalnet Direct<br>Debit SEPA | 13124700002411466 | The refund has been executed for the<br>TID:13124700002411466 with the amount of 10,00 EUR.    | 0,00 €  | <a href="#">view</a><br><a href="#">delete</a> |

Fig: 5.2 (c)

**Note:** If the full amount for the particular order was refunded, then the transaction will be canceled and the order status will be changed accordingly.

| Status | Date                  | Method                        | Remote ID         | Result message   | Amount  | Operations                                     |
|--------|-----------------------|-------------------------------|-------------------|--|---------|--|
| ✓      | 04/15/2015<br>- 09:02 | Novalnet Direct<br>Debit SEPA | 13124700002411466 | <b>Novalnet transaction details</b><br>Test order<br>Novalnet transaction ID:13124700002411466 | 24,00 € | <a href="#">view</a><br><a href="#">delete</a> |
| ✓      | 04/15/2015<br>- 09:03 | Novalnet Direct<br>Debit SEPA | 13124700002411466 | Transaction confirmed successfully   | 0,00 €  | <a href="#">view</a><br><a href="#">delete</a> |
| ✓      | 04/15/2015<br>- 09:06 | Novalnet Direct<br>Debit SEPA | 13124700002411466 | The refund has been executed for the<br>TID:13124700002411466 with the amount of 10,00 EUR.    | 0,00 €  | <a href="#">view</a><br><a href="#">delete</a> |
| ✓      | 04/15/2015<br>- 09:19 | Novalnet Direct<br>Debit SEPA | 13124700002411466 | The refund has been executed for the<br>TID:13124700002411466 with the amount of 14,00 EUR.    | 0,00 €  | <a href="#">view</a><br><a href="#">delete</a> |

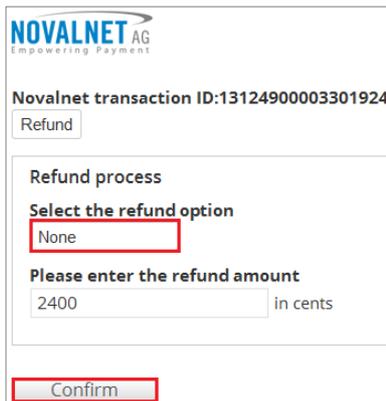
Fig: 5.2 (d)

## 5.2.1 Refund transaction process with bank details

Also, the refund process will be processed via bank details; it is applicable only for the respective payment methods (iDEAL, Instant Bank Transfer, Invoice and Prepayment).

Select the refund option either **None** or **Novalnet Direct Debit SEPA**.

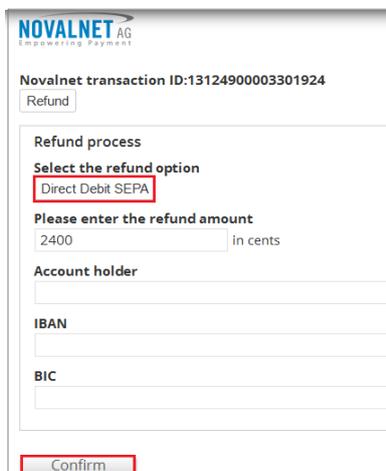
**None:** It will process as normal refund process



The screenshot shows the Novalnet AG logo at the top left. Below it, the text 'Novalnet transaction ID:13124900003301924' is displayed. A 'Refund' button is visible. The main section is titled 'Refund process' and contains the instruction 'Select the refund option'. The 'None' option is selected and highlighted with a red box. Below this, there is a field for 'Please enter the refund amount' with the value '2400' and the unit 'in cents'. At the bottom, a 'Confirm' button is highlighted with a red box.

Fig: 5.2.1 (a)

**Direct Debit SEPA:** It will process based on the given bank details and the amount will refunded to the respective **IBAN** and **BIC**. Click on the **Confirm** button to refund the same.



