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GROUP

global payment systems

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V2PAY Group is a global technology company that develops innovative white label convergent mobile financial systems for the payments, banking, telecommunication sectors and the wholesale and remittance industries.

Smartphones have not only made the world a smaller place, they have redefined the way we communicate, the way we do business and the way we transact. The entire world is now only a keystroke away. Our solutions empower industries using traditional methodologies, to embrace the ever-changing consumer landscape that is driven by these convergent technologies.

V2PAY Global Payment Systems are developed as 'white label' solutions that enable businesses to leverage the familiarity and awareness of their own brand with their customer base, whilst using the V2PAY system 'engine' to provide access to the smartest payment and transactional technology solutions available on the market today.

The V2PAY Global Payment Systems solutions have been designed and engineered to comply with existing global financial infrastructure and processes. This ensures seamless integration, thus enabling businesses to operate and profit in the future world of e-merging payments.

V2PAY Product Portfolio

- **V2 REMIT** — Instant global money transfer solution on mobile and web enabled platforms
- **V2 CARD** — Instant pre-paid virtual card creation and delivery system with debit card, white label multi currency debit card and gift card solutions for web and mobile
- **V2 ID** — Instant electronic verification of up to 3.5 billion people with AML, KYC and CTL compliance
- **V2 CALL** — Prepaid mobile phone and data recharge platform solution
- **V2 ATM** — Software solutions that deliver added functionality that drives incremental revenue
- **V2 AGENT** — The intelligent system to create global agent networks
- **V2 MERCHANT** — Global Merchant issuance and acquire services for both online and physical
- **V2 LOAN** — Virtual loan application system for web and mobile. Short term loan software and applications with inbuilt instant credit check

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Convenience

"Instantly send and receive cash worldwide"

V2REMIT - Global Money Transfer solution

V2REMIT is a revolutionary way for people to send money to family, friends, loved ones or colleagues anywhere in the world via smartphone, SMS, tablet, computer, or over the counter at one of our verified retail or banking agents.

V2REMIT is an instant money transfer service that enables registered customers to be able to send money across the street or across the world in less than 60 seconds.

V2REMIT is a "white label" solution that enables a bank, existing remittance company or a telecommunications provider to offer a user friendly, instant money transfer solution to their customers, using their own familiar brand that their customers know and trust.

V2REMIT's global remittance software solution leverages the existing trusted, banking and financial services infrastructure. This turnkey solution exceeds international banking standards and provides a fast, simple process to identify customers as a part of the registration process.

This delivers the highest possible security levels, complimented with an ease of integration to existing banking and financial systems. Both sender and receiver of a V2REMIT transaction are 100% verified through our V2ID technology. V2ID provides electronic global identity with instant verification for over 3.5 billion people across the globe. Our verification process is one of the most advanced in the industry with comprehensive Know Your Customer (KYC) and Anti-Money Laundering (AML) compliance.

The world is virtually only a keystroke away. Enable your customers to send and receive money instantly, across the street or across the world with our V2REMIT solution. With access to the global ATM network and millions of POS locations, customers can collect a transfer instantly and securely at any time of the day or night. GPS mapping technology means that even a traveller in a foreign city feels at home with user friendly mapping technology to enable an easy method of locating their nearest collection point.

Key features

Send & receive cash in just 60 seconds
Transfer money around the world 24/7

Fast registration set-up with electronic ID verification
Compliance with global "KYC" and "AML" laws

Over 60 highly competitive exchange rates
and more on request

Collect from any V2PAY linked & enabled ATM, EFTPOS or authorised over-the-counter network
No card required

Fully secure, encrypted & 100% insured
Sending from mobile, online & in-store

V2REMIT - Instant money transfer vs traditional methods

	V2REMIT	Traditional
60 second transfer as standard	✓	✗
Collect transfers at ATM and EFTPOS locations without an ATM card	✓	✗
Transfers can be collected 24 hours a day, 7 days a week	✓	✗
All parties settled instantly on completed transfer	✓	✗
V2ID identification for each sender and receiver to counter fraud and ID theft	✓	✗
Access to 60 currencies	✓	✓
User-friendly interface with simple 5 step send process	✓	✗
Transfer received with Virtual Card Technology (VCT)	✓	✗
Sender and receiver electronically verified for AML/KYC	✓	✗
Send money transfers direct from your mobile phone	✓	✗
Collect transfers through the EFTPOS network	✓	✗
VCT enabling banks and institutions to brand the transfer	✓	✗
Card creation and settlement through existing global financial infrastructure	✓	✓
Paperless transfers for simple, error-free transactions	✓	✗
No queues to send money	✓	✗
GPS notification with transfer to identify nearest V2REMIT location	✓	✗
All money transfers are fully insured	✓	✓

