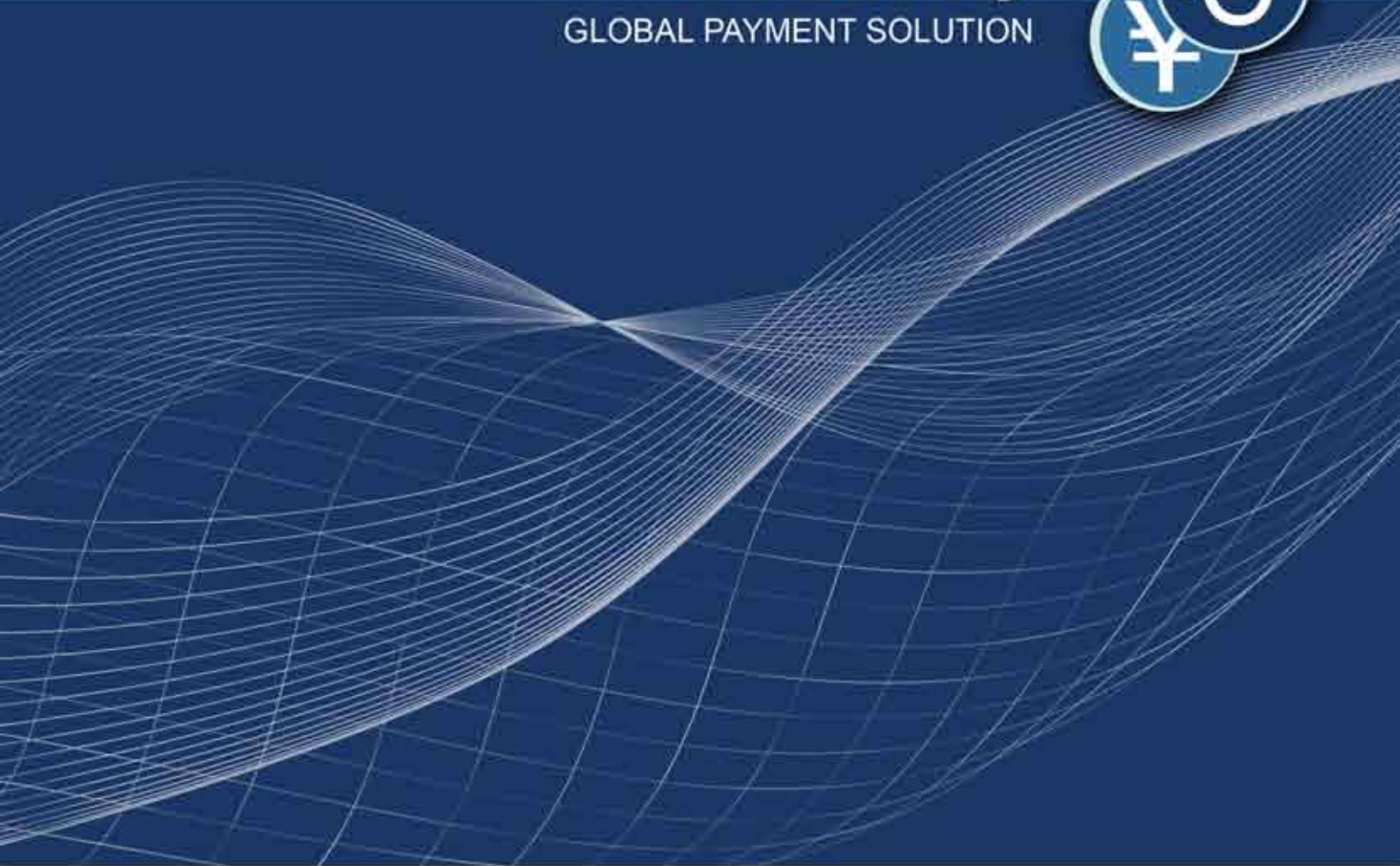




CashPay

GLOBAL PAYMENT SOLUTION



www.cashrun.com

Switzerland · Germany · United States · Singapore · China

GLOBAL PAYMENT PROCESSING SIMPLIFIED

About CashRun

CashRun was established in 2007 with the objective of supporting business' needs for effective and affordable online payment solutions.

Since establishment, CashRun has had tremendous success with industries that are sensitive towards fraud, and continues to be at the forefront for solutions centering around e-commerce.

With strong global presence and partnerships, CashRun supports online merchants to develop and concentrate on their core business competencies while protecting against the risk of online and credit card fraud.

