



A GUIDE FOR **RESELLERS**

SELLING THE BENEFITS OF ALLIED WALLET
JULY 2013

SELL THE BENEFITS OF ALLIED WALLET

ALTERNATIVE BILLING OPTION

(ABO) Describing Allied Wallet as an Alternative Billing Option is a useful tool in situations where our pricing may not be able to compete with a merchant's existing payment provider. By focusing on the following points, we can still describe a scenario where offering AW as a payment option will derive value for the merchant, thus, enhancing the chances of signing them.

DIVERSIFYING RISK

Why risk using only one payment option? What would happen if the payment option failed (system issues), the payment provider revoked or withheld services, or if a potential customer could not or would not use the available option? By offering AW as an ABO, a merchant can secure themselves from these risks and gain additional revenue while protecting their reputation through ensuring seamless and continuous processing capability.

FOUND MONEY

'Found money' – AW may enable a merchant to tap into a customer base not available through other payment mechanisms. AW's ability to process a diverse range of payment options (JCB, China UnionPay, European non- card solutions) gives merchants new channels. Also, AW's eWallet solution makes a population of 60 million customers (and growing) available.

ALLIED WALLET PREFERENCE

In addition to our eWallet customers, many consumers recognize the value that AW brings, in terms of customer service, security and reliability, and will be more likely to purchase when they see the AW logo.

SELL THE BENEFITS OF ALLIED WALLET

VALUE ADD

AW PROVIDES A RANGE OF SERVICES, SOME FREE AND SOME CHARGEABLE, that decrease risk, improve customer service, and assist in increasing revenues of merchants. Whilst the headline rates for AW may be higher than some other payment providers, these additional 'value-add' services more than compensate and provide a significant primary/ secondary revenue source.

CUSTOMER SERVICE

24/7 Availability of multi-lingual staff dedicated to sorting out your customers' payment related issues, thus, reducing revenue losses and keeping your customers happy. NB – many other PSPs charge for customer service helplines – AW provides this service for free.

CLIENT SERVICES

Another free, 24/7 merchant helpline to ensure that any issues or concerns are dealt with immediately, leaving you free to focus on your core business and customers.

EASE OF INTEGRATION

A website can be live and processing within 12 hours. Integrate in any programming language and integrate with any shopping cart

REACHING NEW CUSTOMERS

Refer to 'Found Money' on previous page.

SELL THE BENEFITS OF ALLIED WALLET

NO MINIMUM CONTRACT TERM

With Allied Wallet, you are not tied into a contract. If, for any reason, you wish to stop accepting payments through us, you are free to do so without obligation.

NO OBLIGATION

3-6 month trial to test revenue growth.

EXCEPTIONAL FRAUD MANAGEMENT

CUSTOMIZABLE TRANSACTION SCRUBBING SERVICES.

PROPRIETARY BLACKLIST / NEGATIVE DATABASE

- Includes customers as well as merchants and enables Allied Wallet to identify transactions from customers who have previously raised chargebacks.
- By rejecting these transactions at source, AW is able to protect a merchant's reputation, reduce their costs, and protect their ability to trade.
- We scrub on name, card number, IP address, physical address, etc.
- The value of this to a merchant is tremendous (Peace of mind; Ability to concentrate on customers and value; Reputation)

SELL THE BENEFITS OF ALLIED WALLET

COMPARISON WITH PAYPAL

PAYPAL IS OFTEN “CHEAPER” THAN ALLIED WALLET BUT

Customers should be aware of all the ‘value-add’ that AW brings. PayPal does not offer any customer service and they are slower in underwriting merchant accounts which then leads to loss of business and revenue if the account is subsequently rejected.

ANY MERCHANT OFFERING A PAYPAL PAYMENT OPTION SHOULD

Offer Allied Wallet because they will see increase in overall revenue by having multiple payment options for customers.

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A MARKETING STUDY SHOWS

that Allied Wallet’s 60 million eWallet users prefer to pay via Allied Wallet versus any other alternative payment option.

