

Thank you for your interest in Plug'n Pay.

Plug'n Pay is one of the leading eCommerce gateway providers in the U.S. We have been in business since 1996 so we were one of the first to recognize that there would be a call for business on the internet and that the need for secure transactions and sophisticated products would grow. Our UNIX based system utilizes Sun servers and Oracle software so we have built our product around the best architecture available today. And we have recently done a complete upgrade to our system using all new software and hardware which has increased our processing capacity by a factor of 4 and increased our processing speed by a factor of 3. The upgrade has also put in place 3 levels of system redundancy to ensure that our up-time exceeds a factor of 99.97%. We are privately held and have been profitable since early 2001.

We are confident that you will appreciate our ongoing focus on e-Commerce security and leading edge products. You will also be glad to know that our company prides itself on making our gateway the most easily integrated product on the market and when there is an advanced application needed our API specifications are extremely well received by web developers worldwide.

With the **DirectLink™** Processing Gateway, our seamless "plug-in" technology allows for the easiest possible set-up:

- There is no software to integrate because the entire payment transaction takes place on our servers.
- And, since all the payment software resides on our servers, there is no special permission required from hosting companies and upgrades are transparent to our users.

And, we have designed our DirectLink™ gateway product to provide much more than a secure gateway for e-Commerce - we have designed the feature set to provide you with the tools you will need to turn our gateway into a complete management system for your e-Commerce strategies:

1) **DirectLink™ Processing Gateway** - Real-time credit card verification with One-Click Repeat Shopping from any web site by simply adding some HTML code to an existing web page(s). An API is available in PERL, COM object, JAVA servlet and Cold Fusion Tag for more sophisticated sites.

2) **EasyCart Shopping™ Cart System** - Completely platform independent - since it runs on our servers it requires no hosting server permissions, installation routines or programming. Integrates with a cut and past of HTML on the product pages and our Wizard allows the user to easily import the feel of the home web site.

3) **SmartScreens SSL** - Auto-correcting, customizable, secure online order form(s) plus tax and shipping calculations. Uses 40 / 128 bit encryption, the strongest available.

4) **Transaction Administration Database** - Research, report, import batches, export data, chart & graph sales trends, and assemble / submit batches. Batches of offline and/or recurring billing transactions may be uploaded and processed instantly.

5) **Order Administration Database** - Track sales trends by amount, sale period, custom account codes, product information, location or e-mail addresses for our EasyCart users.

6) **QuickBooks Module** - Automate the entering of your transactions directly into a QuickBooks accounting package as either Invoices or Cash Sale Receipts.

7) **E-mail Management** - Define various confirmation templates to send pertinent post-transaction e-mails concerning customer service, shipping information, special offers, etc. to the customer; based on item, quantity, cost or other demographic information.

8) **Security Administration** - Set the levels of access that your employees can have on the systems. Allow them to process sales but only certain trusted employees are able to do credits and returns.

9) **FraudTrak™ Chargeback Protection** - AVS, CVV2, IP Frequency Check and Negative Database check all combine to limit the exposure to fraudulent transactions.

10) **Palm Pilot Processing** - Secure manual order entry system to approve wireless transactions.

11) **UPS / USPS Shipping Module** - Calculate shipping charges real-time for United Parcel Service and / or US mail.

And we have an extensive array of **Premium Products**:

ACH Processing: we have partnered with Select Payment, to provide an integrated solution for merchants that want to add on-line checks to their payment options. There is no additional work required to add this important additional payment type to a Plug'n Pay customers' payment options.

RiskTrak – the ability to place limits on any sudden increase in a merchant's daily sales or credit volume. Our system tracks daily activity against the account's history and if a limit is surpassed, we will hold the batch and prevent settlement until the merchant is contacted. No settlement means **no exposure to loss**.

FraudTrak 2 - velocity by card # and IP address, IP address blocking, anonymizer blocking, domain blocking, bounced e-mail notices, and exact zip-code matching provide maximum protection from fraudulent card use.

Membership Management Services:

- **Subscription / Recurring Billing** - manage the membership of subscription-based web sites with an easy-to-use online interface to add, delete, research and otherwise manage the subscriber base and provide automated monthly billing. Our exclusive Self-Service HelpDesk allows customers automated question and answer forms to solve the most common problems.
- **Password Protection** - adds password protected access to Subscription Billing.