Unlike traditional money transfer systems, V2REMIT enables customers to send and receive cash in 60 seconds with no extra fees.

V2REMIT is the only system that identifies both sender and receiver electronically within 7 seconds, providing a new standard in identification integrity for the international remittance industry.

Customers can choose to send from:

- Smartphone
- SMS from mobile
- Online
- Over the counter/point of sale
- Existing bank account

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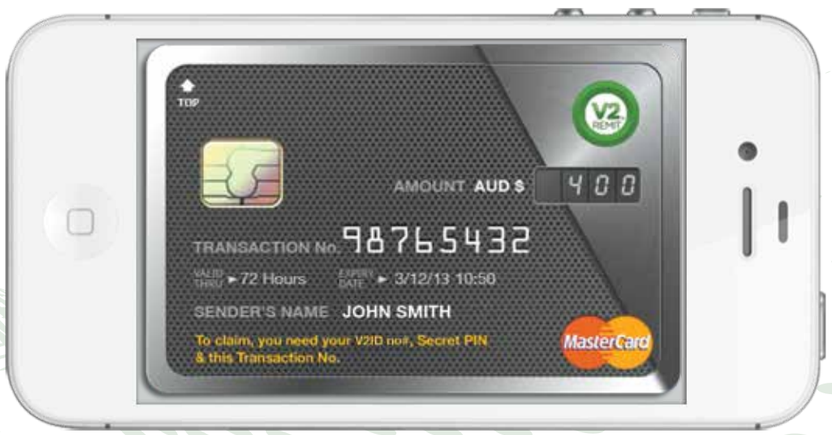
V2REMIT Key benefits

- Lower send fees and no collection fees
- 60 currencies at highly competitive rates
- Send cash nationally and internationally from debit/ credit cards, bank account, cash and e-wallet
- Send via mobile App or website without needing to know the recipient's bank account details
- V2PAY transfers are sent at the speed of SMS with no "express fee" charges
- Virtual Card Technology (VCT) means the recipient can collect the cash transfer without the need for ATM/debit/credit card or bank account
- 24 hour access to transfers from any V2REMIT linked and enabled ATM or EFTPOS locations
- Electronic ID verification of both sender and receiver sets new global standard in risk mitigation, fraud and compliance
- 24/7 online service means emergency transfers can be sent at any time (therefore no delays due to cut-off times or out of office hours)
- Collection window can be set from within 72 hours up to 30 days from sending
- Transaction can be cancelled or recalled by sender at no penalty (less send fees) prior to cash being collected
- Automatic return of funds to sender (less send fees) if not collected by recipient within nominated time frame
- Sender receives SMS alert if funds are not collected
- Automated SMS confirmation to sender when funds are collected by recipient
- All transfers are fully encrypted and 100% insured
- Cloud servers makes it quick and effortless to access just about everything on the devices you use every day. Cloud technology automatically and securely stores your content so it's always available to your devices.



Send cash to your travelling employees & customers

Easy, low cost remittance enables foreign workers to send money home to their families

Have emergency cash sent to you when your credit card or wallet is lost or stolen

Send cash to family & friends without needing to know their bank account details

Low cost instant service to send money to "unbanked" or remote locations

Send cash to loved ones instantly, across the street or across the world

V2REMIT Benefits

- ATM withdrawals with no card required
- Fully encrypted & secure
- Use globally
- $£¥ 60 highly competitive exchange rates
- Transfer money direct from your mobile
- No more queuing for customers to send or collect cash
- Easy online registration
- 24/7 Send or collect cash at any time
- Send and receive money globally in 60 seconds
- All transactions are 100% insured
- Access your account on all your devices instantly

