

Anonymous Secure Pre payment System for Internet SPIDERCUARD

The solution for the secure payment
opening the e-merchants' door for
the 100 % people in the world.

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The NEW system of payment securing Internet buyers and sellers



Currently, all payment is made with cash, by bank check, by transfer or by personal bank card.

- Actually, the different problems are :
 - - The cash : The payment is physics, it is necessary to have a contact
 - - The check : Necessary to send it, constraining, cost, loss of time
 - - The transfer : It needs to go to the bank, to have an account, heavy and expensive cost, loss of time
 - - The credit card or banking card : it is about an identified name, it needs to have an account, necessary to communicate the card's number for payment from a distance (web, phone or other). The lack of security as for the piracy remains existent. All informations can be used by other persons.
 - **The loss or the robbery of this card can also cause piracies or misappropriations of funds from the private and named account.**
 - **In these last cases, constraints linked to the procedure cause stress.**
- More, the banking system forbids some of these tools of payment to some persons. These same persons being potential customers can not have an access to this way of purchase.

Next coming : The SPIDERCUARD solution



- **Our SPIDERCUARD system of payment is a new way to secure purchases by Internet and by phone.**
- **It uses a scratch card with a unique confidential code.**
- **This card gives the access to a pre- fixed sum on an anonymous global account.**
- **Person buys this prepayment card for an amount fixed (for example: 20 \$, 50 \$, 100 \$, 500 \$).**
- **This card can be distributed and proposed to the public by banks, private shops, supermarkets or public organisms, ATM.**
- **This person has a credit of purchase equal with the amount of the purchase of the card.**
- **This card gets a masked code. After having been scratched, person has the access to his account, power of purchase, with its unique confidential code.**
- **With the SPIDERCUARD anonymous pre- payment card, the fear of the loss, the robbery or the piracy is limiting ONLY to the value of the sum of the card or its credit remaining.**
 - **It's also and especially a way to pay anonymously and confidentially.**



How it is working

- **- By Internet**

- On the e -merchant's website, after having made his choice of purchase, the client goes to the payer site with a link.
- When he is on the payer site (SPIDERCUARD):
 - - He enters the card code, and he confirms the payment amount.
 - - Once the code validated and confirmed by the payer service database (SPIDERCUARD), the payer site sends confirmation if the payment is OK, or not, to the merchant.
 - - The payer site sends a transfer order of the defined sum from the SPIDERCUARD global account to the e – merchant's bank account.
- **====> An so, the deal is OK.**
- - The client returns automatically on the e – merchant's website.

- **The payment is directly from the payer service (SPIDERCUARD) to the merchant.**

The e-merchants Four targets



■ Two Outside :

- - To give trust in his commerce to client with an anonymous, confidential and secure system payment. He must keep his clientage, and win another one
- - To can sell his products to all people without problem.

■ Two Inside :

- - To have guarantee about a definitely payment
- - To give trust in his company to investor or partner.

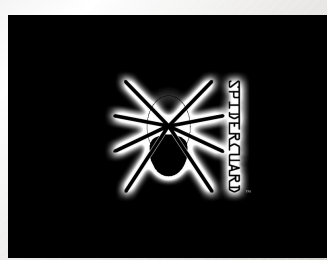


More informations

Account is deducted along of the purchases. After consumption of all the money, the worth of the card becomes nothing and it can be thrown.

- To buy an important purchase, it's possible to associate several cards.
- Loan and gift are easier to manage and to do, particularly for enterprises (secretary's purchases, for example).
- In case of robbery or loss, the use of the card and therefore the access to the money is limited ONLY to its state account.
- In case of piracy, or misappropriate of the code, the sum being able to be lost is limited ONLY to its remaining account. The loss is therefore limited.
- **In these cases: => No formalities, => No constraints, => No stress.**
- **The risk is the same when you go in the street with cash money: Unconsciously, when you go out, you accept the risk of robbery or loss it. Never, you go out with a big sum.**
 - **Our SPIDERCUARD system gives the same psychological risk about the money.**
- Otherwise and More, access to our system of payment is valid for the persons whom can't have credit or banking cards, or banking account.

The card distribution ways



- - All places of external distributions: shops centres, kiosks, postal organisms

- - All places of direct distributions: banks, financial organisms, private companies
 - - Self service machines (automates)

- SPIDERCUARD pre- payment card is sold a sum equal amount of the credit.

- But, we can ask a little more, client could understand the service given.
 - Now, usually, even on Internet, all services are not free.



Flow chart

- 1 Client buys one or several SPIDERCUARD cards at a dealer : shops centre, kiosk, postal organism, bank, financial organisms, private company, self service machine
- 2 Cash money of the card goes to the SPIDERCUARD's anonymous global account bank
- 3 Client goes on a website's merchant with a computer
- 4 Client chooses his purchase on the website and, when he wants to pay, he goes automatically, with a link, on the SPIDERCUARD's Payer Site
- 5 Client enters the card's confidential code, and valid the order of payment about the price to pay to the merchant
- 6 SPIDERCUARD's Payer Site Server Database sends confirmation, or not, about the payment agree to the merchant
- 7 SPIDERCUARD's Payer Site Server Database gives the order of the money transfer to the SPIDERCUARD's bank (about amount and beneficiary)
- 8 SPIDERCUARD's Bank transfers money to the merchant's bank
- 9 **And So,
The Merchant can deliver the purchase to the client**

Option : Confirmation about the sale of the card to the SPIDERCUARD's Payer Site Server, to have more security.



