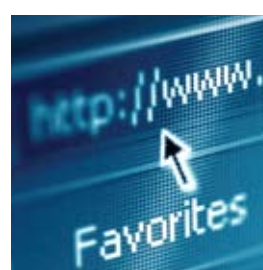




WHITE EAGLETM
(Europe) Plc

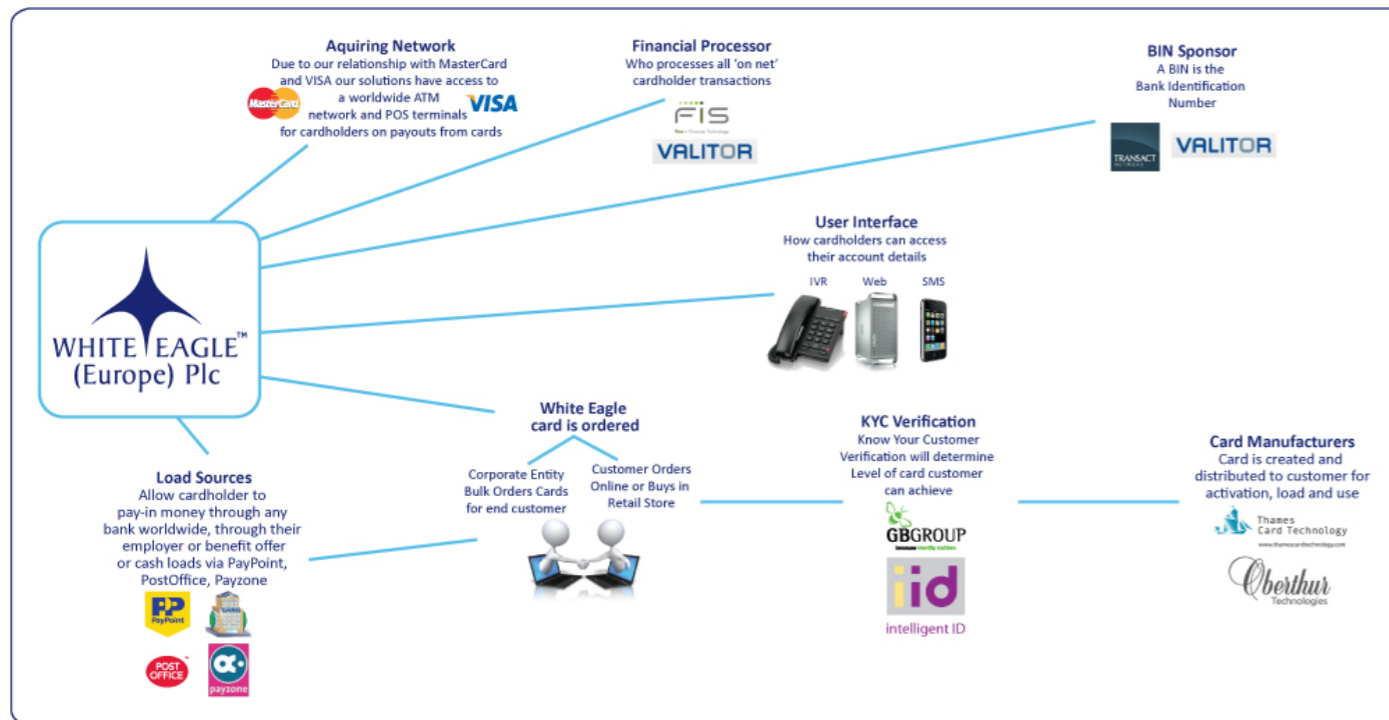


White Eagle (Europe) Plc

White Eagle is an award winning, e-commerce technology and electronic payment company focusing on the high growth areas of:

- E-money
- E-wallet
- Mobile payments
- Mobile money transfer
- Prepaid card services

White Eagle is an Approved MasterCard® and Visa Member Service Provider and as such can provide end to end solutions for e-money, e-wallet and mobile payments.



