



pay4any: a platform for Mobile Payments

Pay for Anything at Anytime from Anywhere to Anyone

The Exprivia solution for mobile payments

pay4any is a software platform offering sophisticated payment services, which allows the Bank to meet the challenging and evolving requirements of multichannel banking for its diverse customers (private customers, retailers and merchants).

The **pay4any** solution offers the user a virtual account, in the form of an electronic wallet, which can be loaded with a credit card or with a money transfer from a savings account, but allowing payments to be made also outside the Bank's network.

This platform stems from requirements of the customers to obtain from their bank all mobile payment services they need ("**Pay Anything**"), allowing multichannel payments "**Anytime**" and "**Anywhere**" in real time and in a secure manner to "**Anyone**".

These requirements call for adoption of versatile solutions for Mobile Payments in different markets such as Distribution, Fueling, Pay-Tv, Parking, Transportation, Movies & Theaters, etc., also supporting "**loyalty**" policies (*fidelity cards*), allowing not only *micro* payments and reaching beyond proprietary banking networks.

pay4any the solution.

Main features and strength points of **pay4any** are:

- **easy to use** (few clicks, few seconds);
- **high security** (id linked to the *device* and real time checks on each transaction);
- **very low cost**;
- **open to payment on external networks** (P2P between private customers or to retailers/ web merchants; secure payments with virtual credit cards (*One-Shot Card* patent); cash transfer/withdrawal at ATMs (*One-Time Cash* patent).

pay4any offers sophisticated payment services while remaining independent from Telco network carriers and is fully integrated with the Bank's back-office systems.

pay4any is at once a Mobile Remote Payment, a Mobile Proximity Payment and a Mobile Money Transfer solution, actually allowing real time Mobile Commerce services.

P2P to Persons, Retailers, Merchants

The privileged device for paying is the mobile phone uniquely associated to the user, in addition to the web channel. Communication occurs through advanced "APPS" (IOS: iPhone, iPad; Android: smartphone, *tablet*) or IVR (cell phone) or its web site (PC and all mobile devices with a browser).

The payee can be immediately identified by reading a QR code from a sticker on the Retailer's counter or from the Merchant's web site or from the person's Smartphone display or even simply "bumping" the device with the payer's (technology based on accelerometer).

Security remains top level throughout the process, while maintaining usability and ease-of-use at its best, at all times.

One-Shot Credit Cards

The subscriber of a **pay4any** account can ask for a real credit card number to be used just once, called a *One-Shot Card* (registered patent), which is valid for a single purchase not exceeding the amount requested with the card. The unused credit is then returned to the virtual account.

The *One-Shot Card* method allows for secure payments on the web, but also at retail shops using POS devices prepared for "*card-not-present*" transactions (more and more widespread).

The *One-Shot Card* code can also be read by a POS device equipped with an optical reader, from the mobile phone display, as a QR code, for an immediate payment.

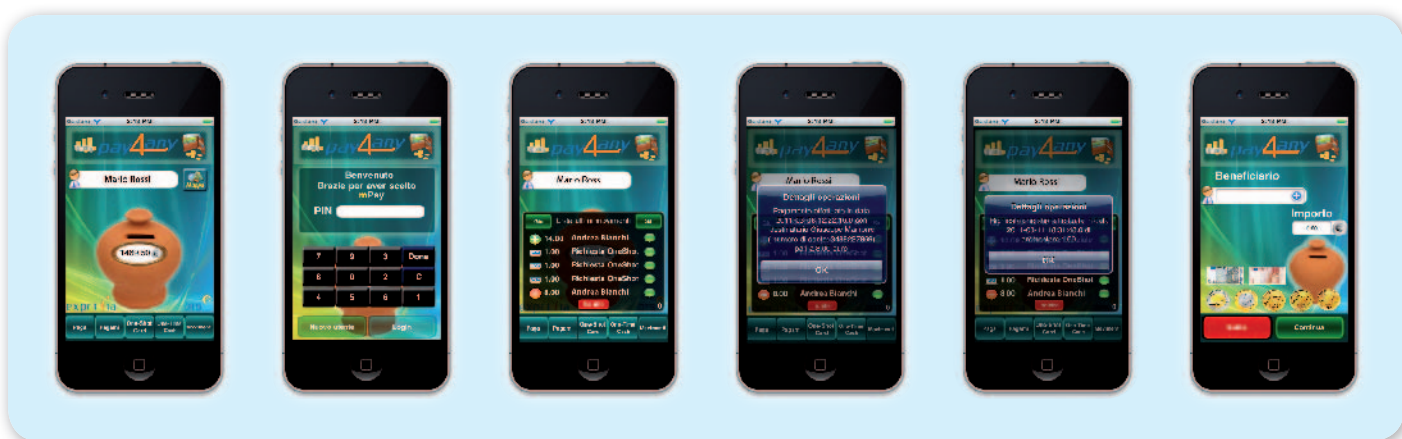
One-Time Cash withdrawal from ATM

The subscriber of a *pay4any* account can ask for a One-Time Cash code (registered patent*) for an amount to be withdrawn by the user or by another person, thus actually performing a remote cash transfer to him/her.

The One-Time Cash code can be used only once for the predefined amount and any unused credit is returned to the virtual account.

Cash will be issued subject to fund availability and can be withdrawn at ATMs, which can be also localized through the Smartphone's GPS capabilities.

* Note: The Pay4Any solution integrates the V-MAC system from DTS, including the cited patents.



EXPRIVIA

Exprivia Spa (www.exprivia.it) is an IT company specialising in the implementation of innovative software solution and IT services.

Exprivia bases its success on a wealth of skills and experience gained from more than 25 years of constantly working in Information Technology for banks and financial institutions, industry, energy, telecommunications, utilities, public administration and healthcare.

Listed on the Italian Stock Exchange since 2000 and in the STAR segment since October 2007, Exprivia has currently a team of about 1.400 people distributed among the offices in Italy, Spain, Mexico and Guatemala.