FREE TO JOIN

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Accessibility

"True mobility - register, transfer or collect - any time, anywhere"

V2REMIT Simple registration process

Customer goes to bank website to register

Select your preferred language and country of residence

Read and accept the terms & conditions

Enter all required personal and identification related details into the relevant fields

Register the account, debit card, credit card or e-wallet you wish to fund the transfer from

Enter the verification code that is sent via SMS instantly to your mobile

Enter the verification code that is sent instantly to your email address

V2ID verification is approved. If not the system redirects you to the call centre to complete your application

Available on the following platforms

iOS

android

Designed for Windows Mobile®

BlackBerry

V2REMIT Creating an instant money transfer

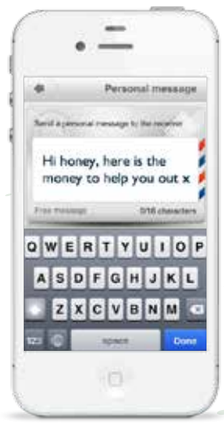
Login to your account

Select the person you wish to send the transfer to

Enter amount and currency you would like the sender to receive

Confirm the expiry time for the recipient to collect this transfer

Create a secret 4 digit PIN code for the recipient



Add a personal message to your transaction

Review transfer details and confirm the transaction

A transaction reference number is supplied for every transfer

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V2REMIT Receiving an instant transfer

You will receive an MMS to notify that you have been sent a money transfer

Click on the card image to view a full screen image of the live virtual debit card you have received

Click on the link to see GPS mapping of the enabled ATM, EFTPOS or over the counter location closest to your current location

The sender can nominate a specific collection location. The Street View function allows the recipient to view outlets if they are in an unfamiliar country or location

The sender can opt for a detailed collection receipt to confirm exact details of the collected transfer

3 Easy ways to collect a V2REMIT transfer

Collect from an ATM at any time with no card required for withdrawal

V2REMIT Cardless collection from an ATM

Press the 'Cardless' transaction button on the ATM screen

Enter the 8 digit transaction code you received on your virtual card

Enter the secret 4 digit PIN sent to you independently from the sender

Enter the amount of the transfer that has been sent to you

Enter your V2ID to confirm your identity

All transaction details are instantly verified

Payment approved

Collect your cash transfer

Transaction complete

Collect from point of sale (POS) locations with no card required for withdrawal

Collect instantly from over the counter locations with no card required for withdrawal

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Peace of mind

"Electronic confirmation of collected transfer provides secure, traceable, closed loop transactions"

V2REMIT User functionality

Dashboard

Displays your balance, currency, recent activity and your notifications

Flexibility

Customise how you send your transaction and which account you would like to transfer from

Send Cash

Have total control over your transfer. View the FX, transfer costs, control the collection timing and know the exact cost of each transfer with NO hidden fees

Address Book

Friends, colleagues, family and contacts are all centrally located for instant access. Customise with photos and profiles and historical payment information

Transparency

Have total control over your transaction before you commit to making a transfer

Transaction History

View all your sent, received, pending and future transactions. Sort by receiver, currency or date.

Locate

Finding the closest ATM, EFTPOS or agents are just a screen tap away using interactive maps with Street View. Nominate a particular location for your transfer to be collected, across the street or across the globe

Currency Exchange

View the current exchange rate of your selected countries

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Truly global - 60 currencies, 100 countries

Argentina
Australia
Austria
Bangladesh
Belgium
Bosnia & Herzegovina
Brazil
Bulgaria
Canada
China
Colombia
Croatia
Cyprus
Czech Republic
Denmark
Estonia
Euro
Finland
France
Germany
Greece
Hungary
Iceland
India
Indonesia
Ireland
Italy
Japan
Jordan
Kuwait
Latvia
Liechtenstein
Lithuania
Luxembourg
Malaysia
Malta
Mexico
Morocco
Nepal
Netherlands
New Zealand
Nigeria
Norway
Oman
Pakistan
Philippines
Poland
Portugal
Romania
Russia
Serbia
Singapore
Slovakia
Slovenia
South Africa
Thailand
Tunisia
Turkey
United Arab Emirates
United Kingdom
United States
Vietnam
South Korea
Spain
Sweden
Switzerland
Taiwan

