EBANQ
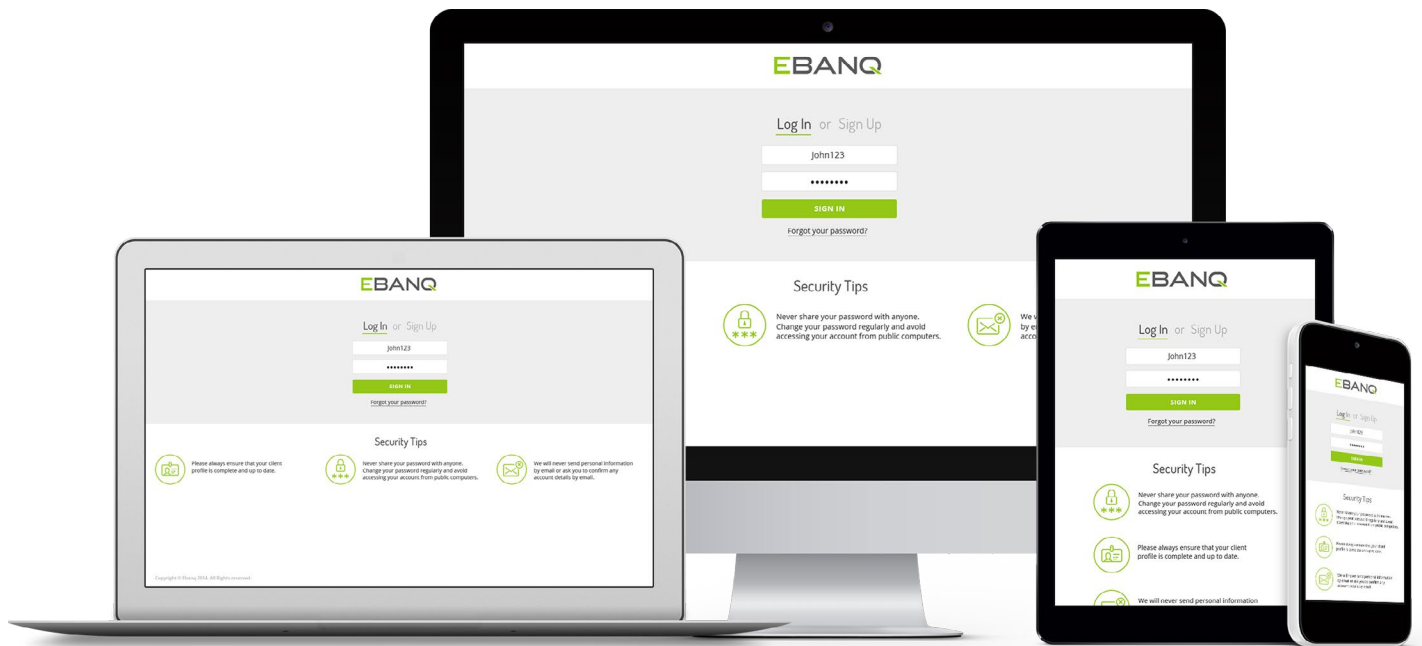

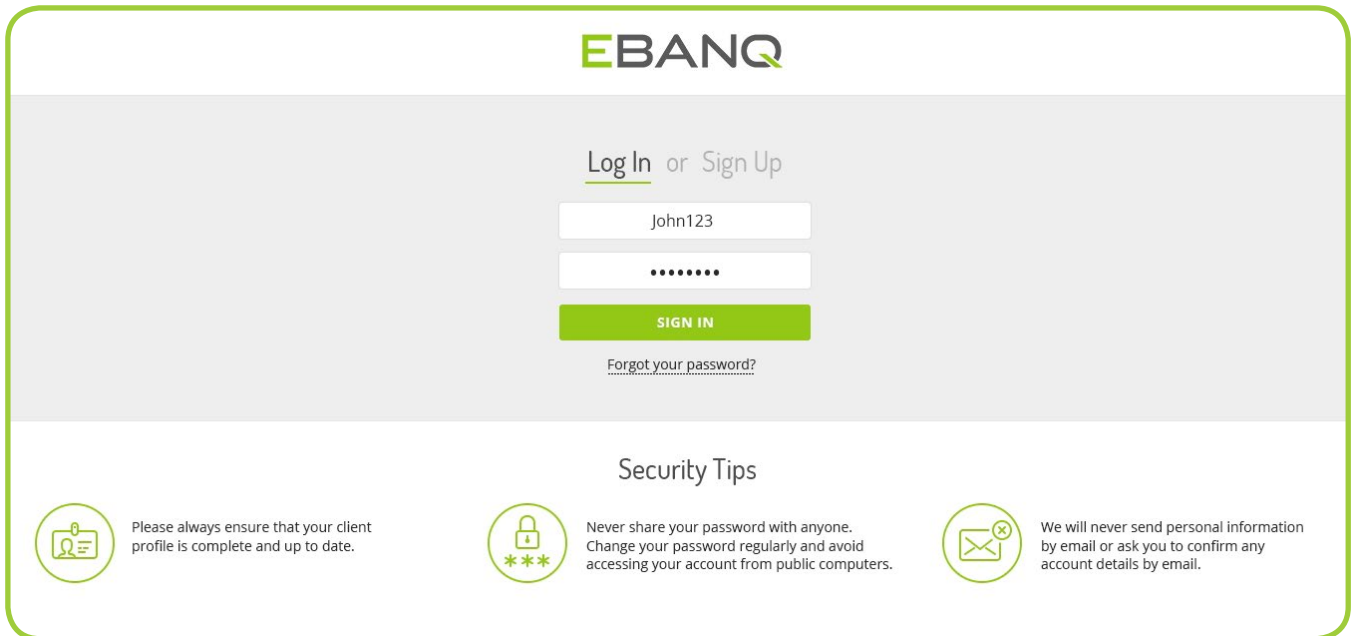# ONLINE BANKING SOFTWARE

Who said online banking cannot be beautiful?

Who said online banking cannot be beautiful?

EBANQ® was designed to be the most user-friendly "out-of-the-box" online banking software in the world, not only for the end-users, but also for you, the bank administrator. You will use EBANQ® to create and maintain customer profiles, accounts, manage fee structures and track revenues. The platform is 100% web based, and encrypted using bank-grade SSL encryption. Our current users include banks, e-wallets, finance companies, trust companies, savings & loan associations, credit unions, forex companies, asset managers and others managing customer accounts in one way or the other.
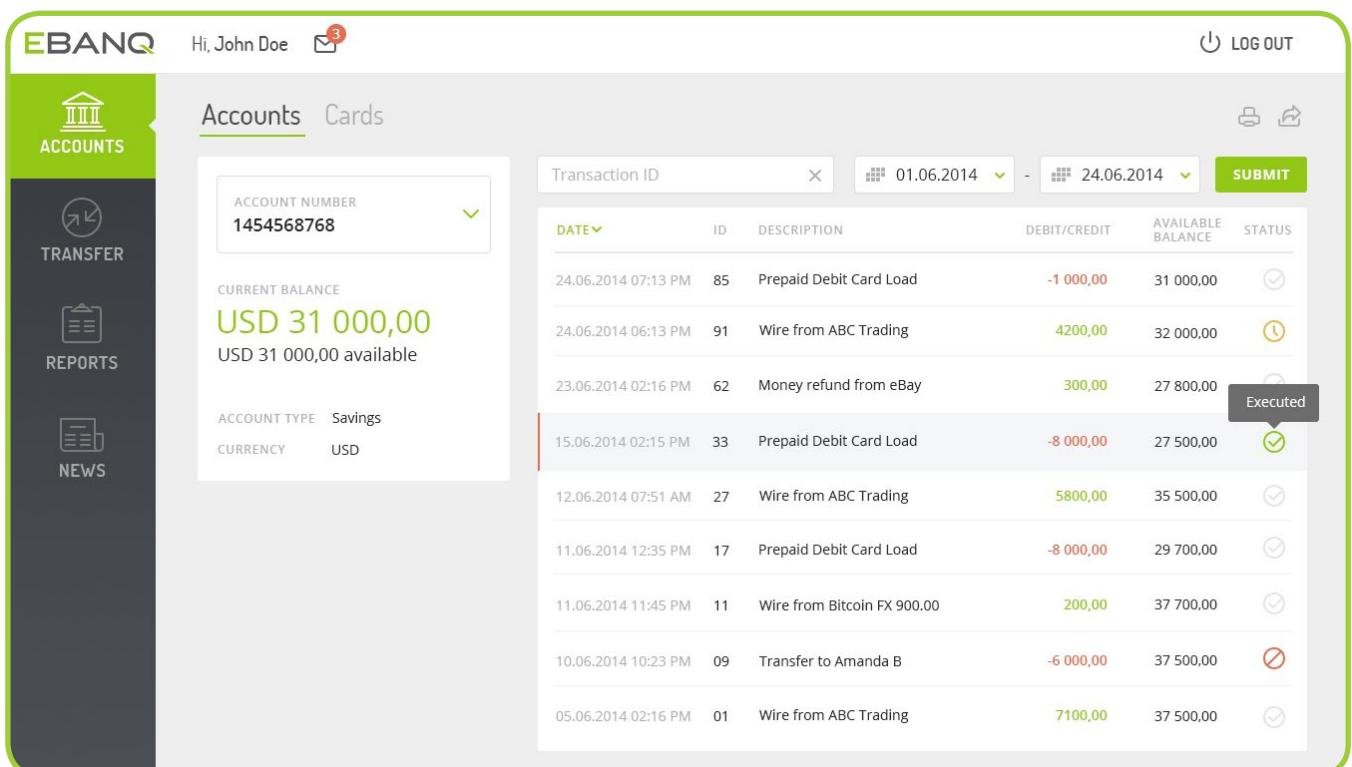
EBANQ® allows the users to communicate securely with the administrator(s) through the secure encrypted messaging interface, to perform instantaneous transfers of funds between accounts and users, or by wire transfer to any other bank in the world. Unlike any other "out-of-the-box" banking systems available on the market, EBANQ® detects and adjusts automatically to the device, screen, and browser used, ensuring a perfect layout and functionality on all devices, including phones and tablets.

