


# SPIDERCUARD

## **Anonymous & Secure Pre-payment System for Internet**



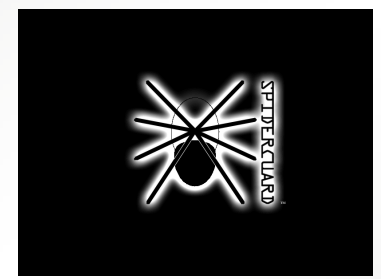
The Easiest and most Secure Payment Method  
on Internet

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# Today's Payment Issues



As of today, all payments are made with cash, bank checks, wire transfers or personal banking cards..

The known issues with the current systems are :

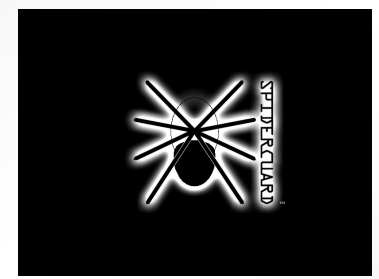
- ⌘ **Cash** :The payment is physical. It requires contact.
- ⌘ **Check** : Requires to be sent. Constraining in terms of cost and loss of time.
- ⌘ **Wire transfer** : Requires having an account and contacting the bank. Involves significant costs and loss of time
- ⌘ **Credit card or Debit card** : Involves an identified name, requires having an account, requires communicating the card number for remote payments (web, phone or other). Constantly exposed to security breaches, information can end up in other people's hands.

**Loss or theft of such cards can lead to piracy or misappropriation of the funds associated with the private and nominative account.**

**Such cases lead to constraining and stressful procedures..**

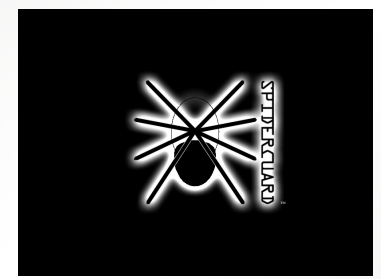
Moreover, the banking system denies some people access to these means of payment. Those individuals are potential consumers with no alternatives to make purchases .

# Next Generation: The SPIDERCUARD solution



- ⌘ **SPIDERCUARD payment system is a new way to secure purchases over the phone and the Internet.**
- ⌘ **It uses a scratch card with a unique confidential code.**
- ⌘ **This card gives access to a pre- fixed sum on an anonymous global account.**
- ⌘ **Anyone can buy this prepayment card for an amount fixed (for example \$20, \$50, \$100, \$500).**
- ⌘ **This card can be distributed and proposed to the public through banks, private shops, supermarkets or public institutions, ATMs.**
- ⌘ **The user has a credit of purchase equal to the amount spent for the purchase of the card.**
- ⌘ **This card is assigned a masked code. Once the code scratched out, the user has access to its account with the corresponding purchase power and its unique confidential code.**
- ⌘ **With the SPIDERCUARD anonymous pre-payment card, the fear of loss, theft or piracy is limited to the sole value of the card, in other words a maximum set to its initial price if it was never used, and to its remaining credit otherwise.**
- ⌘ **The system is especially meant to pay anonymously and thus confidentially.**

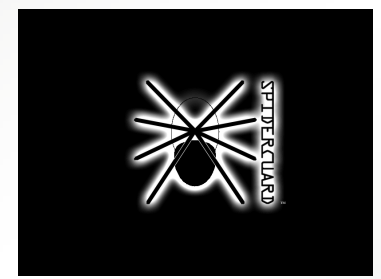
# The NEW payment system that secures all Internet buyers and sellers



## How it works

- ⌘ 1) The user visits an e-merchant's website and selects a product to purchase.
- ⌘ 2) In order to proceed with the payment, the user clicks on a link that takes him/her to SPIDERCUARD's paying site.
- ⌘ 3) Once on the payer's site (SPIDERCUARD):
  - ⌘ The user enters the card code, and confirms the payment amount.
  - ⌘ Once the code validated and confirmed by the payer's service database (SPIDERCUARD), the payer's site sends the confirmation if the payment is OK, or not, to the merchant.
  - ⌘ The payer's site sends a transfer order of the defined sum from the SPIDERCUARD global account to the e-merchant's bank account.
- ⌘ 4) The deal is done. The user is automatically redirected to the e-merchant's website.