One Payment Solution For Business Growth



CashPay is the one-stop solution for online merchants looking to simplify the usage of localized payment options on their website, and at the same time minimize costs associated with multiple currencies in international business. Combining a simple integration with a wide choice of popular payment methods, CashPay provides merchants with the necessary competitive edge to make their business grow.

Fast. Convenient. Global.

Simple Setup and Integration

Accept online payments in just a few days without the hassle of complicated integrations. CashPay uses a comprehensive network of payment service providers and partners to consolidate various payment options. It also enables e-merchants to easily implement multiple payment gateways within a few days while dealing with only one source.

Easy Access

CashPay works by aggregating a merchant's transactions into one online account. E-merchants can manage their payments from multiple sources in any currency by using just one interface. CashPay's easy-to-use Merchant Platform allows further to manage fund and request for settlement in their preferred currency.

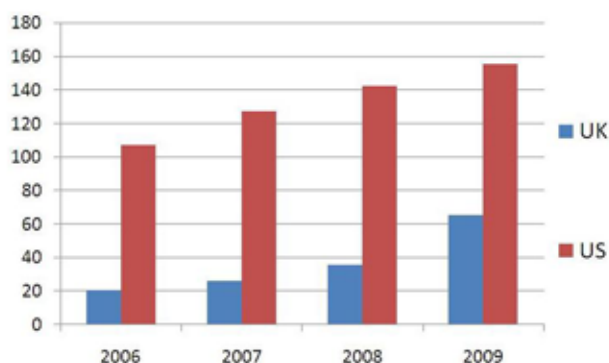
Multiple Localized Payment Options

CashPay currently supports more than 15 payment options, including payment gateways, debit and credit cards as well as Global Bank Transfer, in over 30 countries. Such a wide variety of popular payment options enables e-merchants reach more customers worldwide, while enjoying the same acceptance amongst customers as any local webshop.

OVERCOME CHALLENGES, ACHIEVE GROWTH

Opportunities and Risks of E-Commerce

E-commerce is rapidly expanding in all countries, with retailers sales boosting from year to year. The following chart shows the increase in sales in the United States and the United Kingdom in the recent years*.



However, such an attractive sector also entails a number of risks. When overlooked, these risks prevent e-merchants from achieving full business growth:

Localization Difficulties

In spite of e-commerce being an international business, most customers still rely on local payment methods.

Negative Liquidity

Some online payment platforms may delay settlements, thus severely affecting the merchant's liquidity position.

E-COMMERCE

High Fees

Receiving and withdrawing funds in different currencies imply high fees and lost of the true value of sales value.

Exchange Rate Risk

Global e-business experiences high exchange rate volatility, obliging merchants to absorb the risk associated within.

With **CashPay**, e-merchants deploy **localized payment options**, receive **faster reimbursements**, avoid **additional fees** and dictate their **preferred currency**.

E-Commerce Development

150 million Europeans use the internet for shopping

In 2010, the percentage of e-shoppers in Europe's most online-active markets was as follows:

United Kingdom	66%
Germany	59%
Denmark	64%
The Netherlands	63%

E-commerce sales in the USA were \$32.4 billion for Q2-2009

US online retail sales are predicted to reach \$248.7 billion in 2014

Europe online sales are expected to reach nearly \$156 billion in 2014

*Total value of e-commerce sales in billion USD.

Source: US Census Bureau and UK Office for National Statistics, 2006-2009

DIVERSE, FLEXIBLE AND EFFICIENT

Facts on Payment Methods

51.4% of German buyers chose **sofortüberweisung.de** in 2009

PayPal enables global e-payments with more than 87 million active accounts in 190 markets and 24 currencies

Skrill (formerly Moneybookers) has processed transactions worth €23,8 billion amongst their 15.8 million members

paysafecard is available in 300,000 outlets worldwide, and is accepted by 3,500 web shops

Visa Europe has seen an increase of 22.6% in the number of transactions in Q1-2011 compared to Q1-2010

MasterCard Index on Online Shopping 2010 reveals „convenient payment methods“ within the top three reasons to shop online

Reach Global. Act Local.

CashPay consolidates several payment methods into one single interface. Apart from all major payment gateways, CashPay allows e-merchants to implement Direct Credit Card Processing and Global Bank Transfer as part of their website's payment options in one integrated solution.

CashPay prides itself on being a **truly flexible solution**, allowing **fast and easy integration** of existing payment methods and individual assessment on the setup of new payment methods on request. With more than 15 payment options in over 30 different countries, CashPay enables e-merchants to integrate their preferred payment methods.

Integrate New Options. Add New Clients.

Once agreed on the retailer's favorite choice of payment methods, CashRun's Support Team will set up the required payment accounts and start the system integration. Most instances of **CashPay implementation will be completed within 2 to 3 working days**; CashRun aims at completing all integration processes with a service standard of maximum 10 working days.

