



Plug into the Global Financial Network.



The *hyper*WALLET Platform >

Overview >



The *hyper*WALLET platform is a global-grade account management and payment processing system.

The *hyper*WALLET platform increases functional flexibility and lowers processing costs associated with sending international payments.

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

The platform's account management and payment engine architecture provides the framework to enable a spectrum of multi-currency payments. 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.

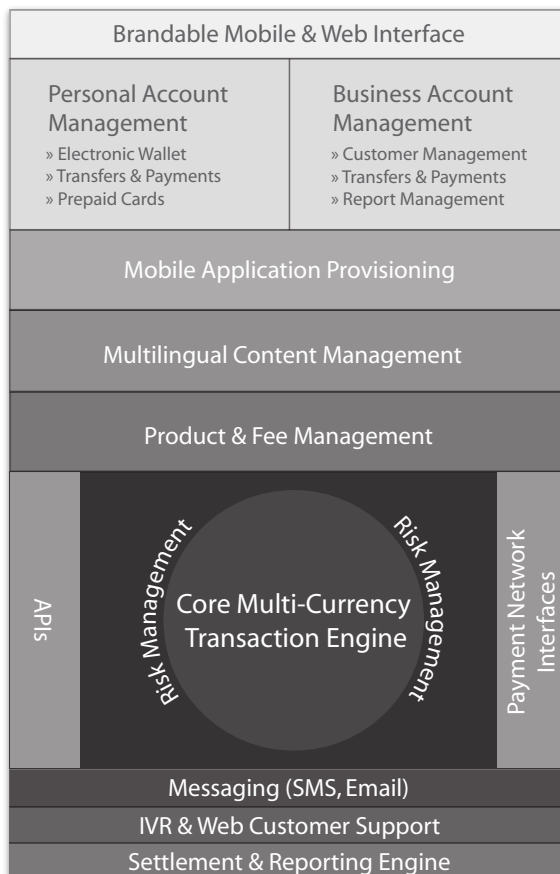
Thanks to integrated account management and reporting capabilities, tracking and reconciliation of payment data across multiple international jurisdictions is simplified. With *hyper*WALLET, your international payment processing and distribution costs, as well as ongoing operational costs, can be significantly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

Features:

- 100% electronic, multi-currency, global payment distribution to 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 customer 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 you install and operate
- Meets and adheres to all payment industry standards and regulatory requirements



Features >



Robust, global-grade system

The *hyperWALLET* platform is comprised of a core banking host and an online banking web application developed using a flexible, scalable architecture.

The platform has proven experience processing global payment transactions in hundreds of large customer sites.

Highly developed transaction engine

At the core of the *hyperWALLET* platform is a highly-developed transaction payment engine.

This engine handles all transaction functions, including:

- Payment functions for individuals and businesses (including email money transfers, bank transfers, online merchant payments, invoicing, recurring payments, mass remittances, mobile payments, and on-demand currency exchange)
- Prepaid card issuance
- Email and SMS transaction notification
- Transaction scoring, authorization and fee assessments
- Risk management and fraud detection
- Reconciliation and exceptions management

Multi-currency e-wallets

True to its use as a global payment solution, the platform features multi-currency e-wallets and features a built-in currency broker with configurable spreads and position monitoring.

Fully brandable interfaces and custom functionality

Web-based international payment & mobile payment interfaces are easily customizable, and can be white-labeled to allow your organization to deliver a solution under your own brand.

Extensive API suite

With our full API suite, you can easily integrate the *hyperWALLET* platform into existing applications such as your website, settlement networks, and commercial back-office solutions. Our APIs also let you select from batch or real-time processing methods.

Comprehensive business account management

The *hyperWALLET* platform allows for individual and multi-user business accounts. Accounts are organized via a flexible account hierarchy design that can meet the needs of any corporate, sales, or product structure. Business accounts support multiple users and role-based access controls, enabling controlled user access and separation of duties.

Mobile application provisioning

Mobile Operators can leverage a single, unified and patented payment platform that delivers a range of mobile payment services, in multiple service delivery formats and languages, to countries worldwide.

