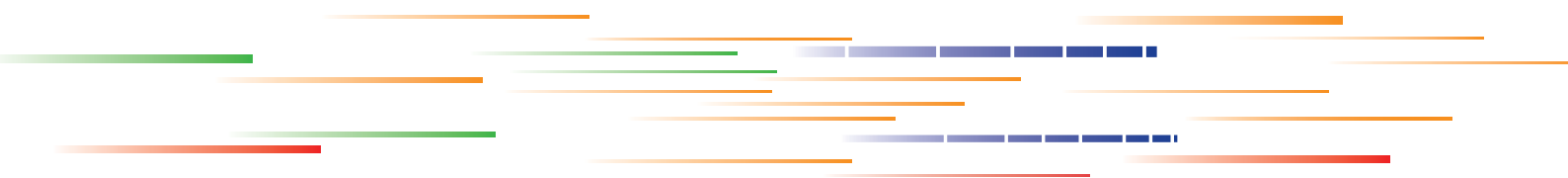


TAS MyBank Solution

Next Generation
Web Banking Services



MyBank is the pan-European solution designed by EBA CLEARING for domestic and cross-border e-commerce payment transactions. It allows consumers to pay for their online and mobile purchases in an easy and safe way, using existing payment instruments such as SCT, SDD and home banking services. TAS has developed a certified MyBank offering which is fully consistent with the EBA CLEARING model and that has already been selected by major banking institutions subscribing to the MyBank scheme. The solution consists of 3 core modules: MyBank Router, MyBank Validator and MyBank Directory, that can be enriched with a set of value added options.



A driver for e-commerce market growth

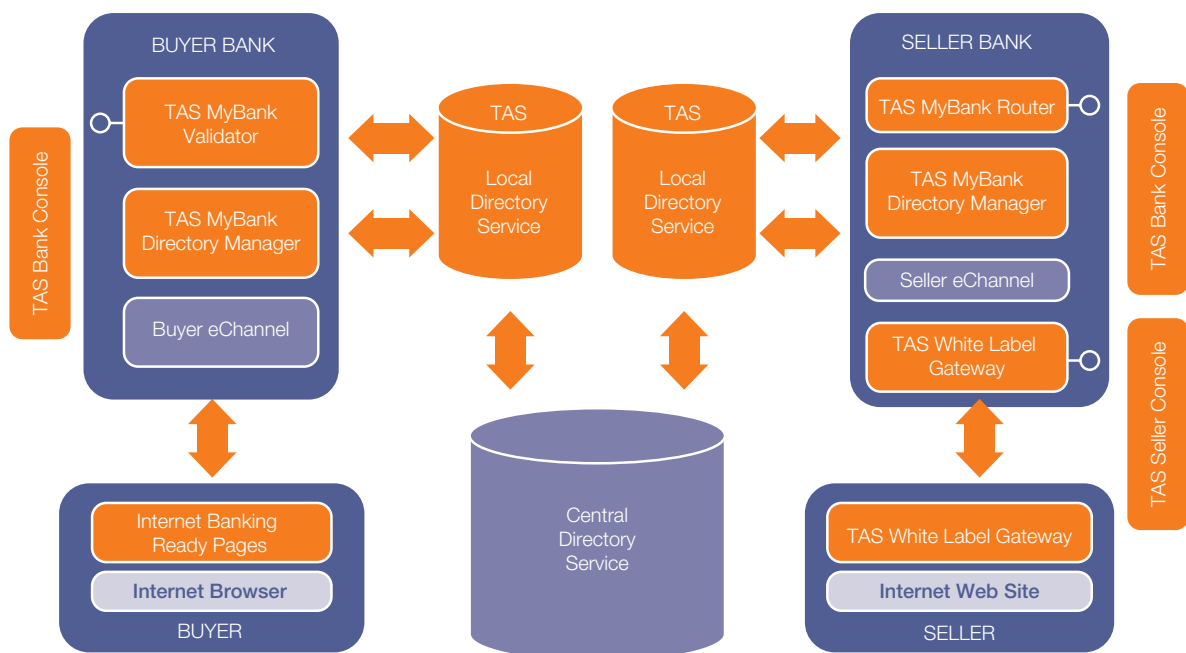
MyBank allows the buyer to make secure payments, using tools provided by his own bank: the buyer no longer has to worry about the reliability of the merchant and can feel confident in making high value e-commerce payments. Moreover, buyers can have access to sales promotions and incentive schemes, expanding the range of purchase options. By going beyond the current barriers of online purchasing, such as spending limits and a perceived risk of fraud, MyBank will significantly contribute to the evolution of e-commerce. TAS supports this initiative through a modular platform that provides Routing and Validation services to banks and merchants, with integrated plug-ins and additional services to facilitate scheme access and create value for all stakeholders

Benefits

- Extremely fast service startup
- Easy integration with legacy systems used by banks and merchants for e-commerce management
- SaaS option, minimizing risks and costs
- Availability of advanced collections solutions
- Ability to integrate with collaborative and multi-channel payment platforms

TAS MyBank Solution in Brief

- Three core modules (MyBank Router, MyBank Validator, MyBank Directory)
- TAS White Label Gateway for costless integration for merchants
- A dedicated module to allow the Banks access to the scheme in a quick and simple way
- Specific components to handle disputes and frauds
- Reconciliation, customisable reporting, statistics and tracking services
- Multi-bank, multi-account, multi-device features
- Services provided either in SaaS or in-house mode



Modules and Features



TAS MyBank Router

Allows Merchant Banks to:

- Check merchant accreditation in the scheme
- Query Directory for payment request address information
- Convey payment request to Buyer bank
- Send payment authorisation outcome.

TAS My Bank Validator

Allows Buyer Banks to:

- Receive payment requests
- Check Buyer Bank accreditation in the scheme
- Convey information to direct Buyer to home banking page
- Send the payment authorisation outcome.

TAS Directory Manager

Provides Buyer and Merchant banks with:

- Access to personal data of complying entities
- Local backup of central directory - constantly updated
- Dedicated console to view and manage personal data and profile.

TAS Bank Console & Merchant Console

- Search and view
- Tracking, monitoring and transaction statistics
- Advanced tools for tests and certifications

Value added services

• For Merchant's Bank

- TAS White Label Gateway to simplify integration between the e-commerce site and MyBank Services
- Alerting and event management
- Customisable reporting and statistics

• For Merchant

- Costless integration, with TAS White Label Gateway
- Transactions Reconciliation with financial reporting, statistics and advanced reports
- Alerting and Exception Management
- Dispute management

• For Buyer's Bank

- Reporting Buyer's payment transactions on MyBank circuit
- Internet Banking Ready Pages
- Statistics and advanced reporting, Alerting and Event management

Integration with advanced payment platforms

Through its PayTAS solution - a collaborative multi-channel and multi-device platform for the management and aggregation of Collections and Payments - TAS makes the MyBank solution available to all stakeholders (banking and non banking) via numerous channels, including web and mobile; adding the new payment solution to the existing range of supported instruments and channels, both domestic and international.



TAS Group provides services and technological applications for cards, payment systems and financial markets. We operate globally, delivering innovative solutions to empower our customers' business.

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