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Why **V2**REMIT is the money transfer solution

Existing remittance operators

- Access to up to 60 currencies across 100 countries
- Streamlined, paperless system to create operational efficiencies, reducing labour, fraud and increasing compliance standards
- Access to a global brand to enhance credibility and derive increased volume through expanded operator networks
- Increased points of delivery for money transfer globally, via the ATM, EFTPOS and over the counter network
- Reduced capital requirements for expansion into new markets
- Electronic identification of both sender and receiver creates brand credibility and provides compliance with global AML and KYC laws
- Transfers can be sent and received within 60 seconds
- Creates operational efficiency and mitigates human error and fraud

Banks

- V2PAY offers banks an alternative to their current third party currency transfer systems with significant savings
- The V2PAY system will offer banks up to 60 currencies to complement their base portfolio of major currencies
- The V2PAY system is fully automated, which creates operational efficiencies and greater margins for money transfer systems
- The V2PAY system complies with international banking standards, utilising existing settlement and processing networks
- As convergence drives customers towards online and mobile banking solutions the V2REMIT system allows banks to have a greater presence and more engagement with their customers within the mobile money transfer space
- The V2REMIT system offers increased points of delivery for money transfer globally, via the ATM, EFTPOS and over the counter network
- Money transfers sent via the V2REMIT system are sent within 60 seconds, creating a heightened customer experience. This can also be a revenue stream for banks if they choose to charge a premium for this ‘instant’ service
- Banks can brand the white label V2REMIT system as their own, enhancing their overall customer offering
- The V2REMIT system enables banks to drive incremental revenue by driving income through their ATM networks for international money transfers received

Governments

- Automated system to allow for payments (welfare, benefits etc) to be cost effectively distributed
- Full ID verification system reduces fraud and tracks receipt of payments collected
- Allows for easy, low-cost one-off payments
- Utilises existing cash networks such as ATMs for local and international payments
- Instant payment system for emergency and disaster payments
- Set up and send in minutes
- Assisting with government payments to personnel in foreign countries

Telcos

- Enables telecommunications companies to engage in the global money transfer market
- Drive incremental revenue across core platforms by increasing call and SMS volumes locally and cross-border between sender and receiver
- Drive incremental revenue through increased mobile data usage
- The V2REMIT system will create an entirely new revenue stream by enabling telcos to earn revenue from domestic and international money transfers
- The V2REMIT system adds true value to e-wallet product offerings by enabling customers to be able to send and access cash
- Create increased customer engagement or ‘stickiness’ with their telco brand, therefore reducing customer churn and growing customer equity
- Greater footfall through telco outlets as customers both send and collect money transfers
- White label V2REMIT system enables telco to brand as their own, enhancing overall customer offering
- Remittance chain can become potential resellers of telco services to provide greater footprint and market penetration

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V2ID Instant electronic identity verification

Identified and verified

Identify verification is the core ingredient in the integrity of any financial system. Global identification is the greatest issue facing the 5 billion unbanked customers around the world. The V2ID system uses industry best practice partners and systems to electronically identify both sender and receiver.

Knowing your customers' ID, verified electronically, not only differentiates the V2PAY system, but creates a new standard in global compliance for the future.

V2PAY partners with the global leaders in electronic ID verification, which powers the V2ID system, electronically identifying both sender and receiver within 7 seconds as a part of the registration process.

Key benefits of our **V2**ID technology

- Exceeds current compliance standards for AML and KYC
- Mitigates risk through fraud reduction
- Creates operational efficiency through an automated identification process rather than a timely, and potentially fraudulent, manual process
- Offers consumers greater security and peace of mind, thus enhancing the overall customer experience
- Achieve “category 1” and “category 2” country verification standards for most major corridors
- Virtual online global identity to international bank grade
- Ability to globally identify in 180 countries
- Access to 3.5 billion individual database network
- Manages AML/KYC on new customer applications
- 2 minute, once only customer process to become fully verified

In countries where electronic ID verification is not yet available, traditional paper-based methods of physical ID will be accepted at authorised V2ID over the counter locations to verify both sender and receiver.