You can customize the system in seconds by changing the color scheme, and by uploading your own logotypes in the admin settings. The system was designed to be extremely clean, fast loading and beautiful, without compromising functionality and security. Who said online banking cannot be beautiful?
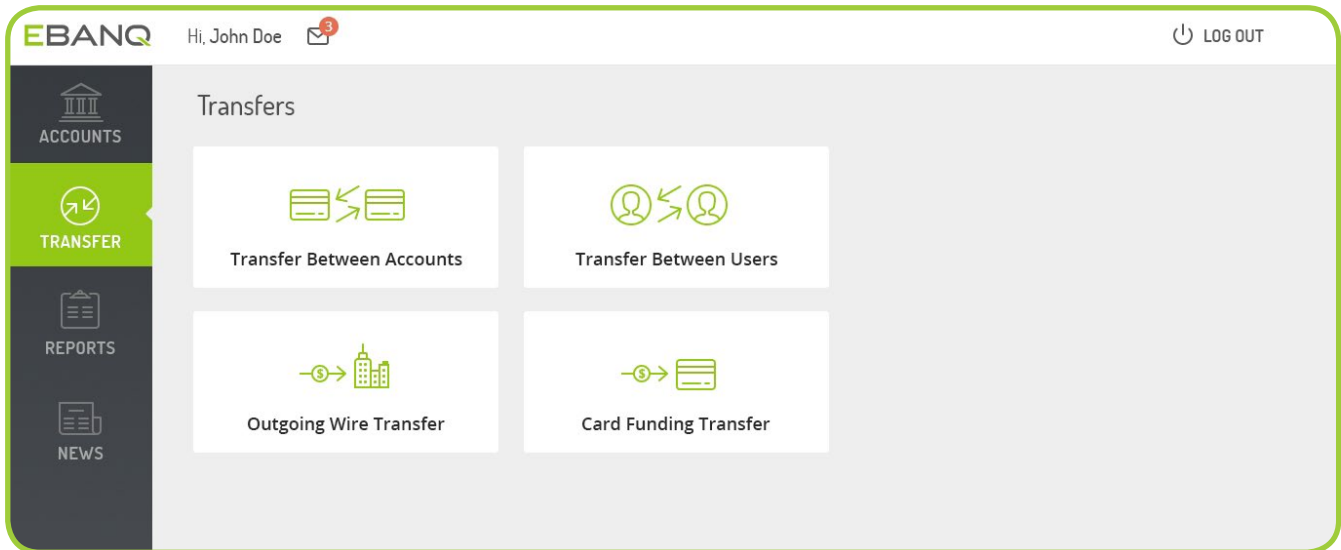
Below is the login screen for both end-users and administrators. The color scheme, custom logo, as well as the text blocks (security tips etc) can be edited through the standard administrator settings. You can achieve your own look and feel in seconds.

Below is the landing page after end-user login. The screen displays the latest transactions, current balance, and secure message notifications, as well as the main menu with additional options. The user can easily switch between accounts (if more than one) using the drop down menu.

