2009

CyberPlat®

PREPAID PROCESSING BUSINESS WITH FLEXIBLE MICRO TOP-UP

For

Mobile Communication Brand Stores

Payment Terminal Networks

Retail Chains

Cash Desks

Banks

The largest electronic payment system
More than 400,000 points–of–sale
More than $6.5 billion 2008 financial turnover

Contents

Andrey Gribov,
General Director of CyberPlat OJSC:

Russia entered the 21st century, a century of the knowledge-based economy – and the CyberPlat® system emerged as a consequence of increased needs of modern people and businesses in the third millennium. A rapid growth in the number of new services and their availability for the growing population necessitate a development of new payment instruments.

Banks first appeared as storages for big sums of money, so it's not surprising that the banks have strong walls, armoured doors, and employ highly professional and therefore highly-paid personnel along with state-of-the-art technologies to keep the money safe. The result is that no transaction like cash payment acceptance can cost less than 1 USD. But the knowledge-based market created lots of commercial enterprises, like telecommunication providers, which are able to accommodate tens of millions of customers transacting very small payments. The average CyberPlat® transaction is only about 4 US dollars, but the rate is more than a hundred and twenty million transactions per month; while for a bank such small transactions would be unprofitable to handle.

Moreover, small payments like that do not require high level of security. If a payment amounts to only a few US dollars, it's safe to be collected through the cashiers of common retail outlets, like dealerships, supermarkets, chemists', petrol stations, which makes it much cheaper. We therefore forecast that in a couple of years the payment through retail chains will be just natural for individual customers.

CyberPlat® helps its partners who participate in this payment system get another source of income and increase their core business turnover. That is why we set up and are developing this payment system. Even at present the number of points-of-sale in our system multiply surpasses such of the Russia's national banking system.

Vladimir Kuznetsov,
Executive Director of CyberPlat OJSC:

The features of the CyberPlat® payment system could be readily described in three words: easy-to-use, fast, safe. As of this moment, we have approximately 230,000 points-of-sale only in Russia and CIS countries and this is just a beginning. We have an ever-increasing number of partners: operators that provide a wide range of services for markets of mobile, fixed and IP-telephony, satellite and cable television, Internet business, utility and power supply services, credit repayment and booking services, and the like.

I believe that in the coming years we will implement, on a global scale, that is to say everywhere in Russia, "a one-window principle", when a great deal of payments required in the modern world could be effected at any point-of-sale of the CyberPlat® cash acceptance network.

About the company

CyberPlat®, the universal multibanking payment system, was established in 1997 on the basis of the Department of Electronic Commerce at Platina Commercial Bank. It was developed to provide IT-support at effecting cashless transactions in the e-commerce sector for the whole range of financial services from «micro» payments to interbank transactions.

Historically, CyberPlat® was the first Russian payment system — the first transaction in favour of Garant-Park company was effected on March 18, 1998, whereas the first on-line payment over the Internet in favour of Beeline, mobile communication operator, was made on August 12, 1998.

By 2000, the CyberPlat company was recognized as a separate open joint stock company. At present, CyberPlat® has been operating in the e-payments market for more than 11 years and remains the largest in Russia, secure and failure free payment system.

KPMG Limited audited CyberPlat® operations according to SAS 70 type I standard (Statement on Auditing Standards No 70 developed by American Institute of Certified Public Accountants – AICPA for internal controls in servicing organizations).

The auditing company stated that they did not find any significant control deficiencies within the scope of their report and that the controls were designed and implemented appropriately.

Awards

The steady growth of financial turnover and improvement of service quality make the CyberPlat® cash acceptance network the leader in its market sector.

Beeline
2007

Beeline
2006

Beeline
2007

Beeline
2007

MegaFon
2007

Beeline
2007

MegaFon
2008

C-News Award
2007

MTS
2005

The Company's business performance was distinguished with similar diplomas of other operators as well.
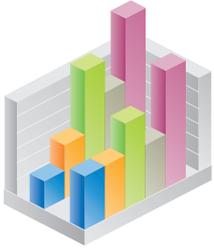
Key figures

In 2008, the CyberPlat® reached a new level of its development and became an international global payment system of transnational character with the total number of payment acceptance outlets equal to **400,000** where **230,000** outlets are located in Russia and CIS countries and **170,000** outlets – in the biggest cities throughout the world.

