



Reaching developer communities worldwide, through payments.



**Global Payment Solutions
for App Stores >**



The App Developer Payment Challenge

The App Store market segment is going through explosive growth. Analysts estimate that there are currently 19 million developers around the world, and predict 50 billion app downloads by 2012. App Stores paying developers and suppliers around the globe often struggle to make payments that are cost-effective and operationally efficient:

- Developers want timely payments, without restrictions on monetary value, regardless of location
- Traditional payment methods often incur high distribution costs
- Payment processes can be resource-intensive, administratively burdensome, as well as inconvenient for the payment recipient

Example payment challenge:

A developer in Romania will very likely register their App on many different stores, and those stores will sell the App in different currencies. This creates a massive administration burden on the App store, which before hyperWALLET had limited payment options:

- **Checks and Prepaid Cards:** as the only products that do not require the App Store to manage developer bank details, these tend to be preferred, yet neither are suitable for the developer (high fees and time delays make them unattractive to the developer).
- **Wires:** Banks and FX companies offer wires and while faster, the fees are prohibitively high, and place the administration burden of the developer bank account on the App store.
- **Domestic Bank Accounts:** The only conceivable solution prior to hyperWALLET was for the App Store to setup bank accounts around the world in order to make the payments domestically. This is unsuitable as foreign accounts are expensive to administer and take months to set-up.

The App Store's Payment Predicament

App Store

Check	Wire	PayPal	ACH	hyperWALLET®
1. Costly, Inefficient 2. Single Currency 3. Admin Overhead 4. Production and Mailing 5. Escheatment	1. Very Expensive 2. Not Efficient for Mass Payments 3. Intense Data requirements	1. Costly 2. Only good for Merchant Payments 3. Developer must have PayPal account	1. Tracking Bank Accounts 2. Returns and exceptions 3. File formatting & 4. Reconciliation	1. Central Admin 2. FX Risk Management 3. Self Service for Developer 4. Support
\$2-5 per Check	\$10-30 Outgoing Wire	Fee 3% of Volume	\$0.2-5 per ACH \$\$\$ per FTE Admin	\$1 per load \$1 per Month

Developer

Check	Wire	PayPal	ACH	hyperWALLET®
1. Massive time delays to receive & clear checks 2. Lost/stolen checks 3. No WOW factor 4. FX Spread	1. Expensive incoming fees 2. Privacy concerns 3. Reconciliation 4. FX Spread	1. Must have PayPal account. 2. KYC required on Developer 3. Limited Cash-out options if not connected to bank.	1. Lost payment due to incorrect bank instructions 2. Lack of payments visibility 3. "Who do I call?"	1. Notifications of payments 2. Transfer to Bank 3. Mobile and IVR Support 4. Multi-currency 5. Multi-Lingual
\$20-40 per Check 3-5% FX Spread	\$10-30 per Wire 3-5% FX Spread	3-5% FX spread	\$0 per ACH	\$1-3 per ACH

Solution >



hyperWALLET's Payment Platform and Network

hyperWALLET gives App Stores the ability to pay App developers worldwide via a self-service pay portal, bypassing the traditional problems and costs of international micro-payments.

As a 100% electronic, multi-currency and global payment solution, hyperWALLET's payment platform and network provides a significant reduction in costs, time and overhead compared to expensive wire transfer payments, paper-based payment methods, and the management of international banking relationships.

Save time and money on app developer payments

Sending paper checks worldwide costs time and money -- typical check production and distribution costs range from \$10.00 or more, taking on average 10-15 business days for funds to clear domestically and 20-30 business days for international recipients.

Wire transfers are generally prohibitively expensive, averaging \$30.00 - \$50.00 per transfer.

hyperWALLET's payment solution provides significant cost savings in the range of 75% compared to wire transfers, and massive time savings compared to checks by reducing payment distribution and clearing times to same day or next day, at an average total cost of only \$3.00.

Make quick and low-cost royalty payments

With hyperWALLET, sending developer royalties anywhere can now be quick, easy and cost-effective while providing your payments administration staff with a suite of powerful tools that make it easy to manage all outbound payments.

Offer flexible payment services

Developers rely on income generated from App Stores to run their business. With over 100 App Stores on the market today, that's a lot of options!

hyperWALLET's payment platform supports numerous delivery options to provide the ultimate in corporate and recipient payments flexibility.

For example, once a payment has been credited to the developer's account, the developer can sweep their earnings to their local bank account in their native currency.