The screen below is displayed when an end-user clicks on the "Transfer" option in the main menu. The user can choose from transfers between own accounts, transfer to another user within the same institution, or to an external account at any bank in the world, by wire transfer.

The card funding option only appears if the card feature has been enabled in the admin interface. The card funding request feature is provider independent and not restricted to any specific card program. It simply generates a request for the administrator to debit an account and to load a specific card pre-associated with a user profile. We can also customize a batch file generator for volume card loads, to be used with the card program of your choice. Another option would be live integration for instantaneous loads by end-users, and with card transactions and balances available in real time within the EBANQ® interface. Yet another solution, the most advanced one, is to integrate the card program so that card transactions (POS/ATM) are authorised as long as there are sufficient funds in the relevant account on the EBANQ® platform, eliminating the need for loading cards altogether. The customers would then use the card as a debit card linked to their account rather than as a prepaid card.

To receive further details about a card program with the capabilities described here, please download our card brochure at

http://ebanq.mychoicecorporate.com.

The card program is offered in association with Wave Crest Holdings Ltd (Gibraltar), a primary issuer and full member of VISA® and MasterCard®. You can start a card program with generic cards without any minimum volume requirements, or get cards with your own custom design bearing the logo of your institution, by committing to a minimum of only 1000 cards. Standard card programs come in USD, EUR and GBP, with more currencies available on request.

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The screens below display the forms used for transfers between accounts and transfers between users:

EBANQ Hi, John Doe ✉3

ACCOUNTS

TRANSFER

REPORTS

NEWS

Transfer Between Accounts

DEBIT FROM	CREDIT TO
1454568768 ⌄	**5687412587** ⌄
Savings, USD	Current, USD

TRANSFER DETAILS

Amount to Transfer `200`

Transfer Fee `TBA Fee USD 20,00` ⌄

Description

CONTINUE   **CANCEL**

EBANQ Hi, John Doe ✉3   ⏻ LOG OUT

ACCOUNTS

TRANSFER

REPORTS

NEWS

Transfer Between Users   `Choose Template` ⌄ 🗑

DEBIT FROM
1454568768 ⌄
Savings, USD

CREDIT TO

Username `200`

Account #

TRANSACTION DETAILS

Amount to Transfer `200`

Transfer Fee `TBA Fee USD 20,00` ⌄

Description

Transfer TAN `874458` ⌨ ⌄

☐ Save as Template

CONTINUE   **CANCEL**

The screen below displays the outgoing wire transfer form:

Transfer requests submitted will appear in the admin interface, after having been properly authorised by the end-users. An additional security feature can be used for authenticating outgoing payment orders, in the form of a Transaction Authentication Number (TAN). A list of TANs is automatically generated and delivered to the user when a new account is activated. Each TAN is used only once to authorise a transaction. The system will automatically generate and deliver a fresh list of TANs to the user, prior to all numbers in the previous list having being used. This two-factor authentication feature is optional, and can be disabled in the admin settings if required. We also offer an optional secure TAN by SMS feature, whereas a TAN is sent to the user's mobile phone when required, for example when an outgoing wire transfer is requested. With **TAN by SMS** enabled, there is no need for the user to keep a list of TANs.

Admin decides whether to execute or to decline transfer requests. Requests can also be exported in a batch file for volume processing by correspondent banks, or international payment clearing providers such as www.world-clear. com. Batch files can also be imported for automatic updating of transaction status, e.g. from pending to executed. We can also provide live integrations with the bank or payment processor of your choice if possible in their end. Our programmers are here to help and we often provide customisation work at no charge or at very reasonable rates, depending on the scope of the work involved.

The screen below displays the Admin landing page listing pending and recently executed requests:

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EBANQ® DEMO ACCESS

We invite you to try out EBANQ® for yourself, by accessing the system both as an end-user and as an administrator. Please note that any users and accounts you create, or transactions you post, will be deleted on a regular basis. Please do not enter confidential or private information, since the data in the demo can be viewed by other users. Feel free to request a EBANQ® Admin Quick Guide if you do not have it already. It helps you get started quickly creating profiles and accounts.

USER CREDENTIALS:

Username: demo-user
Password: demo-access

ADMINISTRATOR CREDENTIALS:

Username: bank-admin
Password: demo-access

The DEMO login screen can be accessed here: https://demo.ebanq.com or with your phone by scanning this QR code:

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