

PAYaaS

Payments as a Service in the B2B and C2B Space

June 09, 2011



- 1 Allevo
- 2 Cloud: SaaS, PaaS, IaaS
- 3 qPayIntegrator
- 4 PAYaaS
- 5 PROs and CONs

Rebranding

June 7, 2011

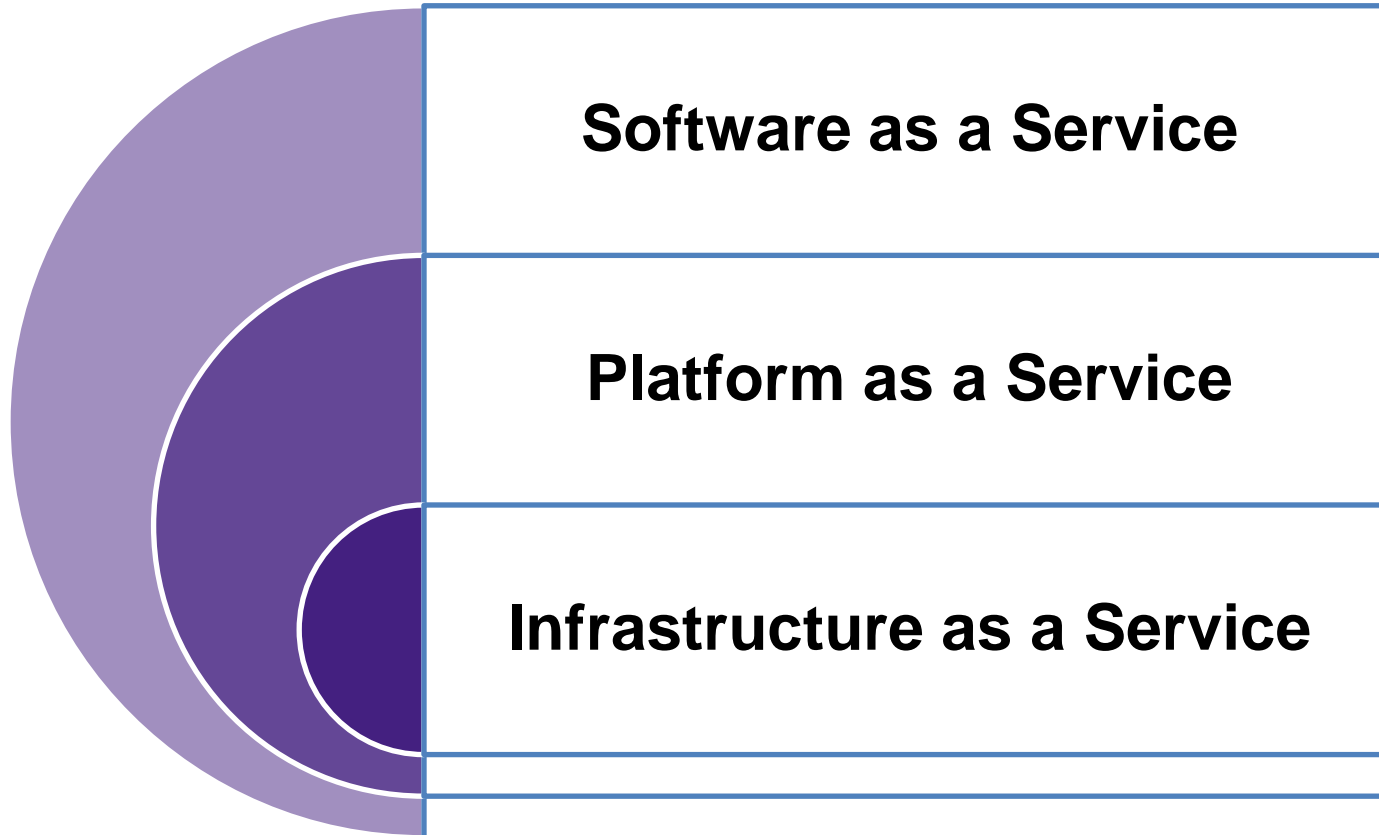


Managing payments the SEPA way



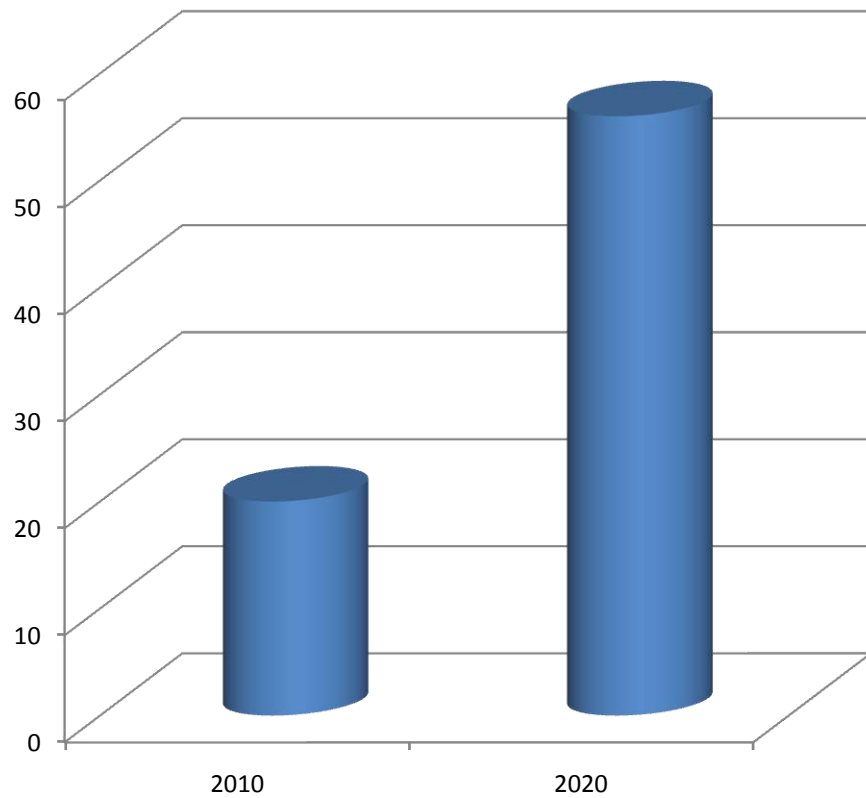
allevo

THINKING EVOLUTION

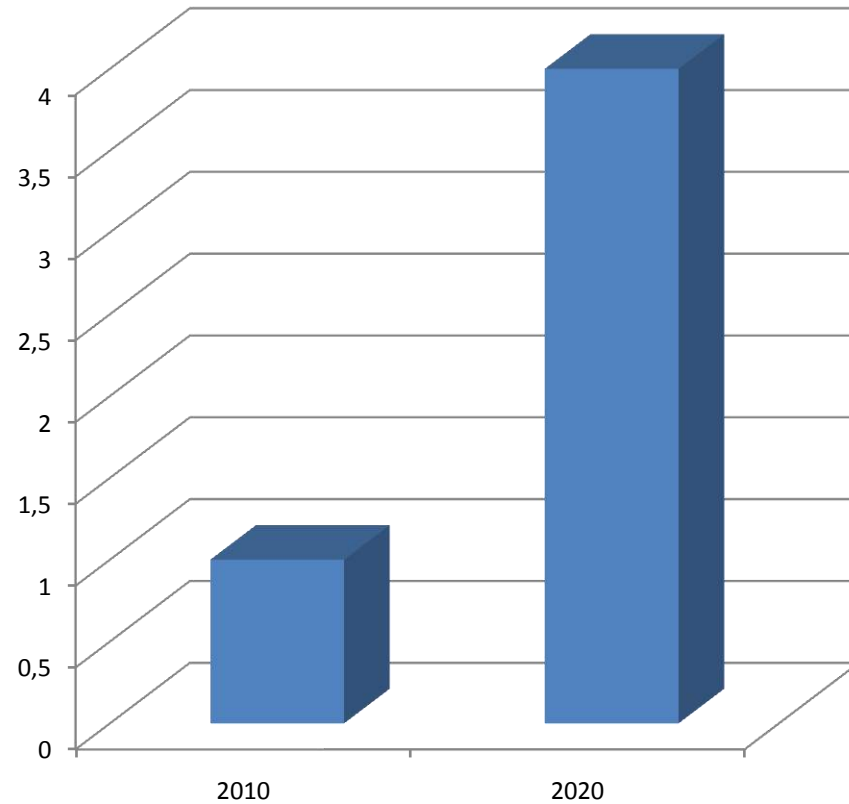


Cloud (cont.)