Our V2ID system can also use the banks' existing identification data as long as the criteria data format and collection methods are aligned, meaning a bank can overlay the V2ID process for new customer acquisition over its existing customer database.

GBGROUP because identity matters

Customer sign up process for **V2**ID

V2ID can process online up to 3.5 billion IDs across 180 countries to bank standards. Both sender and receiver must register the first time to be verified and comply with global AML/KYC laws

STEP 1 Commence V2ID registration process

STEP 2 Select your country of residence

STEP 3 Requirements for ID are auto-populated by the system to match local country identification criteria accepted for each country

STEP 4 Enter accepted documents to prove your identification (Passport, National ID card, Green card, Drivers licence etc)

STEP 5 Applicant ID information instantly verified electronically against V2ID global database sources

STEP 6 ID approved & verified electronically. Proceed to step 8. If submitted forms of ID cannot be verified then applicant goes to step 7

STEP 7 Applicant is routed to call centre to manage completion of ID process via manual document submission

STEP 8 Applicant reviews and accepts Terms & Conditions of system use, I AGREE required

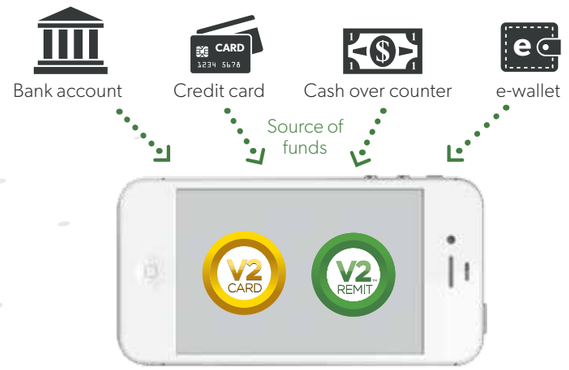
STEP 9 Verified ID number sent to applicant via email and SMS

STEP 10 Customer downloads App from Apple store or Google Play

STEP 11 Customer logs in and enters verification codes to validate their V2ID customer number

Ways to fund a money transfer or to create a virtual card

STEP 12 Customer enters source of funds information, such as bank account, credit/debit card or e-wallet. Unbanked customers can fund their account via cash over the counter



GDC GLOBAL DATA COMPANY

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V2CARD Instant virtual debit card creation

V2CARD creates instant prepaid virtual debit cards that enable unbanked customers to purchase and transact in an online environment. Choose from single use cards, long life virtual cards for multiple use or even create reloadable virtual debit cards for bill payment, online purchases and all your other purchase needs.

V2CARD will create financial inclusion for over 5 billion unbanked customers and acts as a catalyst in bringing these customers into the global banking and financial system. These unbanked or underbanked customers, currently can’t transact in the global online environment as they don’t have a bank account, credit card or debit card.

V2CARD enables your customers to register online, or over the counter at one of your agents to become a fully verified and identified customer. This one off registration process uses our V2ID Global Identification technology to electronically verify the customer against a 3.5 billion customer database that we access. The electronic identification process is instant - takes only 7 seconds to ID a customer.

As is the case in some countries, if electronic identification is not available, the customer is identified in person, via an agent where accepted types of documentation must be presented for verification to become a V2ID verified customer.

Once the customer has a verified ID, they can register to be able to instantly create a V2CARD virtual debit card. This card can be funded by linking to an e-wallet, by providing cash over the counter at an agent and for banked customers, it can be funded via bank account or existing credit or debit card. There are endless uses for the V2CARD prepaid virtual debit card including single use and multi use international multi currency cards.

V2CARD Key features

- Creation of prepaid virtual debit card Visa/MasterCard
- Instant online card creation
- Exact same creation process and capabilities as a normal debit card
- Same format as any prepaid debit card currently in use, without the need for the physical plastic
- One use, one currency or
- Multi-use, multi currency
- Reloadable
- Personalise your own cards with custom images
- One use card, one value to enable online purchases for unbanked customers
- Long life virtual card
- Maximum limit USD $300,000

V2CARD Instant virtual Gift Cards

The future of e-tailing and store value gift cards is virtual

images for illustration purpose only

Recharge

"Order minutes instantly at incredibly competitive rates"

V2CALL

Is an integrated solution that forms part of the overall V2PAY Group System. V2CALL enables businesses to offer their customers a prepaid mobile minutes and data recharge solution, as a part of the V2REMIT and V2CARD products.

