

**Transact by Ipsidy** offers a unified, digital issuing and acquiring platform delivering secure multi-functional payment services for today's global and mobile world. With Transact consumers enjoy the convenience of storing digital payment cards in their trusted mobile wallet and merchants gain a secure, low-cost mobile point of sale for accepting the Ipsidy closed loop payment cards.



## FEATURES



### Digital Issuance

Robust financial accounting and card program management in any currency; HCE & Tokenization support offers enhanced security



### Mobile Wallet

Offer consumers the convenience of storing a virtual payment card, secured by IdLok, our multi-factor authentication service



### Acquiring Gateway

Securely routes transactions to our Digital Issuance platform for 'on-us' authorization & payment processing



### Mobile POS

Quicken merchant adoption by offering easy acceptance of the Ipsidy wallet and closed-loop payment cards by Near Field Communications (NFC) and QR Code Reader



### Web Portal

Unified, online reporting portal is available in any language and supports high levels of customer service



### Loyalty

Customize personalized cards-based loyalty programs to target your best customers while lowering overall program costs



### Mobile Commerce

Increase customer spending when you deliver immediate fulfilment through our mobile commerce shopping cart integrated with our Mobile Wallet



### Beacon Marketing

Create and manage promotional campaigns and advertising that is sent directly to our Mobile Wallet when it comes in range of Bluetooth proximity beacons.

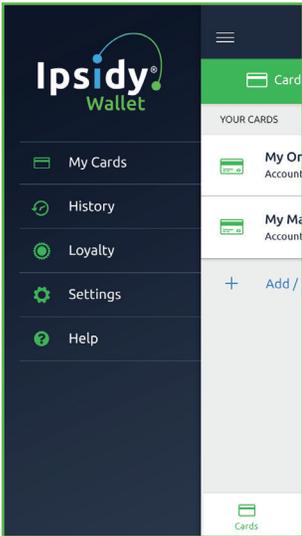
**Transact** is a scalable, cloud-based platform built to meet the requirements of our customers, their merchants and consumers. The platform is multi-lingual, multi-currency, multi-institution and multi-card product capable. Customers can conveniently manage all card portfolios in different countries on a single platform. Transact offers our customers speed to market, lower-costs and increased operational efficiencies not usually available with other third-party processing systems.

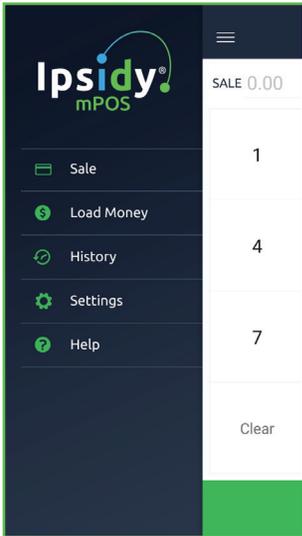
## Quickly Launch A Mobile Payments Eco-System

Transact helps our customers quickly deploy new mobile wallet and virtual-card or physical card payment products, establish new revenue streams and expand geographic reach cost-effectively. Quickly build and manage a mobile payments ecosystem of trusted agents, merchants and consumers to accept open and closed-loop cards for transactions whether in-store, online, or in-app. Increase revenue and gain valuable marketing insights using our Loyalty and Beacon Marketing modules. Strengthen consumer engagement to make your card product “top of app” with Transact.

**Consumers**

- Cash In/Deposit
- Cash Out/Withdrawal
- Purchases/Payments
- Person to Person (P2P) Money Transfers





**Merchant | Bank | Govt**

- Cash In/Cash Out
- B2C Digital Purchases
- B2B Digital Payments to Suppliers

**Use Cases**

- Purchase Retail Goods
- Purchase/TopUp Transit Fares
- Purchases Mobile TopUp & Content
- Pay Medical, Utility, Education Bills

**Loyalty Programs**      **Beacon Marketing**



**Use Cases**

- Public Services Distributions & Payments
- Transit
- Tax Payments
- Medical Benefits
- Mobile Banking & Open Loop Options

The Transact platform offers a unified, online portal that supports the high levels of customer service essential to successful payments products. Our robust data engine provides issuers with a consolidated view of customers and their transactions, and the ability to make data readily available for customer segmentation and marketing. Through RESTful API's, the platform can be easily integrated with accounting and banking systems as well as third-party providers, such as cellular top-up services and transit ticketing solutions.