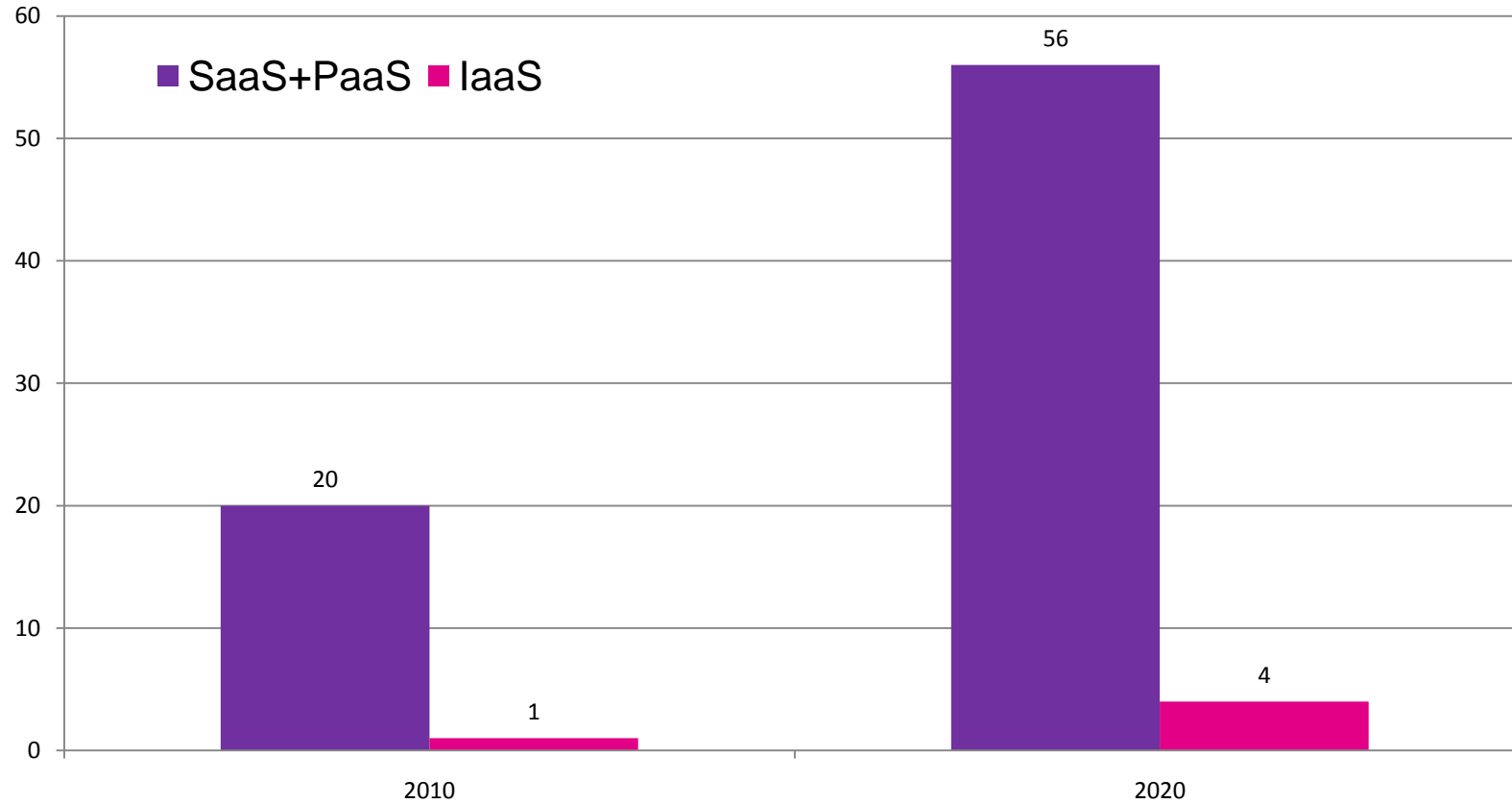
SaaS+PaaS



IaaS



Cloud (cont.)