Foreign workers live, operate and exist in a prepaid world. They have no bank accounts, no phone contracts. They are the highest consumers of prepaid services such as mobile minutes and data recharge. V2CALL is part of the integrated V2PAY platform that now enables a customer to remit money, create a virtual card instantly for online purchases and now, instantly recharge their mobile phone minutes, all from the one user-friendly application on their handset.

V2CALL is the simple, App based way for your customers to top up their prepaid mobile, right from the convenience of their handset. As one of the many products available in the V2PAY Passport, V2CALL links with our other V2PAY products to make a seamless customer experience when it comes to topping up their mobile phone.

V2CALL provides banks and financial institutions with a 'white label' solution that they can brand as their own and offer to their customers. These complimentary services create an incremental revenue stream, whilst offering a heightened level of customer engagement that drives 'stickiness', and reduces customer churn.

Unique features of V2CALL include:

- the customer being able to select a destination to call on a per minute plan which allows the client to select up to 3 default countries for their calls, one for their primary country and two secondary countries
- call credits can be moved from the primary number to one of the receiving numbers it wants to call
- instant price plans can also be purchased

Functionality of the V2CALL system includes instant top up right from the handset in a simple, convenient and user friendly App.

This enables customers to

- view their minutes remaining
- top up their balance
- order minutes instantly
- choose from multiple country locations for inbound and outbound calls
- choose long distance, local calls, international, as well as calling cards
- purchase prepaid data packages

all at incredibly competitive rates.

The V2CALL system, being a part of the overall V2PAY Solution means that customers can earn auto credit V2CALL reward minutes from V2REMIT remittance transactions and V2CARD virtual card creations.

This creates a strong value proposition for consumers that are high users of all of these prepaid services currently. This rewards style system provides an integrated 'one stop' solution that will also give the customer the ability to transfer phone credits to any of their corresponding remittance registered receivers.

V2CALL is linked to IDT Telecom, one of the world's leading suppliers of wholesale calls and data, providing globally competitive rates for calls and data. Telcos offer a range of countries and call rate plans that can easily be integrated as the base service of V2CALL.

The V2CALL solution through IDT can be used purely as a complementary service for 'top up' of international minutes in selected countries, where required.

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V2ATM

Well known within the banking industry as ‘flat earners’, the global ATM network is under-utilised and presents an opportunity to leverage the global footprint of over 2.5 million ATMs to offer a range of services, to drive transaction values and volumes.

Whilst average ATM running costs are down substantially on a number of years ago, it is becoming increasingly more difficult to derive revenue from an ATM network as owners face many market challenges, including:

- Increasing costs of deployment
- Increasing site rentals
- Fee-free networks eroding margins
- Costs of compliance and network upgrades continue to grow

ATMs command some of the most premium commercial real estate locations on the planet.

To truly derive yield from these intelligent machines, there is a need to match the evolving needs of the consumer with a broader range of services, and in turn deliver incremental revenue opportunities for ATM network owners.

The V2ATM Solution provides a platform to empower ATM network owners to derive incremental revenue from sources such as, instant Global Money Transfer, Digital Advertising, Coupons and issuance of instant Debit Cards.

Global money transfer

V2PAY Group has access to extensive ATM networks, both banks and independents, across the globe. V2PAY Group works with network owners using cardless withdrawal solutions that enable the unbanked and underbanked customers to use the global ATM network to instantly receive money transfers. This not only delivers a closed loop of financial accountability within the money transfer industry, but enables banks to gain share in the lucrative money transfer market, whilst generating revenue from every money transfer that is collected through that ATM.

Digital advertising

ATMs deliver a captured audience during the transaction process and offers unique and targeted advertising opportunities to interact with consumers. This audience can be influenced by both approach and departure screens and most importantly, during the 20 second transaction process that is available for messaging by video or slide.

With approximately 20 seconds available for advertising during each transaction, ATMs offer a captured audience environment with unique and targeted ways to interact with consumers.

