



# Annual Report 2021

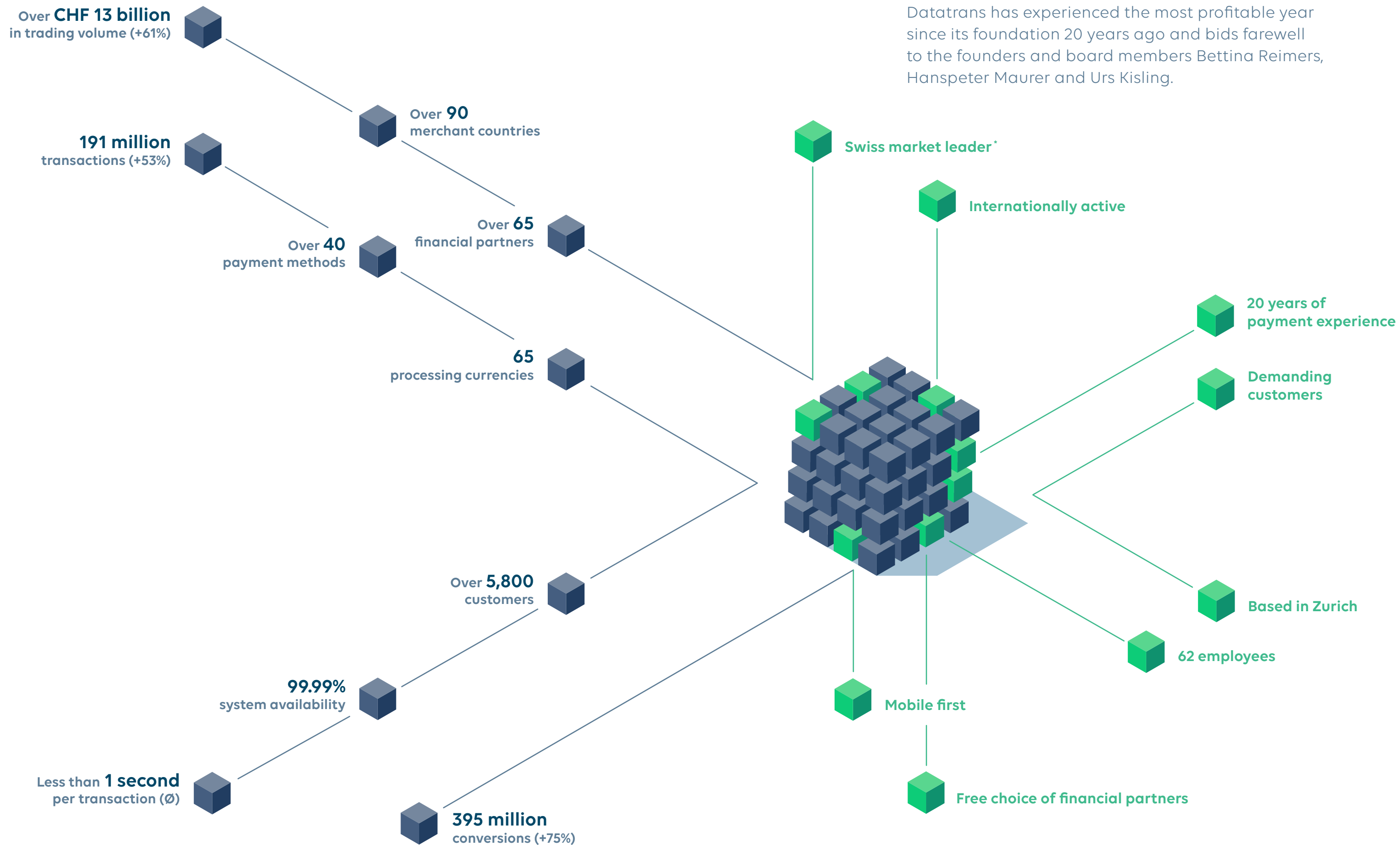
Making technology fly. Since 2001.

# Contents

■ 2021 at a glance	3
■ Foreword and review	
Foreword and annual review by the Management	6
■ The year 2021	
Highlights	11
Airlines & Travel	12
Retail	13
Mobility, events, media and ICT	14
Service providers	15
PCI Proxy	16
New Ventures	17
New products and services	18
Datatrans makes payment business fly	19
13th & 14th Commerce Report Switzerland	20
More than 5,800 customers trust us	21
■ Finance	
191 million transactions with a trading volume of over CHF 13 billion	23
Datatrans PCI Proxy achieved conversion growth of 75 per cent	24
Payment methods and currencies	25
■ Outlook	27

## 2021 at a glance

Datatrans has experienced the most profitable year since its foundation 20 years ago and bids farewell to the founders and board members Bettina Reimers, Hanspeter Maurer and Urs Kisling.



\* according to number of transactions



Selection from the Datatrans customer list



## Foreword and review

- Foreword and annual review by the Management

6



# Foreword and annual review by the Management

With 191 million e-commerce transactions processed via the Datatrans Payment Gateway and 395 million conversions through our tokenisation solution PCI Proxy, we experienced the most profitable year of our 20-year history in 2021. Not without reason: we were able to acquire attractive key accounts from the DACH region and achieve significant transaction growth with existing large customers. Global conversions also increased significantly.

## **Pandemic plays into the hands of many Swiss online merchants**

Rather than being a setback, economic development also played into our hands in the second year of the pandemic: «Swiss online commerce in consumer goods tripled its turnover and emerges from the crisis as a winner,» according to the «Barometer» of the Commerce Report Switzerland 2020. This trend continued in this financial year. Overall, we generated a trading volume of 13 billion Swiss francs with over 5,800 customers and achieved sales growth of 61 per cent. This enabled us to further expand our position as the Swiss market leader.