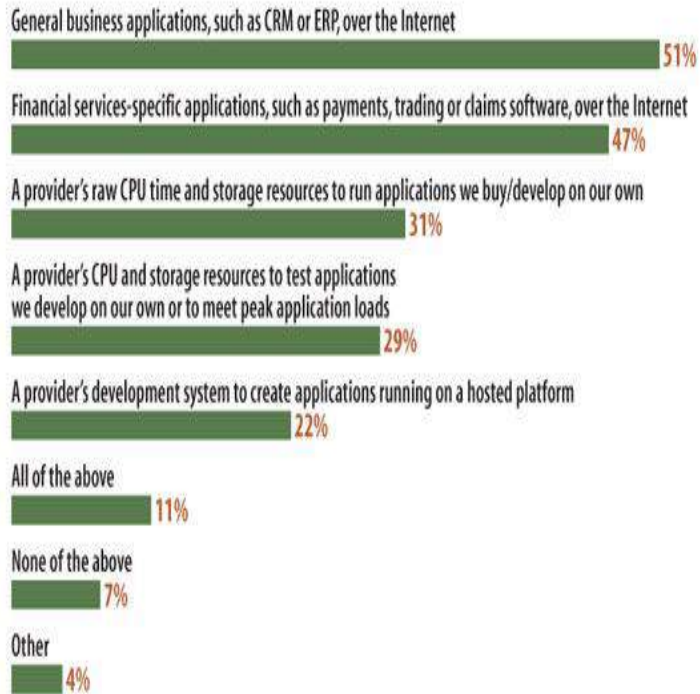
Revenues Forecast* [\$ Billion]

* Data from Forrester Research, Cloudscaling, Cloudkick

Cloud (cont.)

Plans for Services

Which of the following services are likely to be used by your company within the next 24 months?



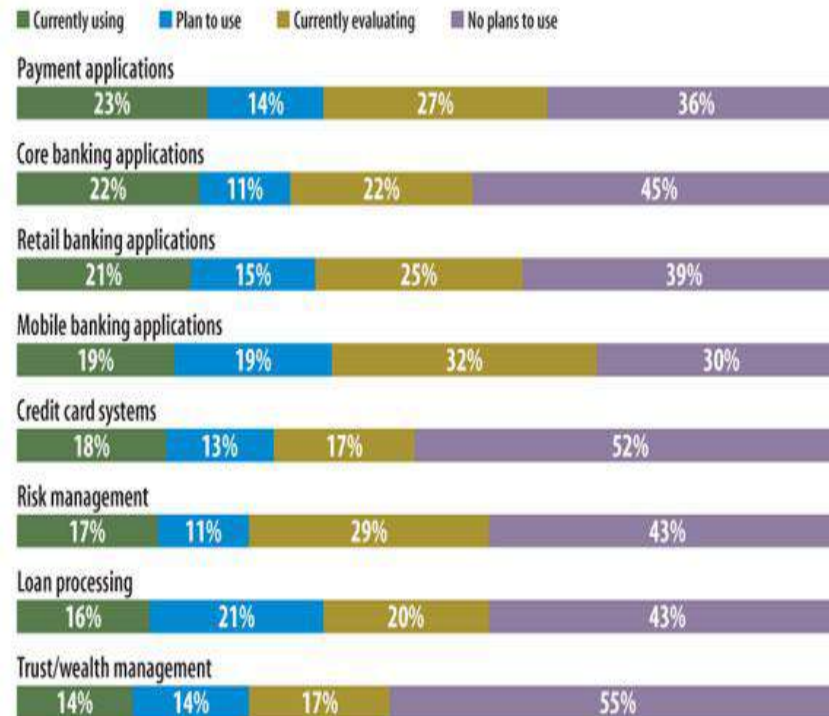
Note: Multiple responses allowed

Base: 118 respondents currently using, planning or considering use of cloud computing

Data: InformationWeek Analytics/Bank Systems & Technology Cloud Computing Survey of 186 banking technology professionals, January 2010

Cloud Computing Use: Financial Services

Is your organization currently using, or planning to use, cloud computing for the following financial services applications?