The screenshot shows the Novalnet AG logo at the top left. Below it, the text 'Novalnet transaction ID:13124900003301924' is displayed. A 'Refund' button is visible. The main section is titled 'Refund process' and contains the instruction 'Select the refund option'. The 'Direct Debit SEPA' option is selected and highlighted with a red box. Below this, there is a field for 'Please enter the refund amount' with the value '2400' and the unit 'in cents'. Further down, there are three input fields labeled 'Account holder', 'IBAN', and 'BIC'. At the bottom, a 'Confirm' button is highlighted with a red box.

Fig: 5.2.1 (b)

## Refund reference

For existing transactions, we will have the **Refund Reference** field to enter the respective reason or information. Click on the **Confirm** button to update the same

NOVALNET AG  
Empowering Payment

Novalnet transaction ID:13124900003301924

Refund

Refund process

Select the refund option

None

Please enter the refund amount

2400 in cents

Refund reference:

Confirm

Fig: 5.2.1 (c)

### 5.3 Amount update process

Choose the particular order, and then select the **Change the amount / due date** option from the drop down list to change the order amount of the payment transaction.



NOVALNET AG  
Empowering Payment

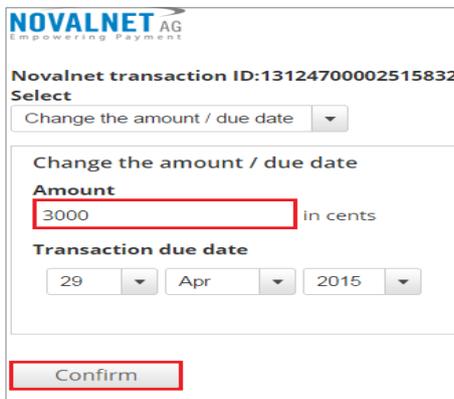
Novalnet transaction ID:13124700002515832

Select

Change the amount / due date

Fig: 5.3 (a)

Enter the amount which needs to be updated, for the respective transaction and click on the **Confirm** button.



NOVALNET AG  
Empowering Payment

Novalnet transaction ID:13124700002515832

Select

Change the amount / due date

Change the amount / due date

Amount

3000 in cents

Transaction due date

29 Apr 2015

Confirm

Fig: 5.3 (b)

The updated amount will be displayed in the **Result message** field as mentioned below

| Status | Date               | Method                     | Remote ID         | Result message   | Amount  | Operations                                     |
|--------|--------------------|----------------------------|-------------------|--|---------|--|
| ✓      | 04/17/2015 - 07:03 | Novalnet Direct Debit SEPA | 13124900001201330 | <b>Novalnet transaction details</b><br>Test order<br>Novalnet transaction ID:13124900001201330 | 24,00 € | <a href="#">view</a><br><a href="#">delete</a> |
| ✓      | 04/17/2015 - 07:27 | Novalnet Direct Debit SEPA | 13124900001201330 | The transaction amount 30,00 EUR has been updated successfully on 2015-04-17 07:27:06          | 0,00 €  | <a href="#">view</a><br><a href="#">delete</a> |

Fig: 5.3 (c)

## 5.4 Due date change process

Select the particular order and then click on the **Change the amount / due date** button to update the due date.



NOVALNET AG  
Empowering Payment

Novalnet transaction ID:13124700002515832

Select

Change the amount / due date

Fig: 5.4 (a)

Change the due date in **Transaction due date** field and click on the **Confirm** button.



NOVALNET AG  
Empowering Payment

Novalnet transaction ID:13124700002606518

Select

Change the amount / due date

Change the amount / due date

**Amount**

2400 in cents

**Transaction due date**

30 Apr 2015

Confirm

Fig: 5.4 (b)

The updated due date will be displayed in the **Result message** field as mentioned below