Datatrans Management

**Thomas Willenborg**  
CEO

**Daniel Ellersiek**  
COO

**Oliver Heister**  
CTO



**«Our specialist knowledge and our technology play a central role in Planet's vision. We are merging the best of both corporate cultures and using the symbiosis of both product portfolios to offer our customers even more holistic payment services in the future – and still without restricting their choice of financial service providers.»**

Thomas Willenborg

## **New technical solutions demonstrate strong innovation**

We have also demonstrated a spirit of innovation in our technical solutions in 2021. The JSON API we developed is state of the art. It combines the simplest integration with the highest security requirements and is also equipped for new market developments such as PSD2 or 3-D Secure 2. While introducing the new interface, we also redesigned our mobile SDKs for iOS and Android. A highly intuitive user interface guarantees optimal user guidance throughout the entire payment process. In addition, we have been offering attractive marketplace solutions since 2021 and are therefore meeting the high demand in this area.

## **Twenty years old, but never losing pioneering spirit**

Another milestone in the financial year was the 20th anniversary of Datatrans. The celebrations ranged from measures aimed at customers and partners to a two-day team excursion to Ticino. Following the motto «Making technology fly. Since 2001», our teams have been able to prove that, even after two decades, we have not lost any of the pioneering spirit of a start-up.

**«SBB has found a flexible and reliable partner in Datatrans who offers state-of-the-art PSP solutions and recognises and implements the needs of SBB.»**

Fabian Schmid  
Head of Payment  
Swiss Federal Railways SBB



**SBB CFF FFS**

### **Expansion of software and payment solutions with Planet**

Besides our anniversary, 2021 was all about the sale of the company. Intensive auditing and selection procedures took place over several months. In November, we were finally able to announce the successful merger with Planet. The combined company operates in over 120 markets and employs more than 2,000 people worldwide. The goal is to connect payment solutions closely with industry-leading cloud software in our core markets, including retail, the hotel and tourism sector, and financial services.

### **Datatrans founders say goodbye**

With the sale of Datatrans, our board members Bettina Reimers, Hanspeter Maurer and Urs Kisling also left the company in the financial year. We would like to thank the founders for their 20-year success story and will carry the knowledge built up over many years as well as the existing values into a new era. We are sure that with the sale to Planet, Datatrans is optimally positioned for the next growth phase in a highly competitive market environment.

We would like to thank our customers for their trust, our partners for their outstanding cooperation and our employees for their boundless enthusiasm and excellent commitment.

April 2022  
Management, Datatrans AG

Datatrans headquarters at  
Kreuzbühlstrasse 26 in Zurich.







