

Citadel Commerce is one of the most recognized payment processing brands, providing fully integrated e-commerce payment solutions and authentication services to many of the Web's leading merchants. Since 1999, the Citadel Commerce team has been committed to building and maintaining the most comprehensive authentication and verification technology in the world.

### Citadel Remittance

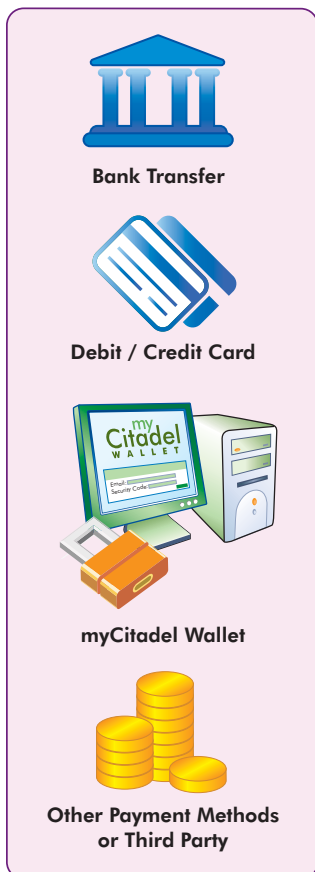
Citadel Remittance provides you the ability to issue credits or payments to your customers, regardless of how they paid for your goods and services. We offer multiple payment methods to your customers, including a fast and simple method to electronically push funds to your U.S., Canadian, and international customers.

### Citadel Remittance Advantage

- Same Day Direct-to-Bank Account Remittance
- Free, Instant Remittance to myCitadel Wallet Holders
- Pay via U.S., Canadian, and International Paper Checks
- Fast, Convenient, and Cost-Effective
- Advanced Risk Management

## How Citadel Remittance Works

### Customer Payment Methods

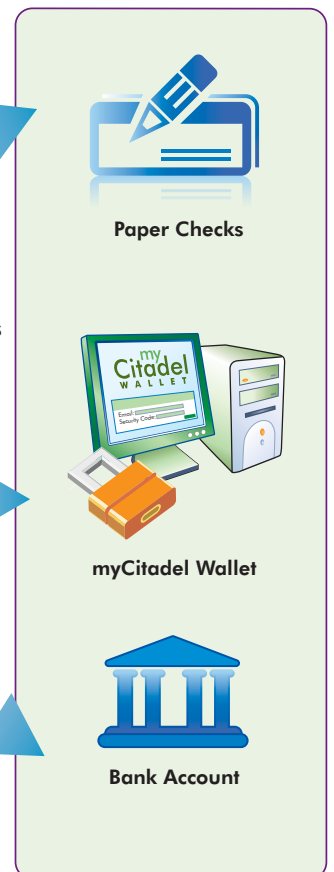


Customers pay for your goods and services



Multiple payment options to issue credits or payments to your customers

### Remittance Methods



# Merchant Benefits to using Citadel Remittance

## SAME DAY DIRECT-TO-BANK ACCOUNT REMITTANCE

Quick and easy way to electronically push funds to your local and international customers. Submit payment details through either an encrypted FTP file or a system-to-system, real-time interface.

## FREE, INSTANT REMITTANCE TO MYCITADEL WALLET HOLDERS

Issue real-time remittances to myCitadel Wallet holders for FREE! These funds are immediately available for withdrawal or to make additional purchase at your website.

## ADVANCED RISK MANAGEMENT

Our risk management mitigates your exposure to returned customer payments by extensively evaluating crucial customer information prior to completing a sale.

## PAY VIA U.S., CANADIAN, AND INTERNATIONAL PAPER CHECKS

### • U.S. and Canadian Currency

Citadel Commerce issues U.S. and Canadian currency paper checks within 24 hours of receiving a remittance file, often within the same business day. Paper checks are delivered to your customers via regular mail or optionally, via FedEx.

### • International Currencies

For your customers who want to receive payments in their native currency, Citadel Commerce can issue paper checks drawn on local banks in local currency. This eliminates waiting up to six weeks before a check clears, and avoids cases where banks decide to negate foreign checks.

U.S., Canadian, and international paper checks are laser-printed and protect-o-graphed for security and ease of reading. International paper checks also meet the exact printing requirements of each country's banking system.

## FAST, CONVENIENT, AND LOW-COST REMITTANCES

Issue credits or payments to your customers quickly and cost-effectively, regardless of how they paid for your goods and services.

## COUNTRIES SUPPORTED

Australia	Denmark	Ireland	Norway	Spain
Belgium	France	Italy	Philippines	Sweden
Brazil	Germany	Malaysia	Portugal	Switzerland
Canada	United Kingdom	New Zealand	Singapore	United States

Citadel Commerce UK Limited has been granted a small e-money issuer certificate by the UK Financial Services Authority.

<http://www.fsa.gov.uk/register/eMoney.do>

For more information about Citadel Remittance, or to apply to become a merchant, please contact Citadel Commerce at [sales@citadelcommerce.com](mailto:sales@citadelcommerce.com), or call +1 604 299 6924.