appay

What is appay?

appay is a self-contained mobile payment app, which requires no additional equipment, providing the merchant has an active merchant account for a Mail Order Telephone Order (MOTO) contract and has downloaded the free app. appay enables merchants to take Visa and MasterCard payments. These payments may be taken face to face, online or on the move.

appay provides a simple, no commitment service, offering a seamless checkout experience. It is easy to implement and provides customers with a fast, secure and convenient way to pay for goods and services.

appay works across both iOS (Apple) and Android platforms. It is fully responsive, adjusting to fit the screen size of the device, whether the device is a mobile phone or a tablet being used to access the app.

The app has an innovative card reader built into the application, which engages the camera on the device to securely read the details of a payment card, temporarily transferring the details to the application. This is entirely secure, no card details are stored on the device and the camera does not take a picture of the card details. By using appay merchants have a safe and secure way to take payments without needing an additional card reader.

How does appay work?

Merchants need to have an active merchant account and then they simply visit the Apple App Store or Google Play store (depending on their phones) to download the free app.

Merchants are given access to NetPay's award-winning merchant Revolution portal for web-based MOTO, LinkToPay and SchedulePay payments as part of the appay solution.
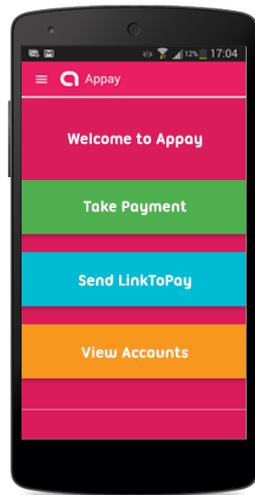
LinkToPay

LinkToPay enables merchants to initiate a one-off, or recurring, payment request to a customer from within appay or through the merchant portal. The customer will be sent an email (as well as an SMS if requested) asking them to complete the payment request securely over the internet. This avoids the merchant needing to take card details over the phone and the associated issues with calls being recorded and compliance implications. Using appay users remotely or face to face can send a LinkToPay request easily through the app.

LinkToPay also enables merchants to generate secure payment links in customer invoices, which customers then follow to make payments.

SchedulePay

SchedulePay enables a merchant to set-up recurring debit and credit card transactions with their customers, processing transactions at an agreed frequency, be that weekly, monthly, quarterly or annually. SchedulePay agreements continue until they are cancelled, the card expires or the payment fails, at which point a notification is shown within the Revolution portal and the merchant is given the opportunity to update the SchedulePay agreement to incorporate new details as required.

Key Benefits:

- Innovative – built-in card reader engages the camera to securely read card details

- Secure – the card reader does not store card details on the device. The app is populated from NetPay's payment network and is fully (Level 1) PCI compliant, making payments secure

- No Commitment – Simply pay as you go as there is no contract with appay

- No additional card reader required

- One-off set-up fee

- Seamless checkout

intelligent payments   www.netpay.co.uk

appay   NetPay

appay - The truly mobile payment app
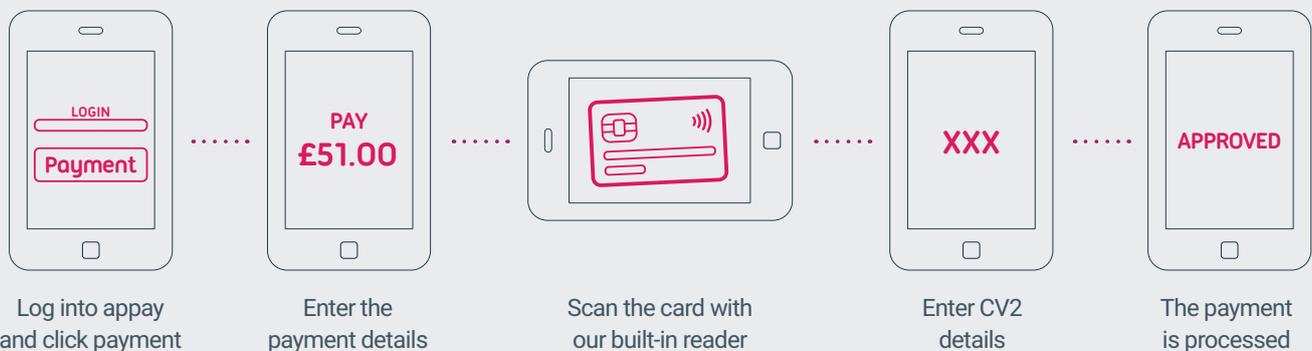
Features:

- Mobile phone and tablet compatible
- Built-in card reader
- Multi-currency: GBP, EUR and USD – other currencies upon request
- Analytical reports via the award-winning Revolution portal - making it easier to keep track of sales and payments with transaction reporting and consumer intelligence at the touch of a button
- Available in: English, Spanish, Hungarian, Indian, Bangladeshi, Polish and Turkish
- Able to take one-off payments or schedule regular payments (which may be set up securely to process repeat payments from customers at an agreed frequency)
- Option to send payment requests to customers via SMS and email
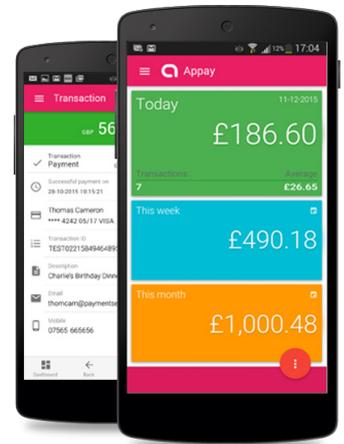
appay users

Any business, especially micro-SMEs, self-employed and those in non-traditional settings, e.g. taxi firms, market traders, cleaners, mobile hairdressers, trades people and driving instructors.

Taking a face to face payment

LOGIN Payment	PAY £51.00		XXX	APPROVED
Log into appay and click payment	Enter the payment details	Scan the card with our built-in reader	Enter CV2 details	The payment is processed

Sending a payment request

LOGIN LinktoPay	INVOICE £18.00	Send	PAY £18.00 PAY £18.00	NAME CARD NUMBER EXPIRES CV2 £18.00 PAY
Log into appay and click LinkToPay	Enter the invoice details	Set up the customer contact details and send invoice	Send customer the invoice via email or SMS	Customer completes the payment on the online payment form.