

FREEDOM.PAY

Corporate Overview





Who is FreedomPay?

Founded in 2000, FreedomPay is a technology and innovation company with a long history both as an industry leader and in driving market success for its clients with innovative payment solutions.

Our vision is both simple and elegant: FreedomPay is dedicated to continuing innovation across the entire commerce ecosystem, connecting the disparate parts of the commerce value chain and enabling retailers, financial institutions, businesses and healthcare companies to make payments faster, smoother, simpler and smarter than ever before. In the process, our clients will develop deeper and more valuable relationships with their customers.

A trailblazer in the areas of payments, incentives, mobility and security, FreedomPay was in the forefront launching mobile payment “proof of concepts” in the early 2000s with forward-thinking enterprises such as McDonalds in the QSR space and Bank of America and Visa in financial services.

Building on its success, the company developed and continues to run the world’s largest captive stored value network for food service giants like Compass, Aramark, Guckenheimer and Sodexo.

Quick to incorporate the benefits of Cloud computing, FreedomPay is today a Platform-as-a-Service (PaaS) provider with capabilities that harness the power of exceedingly detailed data captured by its payment, incentive and loyalty offerings. Those capabilities are quickly being adopted across many industries, including retail, financial services and manufacturing.

FreedomPay’s innovations have led to the granting of three patents, furthering the confirmation of the offerings’ uniqueness and reinforcing customer confidence in the FreedomPay brand as a technology innovation company. The patents cover transaction networking, real-time discounting and incentive application; an additional three patents pending support its global network capabilities, bolstering the company’s position as a forward-thinking leader in a burgeoning global marketplace.

The company has reported double-digit annual growth nearly every year in its 14-year history. FreedomPay processes billions of dollars in annual transaction volume across thousands of retail locations. Prominent investors include Blue Run Ventures of Palo Alto, Calif., and Core Capital Partners of Washington, D.C.



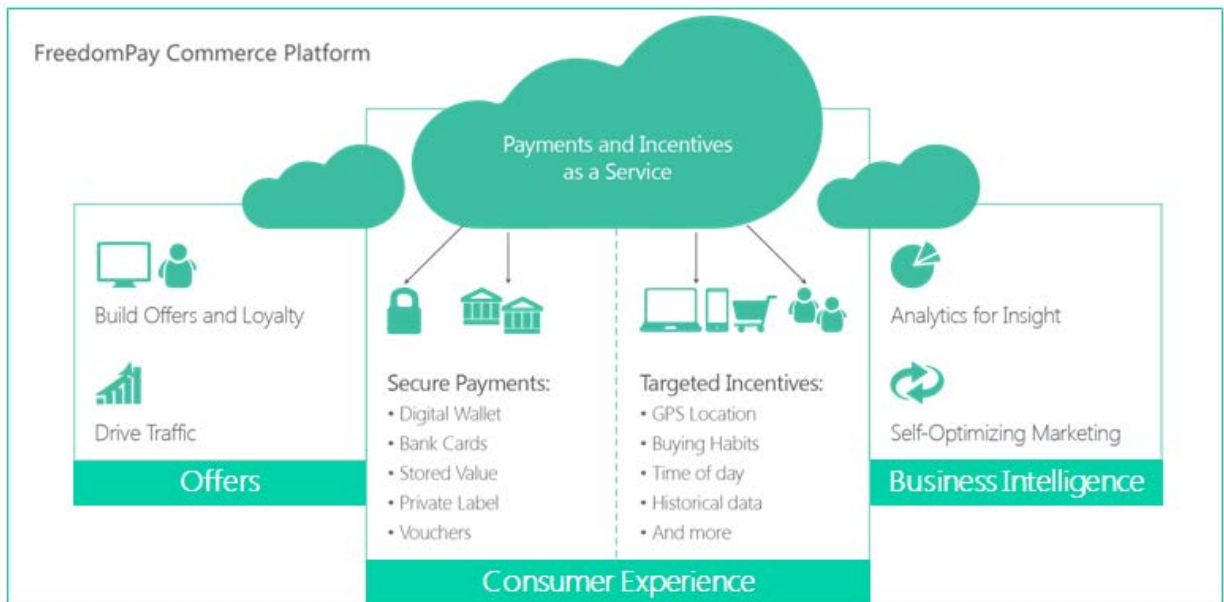
Introduction to the FreedomPay Commerce Platform™

Payments technology has advanced and adapted over time -- and so has FreedomPay. Today, we're the engine inside the world's expanding yet interconnected ecosystem of commerce. We can apply our solutions from scratch or show you how to adapt it to any legacy technology. We'll meet you where you are and take your payments technology to where it needs to be.

