

YALKO LLC



EMV Web Terminal
Presentation



" YALKO " LLC Company
represents the project "Web Terminal" which
allows to provide customer service over
international plastic cards according to EMV
specifications through the
Internet.

The "Web Terminal" purpose to granting alternative 3-D Secure
technologies of a way of payment through the Internet, simplification of
service of transactions smart-cards EMV through the Internet and increase
in quantity of EMV smart-cards transactions through the Internet.

14/12/2011

1

Konstantin Georgievich Yalin.
CEO



Differences from existing decisions

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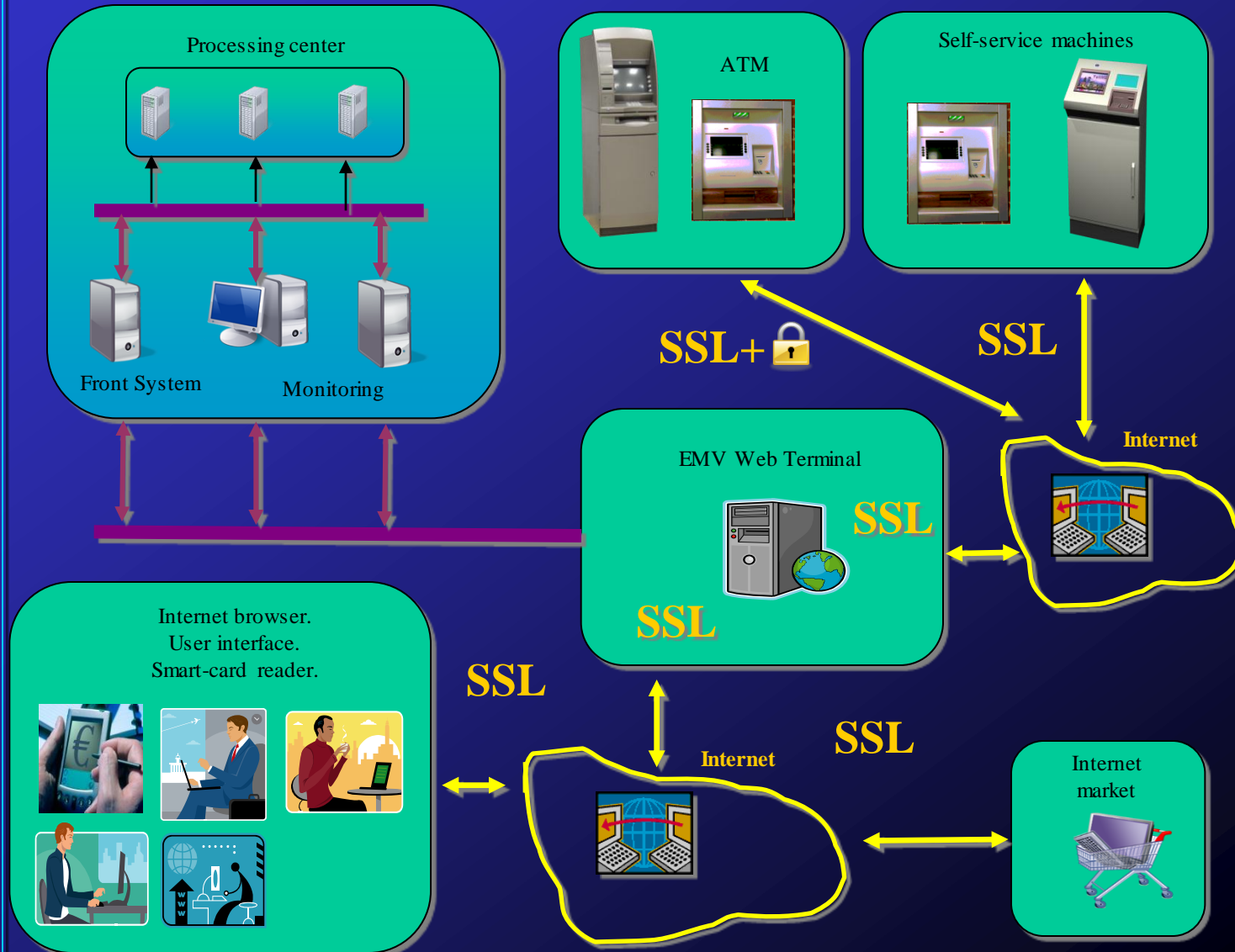


