



POCKETSERVER BUSINESS BENEFITS

- LEVERAGE EXISTING EMV INVESTMENT
- ENHANCED SECURITY
- FLEXIBLE PLATFORM
- CUSTOMIZABLE INTERFACE
- EXPEDITE TIME TO MARKET

POCKETSERVER PROVIDES:

- Protection from “phishing”
- Provides secure, encrypted storage of card numbers and private data
- Organized and convenient use of stored data when online
- Removable and portable data via smart card
- Provides automatic logon and password fill
- Provides automatic fill for card number, billing and shipping data
- Organization tool for all types of account and personal data

CARDHOLDER BENEFITS:

- Provides identity theft protection
- Instills consumer confidence to use the Internet
- Enables convenience of web navigation
- Convenience and speed of Internet shopping
- Eliminates need for consumers to memorize or write on paper key data

WEB MERCHANTS BENEFITS:

- Reduction in fraud and chargebacks
- Increased rate of completed transactions
- Higher revenues
- Lower support costs due to accurately filled information

TOWER GROUP STATISTICS:

- *Fraud is 6% - 7% of credit card expenditures*
- *68% of fraud occurs on the Internet*
- *Shopping cart abandonment ranges from 43% - 78%*

ISSUER BENEFITS AS PROVIDER OF SOLUTION:

- Enhances value of the brand
- Customizable Issuer and user interface
- Reduce loss of cardholders (attrition)
- Enhance account acquisition
- Enhance merchant relationships
- Increase transaction fees
- Increase card balances and interest income

PROVEN INDUSTRY RESULTS:

- Increased web shopping by 400 hundred percent
- Proportionately increased transaction fees
- Proportionately increase interest income
- Lowered annual customer attrition to 50% ; increased cardholder retention and reduced attrition