AURENTA

Money Moves — print sheets

READ ME FIRST

A proof sheet, not yet a production file.

The three sheets that follow are laid out at true size: nine cards per A4 page, butted edge to edge, with crop marks in the margin at every cut line. Print at 100 % (no "fit to page") on 300 g/m² card and you have a working sample deck within minutes.

FOR A REAL PRINT RUN

Butted cards share a cut line, which is fine for a proof and wrong for a press. The production file supplies each card individually with 3 mm bleed, a die-line on its own layer and CMYK colour. Ask us for it once the deck is signed off.

THIS FILE

Cards	18 fronts + 1 shared back design
Trim size	63 × 88 mm, corner radius 2.6 mm
Sheet	A4, 3 × 3 cards, centred, crop marks in the margin
Scale	Print at 100 % — check the 100 mm rule on the last sheet
Colour	RGB in this proof; CMYK in the production file
Stock	300 g/m² card, matt lamination recommended

AURENTA Cash & cards

Cash

Notes and coins

Cost per payment *lower wins*	0.06 €
Speed	95/100
Fraud protection	40/100
Global reach	55/100
Everyday use	82/100

DID YOU KNOW

Cash is the only payment method that still works when the power is out - which is why many countries advise households to keep some at home.

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AURENTA Cash & cards

Girocard

German debit card

Cost per payment *lower wins*	0.09 €
Speed	88/100
Fraud protection	78/100
Global reach	35/100
Everyday use	90/100

DID YOU KNOW

A debit card takes the money from your account within days. It is cheap for the shop, which is why small businesses often prefer it.

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AURENTA Cash & cards

Credit card

Pay now, settle monthly

Cost per payment *lower wins*	0.55 €
Speed	85/100
Fraud protection	84/100
Global reach	96/100
Everyday use	55/100

DID YOU KNOW

The strong chargeback rules that make credit cards feel safe are also why merchants pay the highest fee of any card.

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AURENTA Cash & cards

Prepaid card

Loaded in advance

Cost per payment *lower wins*	0.30 €
Speed	84/100
Fraud protection	68/100
Global reach	60/100
Everyday use	20/100

DID YOU KNOW

You can only spend what is on it, which makes prepaid cards a common first card for teenagers.

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AURENTA Bank transfers

Instant transfer

SEPA Instant

Cost per payment *lower wins*	0.20 €
Speed	97/100
Fraud protection	82/100
Global reach	60/100
Everyday use	40/100

DID YOU KNOW

Money arrives in under ten seconds, at any hour. The catch: once it has arrived, it is very hard to get back.

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AURENTA Bank transfers

Bank transfer

Standard SEPA

Cost per payment *lower wins*	0.10 €
Speed	45/100
Fraud protection	80/100
Global reach	60/100
Everyday use	65/100

DID YOU KNOW

A standard transfer inside the euro area must arrive by the next business day - a rule, not a promise.

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AURENTA Bank transfers

Direct debit

They collect from you

Cost per payment *lower wins*	0.08 €
Speed	40/100
Fraud protection	72/100
Global reach	55/100
Everyday use	70/100

DID YOU KNOW

In the euro area you can demand a direct debit back for eight weeks, no reason needed.

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AURENTA Bank transfers

Standing order

Same amount, same day

Cost per payment *lower wins*	0.05 €
Speed	30/100
Fraud protection	74/100
Global reach	55/100
Everyday use	45/100

DID YOU KNOW

You stay in control of a standing order: you set it up, you change it, you cancel it.

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AURENTA Digital & mobile

Mobile wallet

Phone at the terminal

Cost per payment *lower wins*	0.35 €
Speed	96/100
Fraud protection	88/100
Global reach	88/100
Everyday use	58/100

DID YOU KNOW

The shop never sees your card number: the phone sends a one-off token instead.