FreedomPay is the complete, end-to-end white label commerce platform that helps our partners connect the world of commerce smartly, securely and seamlessly. We enable companies to understand, unlock and unleash the potential of in-store, online and mobile commerce for the purpose of business growth by working with best-in-breed strategic partners.

In a perfect world, commerce would be this simple.

Consumers are more mobile than ever, and they seek solutions that can keep up with their lifestyle while delivering value every stop along the way. FreedomPay provides the technologies that help that occur.





Best of Breed FreedomPay Technology

All FreedomPay solutions are offered with a focus on security, scalability and client and consumer confidentiality. Many of the innovations at FreedomPay are geared toward providing high-speed transaction services, while offering added-value features and functionalities to give clients a leading-edge and future-proofed competitive marketplace advantage.

By offering the entire platform as a white label commerce platform, FreedomPay enables major enterprises to continue to manage their customers brand perceptions, while simultaneously bringing them innovation at a rapid pace. The FreedomPay team takes pride in delivering well-tested, practical solutions that are intended to help build brand loyalty and drive industry change, but without requiring large operational or technological change on behalf of the enterprise itself. FreedomPay offers its solution as a PaaS model, reducing the “go-live” to branding requirements with customizations as desired and integrations where necessary.

Key Partner Relationships:

Our comprehensive network of business and technology partners enables us to pool our strengths and leverage our expertise so our customers can benefit from real end-to-end solutions.

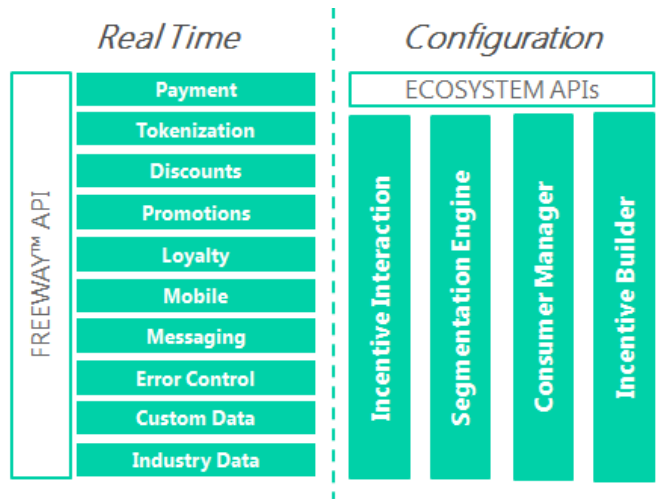
- Recently named Microsoft’s new global commerce platform partner, FreedomPay has already won several high-profile international competitions with both the Barclays mobile team and the Lloyds TSB issuing team in the U.K. The FreedomPay Commerce Platform was prominently showcased by Microsoft at SIBOS Dubai, the world's premiere financial services event.
- PTC recently partnered with FreedomPay, marrying the FreedomPay Commerce Platform with its full-service eCommerce portal. The combined products effectively solve the product life cycle and convergence story between brick-and-mortar and online retailers.
- Monitise selected FreedomPay to deliver incentive, payment and commerce services to the rapidly growing mobile marketplace. A powerful combination of mobile banking and commerce, together the companies’ combined platform is the most advanced offering available to the global marketplace.
- Citi Retail Services leverages the FreedomPay Commerce Platform to deliver loyalty and offers programs to private label card holders. With more than 90 million cardholders, Citi is advancing FreedomPay private-label capabilities across such iconic brands as Macy's, Home Depot, Sears, Shell, Sunoco and others.



At the Core – APIs and Modular Design

The FreedomPay Commerce Platform can be broken down into an ecosystem view with a principal component called FreeWay™, which has several separate actionable components, and additional major ecosystem components/APIs, allowing for integration to third-party websites, social media outlets and mobile applications.

