



COMPUTRONICS HOLDINGS LTD POP PRESENTATION

A Revolution in Payments



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THE POINT OF PAY VISION



Our Vision

The Point of Pay network is the first secure Internet payments network

The Point of Pay network allows people everywhere - at home, out and about, or in store - to make payments to individuals and merchants over a range of secure, low cost, internet connected devices.

Transactions are authenticated using standard bank issued debit or credit cards and the customers PIN, just like they are at an ATM or when using an EFTPOS terminal.

This capability means that for the first time customers can safely and securely make “card present” transactions anywhere – be they payments to online stores, bill payments or internet banking authentication, funds transfers and payments.

In the Point of Pay world the PoP device becomes the merchant’s terminal for the time of the transaction and the customers payment “hub” at home.

This functionality and the systems high security and low cost translates into benefits for everyone involved; customers, merchants, card issuers and transaction acquirers alike.

Point of Pay leaves business models and customer relationships intact while redefining the way we pay for goods and services - on a global basis.



AN INTRODUCTION TO POINT OF PAY

What can the Point of Pay network be used for?



Home and personal use

The Point of Pay system can provide secure, internet based, card present transactions, with PIN's for a variety of uses:

- Online eCommerce purchases
- Accessing online banking
- Paying bills online
- Electronic ticketing
- Smart card ticketing and other stored value top up
- Substitute credit card payments
- Secure account and email access

Merchant use

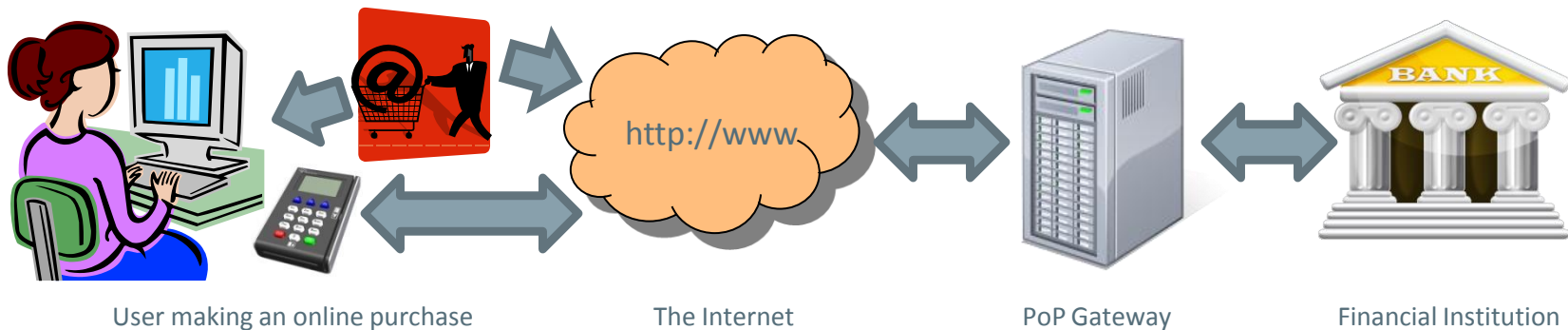
The Point of Pay system can also provide a flexible, fully featured, traditional EFTPOS terminal, at a fraction of today's current hardware costs for a variety of uses:

- Traditional shop front EFTPOS terminals
- Integrated EFTPOS terminals
- Mobile and wireless EFTPOS terminals
- In branch banking terminals
- Vending and ticketing machines
- Electronic ticketing for transport

How the POP network works

The parts of the Point of Pay Network

- **Users** – If you have a computer and an internet connection you have the ability to use the Point of Pay Network. You might make payments using PoP at home or through our devices in stores, vending machines or when paying for deliveries or tradesmen, or at a pay to park ticket station. Just use your card and your PIN as you normally would.
- **Terminals** – Users perform transactions on the devices that have a variety of forms to suit different uses and connection methods; USB connected, Ethernet connected, portable wireless, embedded serial and POS integrated.
- **The Gateway** – Manages and connects the Terminals, loads and runs different Applications, stores merchant information, but not user information. Also transforms the financial messages into the correct format for the particular bank or financial network that is required for your current transaction, it is what connects the Point of Pay Network to the banking industry globally.
- **Financial institutions and switches** – Receive financial messages from the Host, process payments in real time, including verifying your PIN and accounts balance, just as they would with a traditional ATM or EFTPOS transaction.
- **Applications** – To perform a wide variety of different transactions, the Point of Pay Network runs an application set on both the Terminals and Gateway. New applications are being added all the time, can be updated remotely and provide access to services.
- **Merchants and service providers** – Essentially “own” the device on the network for the time of the transaction, they also receive confirmation of payment or identity verification instantaneously, charge backs are eliminated due to the transactions being card present and with a PIN.



