



# Deftpay: the payment service provider for the eMobility market

Empowering CFOs to lead eMSP growth

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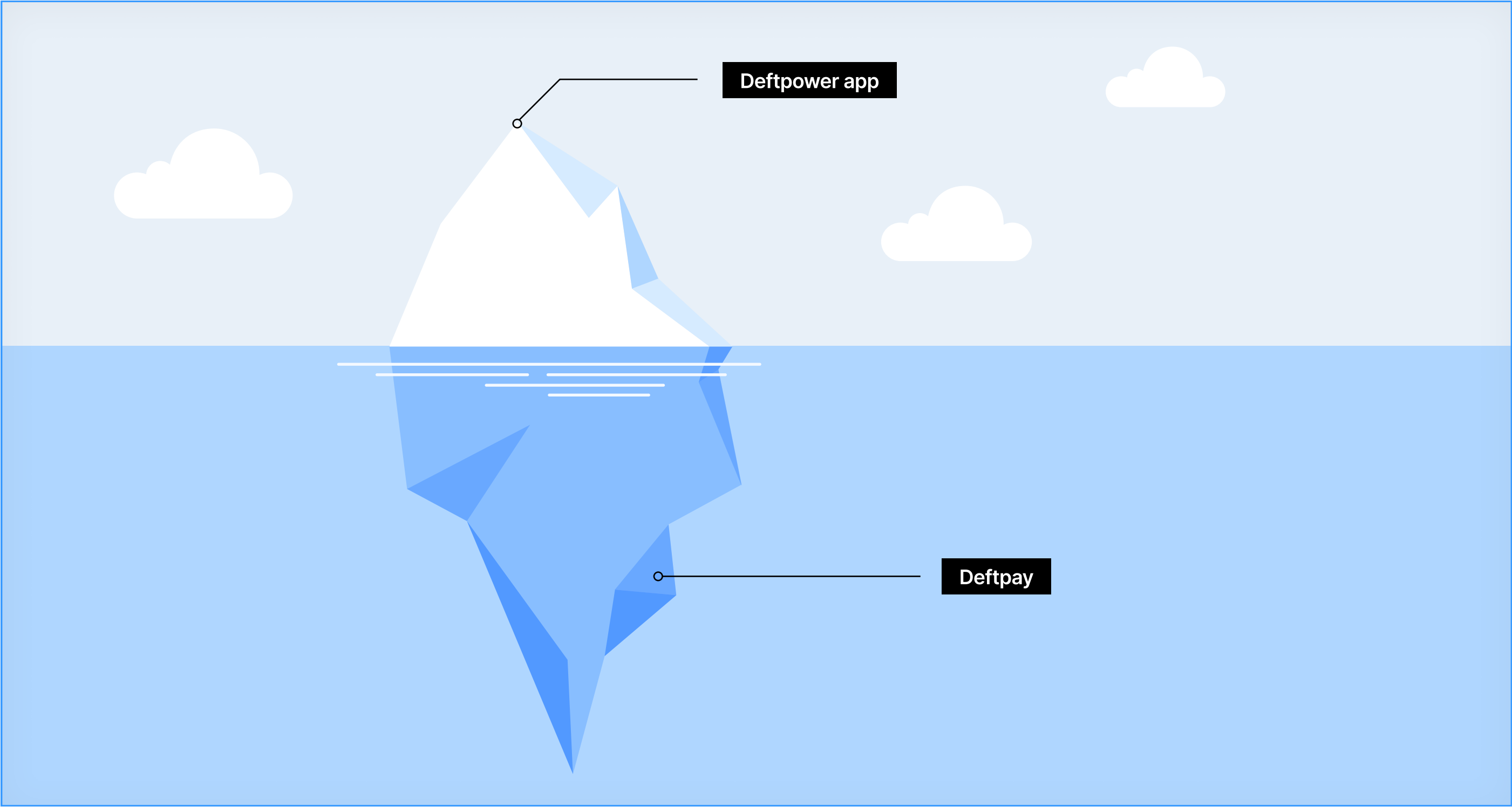
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# Introduction

Electric vehicle (EV) adoption across Europe is growing at an unprecedented pace. By 2030, over **40 million EVs** are expected on EU roads - up from around 5 million today. With each EV generating between 100 and 200 charging sessions annually, and many of those occurring across borders and under fleet or business contracts, Europe is heading toward over **10 billion EV charging transactions per year**.

Yet, while electric mobility accelerates, the supporting payment infrastructure is lagging - especially for eMobility Service Providers (eMSPs) serving large, international customer bases. What looks like a simple tap at the charge point hides a web of operational and regulatory complexity: **cross-border VAT rules, mixed-use scenarios, evolving driver expectations, and the increasing risk of fraud**.