| Status | Date               | Method           | Remote ID         | Result message  | Amount | Operations                                  |
|--------|--------------------|------------------|-------------------|---|--------|---|
| ✓      | 04/15/2015 - 09:37 | Novalnet Invoice | 13124700002606518 | <b>Novalnet transaction details</b><br>Test order<br>Please transfer the amount to the below mentioned account details of our payment processor Novalnet:<br><b>Due date: 04/29/2015</b><br>Account holder: NOVALNET AG<br>IBAN: DE4910050000190348771<br>BIC: BELAEBBEXX<br>Bank: Berliner Sparkasse Berlin<br>Amount: 24.00 EUR<br>Reference 1: BNR-13-236<br>Reference 2: TID 13124700002606518<br>Reference 3: Order number 236                             | 0.00 € | <a href="#">view</a> <a href="#">delete</a> |
| ✓      | 04/15/2015 - 09:38 | Novalnet Invoice | 13124700002606518 | Transaction confirmed successfully  | 0.00 € | <a href="#">view</a> <a href="#">delete</a> |
| ✓      | 04/15/2015 - 09:41 | Novalnet Invoice | 13124700002606518 | The transaction amount: 24.00 EUR has been updated successfully on 15-04-2015<br>Please transfer the amount to the below mentioned account details of our payment processor Novalnet:<br><b>Due date: 04/30/2015</b><br>Account holder: NOVALNET AG<br>IBAN: DE4910050000190348771<br>BIC: BELAEBBEXX<br>Bank: Berliner Sparkasse Berlin<br>Amount: 24.00 EUR<br>Reference 1: BNR-13-236<br>Reference 2: TID 13124700002606518<br>Reference 3: Order number 236 | 0.00 € | <a href="#">view</a> <a href="#">delete</a> |

Fig: 5.4 (c)

## 6. Subscription process

Novalnet is not only a payment service provider, but also offers you in addition an easy option to process recurring payments by our subscription management service free of charge. In this case, an original direct debit or Credit card transaction is followed by the fully automated execution of further payments.

Subscriptions have their standard area of application in the sale of digital goods. Here they serve the purpose of obtaining access to a particular service for a defined recurring period (for example monthly). You have maximal flexibility in your settings. You can offer unlimited as well as time-limited subscriptions. Every time period from one day on is possible as a debit frequency cycle (e.g. three days, one week, one month, beginning of each month etc.).

Novalnet takes over the activation of the subscription on your behalf as well as the continuous monitoring of incoming payments via the comprehensive interface of Novalnet, you can of course also activate the controls on your own.

Subscriptions with a limited duration will be automatically terminated by us at the end of the subscription period. In order to cancel unlimited subscriptions, we provide your end-users with an additional user-friendly customer portal (<https://card.novalnet.de>). The Novalnet interface also allows you to manage customer subscriptions independently. Our e-payment services enable shop operators to automatize subscription payments and other processes to a larger extend than you can expect from most payment service providers. Request an individual offer for you.

There are two types of subscriptions are supporting from the Novalnet

- **Pre-defined subscription**
- **Dynamic subscription**

To proceed with the subscription process, kindly configure the respective fields in the shop admin.

**Dynamic subscription management**

**Tariff period**  
  
The period of the first subscription cycle (E.g: 1d/1m/1y)

**Amount for the subsequent subscription cycle (in cents)**  
  
The amount for the subsequent subscription cycle

**Period for subsequent subscription cycle**  
  
The period of the subsequent subscription cycle (E.g: 1d/1m/1y)

**Cancellation status of subscription**  
 ▾

Fig: 6.0

| Field   | Description   |
|---|---|
| Tariff period   | Tariff period for dynamic subscription type. Period value has combined with d, m, y.<br>If 1d means given subscription transaction process per day.<br>If 1m means given subscription transaction process per month.<br>If 1y means given subscription transaction process per year.<br>Example: 2d     |
| Amount for the subsequent subscription cycle (in cents) | The amount for the subsequent subscription cycle.   |
| Period for subsequent subscription cycle                | The period of the subsequent subscription cycle. Period value has combined with d, m, y.<br>If 1d means given subscription transaction process per day.<br>If 1m means given subscription transaction process per month.<br>If 1y means given subscription transaction process per year.<br>Example: 2d |
| Cancellation status of subscription                     | The defined status will be displayed, while cancelling the subscription   |

**Table 6.0**

## 6.1 Subscription cancellation process

### Subscription cancellation in the admin panel

Choose the particular order and then select the **Cancel Subscription** option from the drop down list to cancel the subscription of that transaction.



Fig: 6.1 (a)

Choose the termination reason from the drop down list and click on the **Confirm** button to cancel the subscription.

