

PinPay - The Big 7 Benefits

1. Elimination of “Friendly Fraud” losses...Lower risks exposure...

By using PinPay all customer purchases and payments are FINAL and irreversible. Once the merchant is paid, the merchant stays paid! PinPay transactions are NOT reversible by the payment service provider only the merchant. PinPay does not interfere or impose a charge back; all disputes are addressed and resolved by the merchant and the customer.

2. Immediate good funds and access...Real-time clearing and settlement...

With PinPay, there are no long delays in a merchant receiving payment. Good funds are immediately delivered to the merchant's secure PinPay online management account.

3. NO charge back risks or charge-back fees to Merchant....

PinPay does not issue any charge backs to the merchant and PinPay does NOT issue or collect charge back fees. All transactions are “Good Funds” when the transaction is approved. No charge backs means the merchant does not need to allocate resources to payment risk management activities or carry payment loss reserves.

4. NO holdbacks, deposits or rolling cash reserves required...Instant funds...

PinPay places no holdbacks, deposits or rolling reserves requirements on the merchant; payments are earned and received immediately. All balances and transaction activities are viewable and controllable from the merchant's online PinPay management account.

5. Lower payment system service costs....Increased Net Income...Profits....

PinPay provides low discount rates and fees, no transaction fees, plus potentially four percent (4%) or more in fraud loss cost savings and indirect risk management cost savings. In part, these savings are a result of no charge backs. A 4% savings can be directly translatable into a 4% increase in operating profits.

6. NO cross- border fees or rate increases.....

PinPay does NOT increase the merchant discount rate for a cross-broader purchase or payment transaction, and does NOT charge any cross-border fees. Therefore, PinPay provides savings to the merchant.

7. Increase number of available shoppers....Increase sales and revenues....

With the no charge back policy, PinPay opens the online store access to a potential of 1.7 billion Internet users and many mobile phone users worldwide. Using PinPay the online merchant can sell products and services to anyone located anywhere because the merchant is assured payment funds for the purchased goods will immediately be delivered and the transaction will not be reversed by PinPay. This opens every online store to cross-border sales transactions without fear of financial losses.

To learn more about how PinPay can benefit your business, contact a PinPay representative, or apply for a PinPay merchant account.

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www.pinpay.net

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