# Content

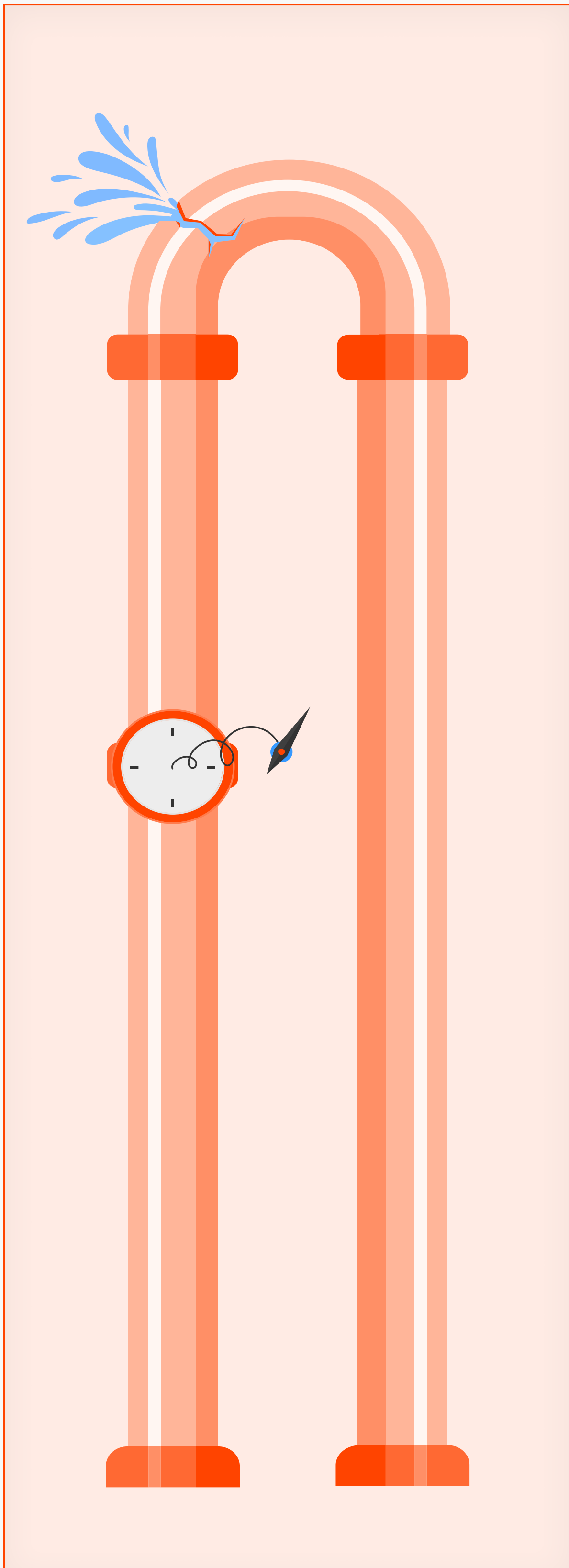
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## Glossary

- MSP Mobility service provider
- EV Electric vehicle
- CPO Charging point operator
- PSP Payment service provider

# 1

## ● A transaction system under pressure



What used to be a simple point-of-sale transaction has become a high-stakes compliance and cost-management challenge. With EV drivers charging across borders - at home, at work, and in public - **eMSPs face a fast-growing volume of transactions that come with shifting pricing schemes, tax rules, currencies, and usage types.**

Each charge session is no longer just a financial event - **it's a compliance case.** Is this business or private usage? Which VAT regime applies? Is it part of a fleet policy or a personal expense? These questions must be answered accurately, in real time, and at scale.

In this light, conventional Payment Service Providers (PSPs) are not built for this. They process transactions without understanding their context - leading to limited control, fragmented reporting, manual reconciliation, and inconsistent driver experiences.

For finance teams, this creates delays and errors. For product teams, it blocks feature innovation. For drivers, it leads to distrust and dissatisfaction.

And with EV adoption accelerating, so does fraud. Invalid cards, unauthorised charges, and unresolved disputes increase support costs and financial risk - all while users expect Apple Pay-like simplicity and instant settlement.

What's needed is a payment infrastructure that understands EV charging from the inside out - and aligns with the operational, financial, and legal complexity eMSPs must manage every day.

**>10 billion**

EV charging transactions per year  
will take place in Europe in 2030

# 2.

## Deftpay: eMSP 2.0 payment built for a market that is scaling



Deftpay is Deftpower's answer to the growing complexity of EV charging payments. It offers a PSP solution tailored to the operational and regulatory needs of eMSPs - whether you're ready to replace your entire PSP setup or want to enhance it gradually by tapping into some of Deftpay's services.

**At its core, Deftpay can serve as a full PSP replacement for any eMSP.** This enables full control over the transaction process, with three essential features embedded into the platform:

- 01 Fraud prevention with pre-authorisation of charging transactions:** to eliminate fraudulent transactions and reduce revenue leakage. We have seen fraudulent payments being reduced to a mere 0.2% when pre-authorising charging transactions.
- 02 Financial compliance with cross-border VAT handling and split billing:** Ensures VAT compliance across borders, even without local presence, and allows billing via Deftpower or your national entity as needed.
- 03 Customer Experience with support for Apple Pay and Google Pay:** giving EV drivers the seamless payment experience they expect.