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AURENTA — Digital & mobile

Payment service

Online checkout account

Cost per payment *lower wins*	0.45 €
Speed	92/100
Fraud protection	86/100
Global reach	92/100
Everyday use	74/100

DID YOU KNOW

Buyer protection is the selling point - and the reason the fee is higher than a plain transfer.

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AURENTA — Digital & mobile

QR-code payment

Scan to pay

Cost per payment *lower wins*	0.25 €
Speed	90/100
Fraud protection	70/100
Global reach	65/100
Everyday use	22/100

DID YOU KNOW

Dominant across much of Asia, still niche in Germany. A QR code is just a link - check what it opens.

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AURENTA — Digital & mobile

Smartwatch

Wrist at the terminal

Cost per payment *lower wins*	0.35 €
Speed	96/100
Fraud protection	88/100
Global reach	80/100
Everyday use	18/100

DID YOU KNOW

The fastest way to pay at a till, and the easiest to lose track of - nothing leaves your pocket.

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AURENTA — Digital & mobile

Cryptocurrency

Blockchain transfer

Cost per payment *lower wins*	1.20 €
Speed	60/100
Fraud protection	35/100
Global reach	70/100
Everyday use	6/100

DID YOU KNOW

There is no institution to complain to. Send it to the wrong address and the money is simply gone.

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AURENTA — Credit & later

Buy now, pay later

Instalments at checkout

Cost per payment *lower wins*	1.80 €
Speed	80/100
Fraud protection	62/100
Global reach	45/100
Everyday use	35/100

DID YOU KNOW

Free if you pay on time. The business model is the reminder fee that follows if you do not.

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AURENTA — Credit & later

Invoice

Goods first, pay later

Cost per payment *lower wins*	0.90 €
Speed	25/100
Fraud protection	66/100
Global reach	30/100
Everyday use	52/100

DID YOU KNOW

Germany's favourite way to shop online: see the goods, then decide whether to keep them.

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AURENTA — Credit & later

Cash on delivery

Pay the courier

Cost per payment *lower wins*	2.50 €
Speed	20/100
Fraud protection	55/100
Global reach	25/100
Everyday use	12/100

DID YOU KNOW

The most expensive way to pay for a parcel, and the one most likely to fail if nobody is home.

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AURENTA — Credit & later

Gift card

Value in a voucher

Cost per payment *lower wins*	0.20 €
Speed	88/100
Fraud protection	50/100
Global reach	20/100
Everyday use	28/100

DID YOU KNOW

A gift card only works in one shop - which is why fraudsters love asking to be paid in them.

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AURENTA — Credit & later

Cheque

A written promise

Cost per payment *lower wins*	1.10 €
Speed	10/100
Fraud protection	45/100
Global reach	40/100
Everyday use	3/100

DID YOU KNOW

All but extinct in Germany, still ordinary in France and the United States. Habits outlive technology.

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BACKS — ONE SHEET

mirror horizontally for duplex printing

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Money Moves

MONEY MOVES | PAYMENT CLASH

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MONEY MOVES | PAYMENT CLASH

LAST SHEET

Check the scale before you cut.

Measure the bar below with a ruler. If it is not exactly 100 mm long, the file was scaled on the way to the printer and the cards will not fit a standard card box.

100 mm

one card

63 × 88 mm

RULES CARD — CUT AND ADD TO THE DECK

AURENTA Rules

How to play

2 players or 2 teams · 18 cards

1. Shuffle and deal the whole deck evenly, face down. Do not look through it.
2. Both players pick up their top card and keep it hidden from the other.
3. The starting player names one category. Read the two values out.
4. The higher value wins — unless the category is marked LOWER WINS, and then the smaller number takes it.
5. The winner puts both cards at the bottom of their pile and names the next category.
6. Equal values: both cards go to the middle. Whoever wins the next round takes those too.
7. The player holding every card wins. Short on time? Stop after 15 rounds — most cards wins.

Money Moves · aurenta.example