SELL THE BENEFITS OF ALLIED WALLET

COMPARISON WITH PAYPAL

- GREAT RATES
- 50/50 REVENUE SPLIT
- FAST PAYOUTS
- PAY TO BANK ACCOUNT ANYWHERE IN THE WORLD
- MUTUAL MARKETING POTENTIAL (your logo on our website; shopping carts etc.)
- ADDITIONAL SOURCE OF REVENUE (for trade associations, affiliate organizers, web developers, etc.)

LONGEVITY -

Due to our experience in risk management, merchants can process for us for longer than most competitors, extending reseller revenue cycle.

PRICING ARGUMENT

IF A MERCHANT WANTS A LOWER % RATE

Try multiplying the differential in rate with expected transaction volume to work out the absolute additional 'cost' and see if that can be evaluated positively against the 'value-add' we provide (see value add notes).

EXAMPLE

MERCHANTS WANTS 2.75%, WE OFFER 3.25% - DIFFERENTIAL = 0.5% EXPECTED VOLUME = \$10K PER MONTH

LOST' REVENUE = $10K * 0.5\% = \$50$ PER MONTH

OFFSET THIS \$50 AGAINST 'VALUE-ADD' SERVICES

POSITIVE ARGUMENTS FOR FEES

MERCHANT RATE

Primarily determined by the banks and schemes. AW typically adds a mark- up of less than 0.25%, which covers all overheads associated with running its business.

PER TRANSACTION FEE

Also – again typically set by the banks, not AW.

PCI MAINTENANCE

The costs of keeping AW PCI-DSS Level 1 compliant. We relieve the merchant of requirements and worries. PCI typically costs the merchant \$45 per month. If performed independently, this would cost a small merchant no less than \$10K and a larger merchant up to \$600K annually. AW provides this at a small fraction of the cost and the peace of mind is priceless.

WIRE FEE

Again, we are restricted by the costs of the banks to send funds. We continuously seek better value and will always pass this value on to our merchants. However, the value is that a merchant can be paid anywhere in the world, directly in to their bank account. PayPal and similar competitors will only pay into an electronic wallet, increasing the time it takes to receive funds.

MINIMUM PAY-OUT FEE

AW maintains a minimum pay-out to streamline administration, thus, keeping costs as low as possible. If a merchant must wait 4 to 6 months to reach the minimum \$1K pay-out value, it may be time to re-consider their business.

APPENDIX ONE: ALLIED WALLET FEATURES

SECURITY

- PCI LEVEL 1 COMPLIANCE
- CUSTOMIZABLE FRAUD SCRUB
- MINIMIZE UNAUTHORIZED TRANSACTIONS
- MINIMIZE CHARGEBACKS AND INVENTORY LOSS
- IP AND GEO-IP FRAUD PROTECTION
- SECURELY ENCRYPTED 128 BIT (SECURE SOCKET LAYER) SSL
- FOR SECURE TRANSACTIONS

PAYMENTS & CURRENCIES

- WEEKLY PAYOUTS
- ACCEPT RECURRING PAYMENTS
- PROCESS IN 164 CURRENCIES, SETTLE IN 25
- NO CONVERSION FEES
- PAYOUTS DIRECTLY FROM THE END USER TO
- MERCHANTS BANK ACCOUNT
- ACCEPT VISA, MASTERCARD, DISCOVER, AMEX, DINERS CLUB, JCB, CHINA UNIONPAY, MAESTRO, EUROPEAN DIRECT DEBIT, GIROPAY, ACH PAYMENTS
- ACCEPT PAYMENTS VIA CHECK, TELEPHONE, OR MAIL

SUPPORT & SERVICES

- OFFICES ALL AROUND THE WORLD
- LIVE CUSTOMER ASSISTANCE AVAILABLE 24/7
- CONTACT US VIA PHONE, E-MAIL, LIVE CHAT
- CUSTOM INTEGRATION AID
- INTEGRATE WITH MULTIPLE INTERFACES
- IMPLEMENT DIFFERENT PROGRAMMING LANGUAGES
- SHOPPING CART INTEGRATION
- FREE SIGN UP, SET UP AND INTEGRATION IN 12-24 HOURS

OTHER FEATURES

- MOBILE APPS
- 60 MILLION EWALLET USERS
- CONVENIENT ONLINE TRACKING, REPORTING, AND MANAGEMENT
- AWARD-WINNING PAYMENT GATEWAY

CONTACT



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