



Secure, simple and fast payment
solutions over the Internet

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CARDS 2004 - São Paulo – 6 de abril 2004

Paynova

Paynova is a Payment Solutions Provider
with a new, unique and highly
competitive global payment service
solution.



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The Paynova Wallet

- Features
- How to register
- How to make a deposit
- How to make a purchase
- Wallet-to-Wallet



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Features

- Similar to physical wallet
- Personalized
- Multi currency
- Click to buy
- Easy deposit through card or bank account
- Pay per view, game, click, time, purchase
- Wallet-to-Wallet



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New design



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Registration

- Instant
- Stay in the purchase process
- Only e-mail address required
- Instant confirmation via e-mail with hyperlink

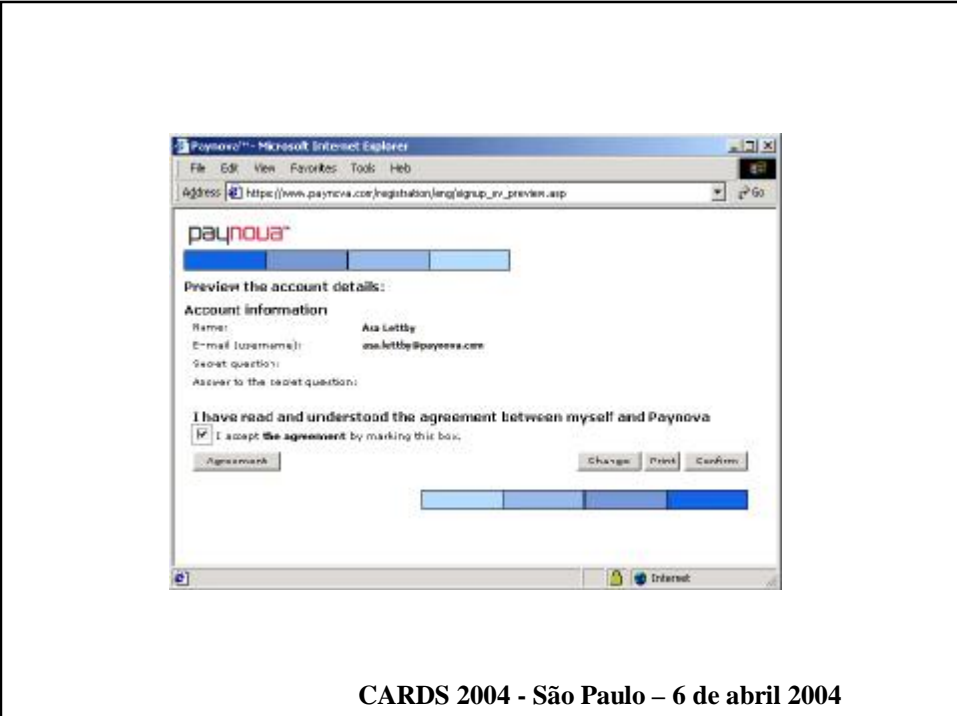


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Deposit

- Instant deposit
- Via credit cards
- Via bank accounts
- Via debit cards
- No charge
- Withdraw at any time



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Deposit methods

						
VISA	X	X	X	X	X	X
MasterCard/ EuroCard	X	X	X	X	X	X
Amex	X*	X*	X*	X*	X*	X*
Diners	X	X	X	X	X	X
Local methods	Switch Solo	ELV Geldkarte	Cofinoga Aurore	Regional debit cards	Internet Bank (direct paym)	Internet Bank (direct paym)
Cheque	X	X	X	X	X	X
Money transfer	Bank transfer	Bank transfer	Bank transfer	Bank transfer	Giro/ Bank transfer	Giro/ Bank transfer

* Agreement pending

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Purchase

- Pay per view, game, click, time, purchase
- Subscriptions
- Wallet-to-Wallet
- WAP, PDA, DTV
- Giftcards, promotion



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Flow



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Wallet-to-Wallet

- New target groups — Kids, youth, parents etc
- CtoC — Auctions, private ads etc
- Wallet to e-mail — Mail with message to register a Wallet



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Merchants

- No credit risks – Paynova guarantees payment
- No invoices
- Larger margins
- Micro-payments solution
- Increased cash-flow
- Generate customer transactions
- Offers and campaigns