**datatrans.**  
20 Years





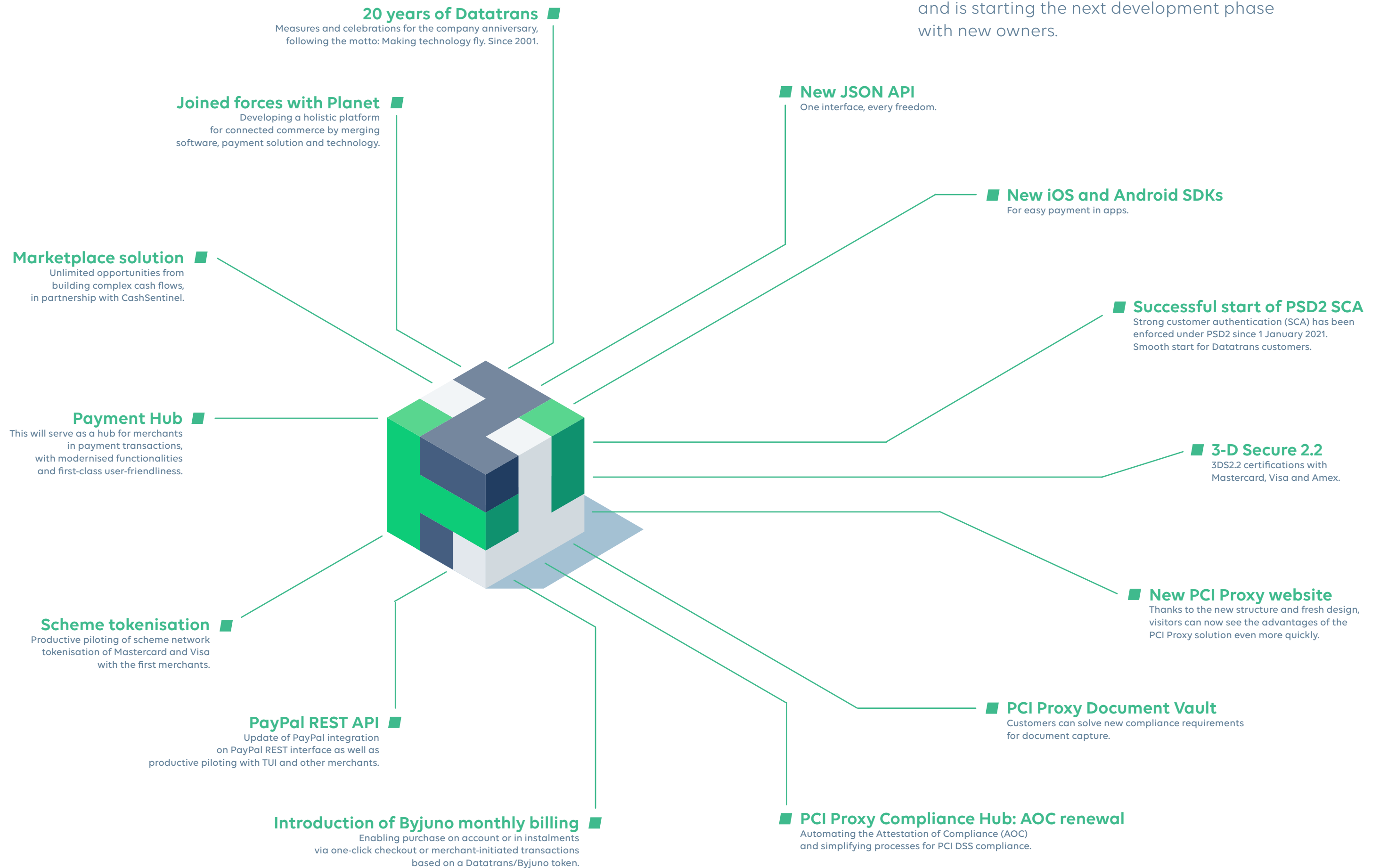


## The year 2021

■ Highlights	11
■ Airlines & Travel	12
■ Retail	13
■ Mobility, events, media and ICT	14
■ Service providers	15
■ PCI Proxy	16
■ New Ventures	17
■ New products and services	18
■ Datatrans makes payment business fly	19
■ 13th & 14th Commerce Report Switzerland	20
■ More than 5,800 customers trust us	21

# Highlights in 2021

Datatrans is celebrating its 20th anniversary and is starting the next development phase with new owners.



# Airlines & Travel

## Industry tentatively recovers

In 2021, merchants in the airline and travel sector once again faced the effects of the pandemic. However, the industry is finally expecting an upswing for the current financial year.



**Niko Aust**  
Senior E-Payments Consultant  
Airlines & Travel

**«Years of experience and payment solutions tailored to the needs of the industry: this forms the basis of our successful customer relationships.»**

The crisis of 2020 continued economically in the 2021 financial year for the airline and travel sector. New travel restrictions and unpredictable developments in case numbers made planning complicated for business travellers and holidaymakers. The first few months in particular resembled a rollercoaster ride. While bookings increased sharply in the summer, they fell again slightly with the increasing number of infections in November and December. Nonetheless, Datatrans and other industry experts expect the fundamentally positive trend to continue in 2022.

## Datatrans further expands customer portfolio

Especially in uncertain times, merchants have valued reliable partners and proven know-how. This has enabled the Datatrans Airline & Travel Team to expand its customer portfolio significantly despite the difficult business situation. The payment provider sees great potential in the earnings of the German airline Condor and looks ahead positively to the coming financial year.

**«We have come to know Datatrans as an innovative, customer-oriented and trusting partner who supports us proactively in times of change, with a great deal of expertise and experience.»**

Holger Neuhaus  
Team Leader Revenue Protection  
Eurowings GmbH

**Eurowings**



# Retail

## Continuing trends of online shopping and mobile payment

The pandemic has been seen as a driver of e-commerce from the outset, and the success of the industry at the beginning of 2021 could still be felt. However, growth also remained constant in the financial year while restrictions were eased.



Liliana Veloso  
Key Account Manager Retail

**«Simplifying the ever-growing complexity of payment options and platforms so that payment becomes incidental for your customers – that's what we stand for at Datatrans.»**

«On the one hand, Covid-19 has slowed down the market considerably. On the other hand, consumers have expected more choice, speed and performance,» explains Key Account Manager Liliana Veloso. Take-away lunch and same-day delivery – demands also increased with the new services. A return to the previous situation is unthinkable for the Datatrans retail expert: «The biggest challenges for merchants were to implement smooth payment processes, fast delivery times and uncomplicated returns in a timely manner. Customers who upgraded their processes on time were also able to benefit from record sales in 2021.»

### **Fast availability permanently increases consumers' expectations**

The simplicity of the future store concepts also prevailed in on-site business. «App solutions with integrated payment function by credit card, wallets such as Apple Pay and Google Pay or QR code payment are very popular,» says Liliana Veloso. «The days of waiting in line at the cash register are over. Even the wallet is often left at home today.» The challenge for merchants will be to adapt their solutions more and more to the new habits of their target groups.

### **Shopping experiences evolve into unified commerce**

With unified commerce, Datatrans is further developing its omni-channel concept and striving for full integration of all sales and interaction channels for its merchants. Merchants are responding to their target group's desire for purchases to be processed even more quickly and easily. From click-and-collect solutions and simple return processes to the integration of social media channels into the shopping experience: with Datatrans, retail customers can enjoy comprehensive support.

### **Innovative solutions make merchants fit for the future**

Companies in e-commerce and on-site business are expected to benefit greatly in the future from the merger with the payment provider Planet. «The Swiss payment market is very homogeneous compared to other European countries. Merchants have fewer alternatives available. With Planet, we are responding to the desire for new innovative solutions that can keep pace with the dynamic development and that help our customers to remain competitive in the future.»

# Mobility, events, media and ICT

## Growth of more than 50 per cent achieved

Datatrans achieved a record result in the 2021 financial year with the number of processed transactions by customers from the mobility, events, media and information technology segments. Growth amounted to over 50 per cent compared to the previous year.