Established in March 2007, White Eagle has successfully launched over 40 White Label Prepaid Card Programmes and co-brands across Europe. White Eagle has created its own unique bespoke, dynamic E-money Payment Platform and Gateway designed specifically for this market which is continually developed to ensure our technology is at the cutting edge of market changes and thus providing the best solutions for your company. Other companies who have developed E-money, E-wallet or mobile payment systems are required to partner with a card payment supplier or card processor to provide an end to end solution, White Eagle manage this in house.

White Eagle (Europe) Plc adhere to a strict security policy and comply with the PCI DSS security compliance (PCI DSS Level 1). This ensures the security of cardholder data. White Eagle (Europe) Plc also adheres to PRINCE II Project Managements quality standards for on-time and on-budget programme delivery. AS a company White Eagle is authorised to issue e-money solutions in the SEPA region and carefully managers all matters of compliance, including; AML, JMLSG, PSD, 2EMD, FSA, banking code, data protection. Furthermore, some \$50M has been loaded on our e-wallets which is circa 100,000 transactions per month and growing.

OBI (Online Business Intelligence)

White Eagle has developed a robust, resilient and reliable technology solution called OBI that we have continually enhanced the applications and services, and have made a number of improvements to the reporting suites/data access points. White Eagle retain ownership for creative ideas, development and all IP, we do not out source any of our development. White Eagle believes that its Technology architecture, infrastructure and methodology differentiate White Eagle in the market place.



1. OBI comprises of a CRM system, data reporting suite and reconciliation management tool
2. Access to over 30 individual data reports all of which have numerous filters for data segmentation
3. Access to real time data
4. Supports load channels including bank loads, post office and API's
5. Hosted on secure environment with various roles based admin rights set by the administrator
6. Data stored securely at Rack Space PCI-DSS level 1 (Financial Services regulatory specification)
7. Dashboard on OBI Data Centre provides overview of KPI's by program
8. These reports can all be exported into Excel, CSV, PDF, Word, XML for data manipulation, presentation and transportation
9. Ability to create new reports on request (chargeable by White Eagle)



Vertical Markets

White Eagle provides a complete solution for the provision of E-payments and Prepaid Card services; allowing our Clients to concentrate on their core business. Our proactive and tailored approach gives our clients the technological edge in this innovative transaction processing market.

General Spend (Multi Purpose)

All general spend cards have one thing in common, they appeal to the widest market. By not being targeted at a niche audience they have the potential to have the highest take up. They are flexible, help with financial awareness and stability as well as provide social inclusion for those who have been previously excluded from traditional banking methods.

Many of our clients, come to us wanting to create a program for a specific vertical market such as a Payroll card. What we can provide is a prepaid programme that is one card yet can be utilised over sixteen channels or vertical markets offering benefits not only for your organisation but for your cardholders as well.

Payroll

Pay your Staff Wages directly onto their Prepaid Card. Transferring wages payments onto a White Eagle Card directly rather than paying wages by cash or cheque saves both time and money associated with payroll administration. It adds security for both the employer and employee.

Expenses

Many companies find it hard to keep control of their corporate expenses, which can cause reconciliation difficulties and even cash flow or payment problems. The White Eagle expense solution allows your finance team to view employee transactions and allocate funds instantly from the master account whenever needed - which is ideal in emergencies.

The White Eagle Card helps to ensure that you stick to expense budgets and ensures that employees cannot accrue unapproved debt as they can only spend the amount you have loaded onto the card.

Gaming

The largest use for a pre-paid card is to purchase goods and services online, which makes them ideal for online gaming, they are basically electronic cash.

With a Prepaid Card, customers can place their bets online or in the betting shop in a safe and secure environment. They are able to set gaming limits and then stick to them as well as only spend the amount they have loaded onto their card. A prepaid card also allows customers to avoid putting their bank account or credit card limit at risk online.

Travel

White Eagle Prepaid Cards offer easy money management to both business and holiday travellers. Carrying cash abroad and exchanging it for the local currency can be expensive, and there's always the risk of cash or traveller's cheques being lost and / or stolen as once cash is lost it's gone. MasterCard or VISA Card.

If you lose your Prepaid Card and we'll replace it and the money on it. Chip and PIN security makes it hard for someone else to get your cash and there's no link to your credit or debit account.