Roughly 200 trillion seconds annually of “please wait” messages currently exist on ATMs worldwide. V2ATM can provide a platform to turn this into revenue through third party digital advertising content and delivery of other services.

The transaction environment offers advertisers unique and targeted ways to interact with consumers as one of the last brand impressions before customers spend.

Advertisers and marketers are beginning to realise the power of this medium with the high-volume dedicated nature of this one-to-one digital outdoor medium.

Services & content

As technology continues to evolve, so too do the opportunities for the ATM network to do so much more than just dispensing cash. ATMs now have the ability to conduct many new functions such as top–ups for mobile phones, dispensing movie tickets, transport ticketing etc.

Additionally there are the ‘call to action’ abilities such as enter your mobile for more information, gift vouchers, or offers such as discounts on the receipt.

A partnership with V2PAY Group, using our V2ATM solution, can provide ATM network owners with the opportunity to generate incremental revenue with little additional investment to the existing network.

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Compatibility

"Built to integrate with existing financial systems"

V2MERCHANT

V2MERCHANT is a bespoke white label solution that V2PAY Group can offer for customers who require merchant services. Banks and financial institutions usually manage these processes internally, but where required, V2MERCHANT can provide a white label solution via a bank or through our global banking partner. V2MERCHANT can provide global merchant services including issuance, acquiring and FX services through our global banking partners. Processing can also be conducted within the bank under the white label solution.

V2MERCHANT Solutions

1) Merchant acquiring, issuance and FX in 60 currencies, across 100 countries.

2) Mobile Merchant white label application for SME operators, enabling the acceptance of on the spot credit cards, and the ability to process the card via your bank or through ours.

Virtual Merchant

The V2MERCHANT platform merely requires a PC or comparable device with internet access without the need for additional hard and software.

The benefits are:

- Manual entering of card data is possible
- No terminal hardware required
- Highest security standards
- Extensive functionality

The encrypted payment data is transmitted to the system. There it passes through a number of checking mechanisms such as a credit check before authorising the transmission. Extensive statistics, account splitting functions and benchmark features complete the range of features available.

Acquiring: Payment processing for credit & debit card payments

V2MERCHANT provides solutions for smooth processing of card-based payments.

Benefits of our Acquiring services include:

- Use of all important credit and debit cards
- Effective risk management concepts
- Secure data transmission and processing
- Low processing costs
- Highest availability – also during peak periods

The V2MERCHANT solution offers full service of the highest standard for electronic payment processing as well as credit card processing.

V2MERCHANT the future of merchant services

The V2CARD system can create virtual cards for all major credit card brands including:

- Visa
- MasterCard
- American Express
- JCB
- China Union Pay
- Diners Club

Using existing global card issue and financial networks via ATM, EFTPOS and over the counter for instant and secure settlement.

The above cards are samples of the virtual card technology that the V2CARD system creates.

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V2AGENT

The V2AGENT System enables a Bank to organically expand into existing markets or rapidly develop new markets in new territories. Existing Money Transfer Operators (MTO) and Telcos are prime candidates for becoming V2AGENT representatives, where they act as an Agent for the Bank under a 3 year licensing model. This licence model allows the Agent to resell a range of Bank products and services, under the Bank endorsed brand.

This enables a Bank to cost efficiently gain a distribution presence and footprint in new markets whilst providing for the Agent the credibility of the Bank's brand. The benefits for the Agent include a range of additional services that the Agent can offer their existing customer base. This strategy significantly compliments the Agents' core product offering and an expanded revenue stream through incremental product offerings.

Authorised V2AGENTS are selected based on the qualifying criteria of the Bank. The V2AGENT system enables these new Agents to access the internal systems, controlled by the master licence holder, which delivers process improvement and efficiencies to the Agent and a cost effective way for the Bank to rapidly enter new markets.

An approved Agent would sign for a minimum of 3 years under a tri-partied agreement between the operating Bank, V2PAY Group and the license holder.