# The e-merchant's Four Targets



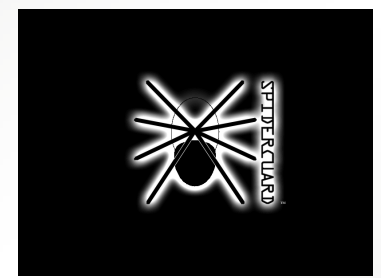
## External

- ⌘ - *To gain the client's trust in one's commerce by providing an anonymous, confidential and secure payment system. Retain existing clientele and reach a new one.*
- ⌘ - *To be able to sell one's products to all people without any problem.*

## Internal

- ⌘ - **To be guaranteed a definitive payment.**
- ⌘ - **To gain investors' or partners' trust in one's business.**

# Additional Information



- ⊠ The card's account is deducted along with the purchases. After spending all funds available, the card is worth nothing and can be thrown away, or eventually refilled with credit.
- ⊠ In order to purchase a more expensive item, several cards may be added together to reach the target price.
- ⊠ Loans and gifts are easier to manage and to provide, especially for companies (secretary's purchases, for example).
- ⊠ In case of loss or theft, usage of the card and therefore access to the money are limited to its stated balance ONLY. The owner's identity is not exposed.
- ⊠ In case of piracy, or misappropriation of the code, the sum that may potentially be lost is limited to its remaining balance ONLY. The loss is therefore limited, and the owner's identity is not exposed.

**In these cases: = > No formalities, => No constraints, => No stress.**

**The risk is the same as when you go out with cash on you:**

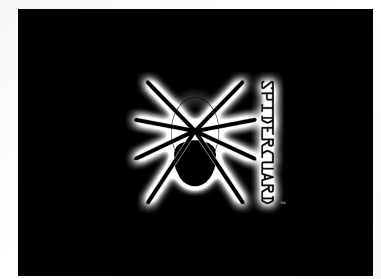
**Unconsciously, by carrying cash, you accept the risk of loss or robbery.**

**You try to never carry big sums with you.**

**SPIDERCUARD is a clean and secure substitute for cash.**

- ⊠ Moreover, access to our payment system is available to individuals who are denied credit and/or debit cards, and/or a banking account.

# Distributing the cards

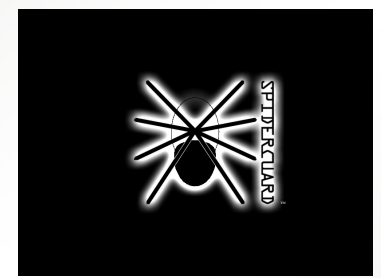


- ⌘ - All locations for external distribution: shopping centres, kiosks, postal services
- ⌘ - All locations for direct distribution: banks, financial institutions, private companies
- ⌘ - Self service machines (ATM)

SPIDERCUARD pre-payment card is sold for a sum equal to the amount of the available credit.

The card provider may add a service fee to the price of the card, just like any other Internet service provider would.

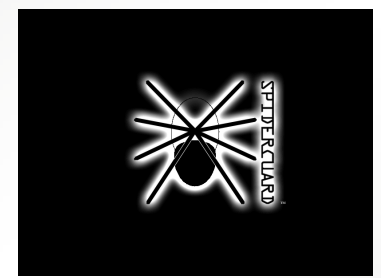
# Flow charts



## => User Action

- 1) => The user buys a card
- 2) The money goes to an anonymous global account
- 3) => The user visits an e-merchant website and selects an item to purchase
- 4) => The user clicks a link leading to the paying site
- 5) => The user enters the code on the paying site
- 6) The paying site validates if credit is available for that purchase
- 7) The paying site sends the money order to the merchant's bank
- 8) The money is wired and a confirmation is sent to the e-merchant
- 9) => The user returns to the e-merchant's website for the receipt.

