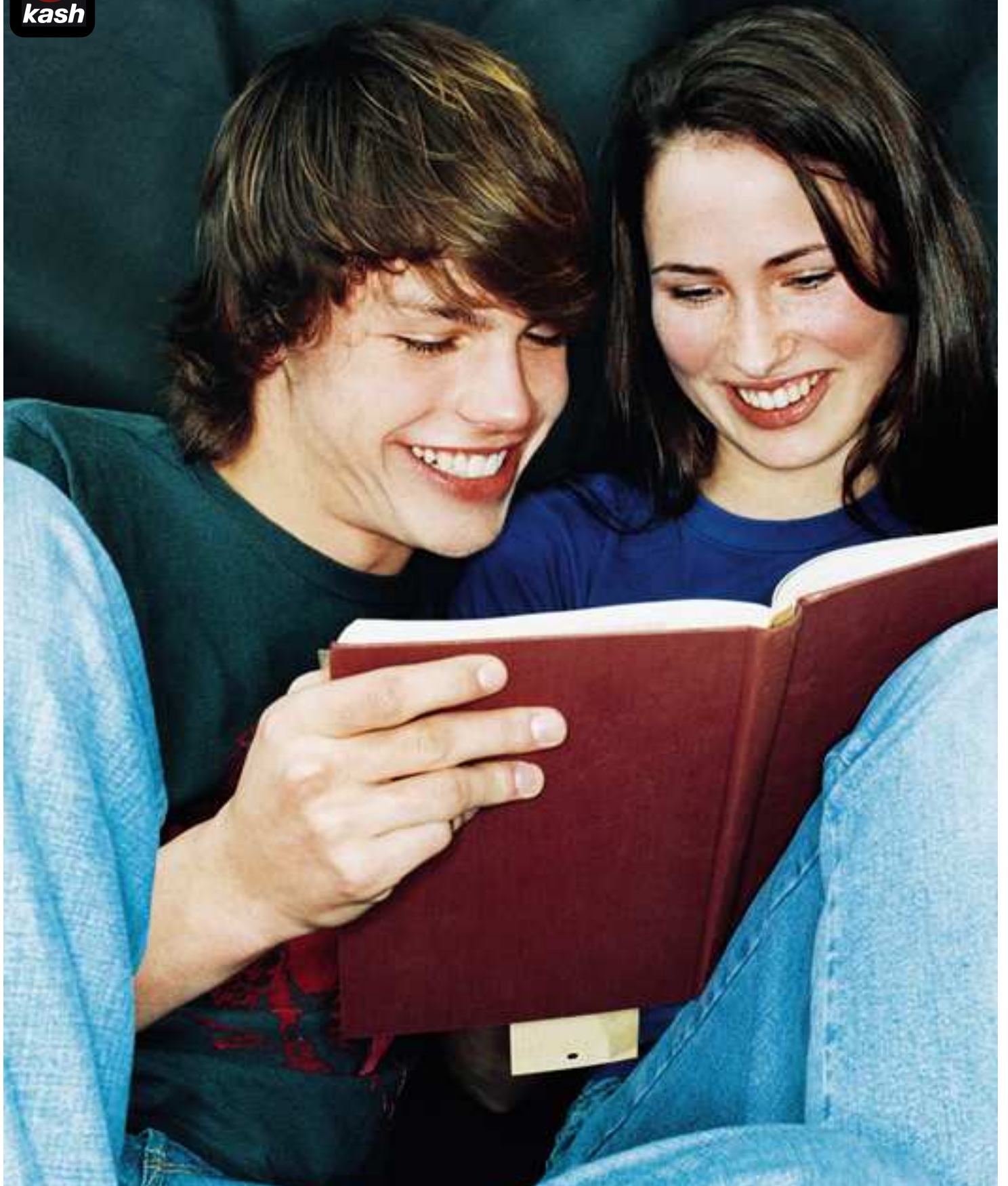




Pay Online with Cash



WHY UKASH ?

GROW YOUR ONLINE BUSINESS WITH CASH

Enabling cash shoppers to transact easily and securely online.

PAYMENTS TO DRIVE GROWTH

Imagine walking in to your favourite High Street store and being told that they don't accept cash – you'd be surprised, less than impressed and unlikely to return in a hurry.

Ukash enables retailers to provide the same level of choice as their offline counterparts; by being able to accept cash, the most popular transaction type in the world.

Etailers are increasingly looking to their payment strategy to reduce churn, increase loyalty and drive customer acquisition and revenue.

Merchants recognising the cash market opportunity are rapidly moving away from the 'one size fits all' card-only approach so as to acquire the previously excluded lucrative cash market.

WHAT IS UKASH?

Ukash is a cash payment solution for online commerce, and is readily available from newsagents, convenience stores and other retail outlets across the UK and Europe. Easy to get and secure and simple to use, Ukash enables millions of consumers with a cash preference to transact online.

By accepting Ukash retailers can tap into the international cash market and achieve significant revenue uplift.

“Ukash gives us a unique opportunity to reach a massive untapped market; roughly a third of UK consumers are reluctant to use credit cards in online transactions as they are concerned about fraud, and there are millions of consumers who have no option but to use cash exclusively for all purchases, as they are without the facility of a bank account.”

David Gould EMI Music UK

HOW DOES UKASH WORK?

To spend Ukash online, consumers simply enter the Ukash value and unique 19-digit number at the payment page – just like entering a card number – which is then validated in real-time. If change is required, a new 19-digit Ukash number and value is issued online to the consumer.

The Ukash payment option can be easily and quickly integrated into your existing payment environment using XML.

WHY OFFER UKASH AS AN ONLINE PAYMENT OPTION?

- > Increase sales by acquiring cash-only members
- > Attract customers requiring identity protection
- > Access international markets with low card usage
- > Eliminate charge backs

KEY STATISTICS

Less than 50% of ecommerce payments will be by card by 2009

2.8M UK adults are unbanked

50% of teens and young adults who want to buy online lack a credit card or other way to pay

Only 5% of spending in Germany is by credit card

UKASH – EASY TO GET, SIMPLE & SECURE TO USE



To offer consumers with a cash preference the ability to transact on your site, contact Ukash today:

T: +44(0)20 7089 4067

E: psuk@ukash.com



www.ukash.com

Smart Voucher Ltd., trading as Ukash, is regulated as an EElectronic Money Institution (ELMI) by the UK Financial Services Authority

