

Citadel Commerce is one of the most recognised 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.

myCitadel Wallet is a revolutionary online stored payment solution that provides your customers with the ability to make secure online payments for goods and services from your website. Wallet holders have a variety of convenient ways to quickly move funds into their myCitadel Wallet account including Rapid Bank Transfer, Credit Card and Debit Card. This enables consumers to make fast and efficient online purchases at your site.

By offering myCitadel Wallet to your customers you will immediately gain access to an online processing system that last year alone processed more than \$1 billion dollars in successful transactions.

myCitadel Wallet Advantage

- It's Fast
- It's Easy
- It's Secure & Trusted
- It's Cost-Effective
- It's Multi-Lingual
- It's Multi-Currency
- It's for Global & Local Payments

How myCitadel Wallet Works

DEPOSIT

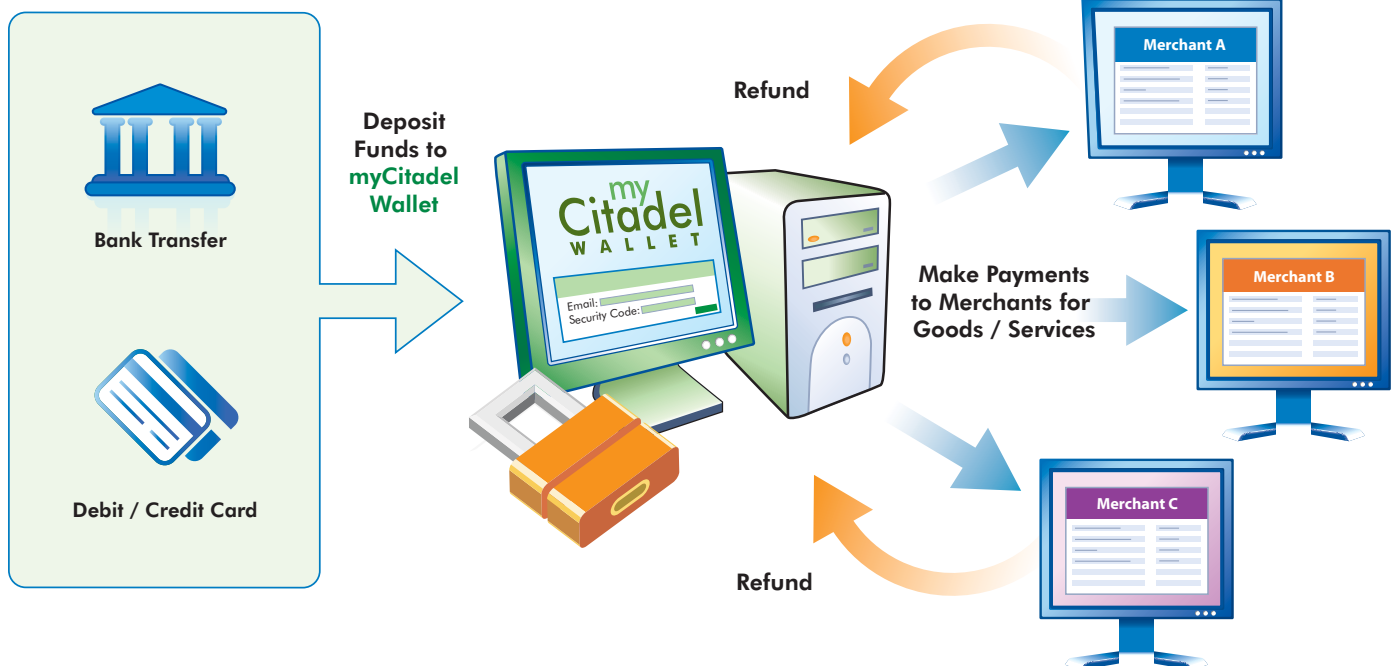
Step 1: Your customer deposits funds to their myCitadel Wallet

PAYMENTS

Step 2: Your customer can select myCitadel Wallet to pay for goods/services from your website

RECEIVE PAYMENTS & MAKE REFUNDS

Step 3: Funds for the payment are transferred to you. Make refunds to your customer's myCitadel Wallet when needed.



Merchant Benefits for using myCitadel Wallet

FAST

Fast and convenient checkout for your customers. Immediate transfer of funds to their wallet account via multiple funding methods including Rapid Bank Transfer, Credit Card, and Debit Card.

EASY

Easy to integrate with your online site. A robust API that seamlessly integrates with your website and back office systems.

GLOBAL

Expand your market and increase sales by receiving payments from local and international customers.

SECURE AND TRUSTED

Industry-leading fraud prevention keeps you and your customers safe and secure. We protect sensitive information using advanced security technologies and procedures.

GROWING USER BASE

With our user base, we processed more than \$1 billion dollars in transactions.

NO CHARGEBACKS

Receive guaranteed funds from your customers so they can have instant access to your products and services.

COST EFFECTIVE

Competitive pricing for you—from as low as 1.9% for guaranteed funds.

MULTI-LINGUAL

Available in English, French, German, Spanish, Turkish, Swedish, and Italian, with more languages being added.

MULTI-CURRENCY

myCitadel Wallet supports USD, CDN, EURO, GBP, RMB (CNY), and SEK, with more currencies being added in the near future.

MERCHANT INTERFACE

Access to monthly consolidated reports. Monitor and review transactions. And more...

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 myCitadel Wallet, or to apply to become a merchant, please contact Citadel Commerce at sales@citadelcommerce.com, or call +44 (0)118 965 7755.