- Absence on the removed computer of the software certificated in EMVCo.
- In comparison with “3-D Secure” technology, transaction is really carried out over smart-card and according to EMV specification.
- The responsibility on frauds is shifted from the bank to the international payment system.
- In unlike “3-D Secure” technologies, there is not necessity to specify a card number, a name of the owner, expiration date and a verifying code of a card, from the keyboard.
- In comparison with “3-D Secure” technology, eliminates the psychological barrier about demanding input of the confidential information on a card and about the client in windows of a browser.
- All software and the user interface, (a choice of currency, accounts, the sums, type of transaction...) is lying on a acquirer server.



Basic scheme of the Web Terminal.

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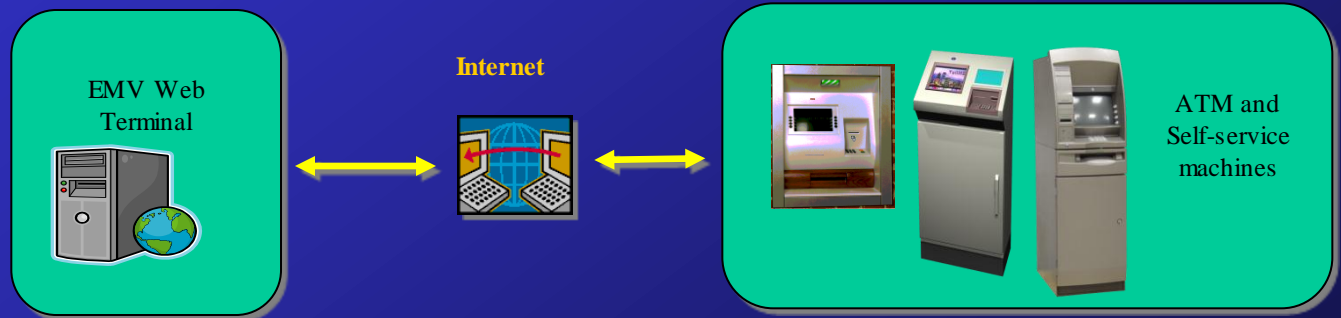


Web Terminal allows

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- To connect cash dispenses and self-service machines through the Internet.



- To serve physical persons having the Internet and smart-card reader.



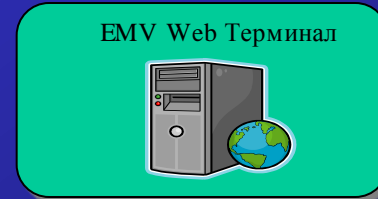


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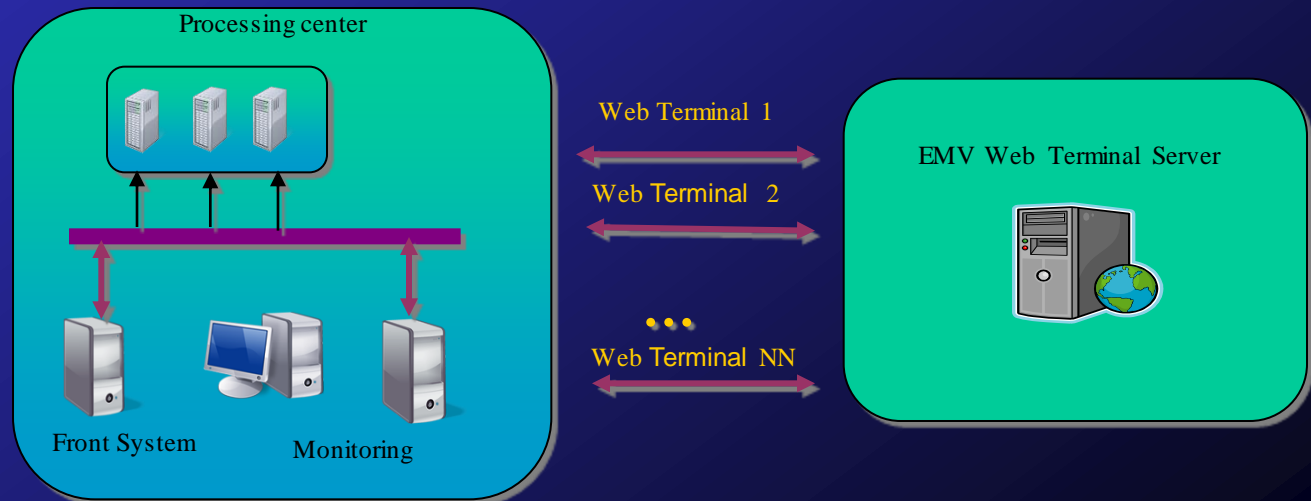