In the context of the platform offering, point-of-sale systems will be primarily supported through the FreeWay API. This “a la carte” interface will handle all of the functions related to servicing payments, as well as provide real-time interactions with discounts, promotions and loyalty campaigns. As a multi-lingual and multi-currency platform, international operators also will find they are supported in their native language.



FreedomPay Commerce Platform services can drive a fully integrated social media marketing campaign or add data and/or reward information to an existing consumer portal. FreedomPay can easily spin-up a project that will automatically inherit and be a part of the larger commerce platform ecosystem. This rapid expandability of features into the enterprise landscape allows clients to continually add value into their consumer bases without massive reinvestment and little operational adjustment.

Since a considerable component of a real-time implementation project is the POS integration and go-live process, leveraging a rapidly scalable gateway such as FreeWay dramatically reduces the risk of “after-launch-feature-regret.” Systems will be able to easily introduce new features and functionalities as they become available. This literally makes the platform a living and breathing solution that matures along with the client.



Solving for the Enterprise Network Challenge

The following case studies and implementation examples illustrate several successful projects related to the commerce platform. Each solves the disparate network and infrastructure challenges faced by many larger enterprises.

By providing a platform for growth, all of the following scenarios started by addressing a particular need, but soon grew (and are still growing) to expand functionalities across the entire breadth of the platform and enterprise ecosystem. This lifecycle of growth and adoption of platform capabilities allows enterprises to continually reap the rewards of an initial investment into the platform, with minimal reinvestment and operational overhead.

Case New Holland



Running an Industry Leading Retail Network for Major Global OEM



CNH Capital Announces Initiative to Upgrade Point of Sale



\$4 Billion Capital Group Retail Network

1. Launched in November 2009
2. \$7B in Payments in just under 4 years
3. 1.35M Line-Items (Products) Eligible For Real-Time Financial Incentives
4. 2,500 Retail Locations
5. Over 500,000 Card Members Serviced
6. 15 Industry Leading POS Systems plus eCommerce in North America
7. Multi-Lingual / Multi-Currency
8. Preferred Public Label ISO/MSP Partner
9. Provide PCI-Level Security for Private Label

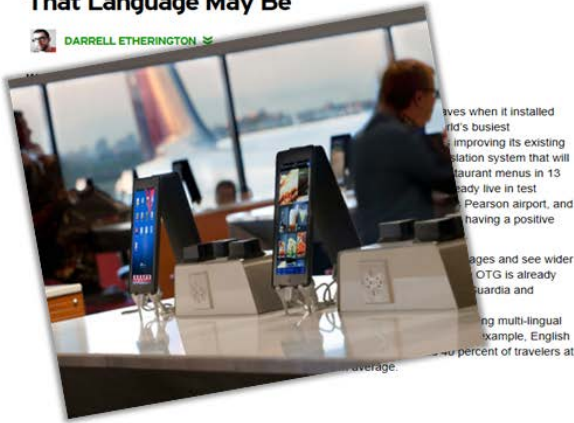


OTG Management



Servicing Award-Winning Commerce Solutions on a Grand Scale

OTG Lays The Foundation For A Connected Airport That Speaks Your Language, Whatever That Language May Be



iPad / P2PE / EMV / NFC / MICROS

1. Launched July 2009
2. Support 10 largest North American Airports with \$500M in spend annually
3. Integrate with standard MICROS 9700, Apple iPad and other tablet devices – over 10,000 iPads deployed alone
4. Average ticket went from \$5.80 to \$10.00+ with the addition of secure iPad ordering*
5. Support all national and international payment methods, languages and currencies
6. Pre-paid solutions for cashless environment

Compass Group



Global Food Service Provider Partners For Leading Pre-Paid Platform



Pre-Paid / Wellness / Vouchers / Kiosks

1. Launched 2003
2. Supports over 200,000 employees
3. Cashless and Rewards have demonstrated nearly a 40% sales lift in addition to improved/streamlined operations
4. Introducing 'Wellness Program' with POS partners (MICROS and Agilysys) – SKU-based meal-tracking and rewards
5. White labeled as 'Zipthru' Cashless Service
6. Integrate with dozens of leading Point of Sale Solutions and Payroll Deduction Services