

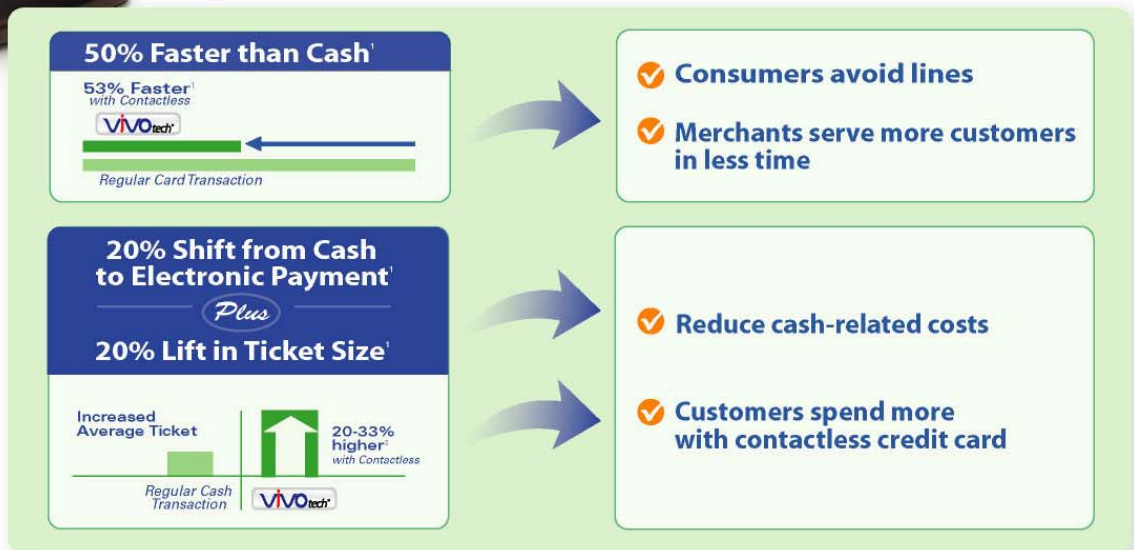
Speed-up Lines and Grow Margins with Contactless Payments



Contactless payments move lines faster, increase average ticket and create customer loyalty.

Contactless is changing the way consumers pay for small purchases. Consumers love the convenience of just waving their cards to pay at merchants nationwide. Merchants love the ROI:

Speed & Convenience ROI for Merchants:



- Plus:**
- ✓ No Signature Required for purchases under \$25.00²
 - ✓ Chargeback protection²

Merchants that act quickly will be able to turn contactless into a powerful weapon to increase total sales and margins, differentiate products, gain new customers and retain existing ones.

¹Smart Card Alliance white paper: "Contactless Payments: Delivering Merchant and Consumer Benefits" April 2004
²Check with your processor for details

VIVOpay 4000

McDonald's
 Contactless is about bringing added convenience to our customers... It provides more security for the cardholder in that they don't have to hand over their card to someone else to swipe the card. And it's quick, in many cases faster than paying by cash.

-McDonald's Plans Broad Acceptance of MasterCard PayPass, Card Technology News Bulletin, 2004-08-18

ABOUT CONTACTLESS PAYMENTS

Contactless is a new payment method that allows consumers to just hold their RF-enabled device in front of ViVOpay readers transmitting payment details wirelessly, eliminating the need to swipe the card through a POS reader. This new solution is ideal for cash-heavy environments where speed is essential, such as Quick Serve Restaurants (QSRs), gas stations, movie theaters, convenience stores, supermarkets and many more.

How does it work?

Contactless cards are an enhanced payment card that features an embedded computer chip and hidden antenna. Cardholders simply hold their contactless card in front of merchant terminals with the ViVOpay contactless readers. It's fast fun, and easy!

Where are the cards?

It's estimated that 20 Million cards have been issued by major US Issuers nationwide.



Which merchants have already signed up?

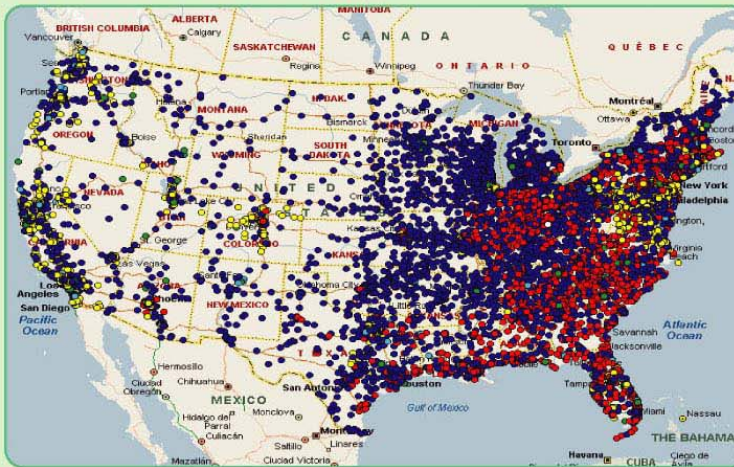
180,000 POS locations are already enabled with contactless.

Nationwide

- Arby's
- Jack in the Box
- McDonalds
- 7-Eleven
- CVS/pharmacy
- Regal Cinemas
- Ritz Camera
- Sheetz

Regional deployments

- by Walgreens, AMC Theaters, Carl's Jr. Subway, and many others....



Is it easy to implement?

Very easy! Implementing contactless is simple and inexpensive, a merchant just adds the ViVOpay contactless readers to their existing POS or ECR equipment with minimal changes, check with your sales representative for more details.

What is the future of Contactless?

The ViVOpay contactless readers you install today are already compatible with mobile phones using NFC (Near Field Communication) technology. NFC mobile phones will soon be available to consumers worldwide.



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