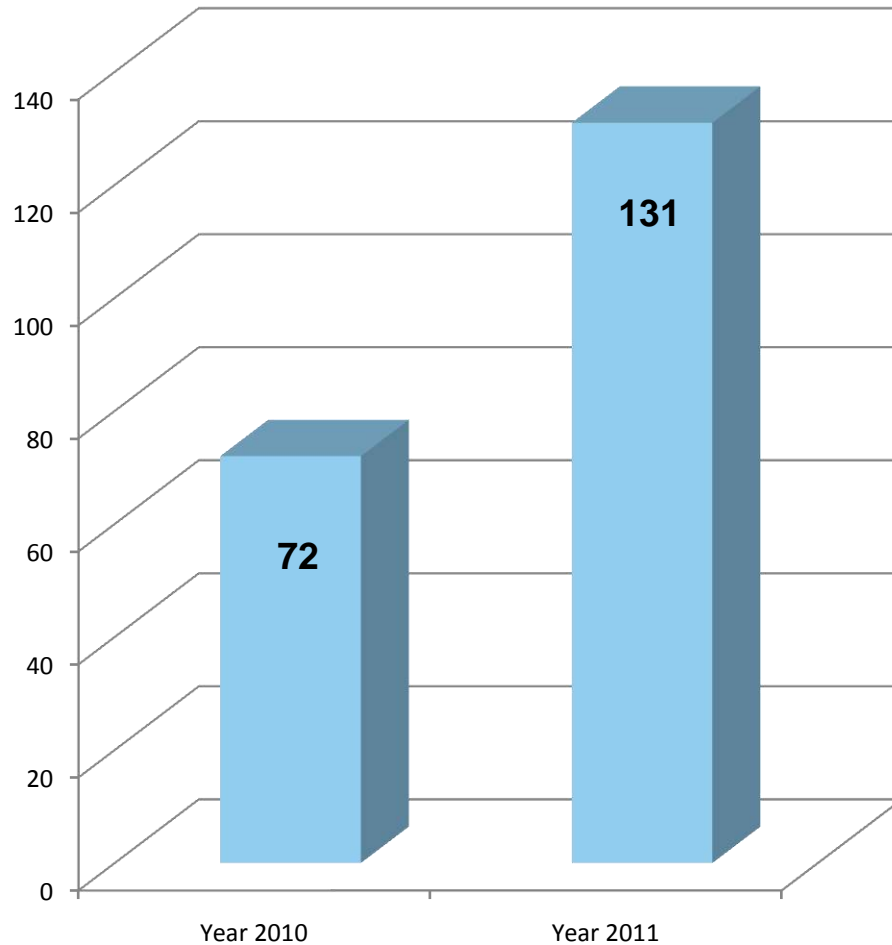


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Banks Systems and Technology - 2010 Survey on Cloud Computing

Payment Institutions (PIs)



Source: SEPA Paypers, vol. 4 Issue 2.

Country	No. of authorised PIs	No. of PIs applications
Belgium	1	19
Bulgaria	9	
Cyprus	2	
Czech Republic		8
Denmark	1	
Finland	2	
France	2	5
Germany	16	
Greece		10
Hungary	2	
Ireland	10	
Italy	1	
Lithuania		5
Luxembourg	1	
Malta	1	
Netherlands	1	
Portugal	0	
Romania	1	
Slovakia	1	
Slovenia		5
Spain	1	4
Sweden		3
UK	79	

TOTAL	131	59
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Real time funds transfer management and processing application, with a core providing:

- technical integration between different business applications
- data conversions to/from different formats
- message routing and archiving
- duplicate detection and investigation