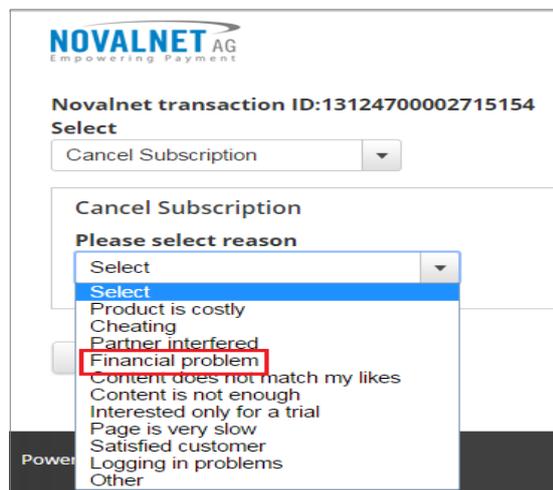


Fig: 6.1 (b)



Fig: 6.1 (c)

The subscription was canceled, refer the transaction details in the **Result message** field and the order status will be changed based on the status defined in the **Cancellation status of the subscription**.

| Status | Date               | Method                     | Remote ID         | Result message   | Amount  | Operations                                     |
|--------|--------------------|----------------------------|-------------------|--|---------|--|
| ✓      | 04/15/2015 - 09:49 | Novalnet Direct Debit SEPA | 13124700002715154 | <b>Novalnet transaction details</b><br>Test order<br>Novalnet transaction ID:13124700002715154 | 24,00 € | <a href="#">view</a><br><a href="#">delete</a> |
| ✓      | 04/15/2015 - 10:09 | Novalnet Direct Debit SEPA | 13124700002715154 | Subscription has been canceled due to:Financial problem  | 0,00 €  | <a href="#">view</a><br><a href="#">delete</a> |

Fig: 6.1 (d)

### Subscription cancellation in the webshop

To cancel the subscription in the web shop, open the particular order and select the reason under **Please select reason** field as mentioned.

**Payment method:** Novalnet Direct Debit SEPA

**Novalnet transaction details**  
Test order  
Novalnet transaction ID:13124900001201330

**Cancel Subscription**

**Please select reason**

Select ▼

Select

Product is costly

Cheating

Partner interfered

**Financial problem**

Content does not match my likes

Content is not enough

Interested only for a trial

Page is very slow

Satisfied customer

Logging in problems

Other

**User**  
Növalnät

Fig: 6.1 (e)

Then, click on the **Confirm** button to cancel the subscription.



Fig: 6.1 (f)

### Subscription cancellation in the card portal

It is also possible to cancel the subscription in card portal (<https://card.novalnet.de>), by using the transaction ID. Select the reason from **Subscription Unsubscribe** field and click on the **Terminate** button

| Subscription Details     |                        |
|--------------------------|------------------------|
| Signup Date / Time       | 15-04-2015, 13:08:15   |
| Paid till                | 15-05-2015, 13:08:15   |
| Subscription Unsubscribe | Please select reason ▼ |
| <b>Terminate</b>         |                        |

Fig: 6.1 (g)

The subscription has been canceled and the selected reason will be updated as mentioned below

| Subscription Details       |                          |
|----------------------------|--------------------------|
| Signup Date / Time         | 09-04-2015, 21:39:54     |
| Paid till                  | 09-07-2015, 21:39:54     |
| Cancelled on               | 09-04-2015, 22:42:57     |
| <b>Cancellation reason</b> | <b>Financial problem</b> |

Fig: 6.1 (h)

## 7. Affiliate system management

The Novalnet platform for affiliate programs allows you to organize your affiliate management in an easy and uncomplicated manner. You save time and effort, as from the commission to the payout to your affiliates the entire processes are administrated by Novalnet. Additionally, you have the possibility to manage your members via the Novalnet system and to automatize your subscription management.

The Novalnet partner program platform puts an additional interface for the management of your affiliates at your disposal in direct combination with our reliable and safe payment solution. In the course of your cooperation with Novalnet as payment service provider this interface, its implementation and administration are provided to you free of charge. The calculation and payout of commissions is of course carried out reliably and at the highest security level by Novalnet.