Christoph Ryser  
Senior Consultant E-Payment

**«There are two ways to master the complexity of payment processing for different payment methods: grapple with the topic extensively or outsource it via a uniform payment interface. We are happy to support our customers here.»**

The result is all the more impressive as Datatrans already recorded no overall slump in all four segments last year, even though the coronavirus measures still severely restricted customers in the event sector in 2021. Christoph Ryser, who is responsible for these customer segments, cites two reasons for this excellent growth: «Firstly, we have significantly expanded our cooperation with major customers. Secondly, we were able to acquire the second largest new customer in the company's history in the financial year.»

## Merchants benefit from optimised payment integration

Datatrans was once again able to support many companies in optimising their payment integration in 2021. This showed that robust and flawless payment integration is essential for app-based payment methods such as TWINT. Datatrans' integration of TWINT is unique to date. The majority of all Swiss customers with mobile apps use the Datatrans mobile SDK for the best possible TWINT integration – including TWINT UoF (User on File) and automatic app switching into the TWINT app and back.

## Additional solutions through merger with Planet

The merger with Planet will also make for an interesting combination for Datatrans customers in the new financial year. The aim is to expand the Datatrans Payment Gateway, the excellent payment know-how and the familiar reliability with additional payment services in the future.

# Service providers

## Datatrans expands service portfolio and customer base

More and more online service providers are joining Datatrans. For the Swiss payment service provider, this is a strong sign of trust in its proven payment solutions.



Marino Schönenberger  
Head of Sales

«We continue to be the right partner at your side for online payment in 2022.»

Despite the uncertain economic situation, numerous service providers from various industries once again chose Datatrans as their new solution partner for online payment in 2021. According to a survey, the main arguments in favour were flexibility with regard to payment method providers, combined with a high level of consulting expertise and proven technical payment integrations.

### Datatrans excels with apps that can be integrated natively

«We were able to convince attractive new customers from Germany and Austria to use the Datatrans Payment Gateway thanks to recommendations from our partners last year,» reports Head of Sales Marino Schönenberger. «In particular, we impressed companies from the parking and ticketing sector with our app solutions that can be integrated natively.»

### Individual support instead of all-in-one

Datatrans continues to buck the trend towards the all-in-one solutions that are common on the market, thereby specifically addressing wide-ranging customer requirements. Despite the initial administrative effort, switching to Datatrans pays off in the long term: «The low fluctuation among customers and partners confirms our strategy,» says Marino Schönenberger. «Even after 20 years, customers are not merely numbers on a spreadsheet for us, but valued partners and the basis of our success.»

### Merchants benefit from the expansion of the service portfolio

With the takeover by the service and technology provider Planet, Datatrans will be able to offer online service providers an even wider range of products and solutions in the future without having to forego familiar benefits, such as the free choice of payment providers.



# PCI Proxy



## PCI Proxy continues its success

2021 was also marked by the pandemic for the PCI Proxy Team. Existing travel restrictions and new virus variants led to planning uncertainties, especially in the travel sector, and resulted in rather subdued bookings at the beginning of the year.



Sascha Huwyler  
Head of PCI Proxy

**«The PCI Proxy Team can look back on a year of strong growth in 2021, which brought with it some challenges despite the positive result. We would like to address these challenges in 2022 as well. By opening up further customer segments, we will improve our diversification and prevent dependencies in individual sectors.»**

In spite of initial difficulties, it is clear that the low point reached by most travel providers in 2020 was clearly overcome in the 2021 financial year. Willingness to travel steadily increased, which was also reflected in the business result. With over 395 million tokenised datasets, the PCI Proxy Team achieved growth of more than 75 per cent compared to the previous year. At the same time, sales increased by 48 per cent.

## PCI Proxy meets demand for an independent authentication solution

The main growth drivers were the development of new sectors and the new solution 3-D Secure Authentication Only, which was introduced in 2020. The latter was particularly noticeable in the first quarter of 2021. This is due to the regulatory push for the PSD2 standard within the EU. It also demonstrated the need for a dynamic and provider-independent authentication solution that is particularly interesting for international merchants, SaaS providers and platforms.

The result speaks for itself: the roughly 900 3-D Secure authentications processed in 2020 rose to over 1.2 million in the financial year.

Find out more at [www.pci-proxy.com](https://www.pci-proxy.com)

# New Ventures

## Payment Hub at the heart of payment transactions

Thanks to new partnerships and promising products in the pipeline, the Datatrans New Ventures Team can look back on a successful financial year.



Suhas Ratanje  
Head of New Ventures

**«With our customer-oriented thinking, combined with new technologies and concepts, we find the right solution for even complex challenges in online payment transactions.»**

In 2021, the payment provider further developed its Payment Hub, which in the future will help merchants with the holistic management and orchestration of all payment services of the Planet Group. The Payment Hub will soon open up new ways for merchants to manage payments across different channels and payment service providers.

### Key functionality added to tokenisation platform

Another highlight was the development of the industry-leading tokenisation platform PCI Proxy and its expansion with an important function. With Document Vault, customers can solve new compliance requirements for document capture, which is particularly advantageous for highly regulated industries such as gambling.

### Datatrans continues to expand payment solutions for marketplaces

The New Ventures Team also further developed its payment solutions for marketplaces during the financial year: «We are delighted to be partnering with CashSentinel. We started working with a major retailer at the beginning of 2022,» reveals team leader Suhas Ratanje. «The possibilities that arise for our customers from the development of complex payment flows are endless. We see great potential, especially for the hospitality and retail sectors.»

### Creating added value with new synergies

In order to be able to continue advancing innovations in the future, the team has been supplemented by a product designer. Synergies are currently being worked on with the new owner Planet. Merchants can look forward to an expanded product range and even more comprehensive services in 2022.

