

A team focused on results

Reinforces positioning on the community Trade dynamics (additional service) Increases footfall, strengthens loyalty and generates additional sales Promotional susport Improves service-profit chain Association with major brand Bill issuers

Consumers

Retail agents

- A competitive factor
 Mone dynamic image and efficient service to consumers
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 Safe transfer of collected funds
 Improves money float management
 Updated information about transactions in useful timing
 Shorter term payment collection
 Improves bad debit recovery

A winning hub service PayUp delivers advantages for everybody: consumers, agents and client companies.

Welcoming and familiar environment
 One easy, convenient, quick and reliable service
 Next door convenient payment locations
 Wide and flexible opening hours
 No time wasting in queues
 One stop shopping and bill paying





Innovation to the consumers benefit





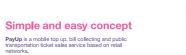


PayUp improves consumers standard of living

Paying household bills, mobile phone top-up and other regular payments, takes a significant part of everyone's daily life. With PayUp service, consumers will be able to do all these payments in a near and familiar place, with no queues, no waiting or mandatory journeys to the different companies.

At an authorized PayIbp agent, the consumer requests the mobile top-up serice or for bill payment, presents an invoice. The agent keys the necessary information in the PayIbp terminal which communicates to the corresponding company. The terminal then issues a receipt, certifying that the transaction has been successful. The retailer retains a copy of the receipt.

With PayUp, at neighbourhood stores, we offer a comfortable service near the consumers, available in wide opening hours, contributing to a significant increase in their standard of living.



Through the installation of terminals in retail stores, or using the payment systems (EPOS), already existent at the stores, PayUp service is ready to receive several ways of payment: money, cheques, debit and credit cards, amongst others.



Constant evolution leads to new challenges

PayUp is also developing the service in several other territories in Europe, Latin America, Middle East and Africa.

Grow side by side with the best partners

PayUp benefits from local partnerships established with relevant Economical Groups in the retail area, with great experience and know-how in their domestic markets.