They can also choose to receive their earnings in the form of a cash pickup at retail agent network locations, such as any Western Union worldwide.

Benefits for App Stores

- Deliver payments worldwide quickly, securely and cost-effectively
- Eliminate expensive wire transfers and check payments
- Provide clients with immediate online access to royalty funds in their native currency
- Detailed online reporting for easy reconciliation
- Secure and highly configurable administrative access to process payments

Benefits for Developers

- Receive payments directly into a secure online account
- Easily transfer funds to personal bank accounts
- Receive email & SMS alerts when royalty funds are deposited
- Easily track transaction history

Gain competitive advantage

hyperWALLET's payment platform gives your App store the opportunity to pay developers faster and decrease the minimum payment threshold, thereby increasing developer loyalty to your App store and giving you a significant competitive advantage in the marketplace.

If multiple stores are using hyperWALLET, a developer will receive all payments into the same portal. This enables them to receive royalties in different currencies, and sweep their payments into their local bank account.

Platform >



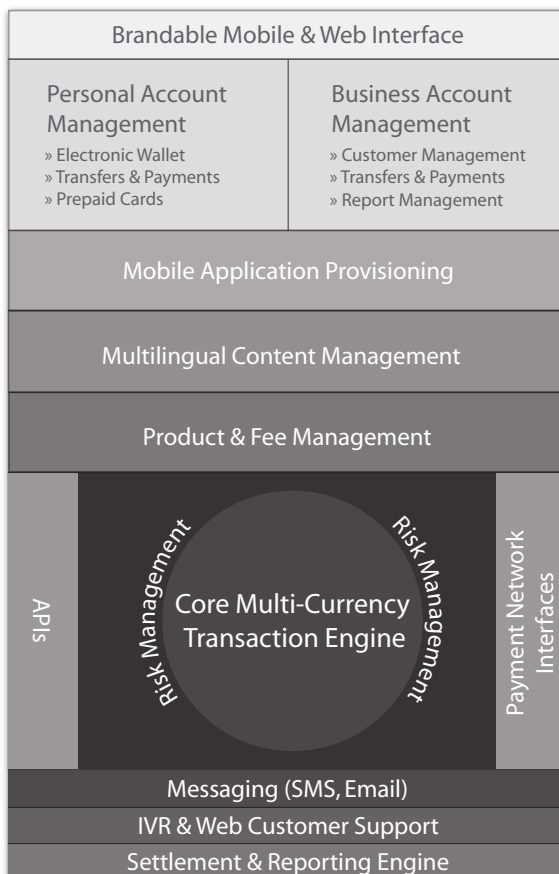
The hyperWALLET platform is a global-grade account management and payment processing system.

For App Stores, the hyperWALLET platform increases functional flexibility and lowers processing costs associated with sending international payments.

As a white-label solution, the platform and all associated interfaces are easily re-brandable to reflect your App Store's identity. True to its nature as an international solution, the platform also supports multi-lingual interfaces and localization of content for region specific deployments

Our platform's account management and payment engine architecture enables App Stores to provide a spectrum of multi-currency payment options. In addition, it easily integrates with existing back-office financial systems and is available as a hosted turnkey service or as a licensed solution. This makes on-demand, global payment scenarios supportable "out of the box", without the need for additional technology infrastructure.

Thanks to integrated account management and reporting capabilities, tracking and reconciliation of payment data across multiple international jurisdictions is simplified. With hyperWALLET, your App Store's international payment processing and distribution costs, as well as ongoing operational costs, can be significantly reduced.



Features:

- 100% electronic, multi-currency, global payment distribution to 50+ countries worldwide
- Web-based & mobile accessible
- Brandable e-wallets, mobile & web application interfaces
- Multi-lingual content support and user interface localization
- Available as software or service
- E-mail/wireless notifications of payments received
- Integrated web, phone and e-mail customer support
- Back office platform

Benefits:

- Significant payment, administrative and operational cost & time savings
- Eliminate expensive paper-based & wire transfer payment methods
- Enable quick, convenient, secure access to funds worldwide
- Enhance developer satisfaction and loyalty through branded services
- Flexible integration with existing payroll, financial and banking systems
- Available as a hosted, turnkey solution or as a license your App Store installs and operates
- Meets and adheres to all payment industry standards and regulatory requirements

Network >



Extend your App Store's payments reach, worldwide

Through hyperWALLET's payment platform, your App Store can leverage our extensive global payment network to extend payments reach worldwide.