Using this service you save considerable time and administrative effort paying out referral commissions and turnover commissions. The automation of the affiliate program via the Novalnet solution renders manual booking and control of affiliate payouts obsolete.

Furthermore as a merchant, you always get an overview in the Novalnet administration portal of the amount of turnover generated by each of your affiliate partners and the level of their turnover commission. At this point, single or combined settlements can be set up. You can create any combination of commission types for your sales partners.

### Possible payout options through the Novalnet systems are

- **Pay per Lifetime:** Repetitive commission payouts to affiliate (subscriptions etc.)
- **Pay per Lead:** One-time payment with a fixed amount

You can set up new affiliates in the back end yourself, evaluate the turnover an affiliate generates and the amount of commission the affiliate received. So you and your affiliate benefit from online payment by Novalnet and a fast payout. With Novalnet as a payment service provider, you can benefit from many useful additional services such as the affiliate program along with e-payment.

## 8. Uninstallation procedure

### 8.1 Payment uninstallation

Go to **Store settings** → **Payment methods** to view the listed Novalnet payments.

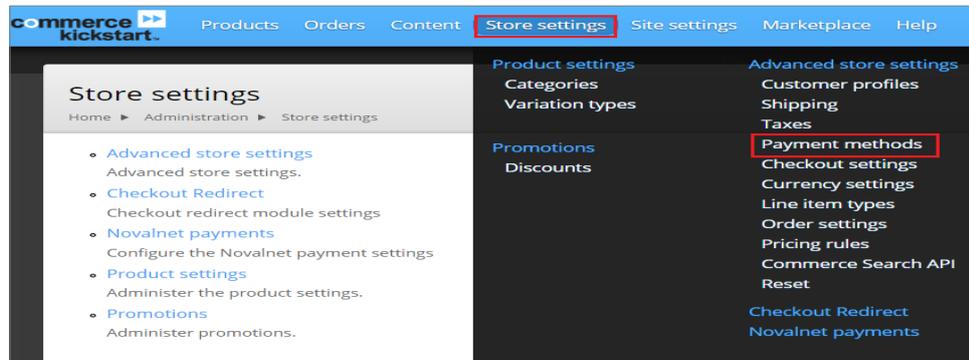


Fig: 8.1 (a)

To disable the Novalnet payment method, select the required payment from the list and click on the **disable** link, to uninstall the payment.

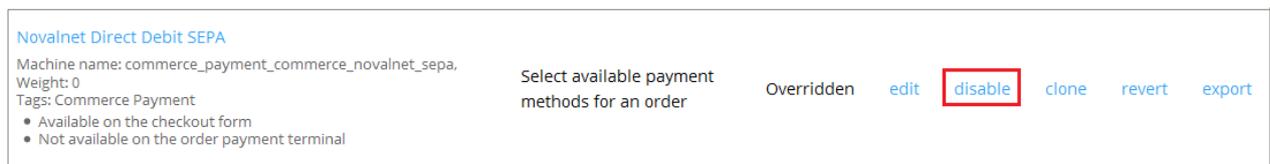


Fig: 8.1 (b)

Click on the **Confirm** button to update/save the changes made



Fig: 8.1 (c)

## 8.2 Plugin uninstallation

Go to **Site settings** → **Modules** and select the **Commerce (Novalnet)** menu at the left side panel

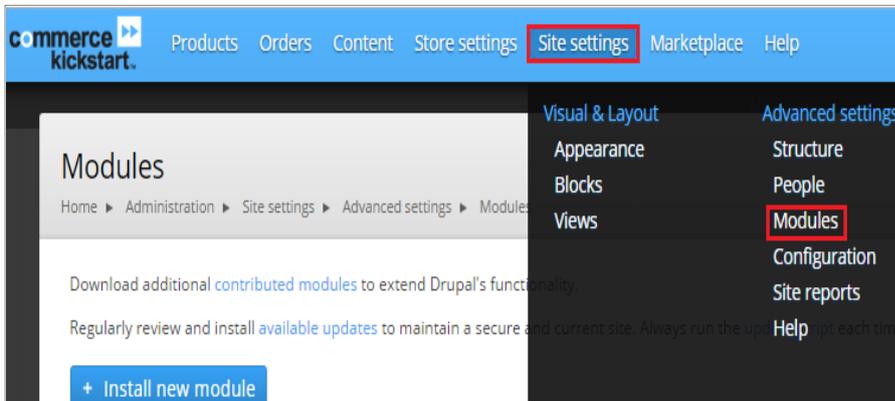


Fig: 8.2 (a)

Now uncheck the **Novalnet** module checkbox and click on the **Save configuration** button to save the changes made.