Multilingual content management

Easily manage international payment services in local languages, thanks to *hyperWALLET*'s support for multilingual interfaces, localization of content, and region specific deployments.

User-friendly end-user account management

From your end-user's perspective, the platform provides a secure and private e-wallet account that features multi-currency balances, detailed transactional history and receipting, e-mail notifications, and a suite of consumer-friendly payment functions.

Risk management, compliance and auditing

The *hyperWALLET* platform provides a centralized database for payments, improving risk management for all transactions. It also includes an extensive set of internal fraud detection processes and 3rd party risk management services.

Compliance regimes are easily managed through the platform's extensive exception handling and audit capabilities, as well as reconciliation functions and reports.

Reporting

The platform provides on-demand transactional reporting of accounts, as well as a report publication service to enable secure business partner communication.

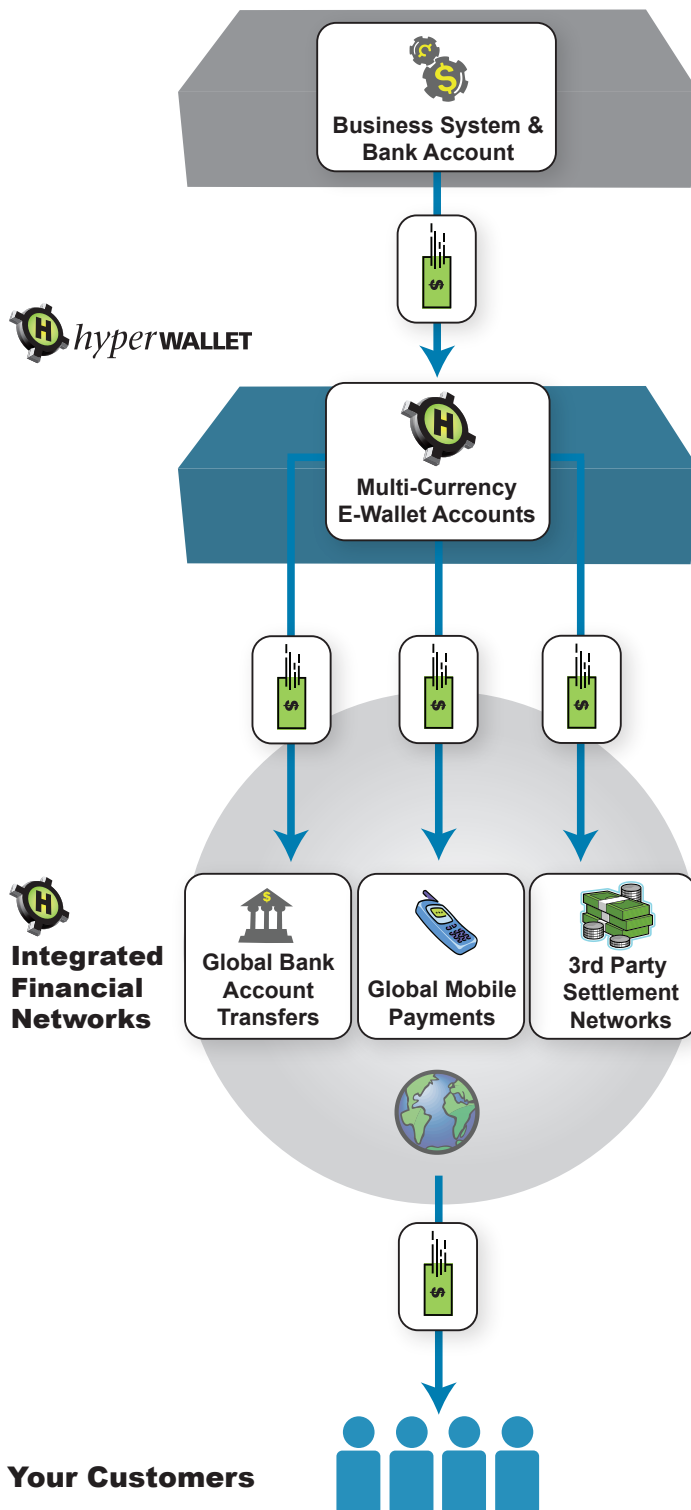
Messaging alerts

The platform provides extensive messaging capabilities to notify your end-customers via email and SMS text messaging of financial transactions and account changes.