qPI-ML: Real-time cash reports and forecasts

ReconS: Accounting reconciliation

qPI-AML: Transactions filtering

qPI-TR: Competitive reports and early alerts

qPI-FMA: Resilience & monitoring

PAYaaS: Fully managed online service

qPayIntegrator

qPI-SEP: Access to market infrastructures

qPI-DD: Direct Debit processing

qPI-DI: Debit Instruments processing

qPI-SEPA: SCT & SDD compliance

qPI-WR: Remittances management

qPI-AT: Automatic testing

1st solution awarded **SWIFTReady SEPA 2008** certification

Re-certified **SWIFTReady SEPA 2009**

Letter of conformance for **SWIFT Workers' Remittances 2010**

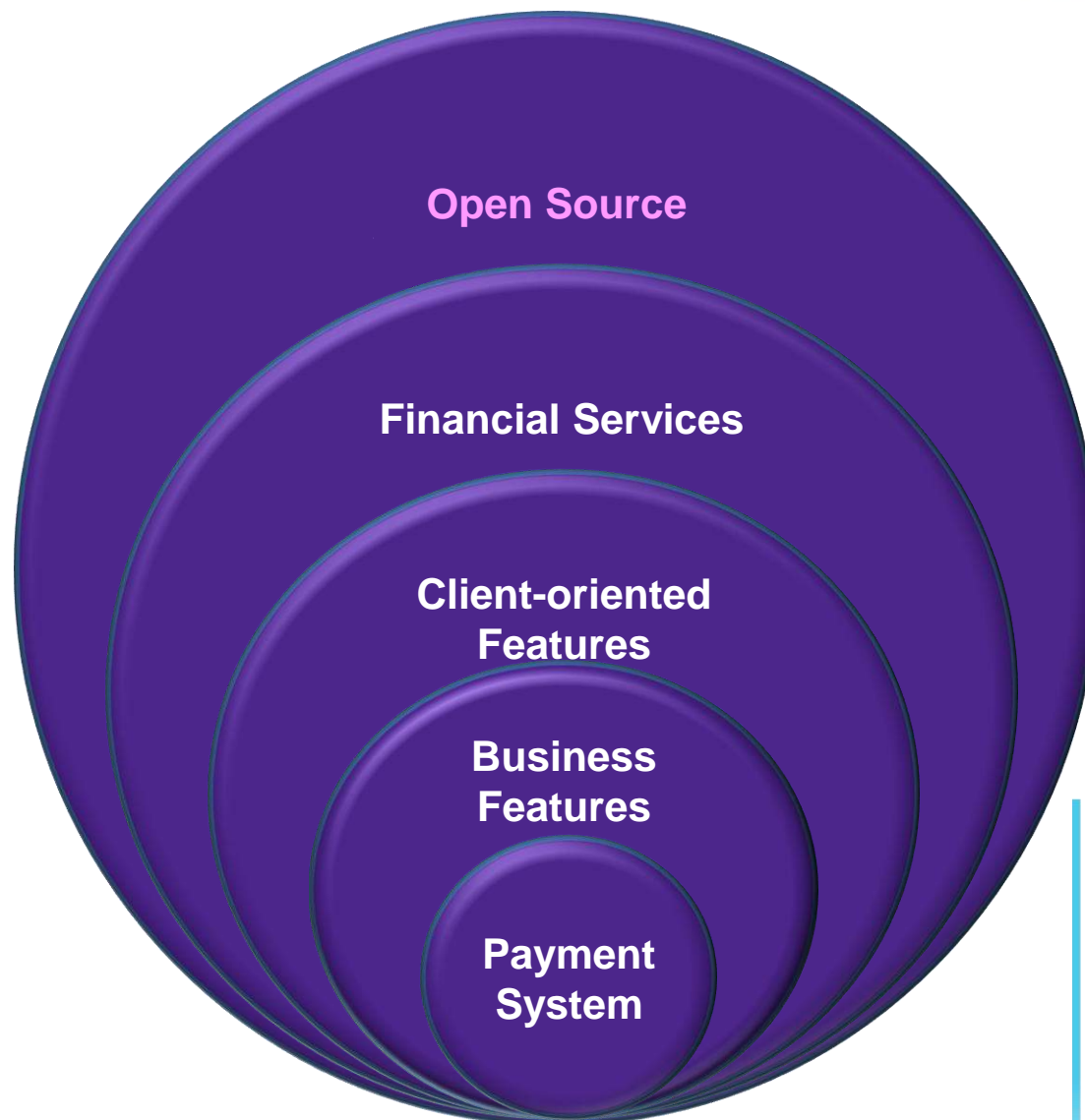
Shared sources **qPI-OpenS**

Shared platform **PAYaaS**

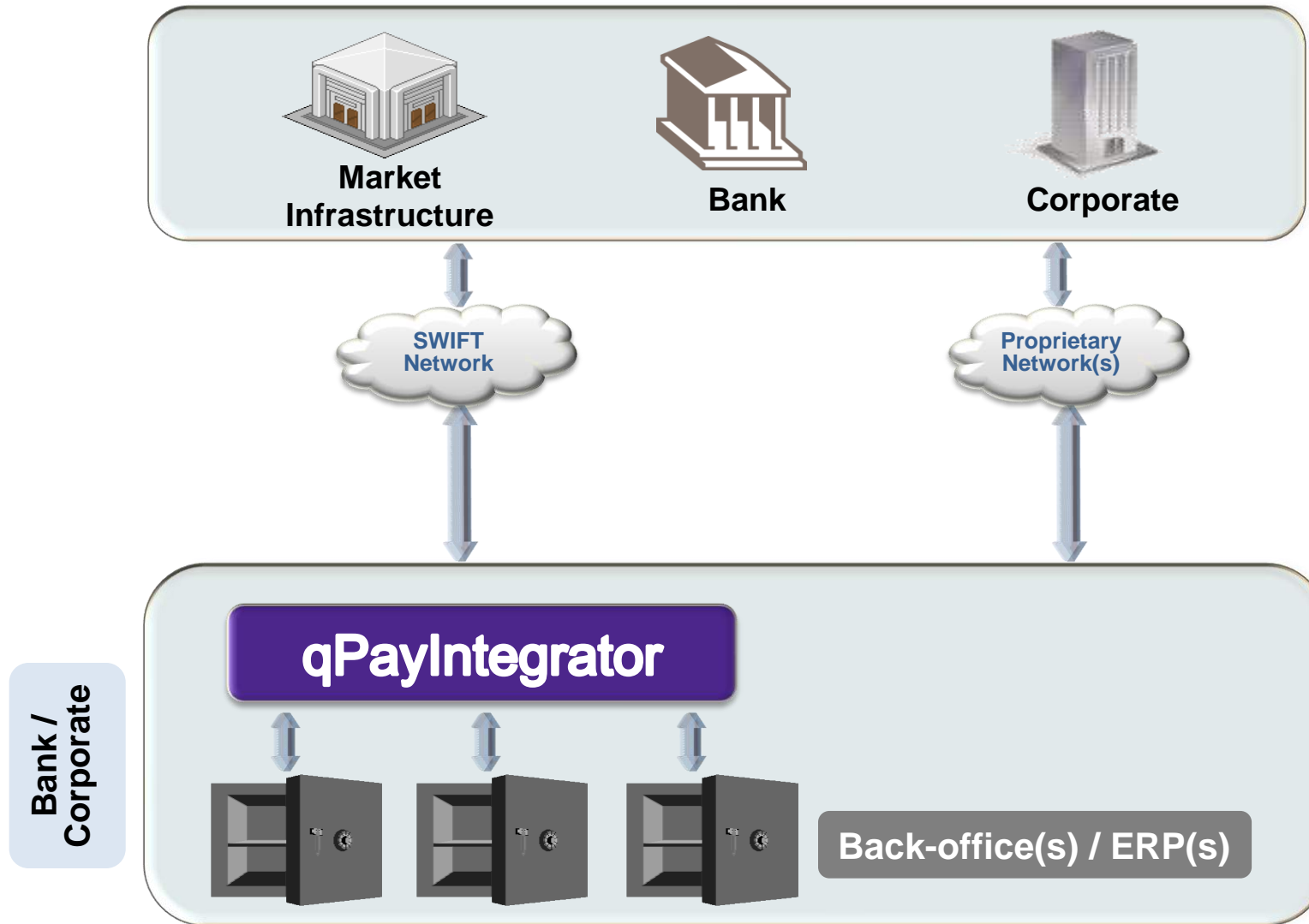
Corp2Bank space **qPI-Lite**
Pers2Pers space **qPI-WR**

Liquidity reporting **qPI-ML**
Reconciliation **ReconS**
Competitive reports **qPI-TR**
AML Filtering **qPI-AML**

