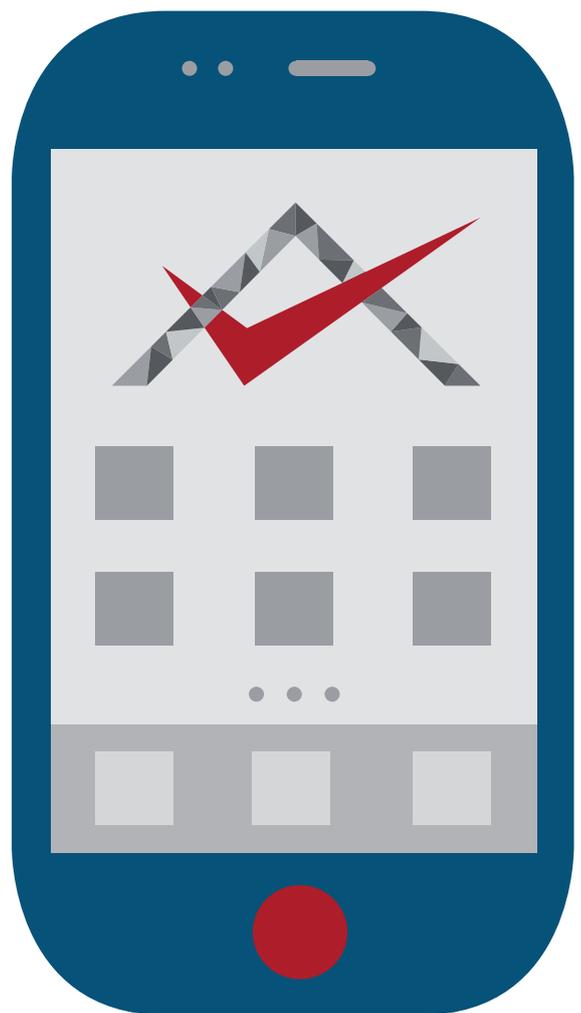


AMONEYSMART

Smartphone and Fidelity Card to boost sales

AMoneySMART is one of Argentea's innovative products, based on cutting-edge technology in electronic payments. AMoneySMART will expedite the check-out process at cash-registers, allowing the user to pay via his smartphone, coupled with the store's fidelity card. The retailer will be able to activate and offer highly customizable and innovative functionalities, such as a monthly cap on feasible payments and a confirmation message for the customer upon completion of the transaction.



AMONEYSMART WILL:

- ▶ **Expedite and increment versatility** of the payment process at cash-registers of its retailer.
- ▶ **Develop a high-fidelity** clientele by promoting the use of the Fidelity Card and its tailor-made functionalities.
- ▶ **Boost sales** due to innovative and captivating payment methods.

ARGENTEA IS CERTIFIED



UNI EN ISO 9001:2009 (società DNV).
Coban 405010 Microcircuito - Protocollo CB2

HOW AMONEYSMART WORKS

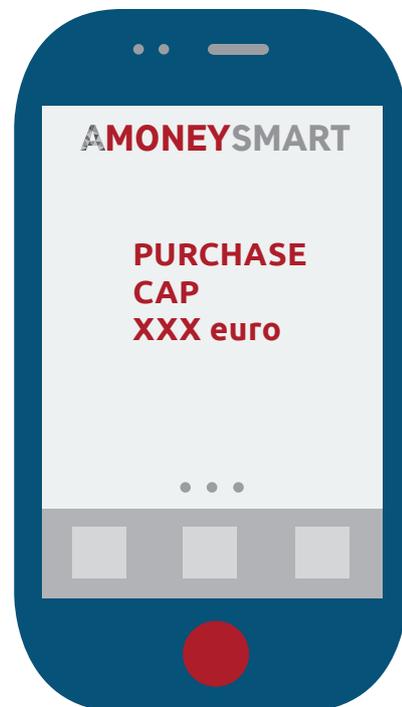
Upon subscribing to the service, the customer will register his credit card into Argentea's PCI compliant server. The credit card will thus be coupled with the Fidelity Card, allowing its use during payments.



Whenever a customer shops in one of the retailer's store, he will be able to show his Fidelity Card at the cash-register (previously enrolled for the collector-scheme) and authorizing the payment directly via smartphone by inserting the personal PIN security code.



Furthermore, the system allows the setting of a previously approved purchase cap, which will be enforced during the customer set timeframe.



Upon payment completion, a confirmation email or an SMS are sent to confirm the successful transaction.