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Co-branding advantages

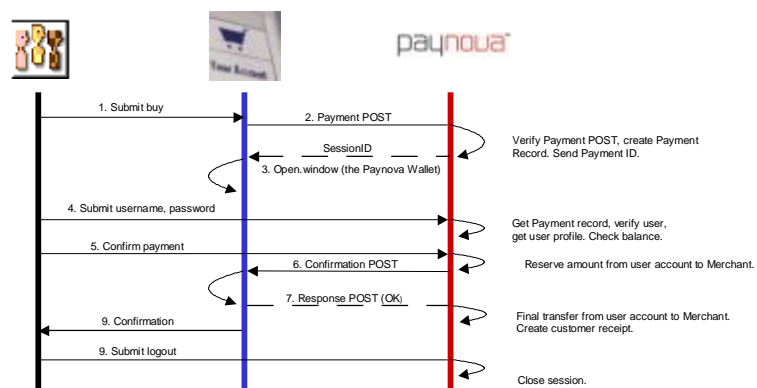
- Customer relations
- Simplifies booking, change of booking
- Flexible and multiple bookings
- Flexible bonus system
- Information channel
- Offers, campaigns
- Cross marketing



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Payment flow



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Merchant Services

- Online realtime transaction overview
- Campaign management
- Statistics
- Access levels
- Refunding function



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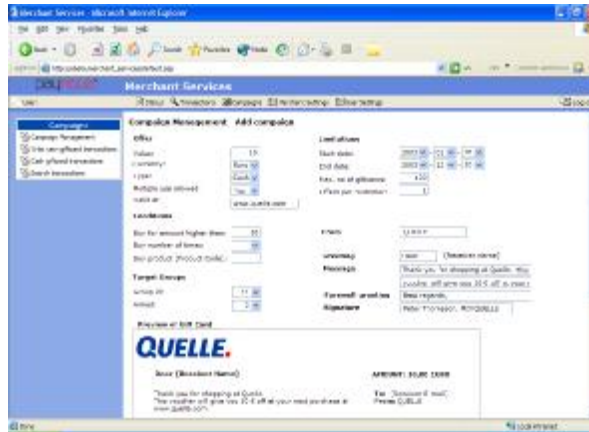
Campaign settings

Offer	Conditions	Target groups	Extension
<ul style="list-style-type: none"> - Get Product X for free - General discount - Limited discount - Sample from Shop X - Cash value coupon - Virtual coupon - Collect bonus 	<ul style="list-style-type: none"> - Buy X times - Buy for X amount - Buy Product X 	<ul style="list-style-type: none"> - New customers on site - All customers - When registering Paynova on site - The first X amount of customers - Individual coupon deposits 	<ul style="list-style-type: none"> - Quantity limit - Time limit - Time and quantity limit - Cash limit (cash coupon)

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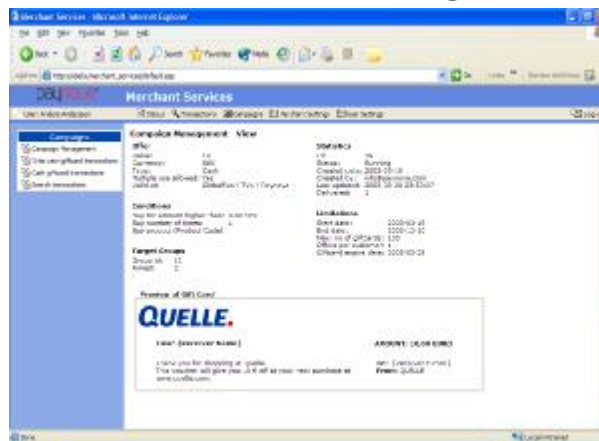
Add campaign



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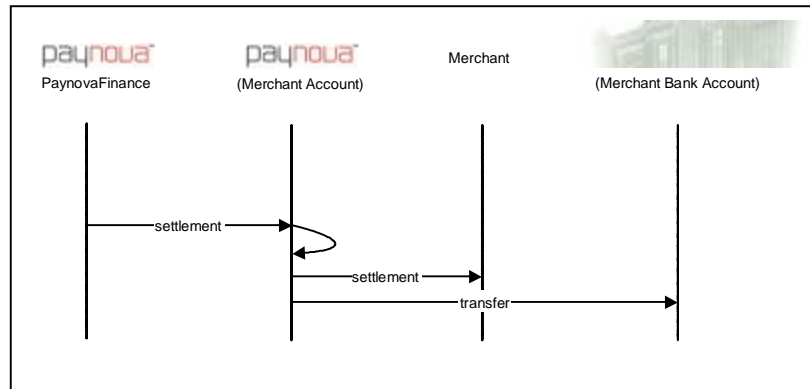
View campaign



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Settlements



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Customers

- Local payment methods
- Additional payment solution for small and medium size transactions
- Age independent
- No disclosure of credit card information
- Wallet-to-Wallet transfers
- Anonymity
- No additional fees



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Customer aspects

- Customers pay less transaction fees – (differentiated pricing)
- Global solution
- Local payment methods in addition to credit cards
- Added value
- Value coupon administration

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