# New products and services

## New JSON API – one interface, every freedom.



**Nico Hartmann**  
Software Engineer  
Swiss Federal Railways SBB

**«As developers, we value the simplicity of the connection and the well-documented interfaces in the JSON API.»**

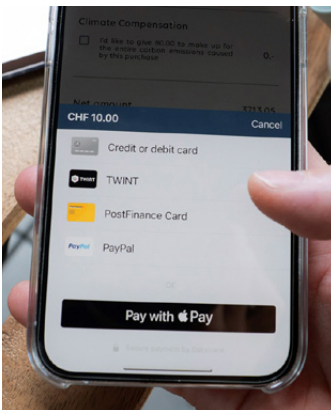
Thanks to a flexible programming interface (API), the best payment solutions for Datatrans customers are always at hand. Online merchants only need one integration to connect their various financial partners. At the same time, the Datatrans API is robust and easily adapts to new developments such as PSD2 or 3-D Secure 2.

The new interface is very easy to integrate and offers even more possibilities, especially in terms of security. It sends the name, address details, merchant account and payment method to Datatrans via a secure server-to-server connection before each transaction. This connection is protected via basic authentication as standard. After all the customer data is transmitted, Datatrans returns a transaction ID to online merchants, which is used for all further steps of payment processing. This increases security and reduces data exchange via the web browser between the merchant and payment provider.

Another advantage is that with the new API, it is also possible to send additional data, such as the delivery address, to the issuer. This supports the risk analysis for strong customer authentication (SCA) under PSD2. Online merchants thereby increase their chances of a frictionless flow in payment processing as well as better conversion.

[Learn more about the JSON API](#)

## New iOS and Android SDKs for easy payment in apps.



As part of the new JSON API, Datatrans also redesigned its mobile SDKs (iOS and Android) and improved the entire payment process with a more intuitive user interface. Consumers benefit from a state-of-the-art user experience that allows them to pay with just a few clicks. Development teams have the advantage of even easier integration.

[More about the update](#)

Our mobile SDKs support the entire payment and registration process in native iOS or Android apps. With a simple integration, you can fully delegate the payment processes from your apps to us. We handle all transactions in a secure and PCI-DSS-compliant manner.

### The new SDKs offer you:

- Simple integration of different payment methods
- Token solution for fast checkout
- 3-D Secure 2.0 support included
- Seamless app switches
- Theme support for individual designs

[Find out more about the mobile SDKs](#)



# Datatrans makes payment business fly

## «Making technology fly. Since 2001.»

Datatrans celebrated its 20th anniversary with this promise. The campaign developed for this purpose has accompanied Datatrans throughout 2021.



Evelyn Därendinger  
Head of  
Marketing & Communications

**«Twenty years of Datatrans:  
A proud achievement  
to be at the forefront  
of technology for so long –  
definitely something  
we can be proud of and  
communicate internally  
as well as externally.»**



«What's better than a 20-year company anniversary?» asks Head of Marketing & Communications Evelyn Därendinger, even though she and her team initially had other thoughts: «Might a tech company emerging out of its teenage years also be perceived negatively, like a dusty Atari in the basement?»

### **Celebrating two decades of achievement**

Despite all the considerations, it quickly became clear. Twenty years of advanced payment solutions is a proud achievement. «Datatrans has been at the cutting edge of technology for two decades with innovative solutions and is a leader when it comes to secure online payments,» explains Evelyn Därendinger. «It's not for nothing that most online payments in Switzerland are processed via our systems today.» This should not only be celebrated, but also communicated externally.

### **Anniversary campaign aimed at customers and employees**

The goals of the anniversary campaign in no way fell short of the high standards of the Swiss payment provider: «We wanted to consolidate customer relationships and communicate more strongly to the outside world what we stand for and how online merchants benefit from our solutions,» the marketing expert adds. With a view to further growth, the Datatrans campaign should also strengthen its position as an attractive employer. «Last but not least, we wanted to say thank you to our employees and confirm that we would never have made it this far without them.»

### **360° measures**

The measures and celebrations accompanied Datatrans throughout 2021. In addition to social media activities, newsletters, videos and give-aways for customers and partners, there was also a barbecue and the Netflix-ready story to read on the website. To give the anniversary a strong visual presence, a logo was created that could be seen on all measures during the financial year.

### **Combined team power for the next twenty years**

Besides activities relating to customers and partners, internal measures were equally important. «The anniversary year was a welcome opportunity to bring our teams together again live. So, we headed to Lugano for a weekend. By cooking together, hiking and adventurously crossing a gorge, we were not only able to celebrate our successes, but also strengthen cohesion for hopefully another 20 years.»

# Datatrans publishes 13th and 14th Commerce Report Switzerland



Prof. Ralf Wölflé  
Head of Competence Focus  
E-Business at FHNW

**«Stationary retailers have realised that they have to be accessible online and be able to interact with their customers. The shopping habits established over many years have now been transformed. Today, consumers don't want physical or online, but both, depending on the situation, combined in a single shopping experience.»**

The two study reports, Barometer and Focus, are available to download for free at:  
[www.commerce-report.ch/orders](http://www.commerce-report.ch/orders)



Every year since 2009, the Commerce Report Switzerland has been examining how sales to consumers are developing under the influence of digitalisation in Switzerland – as the only Swiss study from the perspective of providers.

For the 13th time, Datatrans commissioned the Commerce Report Switzerland from the University of Applied Sciences and Arts Northwestern Switzerland (FHNW). The 2021 study was published as two sub-reports:

- Barometer in June: status review in Swiss commerce
- Focus in November: epochal change in the distribution to consumers

Prof. Wölflé and Prof. Dr. Leimstoll from FHNW also prepared a comprehensive and differentiated study in 2021. The second part, Focus, first describes the indicators for the epochal change in detail. This is followed by a summary of the characteristics of the changed distribution and classification as part of the long-term transformation of commerce. Moreover, in preparation for the study implementation in 2022, initial questions and theories for the consequences of the changed distribution are discussed.