How It Works >



Your Organization



Your Organization

- Has identified a need to provide global financial services or payment distribution to customers worldwide
- Has the necessary customer account data and details available for export
- Has funds available in a traditional bank account

hyperWALLET

- Provides a customizable, brandable online payment platform, e-wallet & mobile payment solutions
- Receives funds and customer account data from your organization
- Creates and credits customer e-wallet accounts
- Handles all transaction processing for your business and customers
- Is integrated with global financial networks to facilitate international payments and funds transfers

Integrated Financial Networks

- Allow your customers to access their funds worldwide
- Enable your customers to transfer funds directly to local bank accounts via their online e-wallet
- Enable organizations to provide mobile payment services to customers worldwide

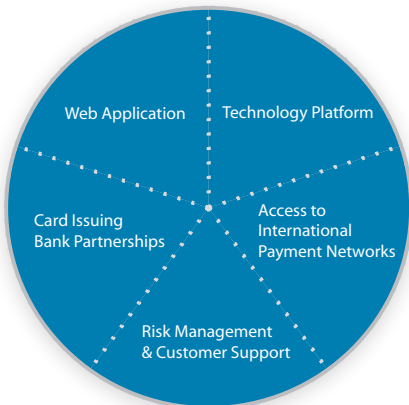
Your Customers

- Receive email or SMS notifications of funds added to their account
- Can view and track transactions and balances through their e-wallet
- Have instant access to funds via the web, mobile handset or bank card

Why It's Different >



Other Payment Companies



- » Own entire, integrated solution
- » No integration/coordination with additional outside vendors required
- » Components operate together correctly, efficiently and provide robust stability



- » Only own portion of solution
- » Must integrate/coordinate with additional outside vendors to provide entire solution
- » Components may not operate together correctly, efficiently or provide stability

We provide you with one complete, integrated solution.

hyperWALLET owns our platform's entire solution stack. That means we're able to provide your organization with a complete, enterprise-level, fully-integrated solution that supports your business needs from end-to-end, globally.

Unlike other payment companies, *hyperWALLET*'s solution eliminates the need to outsource or delegate multiple functions to additional third party vendors. This ensures efficient and stable platform operation, and prevents potential miscoordination and implementation hangups which can end up costing you valuable time and money.

We enable you to own customer financial relationships.

Only *hyperWALLET* allows you to unify all of your global payment initiatives under a single platform -- without requiring the banks. *hyperWALLET* allows you to own the complete financial relationship with your customers, maximize those relationships, and truly capture the full revenue potential available across the entire payments channel.

We're financially trusted and globally connected.

Through our existing banking relationships with trusted partner financial institutions, *hyperWALLET* enables your organization to plug into the global financial network with full regulatory and settlement compliance. By leveraging *hyperWALLET*, your customers can continue using your branded payment services while we handle the complexity of moving and reconciling funds worldwide, enabling you to focus on your core business.

We're tailored to your needs, for flexible implementation.

As a proprietary technology, our platform is completely customizable to suit your specific business requirements, and was built from the ground up to provide easy integration, for quick speed-to-market. Available as a turnkey hosted solution or as a license that you install and operate, *hyperWALLET* provides you with complete flexibility when it comes to solution implementation.

We enable you to extend your payments reach.

Extend your payments reach internationally and reinforce your brand across the global payments channel. Leverage *hyperWALLET*'s brandable, multi-lingual application interfaces, multi-currency e-wallet accounts, and integrated financial networks to enable unmatched region-specific deployment options, worldwide.

We enable new business and revenue opportunities.

Robust, scalable and feature-rich, our platform enables you to enhance or deliver entirely new financial products and payment services to your customers.

Use our solutions to realize new revenue opportunities, while simultaneously cutting global payment distribution costs, increasing operational efficiencies, and enhancing your end-customers' payments experience, security and convenience.



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 and leverage 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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