





Retail Payments – They think it's all over....

November 10th 2011

John France
Managing Director,
European Payments Division



What's all over...?



eWisepayo.com

Over time...



Cash



Point of Sale



Cards



Telephone Order



Mail order



Internet

eWisepayo.com

Protective overlays...



AVS....



CVV & CVV2....

Verified by VISA

Forgot Your Password - Identification

If you have forgotten your password, you will need to create a new one. Please enter the information below to verify your identity.

Card Expiry Date: / (MM/YY)

Card Security Code: The last 3 digits on the back of your card (CVV/CVV2)

Card holder name as printed on the card:

Cardholder Date of Birth: / / (DD/MM/YYYY)

VbyV & SecureCode

Not forgetting....



Giving rise to alternatives...

eWisepayo.com

Over the ether...



"PayPal is re-imagining money and making it work better for merchants and consumers."



Make your phone your wallet



"Our goal is to make it possible for you to add all of your payment cards to Google Wallet, so you can say goodbye to even the biggest traditional wallets"

"We want to create a system in which making and receiving payments is less like going to the dentist."



eWisepayo.com

What's really over...



- **Over Complication**
 - Cards were designed for face-to-face
 - Personal data in wrong hands
 - Additional security measures slow the process
- **Over Pricing**
 - Multiple parties all demand their stake
 - Interchange levels
- **Overhaul**
 - Technological advances


eWisepayo.com

OBeP – Overall Benefits



- Guaranteed funds
- Lower cost
- Personal details private
- Visibility of balances
- Consistent and intuitive process

Merchants 

Consumers 

Banks 

Industry 

eWisepayo.com

OBeP – Over there...



- Launched 2006 ~ 17m consumers



- Launched 2010 ~ 20+m consumers
(estimated Dec 2011)



- Launched 2005 ~ 11m consumers



Online payments
through your own bank

eWisepayo.com

They think it's all over...



It is now....



eWisepayo.com

Using our OBeP technology and infrastructure, we can enable retail bank accounts for countless purchasing scenarios using a mobile device

E-Commerce



Mobile E-Commerce



Point of Sale



P2P / SMB



Actionable Advertising



Bill Pay



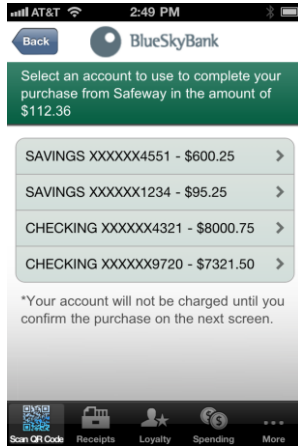
QR Code



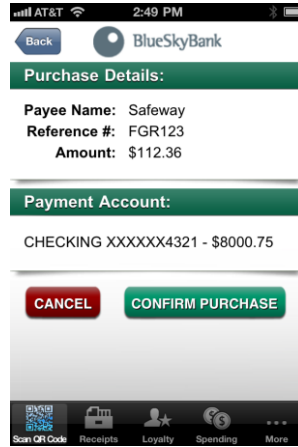
Payo Mobile Application

- QR Code Scanner
- Embedded Web Browser
- Value-Add Features

Overview



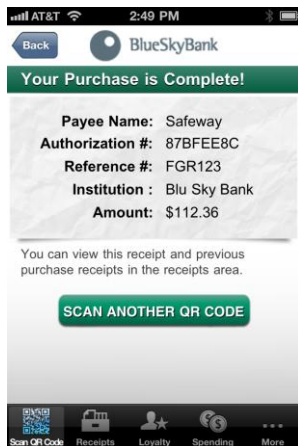
Choose account.



Authorize payment.

eWisepayo.com

Overview



Receive confirmation/receipt.



Entire transaction over < 30 seconds

eWisepayo.com

Over the internet...



E-Commerce

Applicable for all e-commerce web sites

+ Increases security



eWisepayo.com

Over the phone...



Mobile E-Commerce

Applicable for e-commerce from the mobile device or for monetising mobile apps

+ native mobile user experience
+ enables mobile marketing



eWisepayo.com

Over the counter...



Point of Sale

Applicable for small - very large brick & mortar retail.

- + faster than cash or cheque
- + safer than credit cards
- + enables mobile marketing

eWisepayo.com

Over the doorstep...



P2P / SMB

Applicable for sole proprietorships and other small service providers

- + safer and easier than cash & cheques
- + does not require a credit card merchant account



Over the road...

Actionable Advertising

Applicable for advertising on practically any print-based medium: posters, mailers, TV, reader boards

- + Allows for conversions where only impressions were possible previously
- + Enables mobile marketing

eWisepayo.com



Over the fireplace...



T-Commerce

Actionable Advertising on the television – begins to leverage the TV as an entirely new kind of advertising medium.

- + Allows for conversions where only impressions were possible previously
- + Enables mobile marketing



eWisepayo.com

Over to you... (Q&A)



eWisepayo.com

Thank you for your time in viewing this presentation.

If you have any further questions please contact:

John France
Managing Director European Payments Division
Email: jfrance@ewise.com
Telephone: +44 207 887 7653

Mark Matthews
Managing Director eWise Systems (UK) Ltd
Email: mmathews@ewise.com
Telephone: +44 207 887 7652