



ABOUT LINQPAY

LinQpay provides SMME and any sales or service oriented organization with the necessary tools and means to accept, process and support credit card payments using innovative technology.

LinQpay offers a number of financial processing services including its flagship offering, Mobile LinQ, a cellphone-based credit card acquiring service. The Mobile LinQ service enables businesses to accept credit cards as a form of payment using a standard cell phone that acts as a POS terminal. This is an easy, manageable way of ensuring a business can accept credit cards at anytime and anywhere.

LinQpay offers a variety of other payment solutions including debit order processing, online payment gateways, mobile payment gateways and mobile commerce solutions.

LINQPAY VALUE PROPOSITION

- Enable our customers to compete technically and functionally on an even footing with larger organizations without the associated high costs
- To enable our customers to render in field services and sales using similar payment tools to those used by fixed location businesses
- Provide a competitive edge to our customers
- To assist our customers in Increasing sales revenues and retaining customers by offering convenient payment mechanisms
- To decrease security risks and enhance management of payment processes
- Increase productivity

Phone 011- 450-4132
 Fax 086-642-0805
 E-mail info@linqpay.com
 South Africa www.linqpay.co.za
 Global www.linqpay.com



The services of LinQpay are provided under patent licence from Makeshift 1000 (Pty) Limited, a wholly owned subsidiary of Mustek Limited

MOBILE LINQ

Mobile LinQ 's patented service provides businesses with the ability to accept payments from any mobile phone, any time and anywhere. Businesses that are mobile in nature are now able to accept credit cards and signature-based debit cards as payment using a cell phone as the Point-of-Sale (POS) terminal.

Mobile LinQ allows businesses to easily, quickly and securely accept credit card payments from customers. Businesses of all sizes can now realize the benefit of accepting electronic payment at all locations no matter the size or location. Businesses need only a mobile phone and bank account to begin using the Mobile LinQ service. Businesses no longer need to spend hundreds of Rands on expensive and cumbersome point of sale terminals, nor do they need to spend months negotiating with banks to obtain merchant accounts. LinQpay allows instant access to credit card processing for all business. With only a mobile phone and bank account businesses can be set up and accepting credit cards within hours.

LinQpay's credit card processing service can be accessed via almost any cell-phone. This makes it ideal for businesses that operate in field or remotely to accept payments anytime and anywhere. Transactions are processed within seconds and once completed an SMS message receipt is sent to the merchant's mobile phone, confirming a successful transaction.

TARGET AUDIENCE

Beauty therapists	Delivery companies
Plumbers	Electricians
Mobile vendors	Taxi services
Limo Services	Vehicle towing services
Tutoring services	Trade show exhibitors
Courier services	Landscaping services

SECURITY

Given the critical and sensitive nature of processing financial transactions, security and adherence to banking industry standards is our highest priority.

LinQpay is Payment Card Industry certified and meets the stringent criteria set by Visa, Mastercard, Amex, Diners, JCB and Discover card.

LinQpay is also a PASA registered Systems Operator and Payments to Third Parties Provider in terms of SA Reserve Bank Directive s 1 & 2 of 2007 and conforms to the operational requirements of the National Payment Systems Act 78 of 1998.

The result: peace of mind when using LinQpay.

THE BENEFITS

Increase Sales

Mobile LinQ merchants typically realize a 20%-40% increase in sales by offering their customers the ability to pay with credit cards. Micro and small businesses no longer need to loose revenue because customers do not have cash on hand.

Decrease Fraud

Mobile LinQ merchants see significant decreases in fraud. With the ability to process credit cards immediately and in real time, merchants no longer need to accept personal checks or risk accepting "hot" credit cards.

Decrease Time to Market and Lower Start up Costs

Mobile LinQ customers realize a faster time to market and a substantial decrease in time and money spent obtaining merchant accounts and hardware. Small businesses no longer need to spend hundreds of Rand's on expensive and cumbersome point of sale terminals, nor do they need to spend months negotiating with banks to obtain merchant accounts.

Increase Security

Mobile LinQ gives micro and small business the security and peace of mind of not having to carry large amounts of cash. By accepting non-cash payments, the business owner can now keep less cash on hand and lower the probability of mishaps and cash theft.

Lower Operational Costs

Mobile LinQ customers typically realize time and cost savings.

By allowing fully electronic transactions, businesses no longer need to manage, deposit and reconcile cash and check purchases. Mobile LinQ's mobile payment platform captures transactions at the point of sale and deposits the proceeds into the merchant's bank account.

Mobile LinQ's reporting system posts all transactions to a dedicated reporting interface. The merchant can now access all transactions through our real time merchant interface. Full reconciliation and settlement are completed and posted upon processing.

Client Retention

Mobile LinQ merchants typically realize a higher client retention rate. By offering a simple and fast method to process credit cards, merchants can ensure a pleasant and fast purchasing experience. A satisfied customer typically is a repeat customer.