Following another survey of the study panel, the participants' ideas about the further development of the networked world of commerce will be discussed in a final issue to be released in September 2022. A perspective of five to ten years is considered.

Find out more at: [www.commerce-report.ch](http://www.commerce-report.ch)

# More than 5,800 customers trust us

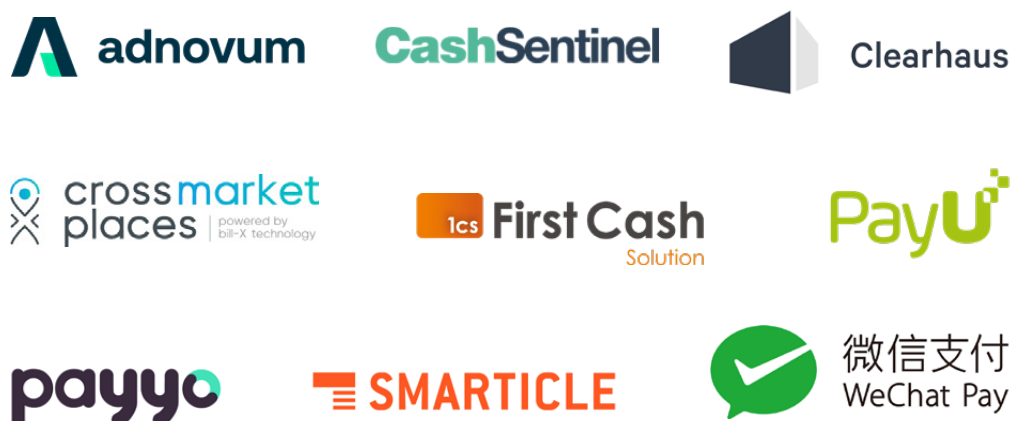
Thanks to close and trusting cooperation with existing customers and key merchants, Datatrans was able to expand its market leadership position in the financial year. In addition, well-known new customers were acquired from Switzerland and abroad.

## Selected new customers



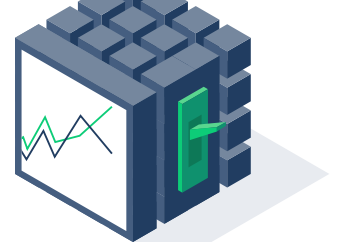
In the 2021 financial year, the Datatrans services were supplemented by the following new payment methods and partners, among others:

## New payment methods/partners



All payment methods and financial service providers are available at:  
[www.datatrans.ch/en/features/payment-methods](https://www.datatrans.ch/en/features/payment-methods)





## Finance

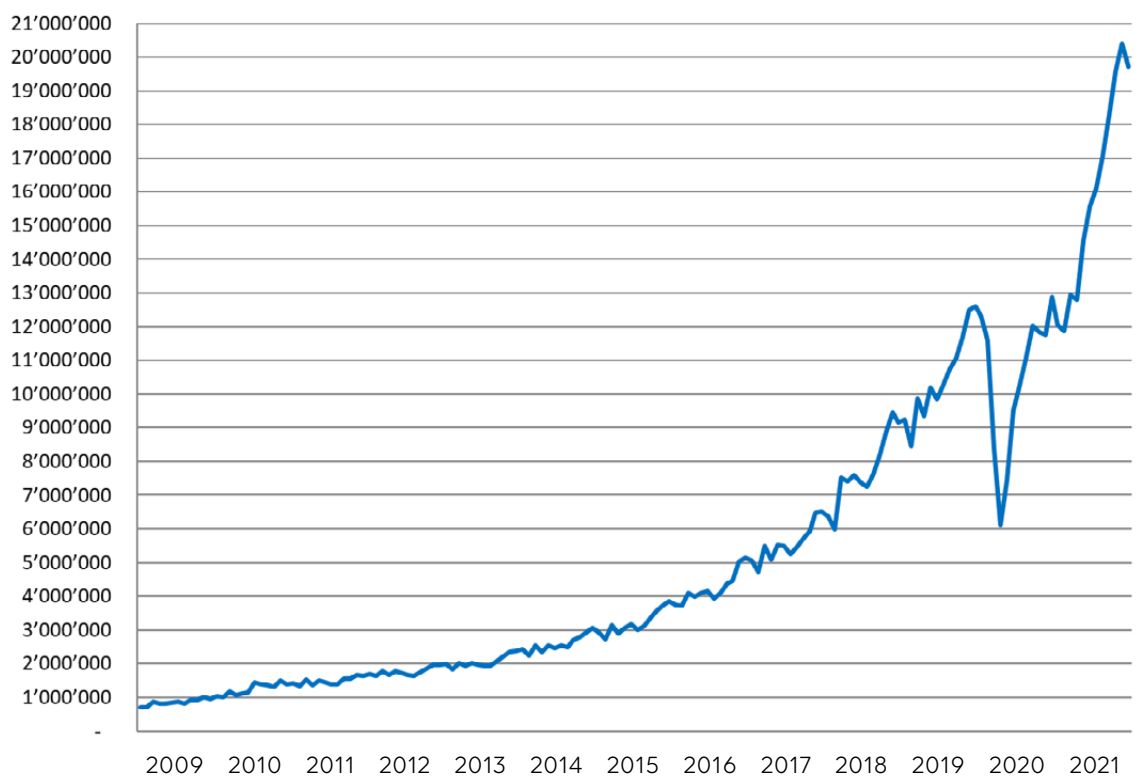
- 191 million transactions with a trading volume of over CHF 13 billion 23
- Datatrans PCI Proxy achieved conversion growth of 75 per cent 24
- Payment methods and currencies 25

# 191 million transactions with a trading volume of over CHF 13 billion

In the second year of the pandemic, the volume of all processed e-commerce transactions increased by 53 per cent.