Students

The White Eagle Multi-Card platform allows for parents to establish an account that will allow immediate availability to share money with multiple companion cards. They are a safe and convenient alternative to traditional banking methods. Students over the age of 18 can apply for their own cards, or youths from 13 and above can have a companion card when a parents has a primary card.

As the parent you have access to view the transaction history of your companion cards whilst each companion cardholder can view their own transactions securely online 24/7 or access account information via SMS or telephone.

Restrictions can be applied to the companion cards to stop certain transaction types from occurring, this is called MCC blocking, and this can stop transactions such as gambling and accessing adult content on the internet.

Gift

Predominately a single retailer product in the early days, consumers have now begun to demand more from a gift card. In recent years a significant number of MasterCard and Visa branded gift cards have emerged.

These cards allow a lot more choice for the consumer and takes away the headache of gift giving. Gift Cards make choosing the perfect gift easy! For holidays, birthdays, graduations, anniversaries, or any other celebration.

More and more people are giving gifts to people that they really don't know that well, therefore if a gift card is your gift of choice whose card do you choose? With a White Eagle gift card the cards can be used in 30 million locations around the world and over 1.5 million ATMs.

Person 2 Person Payments

P2P payments allow cardholders to share funds to any other cardholder from their mobile phone using SMS, or online account backed by all the security and expertise of White Eagles leading processing systems. It's just like writing a cheque; however it's electronic, as well as faster, cheaper and secure processing compare to other means of money sharing.

Cardholders would be able to access their accounts 24/7/365 and instantly manage transactions online and via their mobile and also have the choice of keeping their account purely virtual or getting a physical card to make ATM withdrawals or use in store at over 30 million locations worldwide.

Mobile Wallet

The proliferation of ATMs, plastic cards, PINs and a totally revised customer value system mean that today's financial customers are waiting for the industry to catch up to their expectation levels. White Eagle offers a variety of services to do just that.

Firstly a White Eagle Prepaid Mobile Wallet could be introduced as a non integrated stand alone product to work alongside the mobile phone handset as a mobile top up mechanism. This can assist in customer retentions, reducing churn, acquiring new customers, adding value to the current mobile phone proposition as well as driving footfall into physical stores and other associated agents stores.

Integration can also be achieved by linking the prepaid card / e-wallet to the customers handset. This allows the card / e-wallet to be used as the top up mechanism as money put onto the card is debited as the subscriber uses the handset.

Corporate Expenses

A growing number of small and large companies are turning to prepaid cards for corporate expenses. Many companies find it hard to keep control of their corporate expenses, which can cause reconciliation difficulties and even cash flow or payment problems. The White Eagle Prepaid expense solution allows your finance team to view employee transactions and allocate funds instantly from the master account whenever needed - which is ideal in emergencies.



Why White Eagle?

White Eagle is a specialist provider of end-to-end prepaid, e-payment and mobile commerce technology solutions.

White Eagle has specifically designed technology for prepaid, resulting in greater flexibility and speed to market for our clients. Our dynamic IVR platform offers enhanced services to customers with 24/7/365 access to White Eagle E-money functions via our API. We can provide a full suite of mobile commerce services ranging from balance enquiries, mini-statements, money transfer, card blocking, pin retrieval, card activation, exchange rates, purchase via SMS. Our payment services are accepted in 30 million locations Worldwide. White Eagle offer effective programme management, near real time Financial and Marketing Management Information through the OBI Data Centre so that clients can manage their programs effectively.

White Eagle has built up strong third party supplier relationships with companies such as MasterCard and Visa, FIS (card processing services), GB Group (KYC verification) and POS 'top up' service providers e.g. PayPoint, Payzone and the Post Office.

To date, White Eagle have built and delivered over 40 'white label' programmes and co-brands including Ceridian Evolution (the UK's leading provider of HR and payroll services) and HSBC (the UK's largest retail bank). White Eagle developed a bespoke suite of e-money management solutions that includes SMS transfers and account management, online account management and IVR (interactive voice response) customer enquiry management - this in house solution offers strategic flexibility and represents a competitive advantage over rivals.

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