

PRESS RELEASE

PayCommerce Expands World's Fastest-Growing Cross-Border Open Payments Network with Software AG's Digital Business Platform

- PayCommerce offers customers a faster, more secure, global payment network and hub
- Payment security increased through real-time fraud detection and risk management solutions
- Clients can streamline payment processes, manage risk, reduce cost, and significantly improve treasury functions

Darmstadt & Las Vegas, October 14, 2015– Software AG (Frankfurt TecDAX: SOW) today announced that PayCommerce, has selected SAG's Digital Business Platform to expand its world-class cross-border payments network. The leading global payments provider now offers its customers faster and more secure payment solutions: business-to-business (B2B), business-to-consumer (B2C), consumer-to-business (C2B) and global disbursements and collections.

Abdul Naushad, CEO and founder, PayCommerce said: "The PayCommerce Network enables the only open cross-border electronic payments network by connecting global financial institutions with corporates and regional payment systems on a single platform. Software AG provides us with a solid and secure integration platform from which to work. Most importantly, the platform provides capabilities for improving international B2B, B2C and C2B transactions from initiation to settlement processing, compliance screening, reconciliation and reporting. Our payment solutions enable our customers to streamline their payment processes by helping them manage financial risks, reduce costs by up to 80%, and improve their treasury functions."

Eric Duffaut, Chief Customer Officer and Member of the Management Board, Software AG said: "PayCommerce's growth story is amazing. With leading customers from Fortune 100 companies and top global financial institutions, PayCommerce is providing sustained innovation throughout an intelligent payment industry ecosystem. We are proud to contribute to their outstanding success with our Digital Business Platform."

Software AG's Digital Business Platform is a service-oriented, event-driven and API-capable development environment with many ready-to-use application services, including webMethods and Apama Big Data streaming analytics. webMethods supports the development of integration and process services and connects all of PayCommerce's applications and systems while Apama enables PayCommerce analysts to monitor, analyze, and act on fraudulent or abnormal behavior before any harm is done.

Mr. Naushad added: "PayCommerce provides an enterprise payment hub and global network that enables cross-border payments to and from 72 countries, transacting in 80+ currencies. At PayCommerce, we have created an open payment network with more than 80 correspondent and merchant acquiring banks and regional alternate payment networks, which integrate our payment

hub platform using Software AG's Digital Business Platform. PayCommerce continues to drive innovation in the payments space and is well-positioned to compete and support our enterprise clients on a global scale. Our customers use our robust payment platform to interact with our global banking network, providing payment collections and disbursement capabilities across the globe."

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About PayCommerce

PayCommerce is the fastest-growing cross-border, open payments network which connects over 80 correspondent banks and acquiring institutions in 72+ countries and enables payments, collections and settlement in 80+ currencies. PayCommerce is the only managed, open cross-border payments network that enables both disbursements and collections transactions through a single point of connectivity for members. Members include: banks, financial institutions, global corporates and alternate channel providers. It is an open network where eligible institutions can join and there are no up-front costs.

Headquartered in Edison, NJ, the firm has global headquarters in the US and its branches across 4 continents strategically placed around the globe. Its vision is to create the largest correspondent bank network that enables faster payments for disbursements and collections globally. For more information on the company, please visit our website www.paycommerce.com

About [Software AG](http://www.softwareag.com)

Software AG empowers customers to innovate, differentiate and win in the digital world. Its products help companies combine existing systems on-premise and in the cloud into a single platform to optimize and digitize their businesses. The combination of process management, data integration and real-time analytics in one middleware platform enables customers to drive operational efficiency, modernize their systems and optimize processes for smarter decision-making. Building on over 45 years of customer-centric innovation, Software AG is ranked a leader in many innovative IT categories. Software AG has more than 4,400 employees in 70 countries and had total revenues of €858 million in 2014.

Learn more at www.softwareag.com.

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