WHY DON'T OTHER SOLUTIONS WORK?

Security over the Internet a real issue

Internet transacting is a two-edged sword:

- Increasingly popular with cardholders – but increasingly insecure
- Increasingly available via merchants – but increasing charge-backs
- Increasing source of revenue for financial institutions – but increasing service charges and fraud cost

Multiple issues arise from fraud

- Missed or lost revenues
- Costs of litigation
- Loss of reputation
- Customer confidence damaged

"eCommerce fraud will cost businesses \$9.25 billion in 2007 but, in reality, the cost of managing fraud exceeds the cost of fraud itself by as much as 300%."
preCharge eCommerce report 2007

Current solutions don't solve the problem...

Electronic token one-time password generators

- Subject to man-in-the-middle interception
- Far from ATM and EFTPOS security



SMS password delivery

- Subject to man-in-the-middle interception
- Financial institution relinquishes control of their customers' authentication to a third party



Check code (CVV, CVV2, AVS)

- Fraudsters manually capturing code



Proprietary authentication (Verified by VISA, MasterCard SecureCode)

- Password based and therefore vulnerable to phishing, man-in-the-middle, session hijacking

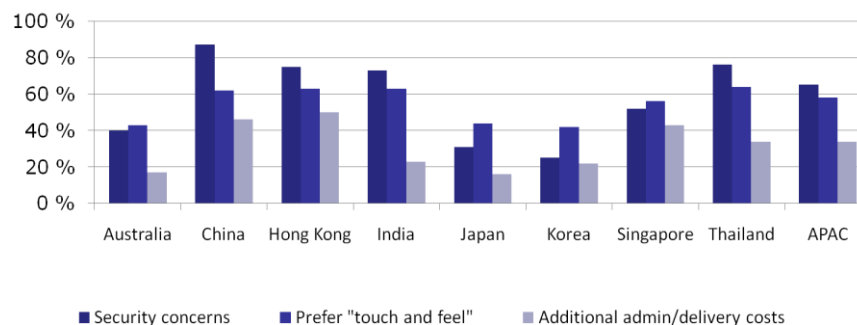


Criminals use a variety of attacks that currently cannot be prevented

Phishing	Attempt to acquire sensitive information such as usernames, passwords and credit card details by masquerading as a trustworthy entity in an electronic communication
Pharming	Attempt to redirect a website's traffic to another, bogus website
Spoofing	Involves one program, system, or website successfully masquerading as another by falsifying data and thereby being treated as a trusted system by a user or another program. The purpose of this is usually to fool programs, systems, or users into revealing confidential information to the attacker
Hacking	Committed to circumvention of computer security. This primarily concerns unauthorized remote computer break-ins via a communication networks such as the Internet in order to gain access to private information
Session hijacking	Exploitation of a valid computer session, sometimes also called a session key, to gain unauthorized access to information or services in a system
Man-in-the-middle	Active eavesdropping in which the attacker makes independent connections with the victims and relays messages between them, making them believe that they are talking directly over a private connection when in fact the entire conversation is controlled by the attacker

And inhibit usage

Major reasons for not making online purchases in Asia/Pacific



Source: Mastercard

WHO IS POINT OF PAY

Who we are



A dedicated group of entrepreneurs, research scientists, engineers and developers, put together to come up with high tech solutions to a myriad of everyday problems .

This team has a strong background in delivering a wide variety of products to a wide variety of markets.

As a business

Objective

Provide a low cost payment solution for all users over the internet, for home and merchants, in a highly secure environment that facilitates ease of use.

Mission

To materially change the size and structure of the existing transaction market.

Address a profound problem that affects all players and present a solution that is unique and allows the online arena to function with a high level of trust and security.

Result

- Low cost to users
- Uses a readily available communication channel = internet
- Certification to banking standards = Bank accredited assessors
- Ease of use = industry standard functionality
- Secure = certified by PCI - 28 thousand banks globally
- IP ownership = patented technologies and ownership of derivatives
- Creation of new markets, replacement of existing products = high earnings
- Making things happen that can't happen today



POINT OF PAY - YOUR EFTPOS @ HOME