



**Easy, safe and private online payments
for everyone**

MERCHANT FAST FACTS

**Ukash is an established international company that provides an
alternative way for people to pay for goods and services online.**



What is Ukash?

Prepaid online cash for spending online

Who uses Ukash?

Anyone who is cautious about putting their financial details online, have no credit or debit cards or are worried about fraud

What Ukash delivers to merchants

- > Access to new customers who can't or won't transact online today
- > An alternative if your customers' cards are declined
- > The ability to deliver to customers anywhere knowing that your payment is assured.

Why work with Ukash

We're regulated by the FSA, subject to strict monitoring of fraud, AML and technical processes. Our patented, proven and scalable technology is supported by the worldwide resources of Blue Label Telecoms.

Merchant benefits of accepting Ukash

- > No chargebacks or fraud as Ukash assures funds to you
- > Fast ROI due to ease of integration and choice of methods
- > Access to international customers; single integration for all currencies and Countries
- > You can reach new customers regardless of their age or credit status

Ukash features

- > High individual voucher limits plus ability to combine vouchers
- > Dynamic 'change' vouchers issued when voucher is bigger than checkout total
- > Vouchers widely available from 420,000+ convenient locations and online
- > Anonymous and free to use



How Ukash works

The consumer exchanges cash, airtime or other cleared funds and gets a paper voucher, card, email or SMS showing:

- > Their unique and secure 19 digit Ukash number
- > The value purchased (up to 750EUR for a single voucher)
- > The currency (e.g GBP, EUR, USD etc.)
- > The Use By date (vouchers are valid for 12 months)

The consumer then uses their Ukash number to pay online.

You send us the number and in real-time we'll assure the funds to you if the voucher's valid.

If the voucher value is greater than the payment required the Ukash system will automatically generate 'change' in the form of a new voucher that you present to the customer.

Any Corner Store Ltd.
London
SE1

UKASH

AMOUNT **GBP 50.00**
11:27 21/02/11

ISSUED IN ACCORDANCE WITH
NOTIFIED TERMS AND CONDITIONS

CUSTOMER SERVICE WWW.UKASH.COM

PAYMENT SUCCESSFUL

VOUCHER NO:

6337180015919250100

USE BY DATE:

20/02/11

What happens to Ukash change?

Customers can use an online tool to combine Ukash change vouchers into a bigger single value voucher or they can donate them online to one of our charity partners.

Is Ukash secure?

Each voucher combines the 19-digit Ukash number, the precise voucher value and its currency of issue, making it an extremely secure payment method.



Where can customers get Ukash?

At point of sale in convenience stores, supermarkets, petrol stations, call shops etc.: UK, Ireland, Spain, Germany, France, Belgium, Netherlands, Sweden, South Africa, Italy, Uruguay, Canada, Australia, Poland, Portugal, Ukraine, Colombia, Bolivia, Mexico, New Zealand & Argentina

Online: Spain, Belgium, Austria, Poland, Slovenia, Russia, Ukraine, China, Brazil, KSA, UAE, Oman, Kuwait, Bahrain, Qatar, Yemen, Iraq, Jordan, Lebanon, Syria, Palestine, Israel, Egypt, Libya, Tunisia, Algeria, Morocco, Ghana, Nigeria, Malaysia

Self service: Spain, Russia, Ukraine

Does the consumer pay for Ukash?

Ukash is normally issued free of charge to the customer, making it more attractive to use than many other prepaid payments methods.

Can the customer get a refund for a voucher no longer required?

The FSA mandate that Ukash should refund a voucher upon request by the customer but that a handling fee may be incurred.

Which currencies are available

Ukash is available in GBP, EUR, USD, PLN, SEK, ZAR, CAD, AUD, NOK, DKK, CZK, EEK, LVL, HUF, MXN, NZD. For all these currencies except Rand the customer can convert a voucher from one currency to another currency online or it will be dynamically converted during their transaction with you.





How do I integrate Ukash?

There are three ways to start accepting Ukash:

- 1** Through your PSP – we work with many leading PSPs so Ukash may already be available to you
- 2** Ukash Direct Payments, a simple and quick to set-up single-button interface, ideal for ecommerce environments
- 3** Using the Ukash API (application programming interface), a proven and reliable XML-based system providing real-time payment processing

How much does it cost to accept Ukash?

Just like credit cards or debit cards we charge merchants a merchant service charge calculated as a percentage of each Ukash transaction.

This Ukash MSC also includes full chargeback protection, cash handling charges and anti fraud measures.

Plus Ukash customers are typically new customers so you're saving affiliate and other acquisition costs.

Can I surcharge the customer for paying using Ukash?

Yes you can subject to any local trading or consumer law and agreement with Ukash.

Can I accept Ukash in my call centre?

If your order processing system is integrated with the Ukash API then your call centre operator can process and receive validation of the voucher as if it were online.

How do I refund a transaction?

We recommend that you make refunds by issuing another Ukash voucher using the standard functionality in our API. They can then spend that voucher with you at a later date or use it elsewhere.

Which merchants are you working with?

Ukash is accepted by hundreds of merchants and across thousands of brands worldwide, in demanding high volume environments such as online games, Voice over IP, virtual worlds, wallets, gaming and ecommerce.



"I am delighted to be able to offer the Ukash payment solution on my websites. The ability to accept what are ultimately cash transactions will not only be a huge benefit in the UK, but also in new territories for the Victor Chandler business."

Victor Chandler, Chairman, Victor Chandler plc

"Ukash shares our commitment to making online payments accessible to consumers who need or choose prepaid, so it was a natural step for us to incorporate it as a payment method. Our customers in Europe now have a convenient, reliable and safe way to get their CC, using online credits."

Addison Kang, CEO, Cherry Credits

"We have worked with Ukash to provide payments for two years now with fantastic results. Our teenaged and often unbanked audience welcomes the convenience and safety of paying with e-cash."

Epifania Pascual, Country Manager, Habbo

"We are extremely happy about offering Ukash as a payment method on our site. Ukash means our young and unbanked customer base can play securely on our site and we have seen great results since becoming a partner. The easiness of their online cash truly means we can reach every customer."

Heiko Hubertz, CEO, Big Point

"Belle Rock Entertainment and Ukash have been partners for over four years. We find their staff and service to be professional and their constant innovation a key to their success. Offering a global cash mechanism in an online environment, provides a level of privacy and security that many internet users value when transacting online. Over the years, their country expansion has become vital in our Acquisition drives and key marketing initiatives have seen significant growth in our Ukash sales. Ukash is a partner of choice for Belle Rock Entertainment."

Dave Shaw , Head of Payments, Belle Rock Entertainment



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