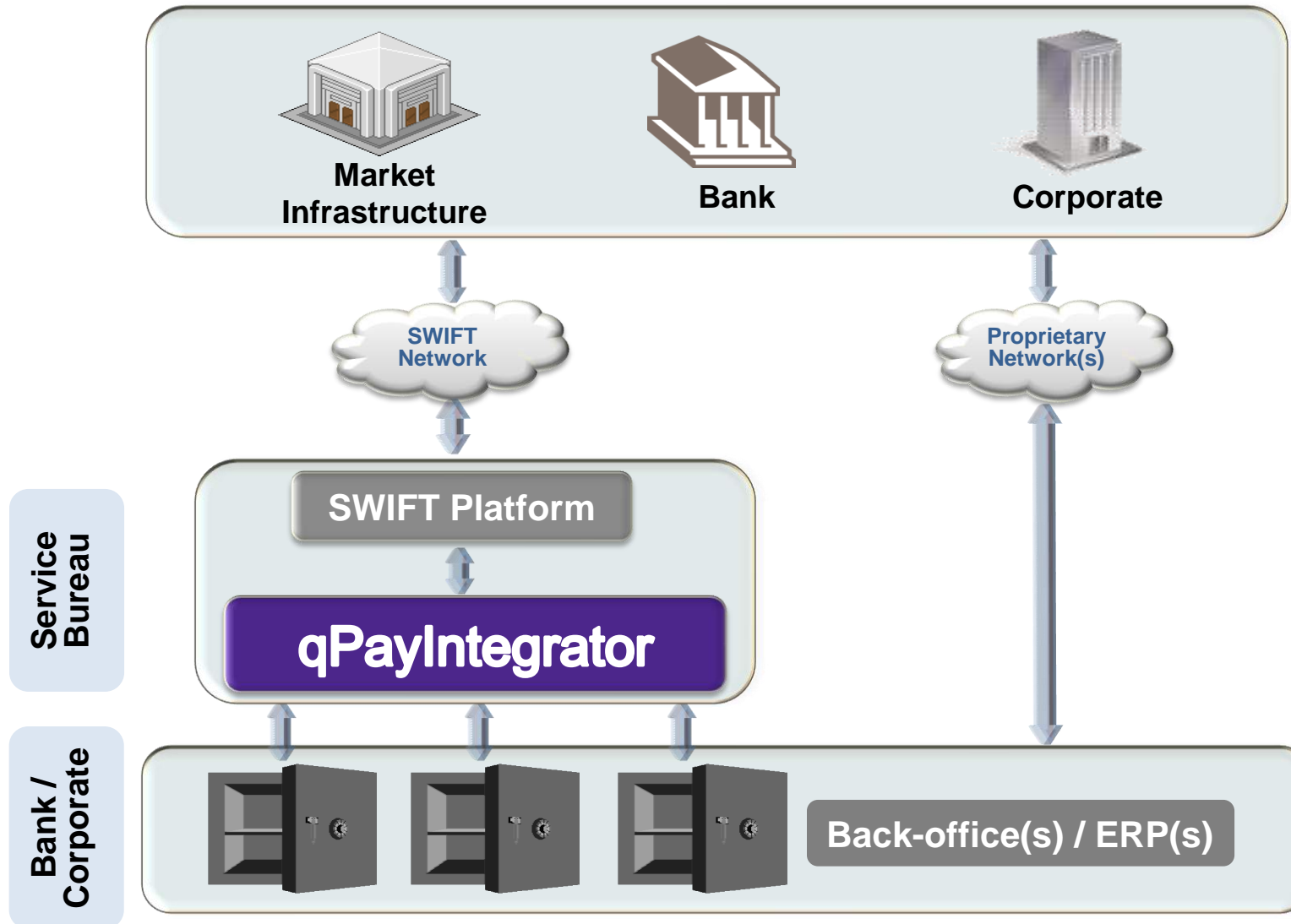
Middleware between BO apps
and market infrastructures
(routing, formatting, dup.det.
etc.) **qPI**



qPI Positioning



qPI SaaS (PAYaaS) Positioning



Packages

1. Payments/collections (including SEPA & TARGET2 compliance)
2. AML filtering
3. ReconS
4. Workers' Remittances
5. Centralized payment system (for corporate)

Current focus on

1. Secure Internet Access
2. Corporate access to SWIFT
3. E&I
4. Connection with other CSMs

Look & Feel (www.payaas.bisnet.ro)

- General service description
- Demo (user registration required)
- Trial (user registration required)

Private network installed (VPN/SSL/PKI)

- Production (+ test, backup, pre-live environment)
- Dedicated administrative network
- Dedicated users environment (qPI instance included)

Current costs structure

- Initial licensing (**CAPEX**):
 1. qPI-TIP (core)
 2. qPI-ML (cash reporting)
 3. ReconS (accounting reconciliation)
 4. AML filtering
- Recurring costs (e.g. software maintenance, SLA)
- Hardware/software platform
- Infrastructure level administrators (operating systems, database etc.)
- Business application administrators

PAYaaS costs structure

- Costs per usage (**OPEX**):
 1. per transaction for standard traffic
 2. per day (for cash reporting)
 3. per account (for reconciliation)
 4. per message (for AML filtering)
- No recurring costs (e.g. software maintenance, SLA)
- No infrastructure needed
- No infrastructure level administrators needed
- No administrators costs

Before making a decision...

- ✓ **Trusted third parties?**
- ✓ **Fallback for internet?**
- ✓ **Data security, no compromise!**
- ✓ **SLA guarantees with reporting services**
- ✓ **Migration strategies**
- ✓ **Integration requirements**

Business focus

- You'll be able to concentrate on the core business

Plug-and-play

- You can connect to the offered infrastructure and start working immediately

Cost reduction

- No initial investment in licensing and hardware acquisition
- No concern about recurrent alignment to standards and regulations, or about last version updates
- No infrastructure & maintenance personnel costs
- No need to upgrade or modernize the system

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