# Technical ways



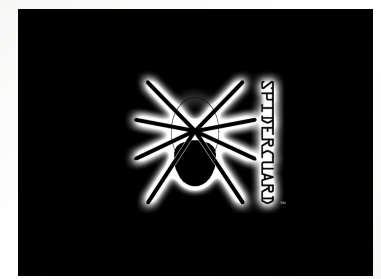
## - Technical Aspect

- ⌘ **Transfers are made from only one account, the payer's (SPIDERCUARD's global account), to the account of the beneficiaries (e-commerce, phone-commerce, etc.).**
- ⌘ **This process allows simplicity of exchanges:**
- ⌘ **On the other hand, ordinary ways of payment debit each account of each customer, which requires a heavy procedure.**

## - Mechanical Finance

- ⌘ **- Interest may be set and accumulated between the moment of the purchase of the card, the cash deposit, and the time of the debit**
- ⌘ **- The buyer and/or the seller may be charged a small percentage for each transaction.**
- ⌘ **- The seller's registration (reference) to the Payer Centre (SPIDERCUARD) involves verification, validation, order and confirmation of transfers.**
- ⌘ **- Merchandising, advertising on cards, presentation of partners on the Payer Site SPIDERCUARD and other Information on SPIDERCUARD's website are possibilities to be considered.**

# Advantages



## -For the User

### Arguments for the diversity of usage include, but are not limited to:

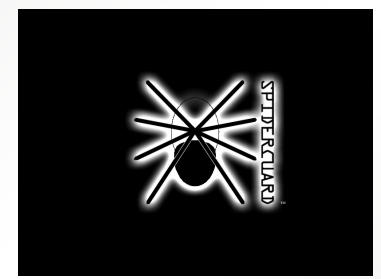
- Access to a secure means of payment for all individuals of all ages, countries, and social classes.
- Means of payment available for physical, virtual, and remote shopping
- Great gift idea, much more acceptable than giving cash away.

### Arguments for the security of payments include, but are not limited to:

- Access limited to the websites of e-merchants listed by the paying institution.
- If the user is victim of theft, or piracy of the code, the loss is limited to the money remaining on the account.
- Anonymity protects the user's identity and personal information

## -For Merchants

- Attraction of additional clientele with an exclusive market segment composed of youngsters and students, foreigners, bad credit and low revenue citizens, etc.
- Attraction of all consumers that have so far been scared of remote credit card payments because of security breaches
- Attraction of a clientele concerned with keeping their identity anonymous for gambling or adult-related purchases.
- Overall increase in consumers' incentives to buy, triggered by an easy, fun, and secure tool.
- No such risk as processing bounced checks or credit cards used by identity thieves.



## Summary

### **Advantages of SPIDERCUARD card over Banking Cards**

#### **- Confidentiality**

Confidentiality is often necessary. It is here guaranteed by the card's anonymity.

For example, many visitors of Gambling and Charm websites would like to keep their identity hidden. This feeling is likely to concern a large number of people, as those two industries (Gaming and Sex) represent the most important markets over the phone and the Internet. This worry currently applies to classic banking card owners, concerned about identity exposure and theft.

#### **- A Democratic Access to Consumption**

Youngsters and other people that are likely to be denied the right to use bank cards will now be free to shop remotely with access to a universal form of purchase power.

#### **- Security**

For the user: Consequences of loss, theft and piracy are limited to the value of the card.

For the merchant: Payment is guaranteed by the paying institution, as long as the credit associated with the given code is available. If credit is not sufficient, the merchant is notified in time to cancel the transaction.