Indicative minimum criteria to qualify as V2AGENT Agent

- The Agent would have a solid history of delivering a quality service within the financial services sector, that complies with all the necessary government licensing credentials for that country
- A suitable existing customer base (criteria determined by the Bank), which can immediately take advantage of the new products and services provided by the Bank, which may be in addition to the V2PAY products and services
- Financially stable and able to commit reserve funds to underwrite and provide a range of products delivered by the Bank on prepaid terms
- Have a clean trading history in the financial services industry including management and directors
- Provide a copy of company financials and prove the financial capacity to operate as an Agent
- Have the suitable existing physical locations that are in keeping with the Bank's brand
- Be financially capable of funding the V2AGENT 3 year licence and maintenance fees
- Must accept the charter of responsibilities and code of behaviour detailed within the tri-partied agreement

The Bank undertaking the Agent model has the final say in approving the Agent to represent its' brand under strict operating terms.

V2PAY Group products that may be offered to approved Agents could include

Additionally, the Bank may also offer products and services from its product portfolio, which will be added at their discretion.

In the V2AGENT model, the Bank retains the right to control any agreements with the Agent representing its' brand.

V2LOAN

White label loan software systems customised to your requirements.

Accounting software

Payday lending software

Trust accounting software

Loan servicing software

Loan management software

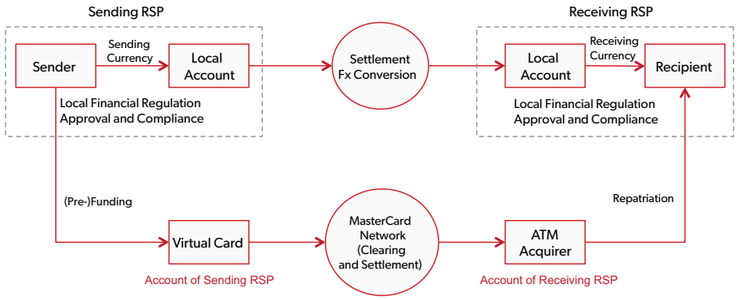
Loan accounting software

Mortgage loan servicing software

global payment systems

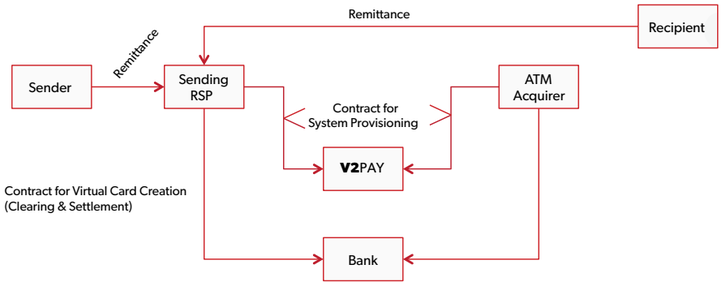
V2REMIT Process flow

Transaction processing



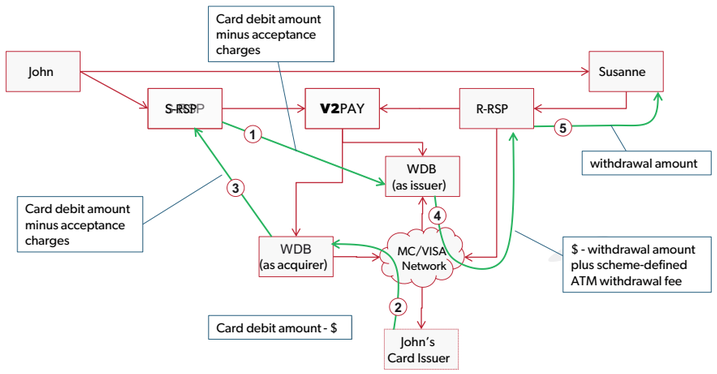
Settlement

V2PAY acts as provider of processing system (only)



Money flow

Clearing & Settlement through Scheme Network



global payment systems

V2PAY Group proudly partners with aurionpro for our systems design

aurionpro

Global Technology Partner

1. S-RSP deposits money for card creation & loads onto R-RSP bank account with WDB.2. WDB (as acquirer) receives funds for the debit of sender's card.
3. WDB settles with S-RSP (weekly, monthly, …)
4. Scheme settles with R-RSP for withdrawals.
5. R-RSP pays out money to receiver.

Not depicted: When a virtual card is loaded, WDB debits the S-RSPs bank account for the card load.

global payment systems

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