



PLAINPAY

An innovative and simple mobile app that offers **secure payments**, withdrawals and account access.

With QR code scanning, PlainPay allows direct money transfers from a current account or credit card, secure access to home banking, cash machine withdrawals without a debit card and electronic document signing.



■ Mobile payments

PlainPay lets you transfer funds B2C, B2B and P2P instantly through online debits/credits

■ Make withdrawals using your mobile without a debit card

PlainPay allows you to authorise and manage withdrawals without a debit card

■ Home Banking access

PlainPay lets you log in to your account through internet banking

■ PlainPay & Electronic Signatures

PlainPay lets you sign/accept agreements electronically

PlainPay is a mobile application available on all leading smartphone operating systems.



The application could be downloaded through:

- App Store for iPhone users
- Android Market for Android users
- RIM Market for Blackberry users
- Windows Marketplace for Windows 7 Mobile users



Here's how PlainPay money transfer works



Download the application to your smartphone and open it

- Point and scan a QR code containing all the data needed for the transaction
- Enter the amount and your PIN
- An SMS will be sent automatically by the PlainPay system to confirm the transaction
- Check your transaction history to view a record of the transaction



PlainPay...*making payments has never been easier!*

- **Easy** to use
- **Low-cost** solution
- A **simple** and intuitive process
- **Fast** operation
- **New customer experience** putting responsibility in the hands of the user who becomes an active participant in the process
- **Transparency:** operations are kept "under control" with the ability to view a real-time transaction history any time

PlainPay security

- High-level application/server interface encryption based on an SSL protocol and proprietary algorithms (OTP key generation)
- No problems related to card cloning or cash counterfeiting

Green application: respectful for the environment (no waste paper, no HW installations, no use of plastic).