#### **- Serenity**

No stress associated with the constraints of judiciary statements, insurance claims, or other procedures in case of loss, theft or piracy.

No anxiety associated with the risks incurred, and no contact can be made with the user's identity or his private bank account.

#### **- Freedom**

Purchasing power is available to all, without the fear of being hacked, with the possibility to share a card among several users (loan, gift).

#### **- Flexibility**

It makes it easier for a company to give a SPIDERCUARD Card to buy office supplies for example. Usage is simple and more secure than current systems.

#### **- Merchandising**

Gift idea, advertising support, reward for employees, etc.

#### **- Piracy**

Embezzlement is common and easy for hackers to operate on the Internet. But cracking the code of such limited credit cards can be a waste of time, especially if the card has already been used, making the piracy not so profitable, and considering the risk of being located and eventually getting caught.

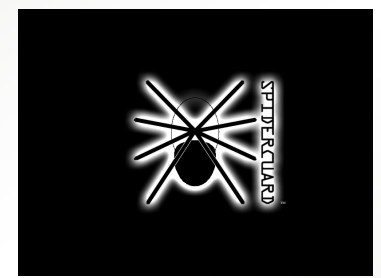
#### **- Convenience**

The system is easy to use, it doesn't require any technical knowledge. The user doesn't need a driver or any other special device, besides a connection to the Internet or a phone line.

#### **- Accumulation**

A range of cards will be proposed to cover various standard amounts (20 \$, 50 \$, 100 \$, or more). Hence, users can add several cards together to afford a large purchase.

# Synthesis



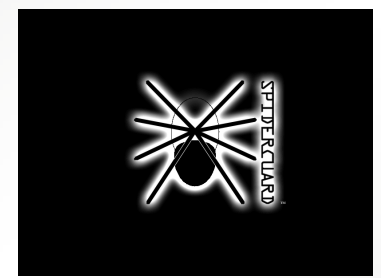
**Despite all new types of security measures for classic credit and debit cards, even if we consider that all of them actually worked, our system SPIDERCUARD would still be ahead in economic terms.**

- ⌘ First, the customer's psychological fear of piracy and identity theft from the banking card breaches won't leave the card holder's mind that easily**
- ⌘ Second, and in particular, banking cards can't help merchants guarantee their clients an absolute confidentiality and anonymity.**
- ⌘ Last, unlike banking cards, SPIDERCUARD gives sellers the possibility to acquire a clientele that nobody else can reach.**

**Classic banking cards cannot offer any of these 3 qualities.  
Only SPIDERCUARD will.**

**Our system is therefore, if not substituting, at least complementary to the existing one.**

# Others precisions



## - About our SPIDERCUARD anonymous pre-payment card

Our card carries a code that gives access to a fixed amount of funds  
It is totally anonymous; no name is displayed, giving absolute confidentiality  
No need for a personal bank account  
No need for a bank approval  
No need for a driver/reader or any kind of hardware to read the card  
Easy way to buy remotely  
Technical planning is easy feasible  
Banking planning is easy achievable  
Simplicity for money transfers (the money comes in and out of one account only)  
All payments are guaranteed to the merchant

## - Credit and debit cards

They carry a code inside an electronic chip, which requires technical devices (a driver/reader is necessary)  
Bank approvals and multiple wire movements make the system complex and costly  
A nominative bank account is required, which excludes anonymity for purchases.  
The electronic chip requires complex technology and management, and can become unreadable if scratched.  
Banking cards are easy targets for hackers, as simple programs of credit refill can establish contact with your private bank account.

**To easily understand the difference between both systems, just compare cash payments with classic credit or debit card payments.**

**Those are two different systems with two different applications for one common purpose. Classic credit or debit cards are good for all physical payments of proximity, while our SPIDERCUARD anonymous pre-payment card is the most adequate paying method to securely purchase remotely.**

**Our SPIDERCUARD anonymous pre-payment card has advantages classic credit and debit cards will never have. They can be complementary.**