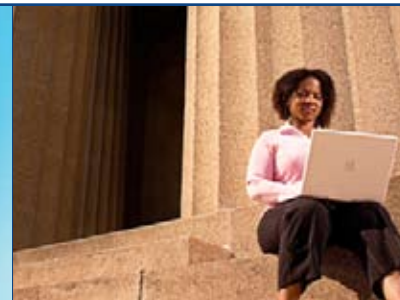


# INTERNET BANKING

POWERED BY CITADEL DIRECT



**Allow your consumers to use their existing bank accounts to securely make fast on-line payments!**

## » Benefits of *Internet Banking*, powered by Citadel Direct:

- Immediate Access To Millions Of Bank Accounts
- Customer Preferred Payment Method
- “Instant” and “Rapid” Options For The Consumer
- Enhanced Security And Privacy
- International Coverage
- Lower Cost
- Lower Risk
- No Rejections
- Debit And Credit Transactions
- White Labeled Simplified Integration

## » How does *Internet Banking* work?

- 1) The customer chooses their goods and proceeds to a payment screen.
- 2) The customer selects *Internet Banking*, powered by Citadel Direct.
- 3) Consumer selects their bank, and if available, chooses between “Instant” or “Rapid” payments.
- 4) For “Instant”, a “Payment Assistant” is downloaded and guides the consumer through establishing a bank transfer by automatically navigating and populating the required data. The consumer directly interacts with their own bank to login and to complete the payment. Payment is instant. Due to our Payment Assistant automating and simplifying the bank transfer process, we have totally eliminated misdirected bank transfers due to consumer data entry errors. It is instant, easy, and secure!
- 5) For “Rapid”, the consumer is provided with the necessary banking transfer details and manually navigates and populates the required data. The consumer directly interacts with their own bank to login and to complete the payment. Payment completes when funds are received into Citadel’s bank account, which may be minutes, hours, or day(s), depending on the consumer’s bank.

## » Access to More Customers

According to AC Nielsen\* 23% of all online purchasers prefer to use bank transfers over credit cards. There are millions of online shoppers who do not have, or choose not to use, credit cards for online purchases. Don’t miss out on this very large market segment.

Citadel Direct now lets you offer a fast, safe and convenient supplement or alternative to your credit card offering. Implement *Internet Banking*, powered by Citadel Direct, and you will gain access to a whole new market segment looking for alternatives to credit card payments.

## » Privacy Protection for your Customers

With Citadel Direct you and your customers no longer have to wait. By supporting direct interaction with their own bank, we never have access to critical sensitive information such as the consumer’s Internet banking user-id, password or personal details such as name and address.

## » International Coverage

Citadel Direct presently supports payments from Canada, Bulgaria, Denmark, Finland, France, Germany, Greece, Iceland, Italy, Mexico, Norway, Poland, Portugal, Romania, Sweden, Spain, and United Kingdom, with additional countries continuously being added.

Over →



### » Lower Costs

When compared to credit cards, Citadel Direct presents a solution that must be considered. Instead of a high discount rate, we charge a low fixed transaction fee. With our tiered pricing model, as your volume increases your costs decrease.

Citadel Direct is based on a model of a consumer pushing funds out of their bank account. This requires that they log into their own account using their user-id, password and in many cases, they must also utilize a secure token provided by their bank. Security is significantly enhanced and inherently this makes it more difficult for bank transfers to be revoked.

With Citadel Direct the consumer does not pay any additional fees beyond what their bank would normally charge for a regular bill payment. Compared to credit cards, which typically charge a cash advance fee, Citadel Direct is cost effective for your site and the consumer.

### » White Labeled Integration

Just like credit cards, we allow your customers to pay you directly without having to leave your site to open an account with a third party wallet provider. By ensuring your data stays only on your site, you are not giving away consumers that you've spent a lot of money to acquire.

Citadel Direct is designed on a hosted page framework that ensures integration is fast and easy, and removes the complexity for supporting downloads of our Payment Assistant. To ensure an optimal consumer experience, we will create bespoke versions of our hosted pages to specifically align with your site's image, needs and branding.

### » Monitoring Account

Citadel Direct offers secure online real time reporting and transaction management tools which enable you to view or download transaction reports, and to determine the balance of your funds at any time. With our streamlined disbursement process you can request funds to be sent to you according to your own schedule.

### » Debits and Credits

With Citadel Direct, not only can we facilitate payment to your site, but we also offer you a cost effective means to rapidly deposit money into the bank accounts of your consumers, affiliates, or suppliers. Just as your site appreciates instant convenient payments, so too will the people that you pay.

### » Simplicity

It has taken us years to establish our own banking network and to develop the infrastructure necessary to support instant and rapid payments. We have leveraged our years of processing large volumes of transactions to build an efficient, streamlined and simple to use system for merchants and consumers.

### » Increase your Conversions

Let us augment your present payment processing solutions and allow your site to support the millions of consumers that do not have credit cards, or who do not want to use them on-line. Traditional local bank transfers are too slow—don't leave your customers waiting. Your site is spending too much on customer acquisition not to consider offering Citadel Direct and to use it to increase your conversion rates.

### For more information

To find out how Citadel Direct can help grow your business please contact:

Julie Sands

Office: +44 (0)1491 845 606 Cell: +44 777 0 946 005

Email: [jsands@citadelcommerce.com](mailto:jsands@citadelcommerce.com)