In financial year 2021, Datatrans processed over 191 million e-commerce transactions worldwide via virtual terminals. Despite the ongoing pandemic, the Swiss market leader thus achieved growth of 53 per cent compared to 2020. Compared to 2019, growth in 2021 amounted to 52 per cent.

## Monthly transaction development 2009 – 2021



In 2021, the Datatrans payment platform processed an e-commerce volume of over 13 billion Swiss francs. Of this amount, around 8.6 billion were processed in Swiss francs, 3.7 billion in euros and over 0.6 billion in other currencies (mainly US dollars and British pounds).

The trading volume increased by 61 per cent compared to the previous year and by around 10 per cent compared to 2019.

The availability of the Datatrans systems was again 99.99 per cent in 2021.

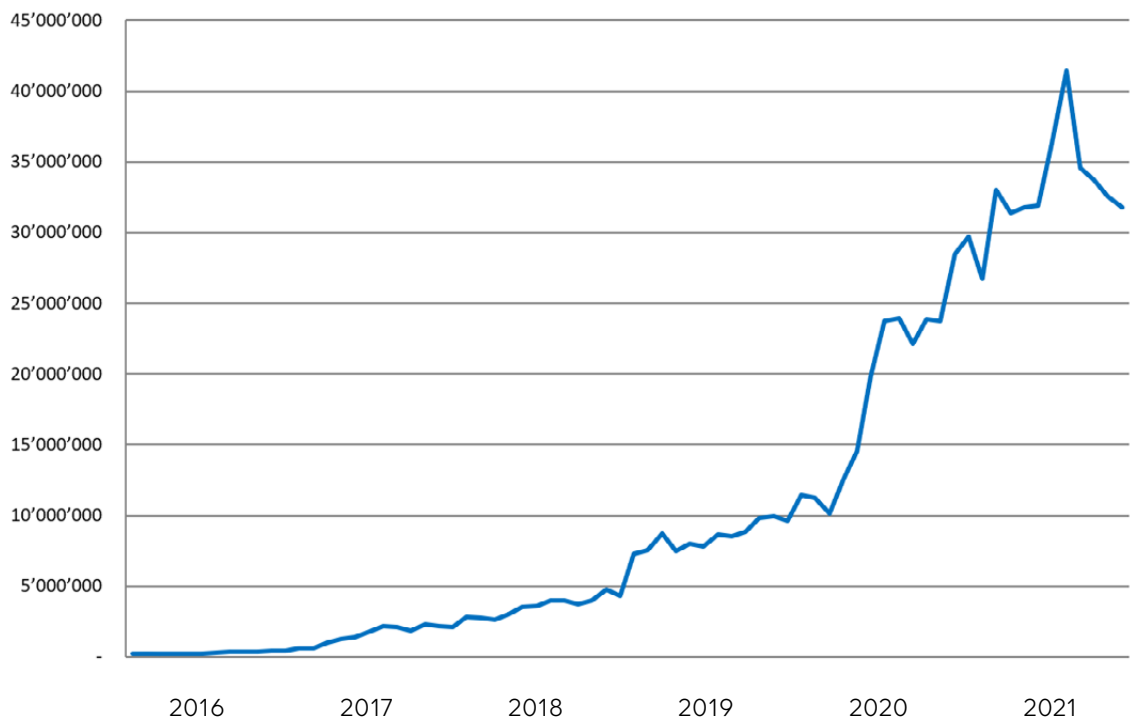
# Datatrans PCI Proxy achieved conversion growth of 75 per cent

With 395 million conversions, the PCI Proxy division continued to develop strongly in the financial year.



Growth was 75 per cent compared to the previous year. The positive result was achieved thanks to major new customers and the pleasing business developments with existing customers. With this positive development and the merger with Planet, not only the range of services, but also the PCI Proxy Team will be significantly expanded in order to gain new industries and business models for the product.

