



### **EXPRESS CONNECT FOR WEB MERCHANTS**

**Express Connect brings together a truly global community of all the major fixed and mobile operators. This ensures that Web Merchants can have in country access to literally millions of households that would quite readily charge on line services to their telephone bill.**

**Imagine the global market reach you would have and the convenience of dealing with one point of contact for all associated web integration and billing. We have more than 14 years of experience in billing and clearinghouse functions. We have all the tools you will require for reporting and analytics with on line easy access, even in real time if required. You can be assured of a quality partner with an ethical and professional approach to business.**

### **Express Connect Web Merchant Value Proposition:**

- Web Merchants looking to connect and engage with consumers who do not have a credit card and who typically have relatively small service charges
- Web Merchants who wish to market to "risk averse" consumers who are unwilling to use their credit card on line or who wish to remain anonymous.
- Web Merchants looking to market and bill their services with Network Operators globally without having to engage each individual operator
- Web Merchants who need a quality global partner for on line alternative payment options.

### **What It Express Connect:**

Express Connect provides a single connection and integration point to millions of billable consumers and their associated networks around the world. Express Connect delivers simple widgets that integrate to your web site and allow consumers to place orders for your on line services with a few simple interactions using the integrated widgets.

With our "no need for a credit card" payment options Express Connect allows Web Merchants to reach, connect and engage in recurring business transactions with the widest possible range of customers. Typically these customers cannot pay by credit card or may prefer the anonymity of charging their purchase to their regular telephone bill.

Also, as Web Merchants look to co-market and distribute their services through major network operators, they are faced with a myriad of issues. Engaging carriers on a country by country basis is time consuming, cumbersome and not in any way related to their core business. By contrast, this is the business of Express Connect. We know the regulatory landscape; have the global footprint directly and through our strategic partnerships and have a proven track record of high performance in the telephone billing business having processed billions of transactions over the past 14 years.

- Provides an innovative "no credit card required" payment option for web merchants
- Assures a recurring new marketing channel for on line services
- Substantially reduces the investment required to market, bill and integrate with multiple Carrier operators

## **Web Merchant Business Benefits:**

### **New and Recurring Revenue Streams:**

Web Merchants who use Express Connect to deliver 'no credit card required' payment options eliminate security and identity concerns as well as accessing the substantial "no credit Card" community. Research suggests that 80% of customers would be more inclined to purchase on line services if they had the convenience of charging these items to their telephone bill. With Express Connect you are guaranteed to connect and have a higher opportunity to conclude a sale than any other on line payment option. This fact means that you can be assured of ongoing recurring and substantial new revenue streams.

### **Expand Your Reach and Attract New Customers:**

Express Connect gives Web Merchants a truly global reach. Imagine the prospect of connecting with a community of 5.9 billion qualified customers. This is the population of fixed and mobile telephone users globally. Now consider that there are fewer than 1.3 billion credit cards in circulation and you can clearly see the power of the telephone bill as a preferred method of on line payment. Express Connect recognized this considerable power and our years of experience and knowledge of telephone billing ensures all such transactions will be secure and transparent. Paying home phone, mobile and broadband bills are a familiar and trusted monthly activity for billions of households. Adding a simple line item to such a bill for your on line services is a simple "hassle free" action that is both secure and convenient.

### **Easy, Single Point of Integration Accelerates Time to Market:**

Express Connect provides a single connection point for all associated carrier integration which accelerates your time to market and greatly reduces the complexity of managing relationships and integrations with multiple Network Operators. We connect and interact with all major carriers globally seamlessly. You have the enhanced market access with little or no investment.

## **Benefits for on line Customers:**

### **Effortless, Secure and Convenient:**

Express Connect provides secure, convenient payment options which allow you to purchase on line services and pay later on your home, mobile or ISP bill. It empowers you with a fast easy and secure checkout and you never need to use your credit card

The options provide for a "hassle free" shopping experience with no need to remember account numbers or passwords and no lengthy sign up processes. The options are free to use with no associated fees or interest. There is no risk of identity theft, however, you still have a "buy now pay later" payment scheme.

The payment options are ideal for parents, guardians or families who can consolidate on line purchases into the convenience of a telephone bill.