Digital Payload (Download) Delivery – used for selling any digital content (e-books, music files, financial reports, etc.) on-line this product limits the online accessibility of software, ascii text, Acrobat, Word or any other downloadable file to paying customers only.

Demos: (Username and password for all the demos are: "pnpdemo")

The Order Database with Virtual Terminal: <https://admin.pluginpay.com/admin/smpps.cgi> - sample of the secure Oracle® 8 Database interface used to manage your charges; search past business, enter orders manually, give refunds, etc.

The screenshot shows a web browser window titled "Merchant Administration Area - Microsoft Internet Explorer". The browser's address bar is empty, and the menu bar includes File, Edit, View, Favorites, Tools, and Help. The toolbar contains standard navigation icons. The main content area is a form titled "Manual Authorizations & Returns" on the left sidebar. The form fields include: Name (text input), Billing Address (text input), Line 2 (text input), City, State Zip (text input), Intn'l Prov. (text input), Country (dropdown menu set to "UNITED STATES"), Credit Card # (text input), Exp. Date (dropdown menu set to "01" and "2003"), cvv (text input), Check Routing # (text input), Check Acct # (text input), Acct Type (dropdown menu set to "Credit"), Amount: usd (text input) (eg. 1200.99), Order ID (text input) (optional, must be unique), Auth Code (text input) (optional, for forced authorizations.), Type (dropdown menu set to "Authorize"), and Acct Code (text input) (optional-for recording only). There are "Submit Payment" and "Clear Form" buttons at the bottom of the form. A "Help" link is visible next to the Name field. The Windows taskbar at the bottom shows the Start button, Internet Explorer, Palm Desktop, Outlook Express, and DirectLink - overvie... with the time 1:53 PM.

Shopping Carts: <http://www.pluginpay.com/shopping.html> - Listing of Shopping carts integrated to Plug'n Pay – this list is always growing and Plug'n Pay is committed to working with any shopping cart provider to integrate our gateway.

Plug'n Pay's EasyCart: <http://pnpdemo.pluginpay.com/english/index.html>

FraudTrak2: <https://pnpdemo:pnpdemo@pay1.pluginpay.com/admin/fraudtrack/>

RiskTrak: <https://pnpdemo:pnpdemo@pay1.pluginpay.com/admin/riskmgmt.cgi?function=detail>

Merchant Administration Menu:

<https://pay1.pluginpay.com/admin> - you will note the large variety of services available from this menu - many of them going far beyond the capabilities of other competitive gateway products (EasyCart shopping cart, E-mail Mgt., QuickBooks module, Graph format reporting, Security Administration, and more).



Compatible Shopping cart listing - Plug'n Pay is constantly expanding our list of integrated shopping carts:

| | |
|-----------------------|--|
| .netCart | www.dotnetcart.com |
| 3dCart | www.3dcart.com |
| AbleCommerce | www.ablecommerce.com |
| AgoraCart | www.agoracart.com |
| AShop Software | www.ashopsoftware.com |
| Cart32 | www.cart32.com |
| CartIt | www.cartit.com |
| CartManager | www.cartmanager.com |

Plug'n Pay™

Plug & Pay Technologies, Inc.

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|------------------------------|--|
| CartObjects | www.cartobjects.com |
| ClickCartPro | www.clickcartpro.com |
| Creative Cart | www.creativecart.com |
| Dansie Shopping Cart | www.dansie.net |
| Easy Store Creator | www.easystorecreator.com |
| H-Sphere | www.psoft.net |
| iCart | www.secure-shops.com |
| iHTML | www.ihtml.com |
| Impulse 4.2 | www.partiallysane.com |
| King Cart | www.king-cart.com |
| LiteCommerce | www.litecommerce.com |
| Miva | www.miva.com |
| MonsterCommerce | www.monstercommerce.com |
| OS Commerce | www.oscommerce.com |
| PrestoStore Web Store | www.prestostore.com |
| QuickCart | www.quickcart.com |
| SecureNetShop | www.secureneshop.com |
| Side Street Shop | www.sidestreetshop.com |
| Softcart | www.mercantec.com |
| UltraCart | www.ultracart.com |
| VP-ASP | www.vpasp.com |
| X-Cart | www.x-cart.com |

www.plugnpay.com

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