**Monthly PCI Proxy conversion development 2016 – 2021**

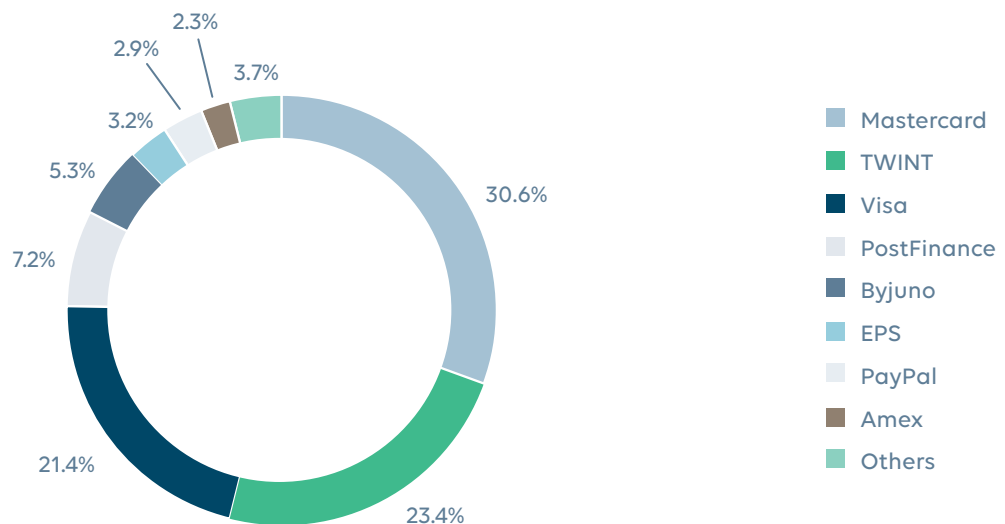


# Payment methods and currencies

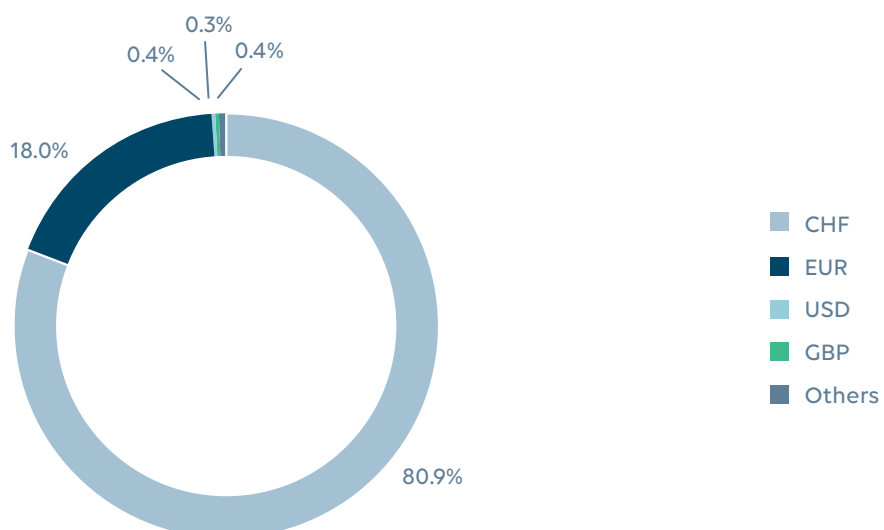
With a total transaction share of 52 per cent, Mastercard with 30.6 per cent and Visa with 21.4 per cent are still among the most popular payment methods in Switzerland. TWINT is now in second place with 23.4 per cent.

Also important are PostFinance with 7.2 per cent, Byjuno with 5.3 per cent, EPS with 3.2 per cent, PayPal with 2.9 per cent and American Express with 2.3 per cent of the transaction share. In 2021, 96.3 per cent of all transactions were processed using these eight payment methods.

**Payment methods** (share of transactions in 2021)



**Currencies** (share of transactions in 2021)



80.9 per cent of transactions were made in CHF, a further 18 per cent in EUR and around 1.1 per cent in other currencies.





## Outlook

# Outlook

**«When working with Datatrans, I see that customer focus is not merely a buzzword for them, but is also lived as a culture. We also greatly appreciate the willingness to accept and implement our high requirements.»**

Dario Polla  
Product Owner Payment  
Federation of Migros  
Cooperatives

**MIGROS**

**planet**

[www.weareplanet.com](http://www.weareplanet.com)

Even though the uncertainties surrounding Covid-19 are still great, it is clear that business models and consumer behaviour have become part of a new normal. Although some industries have suffered tremendously, there is hope that the situation will continue to ease. Forecasts indicate that we can expect an upturn, especially in the areas of travel and events.

## **Coping with the impact of war in Ukraine**

After the pandemic kept us on our toes for two years, we are now exposed to a new uncertainty factor with the war in Ukraine. In addition to the immeasurable suffering and destruction in the eastern European country, Switzerland will also not be spared from the economic effects. Nevertheless, we are optimistic about the further course of 2022. With a broadly diversified customer portfolio, constant new product developments and above-average flexibility compared to competitors, we believe we are prepared for this situation as well.

## **Holistic platform for connected commerce**

Since the acquisition by Planet last November, a lot has happened with regard to our corporate strategy. In just a short time, we have developed a new organisation for Planet as a combined company together with the new owners and colleagues. Besides Datatrans, this includes three renowned software companies from the hotel and retail sectors: Hoist Group, protel hotelsoftware and Proximis.

## **Pooled resources for POS, Acquiring, DCC and tax refund**

This not only means that we have brought together top players in the world of payment under one roof, but can also pool global resources for POS, Acquiring, DCC and tax refund. The newly acquired payment capabilities are combined with personalised business software and data analysis. The result is a powerful offering for connected commerce that our customers already benefit from in the new financial year. The PCI Proxy Team will also be greatly expanded at the sales, product and development level in order to increase presence on the market and tap into new market potential.

**«Our shared vision is developing a holistic platform for connected commerce, enabled by the fusion of software, payment solution and technology.»**

Daniel Ellersiek

## **New strategy, familiar aspiration**

The key elements of our success to date will remain even after the merger with Planet. These include acquirer agnosticism, trusted contacts in customer support, fast response times and service quality at the highest level. Our goal is and continues to be that customers can always put together the best solution for them.

With this in mind, we look forward to continuing to be your reliable payment partner and to inspiring you and your customers even more.

April 2022  
Management, Datatrans AG

*Wns.*

**Text editing**

Lena Nasdal  
[www.lena-nasdal.ch](http://www.lena-nasdal.ch)

**Images**

Thomas Baumann  
[www.tombaumann.ch](http://www.tombaumann.ch)

Richard Hug  
[www.richiehug.com](http://www.richiehug.com)

Datatrans Ltd

