



Ratepay Payment Partners

Version as of 29/05/2020.

General information on cooperation with Payment Partners

To offer you attractive payment methods, online merchants and Ratepay cooperate with different Payment Partners. In these cases, the online merchant and Ratepay have concluded appropriate cooperation agreements with the Payment Partners.

If the Ratepay payment method is offered to you in cooperation with a Payment Partner, the online merchant assigns the claims from the sales contract between you and the online merchant to a Payment Partner. The Payment Partner then assigns the claim to Ratepay, in certain cases via another of the Payment Partners listed below. If you have chosen the Ratepay payment method Payment by Installments, Ratepay also assigns the claims from the sales contract between you and the online merchant to Wirecard Bank AG.

Information about Ratepay

Ratepay GmbH, Franklinstrasse 28-29, 10587 Berlin, Germany (“Ratepay”), is a registered payment institution according to the Payment Services Supervision Act (Zahlungsdiensteaufsichtsgesetz - ZAG) and constantly supervised and is officially licensed by the German Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht - BaFin).

Information about Payment Partners

Adyen N. V., Simon Carmiggeltstraat 6-50, 1011 DJ Amsterdam, The Netherlands (“Adyen”), is a registered credit institution according to Art. 4 para. 1 no. 1 of the Regulation (EU) No 575/2013 as per the banking license issued by De Nederlandse Bank (the Dutch Central Bank).

Adyen enables online merchants, which connect to the payment processing platform of Adyen to accept a range of third-party payment methods (like Ratepay payment methods, Visa, Master Card, direct debit, SMS payments, SEPA credit transfers).

eBay S.à r.l., 22-24 Boulevard Royal, L2449 Luxembourg, Luxembourg (“eBay”), is authorised in Luxembourg as a payment institution and is subject to the supervision of the Banking and Stock Exchange Authority of Luxembourg (Commission de Surveillance du Secteur Financier – CSSF).

On certain European eBay websites, you can choose a Ratepay payment method to pay the purchase price of an item that online merchants have sold to you through the eBay services.

Hanseatic Bank GmbH & Co KG, Bramfelder Chaussee 101, 22177 Hamburg, Germany (“Hanseatic Bank”), is a CRR credit institution and authorised to carry out payment services.



Hanseatic Bank offers payment services for the processing of certain Ratepay payment methods in connection with sales contracts that you conclude with online merchants on the Otto online marketplace.

Otto (GmbH & Co KG), Werner-Otto-Straße 1-7, 22179 Hamburg, Germany ("Otto"), is a retail company and operates the Otto online marketplace. On the Otto online marketplace, you can buy goods and services directly from online merchants integrated in the marketplace. You can choose a Ratepay payment method to pay the purchase price for an item you wish to purchase from certain online merchants on the Otto online marketplace.

As a technical service provider, Otto supports the exchange of certain data between the online merchant, Ratepay and other Payment Partners through the technical integration of the Ratepay payment methods in the Otto online marketplace. Otto does not at any time gain possession of the payment amounts or any power of disposal over them.

Wirecard Bank AG, Einsteinring 35, 85609 Aschheim, Germany ("Wirecard Bank"), is a credit institution pursuant to Article 4(1)(1) of Regulation (EU) No. 575/2013. Wirecard conducts banking transactions and provides certain financial services pursuant to the German Banking Act (Kreditwesengesetz - KWG) primarily via the Internet and other electronic media.

Individual Ratepay payment methods are offered to you by online merchants in cooperation with Wirecard Bank, which you can use in online shops or on online marketplaces to pay for the items purchased there.