Technical ways

■ - About Technical Transfer

- Transfers are made from only one account, of the payer (SPIDERCUARD's global account), to the account of the beneficiaries, e-commerce, phone-commerce, ...
 - This way gives simplicity of exchanges:
- The important difference with the ordinary ways of payment which each account of each customer is debited, what imposes an heavy procedure.

■ - About Mechanical Finance

- - Interest between the moment of the purchase of the card, deposit of the cash, and the date of the debit
- - Percentage taken for each transaction about every payment: fees for the buyer or/ and the seller
- - Seller's subscription (referenced) to the Payer Center (SPIDERCUARD) : Verification, Validation, Order and Transfer Confirmations.
- - Others: Merchandising, Publicity on cards, Presentation of the partners on the Payer Site SPIDERCUARD, and Informations on SPIDERCUARD website.

Advantages



- About the Client

In case of robbery of the SPIDERCARD card, or of the piracy of the code, the loss is limited to the money remaining on the account.

Arguments for the security of payment,

Unique access to the websites E - merchant for a new clientage :

- No-owners of credit cards, volunteers or not
 - Young people
 - Foreigners
 - and that mistrustful owners who don't want to divulge the code of their personal bank card.
- It's also an absolute confidentiality way of payments.

- About Commercial

- Appropriation of all a new clientage that nobody has : young people, forbidden banking, foreigners,...
- Appropriation of a clientage that doesn't want to pay with its personal credit card (fear of the piracy)
- Appropriation of a clientage who would prefer to pay with an anonymous and confidentially way (Gambling and Charm websites' client, the most important web markets)

- About Commercial for the user

- Funny aspect
- Anonymity and confidentiality
- Unique access for young, for persons forbidden banking and for foreigners to the purchase system from distance, by Web (Internet) and by phone
 - Trust in this way of purchase for the classic card owners people
 - Gift idea less vulgar, ordinary than money

Summary



All the advantages of SPIDERCUARD card in front of bank card

- The Confidentiality

Absolute with anonymity, necessary and useful for Gambling and Charm website, for example, market the most important by phone and on Web, Internet whose clients want, more than in all other website, anonymity. That concerns therefore also classic bank card owners.

- A Clientage reserved

youngs, persons banking forbidden for the payment with cards, they don't have the access to the phone and web merchants.

- Security

For the user: The loss, the robbery and the piracy are limited.
For the seller: safeguard absolute about the payment.

- Serenity

No stress with the constraints of declaration procedures in case of loss, robbery or piracy. No anxiety with the risks incurred, no contact with the name or the private bank account.

- Freedom

Movements, about purchases without fear to be pirated, facilities of employment by several users with one only card (loan, gift). Easy to understand by all people.

- Flexibility

Easier for an enterprise to give a SPIDERCUARD Card to buy supplies, more simple and more secure (most practical to use it, than a classic card, for several users, no tensions)

- Merchandising

Gift Idea, Pub idea, Enterprise gift,.....

- Piracy

For the misappropriation, a pirate doesn't pass a considerable time on Web (Internet), and on its computer, to defalcate a code from a card of 20 \$, or less if it is already used . That is not profitable. And so, more, there is the risk to be located.

- Facility

Of use, and technical understanding. No necessity for the user to have a driver.

- Accumulation

For information, several cards are proposed with several amounts 20 \$, 50 \$, 100 \$, or more. And so, client can associate several cards to buy an important purchase.

Synthesis



- In spite of all new types of securities for classic credit and bank cards, even if 100% were possible, our system SPIDERCUARD can't have a fault about the economic way.
- First,
the psychosis's customers about the piracy and the robbery of his named bank card can't be blot out quickly,
- and Second, especially, both:
 - - The guarantee for sellers to can give to his client an absolute confidentiality and anonymity,
 - - The possibility for sellers to have a clientage that nobody can give him.
- These two qualities, a classic bank card can not offer.
 - ONLY our SPIDERCUARD system can give.
 - Our system is therefore, at least,
 - complementary to already existent.

Others precisions



- Our SPIDERCUARD anonymous pre-payment card

Our card gives a code to have an access to a fixed amount
It is totally anonymous, no named, absolute confidentiality
No necessity to have a bank account
No need bank agreement
No necessity to have a driver-reader in the computer to can read the card
Easy way to buy from a distance
Technical planning easy feasible
Banking planning easy achievable
Simplicity for money transfers (the money comes to and goes from one only account)
All payment is guaranteed for the seller

- The credit and bank card

Bank cards have the code in the chip, problems are technical (driver-reader necessary) Banking (agreements with the different banks, transfers), all these make the process impossible, universally way.
It is necessary to have a bank account and so, no anonymity for purchases.
The electronic chip is a current credit card substitute because the procedure is nearly, identical and heavy management.
More, the piracy is very easy by a simple program of recharge credit to can have a contact with your private bank account.

To understand easily, the difference is fundamental like between cash and classic credit or bank card payments. These are two systems for two ways and different applications. Classic credit or bank card is well for all payments physically, of proximity, while our SPIDERCUARD anonymous pre-payment card is the alone simple way to pay secure, and anonymously, from a distance. Our SPIDERCUARD anonymous pre-payment card has advantages classic credit and bank cards never can have. They can be complementary.