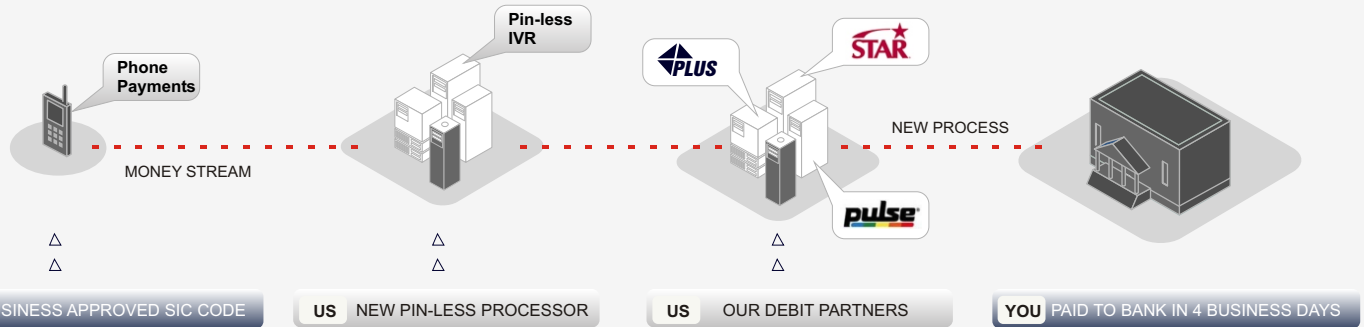


Pin-Less Global Debit Network

HOW IT WORKS



PIN-LESS PHONE & IVR

PIN-Less IVR integrates with your existing automated phone payment systems to save you 30% or more on transaction fees. Whether you are a utility company, insurance provider or financing partner, you are very likely to receive automated payments via a Phone IVR system. Approx. 40% of your card payments are bank-issued check cards which could be processed as PIN-Less debits. PIN-Less allows you to debit these cards through your existing payment processing systems, saving you 30% on each transaction.

ADD PIN-LESS TO YOUR EXISTING IVR PAYMENT SYSTEMS

Working with PIN-Less will not require a change to your IVR systems. We have developed an IVR call management architecture that is consistent with many voice-activated environments and can be easily integrated into your existing program. This requires very little time and set-up is free. Once your PIN-Less account is established, one of our PIN-Less IVR technicians will contact your IT Department and provide the procedures required to start processing PIN-Less IVR transactions.

YOU ONLY BENEFIT

Value

- Significantly Lower Transaction Fees
- No Setup Costs
- We Integrate with Existing IVR Systems

Easy to Work With

- Fast and Easy Setup, We'll Provide the Programming
- 24 Hour Customer Service and Tech Support