Connection features

- Web Terminal, it is a computer (server) which is placed in acquirer or other entrusted legal company.



- Web Terminal is connected to processing center as usual POS terminal or ATM.
- On one computer it is possible to establish and connect necessary quantity of terminals to processing center.
- The quantity of terminals is limited only by opportunities of a computer and a liaison channel with processing center.

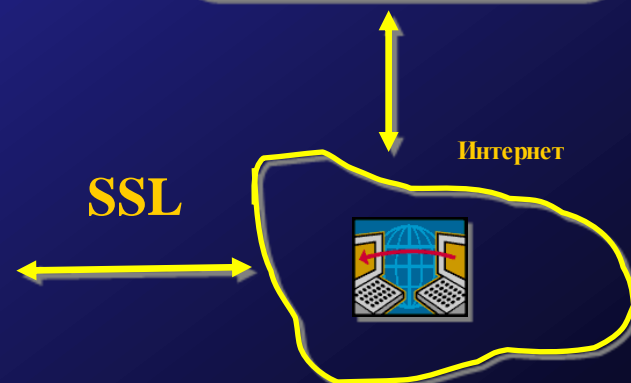
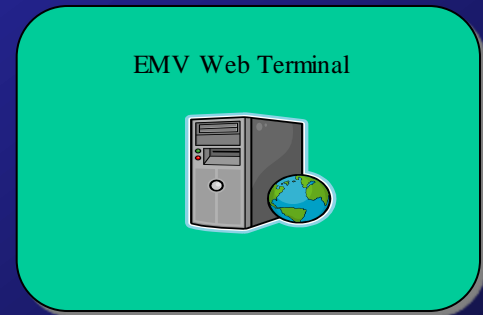




Differences from usual POS terminals

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- The smart-card reader is connected to the terminal through the Internet on the channel protected over SSL.



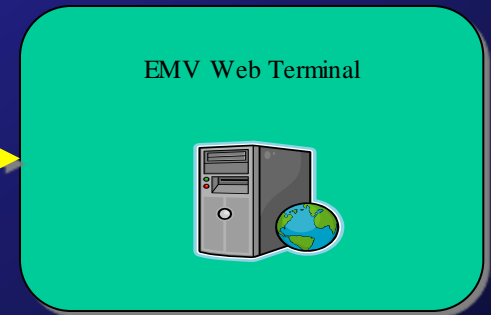
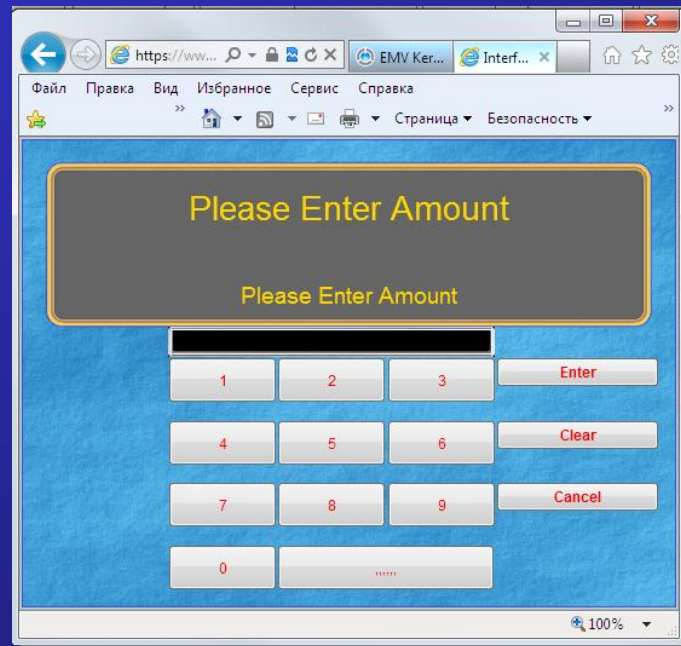
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Differences from usual POS terminals