For CFOs and finance teams, this core functionality translates into immediate cost savings: fewer disputes, faster settlements, and reduced manual processing.

But not every eMSP is ready for a full switch. That's why Deftpay is modular by design. You can adopt selected features as optional add-ons, running in parallel with your current PSP. These include:

- 01 Scalable fleet management with home charging reimbursement:** payout cash to any driver charging a business EV at home.
- 02 Customer loyalty with driver incentives:** such as smart charging rewards and special cashback programs.

These features give you a low-risk, incremental path toward more accurate, compliant, and cost-efficient EV charging payments - all without disrupting existing PSP contracts or backend systems.

In a landscape where complexity is only increasing, Deftpay lets you stay ahead - with payments that are not just processed but understood.

# 3. Deftpay comes with competitive pricing

For finance teams, however, features only tell part of the story. What matters most is **how these translate into cost savings at scale**. That's where Deftpay makes a measurable difference. Deftpay is designed to offer cost-efficiency by focusing exclusively on the EV market.

Its lean, integrated architecture avoids generic features, unnecessary middleware, and expensive workarounds. The result: a very competitive price positioning for the eMSP customer. Below is a comparison of typical PSP pricing versus Deftpay.

EV charging market features	mollie	adyen	stripe	Deftpay
Pre-authorization	✗	✓	✗	✓
Split billing for VAT compliance	✓	✗	✗	✓
Hybrid billing (B2B)	✓	✗	✗	✓
Automated payouts for reimbursement	✗	✗	✗	✓
Manual bank transfer tracking (B2B)	✗	✗	✗	✓
Apple/ Google Pay	✗	✗	✗	✓
Fees				
Credit Card*	1.8-3.25% + €0.25	IC++ 0.60% + €0.11	1.5-3.25% + €0.25	IC++ 0.60% + €0.11
SEPA Direct Debit	€ 0.35	€ 0.38	€ 0.35	€ 0.12

With this significant pricing difference, the cumulative effect on direct cost reveals the full value of Deftpay.

Lower costs mean better margins - or more room for customer acquisition and service innovation. That's why Deftpay is not just a technical solution, but a financial strategy.

Cost savings with Deftpay

Deftpay

**€22,000/month**

100.000 sessions  
× €20 × 0.6% + €0.10

Traditional PSPs

**€46,000/month**

100.000 sessions  
× €20 × 1.8% + €0.25

Deftpay can save 52% in PSP transaction fees, helping MSPs scale more economically when going after EV charging market share.

4.

Deftpay in action, real savings, real results

Deftpower clients using Deftpay are seeing measurable results.

Our platform have seen fraudulent transactions reduced to as low as

**0.2%**

Fast charging networks on our platform have seen fraudulent transactions reduced to as low as 0.2%, thanks to Deftpay's integrated pre-authorisation and verification features. **This not only protects revenue but significantly lowers support costs and operational risk.**

Clients have also used Deftpay to build a more robust and transparent financial operation - a foundation that has helped increase loyalty and utilisation among previously occasional users. By ensuring accurate, fraud-resistant transactions and simplified reimbursement processes, **Deftpay makes it easier to introduce and scale customer-facing initiatives.**

For business EVs and fleets, home charging reimbursement has become easier to manage. Instead of relying on a patchwork of reimbursement processes from CPOs, **Deftpay enables eMSPs to centralise payouts - with clear tax logic, consistent flows, and auditable results.**

And finally, all of these improvements come with a financial upside: clients have achieved substantial cost savings through lower transaction fees, reduced fraud, and more efficient workflows.



# 5.

## Now you are ready to simplify EV charging payments

Deftpay isn't just another PSP - it's designed specifically for the needs of the EV charging ecosystem. With **EV-specific logic, built-in fraud prevention, modular design, and seamless control over every transaction**, Deftpay helps eMSPs manage growth, financial risk, and compliance with greater efficiency.

As EV adoption accelerates, the volume and complexity of charging-related payments grows in parallel - creating new challenges in reconciliation, VAT accounting, and cross-border compliance. Deftpay is developed with these realities in mind. It gives finance, tax, and operations teams a platform that **simplifies bookkeeping, enforces audit-ready processes, and embeds fiscal logic into each transaction** - turning payment complexity into structured financial clarity.

# Conclusion

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Get in touch with our team to see how Deftpay can work for your organisation - whether you're managing 10,000 drivers, launching a loyalty program, or simply looking to cut costs without compromising on control.

**Reach out to your Deftpower contact person or email us at [info@deftpower.com](mailto:info@deftpower.com)**

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