



## IPOSUP Affordable, Simple and Secure for your micro, small and medium business...

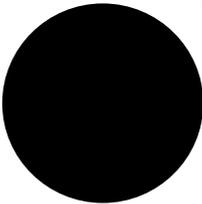
We at IPOSUP.COM are dedicated to deliver your point-of-sale card payments acceptance needs. IPOSUP app gives you a more affordable and secure way to accept card and bank payments with gratuities and charity donations. We are dedicated to helping your business become ESG (Environmental, Social and Governance) friendly. We have made our card payments service cheaper and faster for you to get your payments settled into your HCE Wallet merchant settlement and personal ECASH bank accounts.

We own and operate our IPOSUP.COM advanced private cloud computing data centres that deliver resilient fault-tolerant and disaster-recovery ready card and bank payments, and digital wallet services which can process millions of chip and PIN and contactless payments from your seller IPOSUP apps. Just click here to download the IPOSUP app.

IPOSUP App – your secure mobile app for card and bank payments, digital wallet and identity! IPOSUP payments institution is certified to Payment Card Industry Data Security Standards (PCI-DSS Level 1), EMVCo and government Financial Conduct Authority regulations (FCA: 931781) and has resolved real-world problems to meet these mandates:

- Strong Customer Authentication (SCA) – FCA PSD2,
  - HCE Wallet bank payments, and
- Cardholder PIN-on-Glass and Tap-to-Phone standards called PCI SPoC and CPoC.

The future for mobile payments is here now!



## IPOSUP Card and Bank Payments Experience

### Using the IPOS app:

1. The merchant starts the IPOSUP app on a smartphone or tablet and enters the payment amount.
2. The consumer “taps” the card either at the back of the merchant’s IPOS soft NFC phone reader or on the IPOS pad or bric card reader, or
3. The consumer “inserts” the card in the IPOS pad or bric chip and PIN card reader.
4. The transaction is processed and approved.

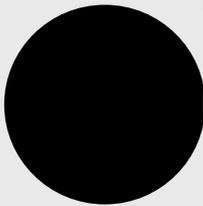
### Using the HCE WALLET APP:

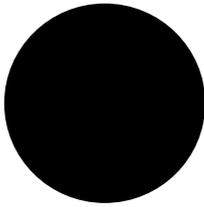
The consumer makes a peer-to-peer bank payment from its personal HCE Wallet ECASH Personal account by scanning the merchants’ barcode and entering a 4-digit payment reference provided by the merchant, or

2. The consumer makes a peer-to-peer bank payment from its personal HCE Wallet ECASH Personal account by entering the @ECASHtag of the merchant and entering a 4-digit payment reference provided by the merchant, or
3. The consumer transfers via Faster Pay from its online banking app or website by entering

the merchant's settlement account sort code, account number, amount and entering a 4-digit payment reference provided by the merchant.

4. The transaction is processed and approved.





## Our simple but important security principles ...

Data Security: We are responsible for storing securely the merchant and consumer card and bank account data on your behalf in our Payment Card Industry PCI-DSS Level 1 certified data centres. As sellers you can extract many benefits such as de-scoping of PCI-DSS compliancy.

Your additional benefits include:

1. No upfront capital investment required by you,
2. You pay low-cost transaction fees on a pay-as-you-go basis,
3. You don't need your own operational staff, servers, storage, and virtualisation technologies,
4. Your IPOSUP apps installed on your multiple mobile devices access our IPOSUP.COM hosted payments service securely over the Internet,
5. Our private cloud computing dual-data centres hosted in the UK achieves 99.9% high-availability as well as inherent Disaster Recovery (DR) capability.
6. Cardholders enter their card PIN on your seller IPOSUP mobile app with IPOS bric card readers or on the IPOS pad card readers.
7. Known as "PIN-on-Glass" or "Tap-to-Phone" card payments, IPOSUP is compliant with global PCI SPoC and CPoC standards.

Avoid theft, scams, and any other loss of funds ...

We follow three strong security principles:

1. Generate your Digital Identity Keys and Wallets within our trusted Public Key Infrastructure (PKI) Strong Customer Authentication (SCA) infrastructure.
2. Encrypt all Internet communication to our IPOSUP.COM infrastructure using strong authentication (SCA) compliant to PSD2, UK Payment Service Directive 2).
3. PCI Point-to-Point Encryption (PCI PTPE) of all card and bank payments data from the seller IPOSUP app to our cloud payments service data centres.