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- The user interface (a choice of currency, the account, the sum, type of transaction...) it is formed on a server.



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7

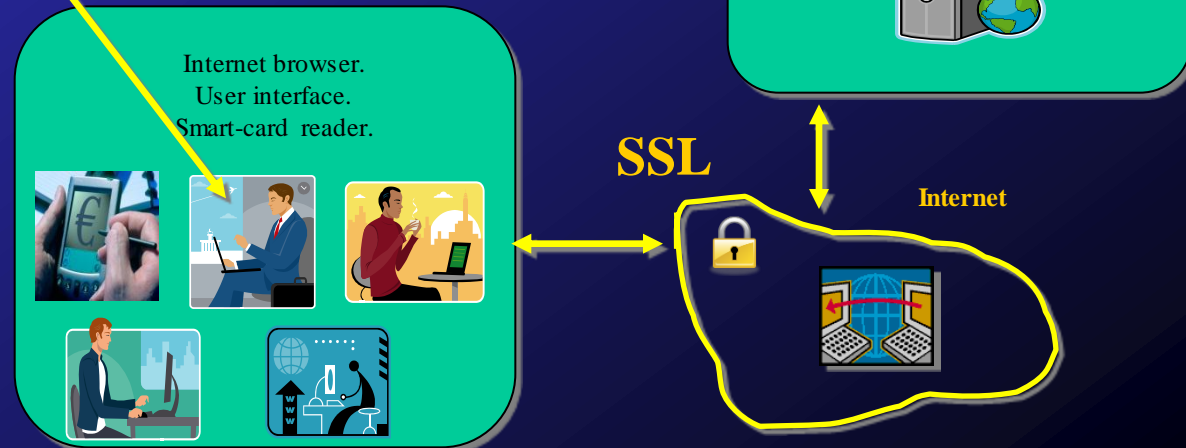
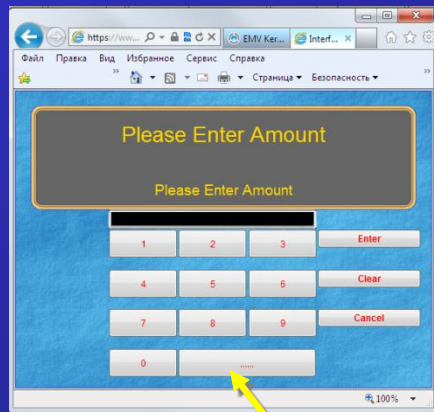
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Differences from usual POS terminals

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- The user interface is transferred the terminal or the client during performance of transaction through the Internet on the channel protected over SSL.



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8

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Advantages

- Absence on the removed computer of the software certificated in EMVCo.
- The responsibility on frauds is shifted from the bank to the international payment system.
- Use of one general software server for all terminals raises reliability (today the software still established on each removed computer).
- Does payments through the Internet by more safe.
- Increases a appeal of Internet of payments because the additional way of performance of payments is offered.
- Increases of quantity of payments through the Internet.

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There are questions?..



<http://www.yalko.ru>
managers@yalko.ru

Home 19, Building 1, Presnensky Val Str., Moscow, 123557.

Ph.: + 7 916 620-7604

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10