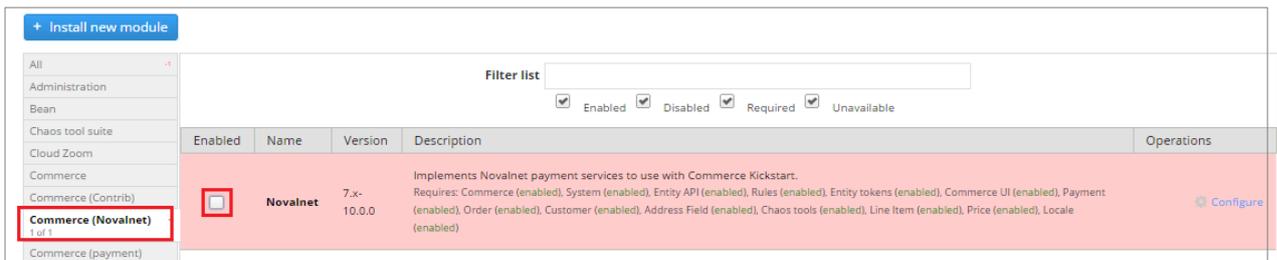


Fig: 8.2 (b)

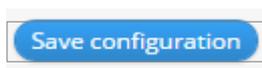


Fig: 8.2 (c)

The disabled payment will be available in the wizard **Uninstall**.



Fig: 8.2 (d)

Check the **Novalnet** module, and click on the **Uninstall** button to uninstall the module from the web shop.

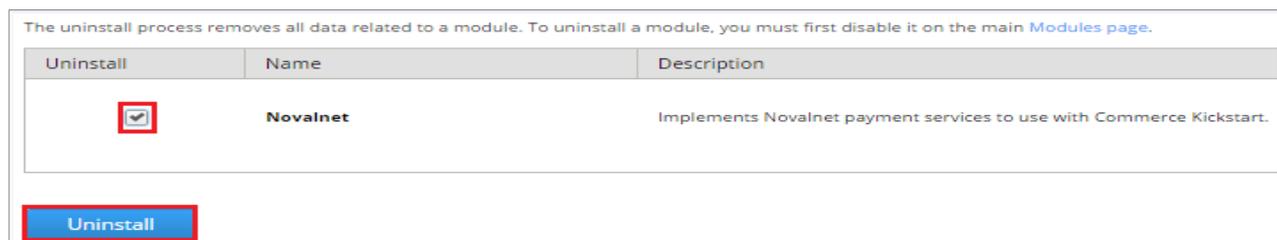


Fig: 8.2 (e)

**Important note:** Kindly, contact sales@novalnet.de / tel. +49 (089) 923068320 to get the test data to process the payments.

## 9. Imprint and contact

You can find all advice and news regarding Novalnet at:



[www.twitter.com/novalnet](http://www.twitter.com/novalnet)

Become a fan of Novalnet on Facebook:



[www.facebook.com/novalnet](http://www.facebook.com/novalnet)

Connect with us on Xing:



[www.xing.com/companies/novalnetag](http://www.xing.com/companies/novalnetag)

Novalnet AG  
Payment Institution  
Gutenbergstr. 2  
85737 Ismaning  
Germany

<https://www.novalnet.de>

Tel.: +49 (0)89 - 92 30 683 -21

Fax: +49 (0)89 - 92 30 683 -11

Board of directors: Gabriel Dixon (CEO)

Board of directors: Johnson Rajdaniel

Chairman of the supervisory board: Frank Haussmann

Register District Court of Munich HRB 167381

Tax ID: DE 254954139

E-mail: [info@novalnet.de](mailto:info@novalnet.de)