As soon as CashPay is activated customers can place their orders in the webshop. The transaction data will then be forwarded to the CashPay account by the payment provider. Payment details will be displayed in the Merchant Platform in-time. This tool will also allow e-merchants to request online for their **funds settlements free of charge** once per week.



FUNDS MANAGEMENT ACCELERATED

CashPay Merchant Platform

Every CashPay merchant receives a secured, private account for easy access and effective funds management. The **CashPay Merchant Platform** is accessible online and consolidates information on present and past transactions as well as comprehensive details on merchant's funds.

Entry Page

The "Entry Page" allows users to access the overview of their transactions' gross amount, sorted by payment methods and currencies. Furthermore, a complete summary of all previous "Settled Payments" is available. With only one click, all details can be easily exported to a PDF or Excel document, ready for further processing.

Transaction Overview





In "Transaction Overview" all unsettled orders for the selected payment method will be displayed. Information is organized in separate tabs per payment gateway to give a clear overview at one glance.

Transaction Detail

The "Transaction Detail Page" shows all essential information on transaction level including Transaction ID, Status, Fees, Net Amount, Date, and Sender Information.

My Account

The "My Account Page" allows merchants to keep track of their basic account information, such as Applicable Fees, Last Login, Merchant ID and Account Name.

					Net Amount
EUR	494.22	405.87	380.22	468.62	1,748.93
USD	0.00	120.48	0.00	57.39	177.87
CHF	71.67	0.00	48.28	0.00	119.95
GBP	120.03	0.00	0.00	72.76	192.79

Test CashPay

Find out more about **CashPay** with the following options:

On the Web

www.cashrun.com/cashpay

CashPay Demo

www.cashrun.com/merchants/demo

Or contact our Sales Team at:

enquiries@cashrun.com

COMBINE THEM ALL IN ONE SOLUTION

CashPay is Different

Global Application

Any merchant who accepts payments through a website is eligible to use CashPay, regardless of region, volume, industry or other factors.

One-Stop Solution

All payment methods are consolidated into just one source. With CashPay, productivity in e-business will be increased while training time and usage errors are reduced as all payment methods will be combined in one single interface.

Easy Usage

CashPay is engineered for easy and intuitive usage. User manuals and remote training will be provided free of charge, and learning time will usually take less than 45 minutes.

Key Benefits of CashPay

CashPay is developed to include key business features that make it a comprehensive Funds Management Solution.

Multiple Localized Payment Options

CashPay brings an increased number of localized payment methods, which means growing sales in more markets worldwide. It is CashPay's goal to constantly expand its partner network to provide even bigger advantages to e-merchants.

Faster Reimbursements

CashPay is scheduled to have only a 2 to 3 business days reimbursement time frame. Settlements can be requested online and funds will be transferred to the merchants preferred bank account free of charge.

No Additional Fees

CashPay follows a strict policy of no additional or hidden costs for merchants. As a primarily automated system, there is no implementation of tiered rates.

Preferred Currency Funds Management

CashPay allows e-merchants to dictate their preferred currency, and funds are consequently managed and refunded in the currency of choice.

High Protection of Sensitive Data

CashPay runs on the highest security standards of 256-bit SSL encryption and complies with the Payment Card Industry Data Security Standards (PCI DSS) which ensures financial data security for all transactions.

Trained Support Team

Our highly-trained, multilingual support staff works 24/7 to provide merchants with the best assistance in all queries regarding their CashPay accounts.

GLOBAL PAYMENT PROCESSING SIMPLIFIED

Ultimate Funds Management System

CashPay is the premier solution to help merchants maintain the true value of money during their global online transactions. CashPay consolidates a **large number of localized payment gateways and payment options** on the merchant's website, including Direct Credit Card Processing and Global Bank Transfer, to allow merchants widen their customer data base and business' global visibility, all while mitigating exchange rate risk and avoiding additional fees.

Furthermore, CashPay's Merchant Platform consolidates comprehensive transaction information in one single interface, sorted by currencies and payment gateways, enabling merchants to have an **in-depth management of their funds**.

Contact us at enquiries@cashrun.com and learn how CashPay will help you **simplify your funds management and accelerate your revenue growth**.

More than Payment Processing

CashPay provides an easy and safe way to manage incoming funds from multiple sources at no additional fees, saving time and costs, while being reimbursed free of charge.

Simplify Your Business

One single interface, one preferred currency, one comprehensive network of payment methods to simplify e-merchants receivables and to focus on the critical aspects of their online business.





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