Our payment platform and integrated financial networks provide global direct deposit in multiple & native currencies, localized payment services in native languages, and quick, cost-effective electronic payment distribution to developers across international markets and 3rd party settlement networks.

Currencies Supported:

- AUD
- ILS
- MYR
- TRY
- AED
- INR
- NZD
- TWD
- BRL
- JMD
- PHP
- USD
- CAD
- JPY
- PLN
- ZAR
- EUR
- KES
- RUR
- GBP
- KRW
- SGD
- HKD
- MXN
- THB

Languages Supported:

- Arabic
- Japanese
- Chinese
- Korean
- English
- Malay
- French
- Portuguese
- German
- Polish
- Greek
- Russian
- Hebrew
- Spanish
- Italian
- Thai

Regions Supported:

North America

- Canada
- United States
- Mexico

South America

- Brazil
- Peru

Europe

- United Kingdom
- Liechtenstein
- Austria
- Lithuania
- Belgium
- Luxembourg
- Bulgaria
- Malta
- Cyprus
- Monaco
- Czech Republic
- Netherlands
- Denmark
- Norway
- Estonia
- Poland
- Finland
- Portugal
- France
- Romania
- Germany
- Russia
- Greece
- Slovakia
- Hungary
- Slovenia
- Iceland
- Spain
- Ireland
- Sweden
- Italy
- Switzerland
- Latvia

Asia - Pacific

- Australia
- Philippines
- New Zealand
- Singapore
- Hong Kong
- South Korea
- India
- Taiwan
- Japan
- Thailand
- Malaysia

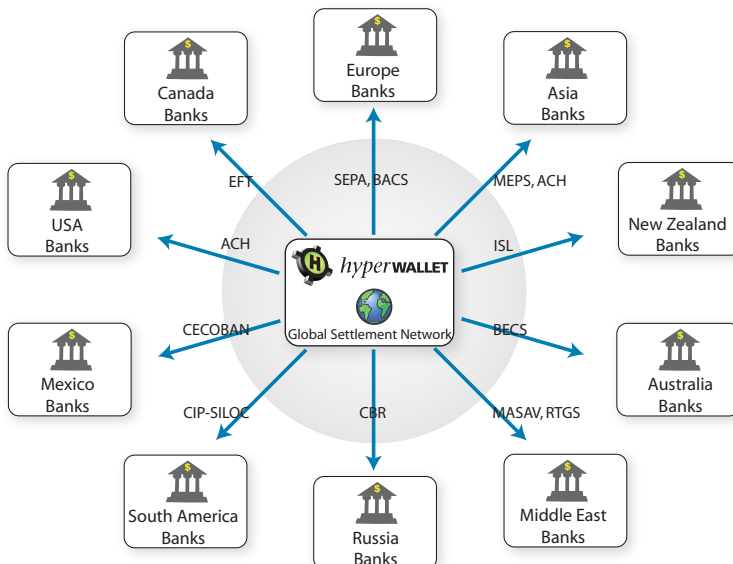
Middle East

- United Arab Emirates
- Israel
- Turkey

Africa

- South Africa

Global Settlement Network



3rd Party Settlement Networks





hyperWALLET®

About *hyperWALLET*

hyperWALLET delivers secure, global-grade payment technologies to organizations who require a simplified way to access or leverage the global financial network.

Since 2000, we have become a leading provider of online and mobile payment, international payments, card products and financial technology solutions to world-class customers in Canada, the U.S. and internationally.

With hundreds of customers (including more than 200 credit unions) that touch millions of users, our clients span numerous sectors including financial services, business and government.

As a leading-edge payments technology company committed to your needs, you can count on *hyperWALLET* to deliver the solution you need, the way you need it, when you need it.

Our Philosophy

Innovate, Partner, Deliver.

These three words form the basic core of our company. It's what we do best, and it's how we empower your organization to connect to the global financial network.

Innovate

Innovation is a factor in everything we do. We are continually refining, enhancing, and evolving our global-grade payment platform in order to better serve you, our clients and your customers. We're also adept at thinking outside the box, helping organizations realize and develop innovative new business and revenue opportunities through strategic partnerships.

Partner

We have a history of partnering with top-tier, world-class organizations thanks in part to our technology, history, and expertise in the payments industry. Through these mutually beneficial, sustainable and profitable partnerships, we ensure satisfying your requirements always remains our number one priority.

Deliver

We deliver on our promises and go the extra mile for all of our clients. We are proud to provide high-quality payment solutions, and we work with you every step of the way to integrate, deploy, and support our technology.

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