The total number of the CyberPlat® payment acceptance outlets increased more than twice in 2008 and now it exceeds the size of the entire Russian banking system (the number of banking institutions with all their branches, locations and even transportable cash desks is about 43,000 at present) more than five times.

In 2008, more than 1.5 billion operations were transacted through CyberPlat®, which exceeds the sum total of the Central Bank of Russia transactions and Visa and MasterCard payments in Russia summed up together.

Access to more than **500 providers of various services rendered in Russia** and to almost **100 operators abroad** is possible through payment gateways.

More than 130 banks enjoy the membership of the system.

The company financial turnover in 2007 exceeded $4.7 billion, and amounted to $6.5 billion in 2008.

In 2008 the company's turnover increased almost by 40%.

Payment volume dynamics
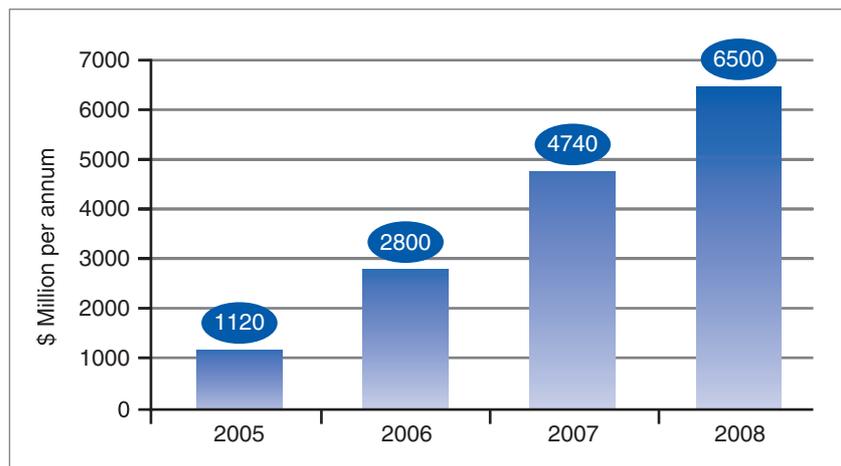
CyberPlat® collects about 25% of all earnings of MTS, Beeline, MegaFon and other Russian mobile operators.

Dynamics for the number of cash acceptance outlets in Russia and CIS counties

Number of cash acceptance outlets

	2005	2006	2007	2008
	15 000	38 500	100 000	230 000
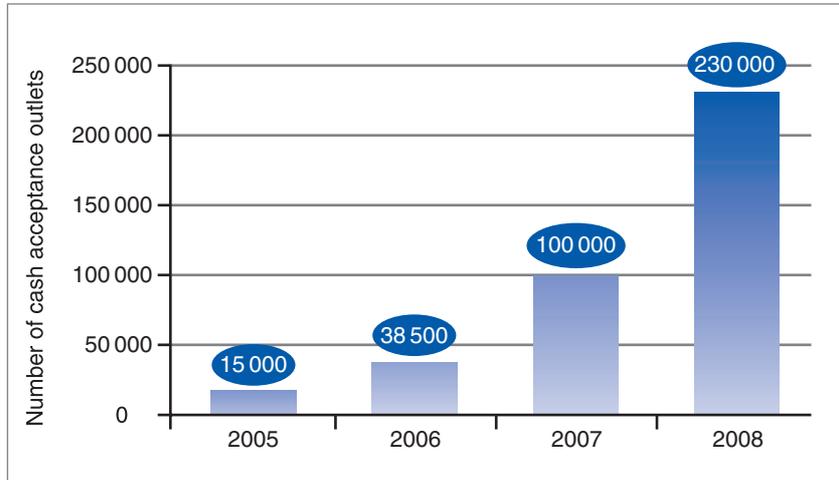
The CyberPlat® transaction processing subsystem enables effecting cashless settlements for e-commerce and makes the whole system working under "real money in real time" principle. In 2006, 669 million operations were transacted through the CyberPlat® payment system, for 2007, the number already was 1.25 billion, and in 2008, the system processed over 1.5 billion transactions.

Transactions volume dynamics

Number of transactions, million

	2005	2006	2007	2008
	200	669	1250	1500
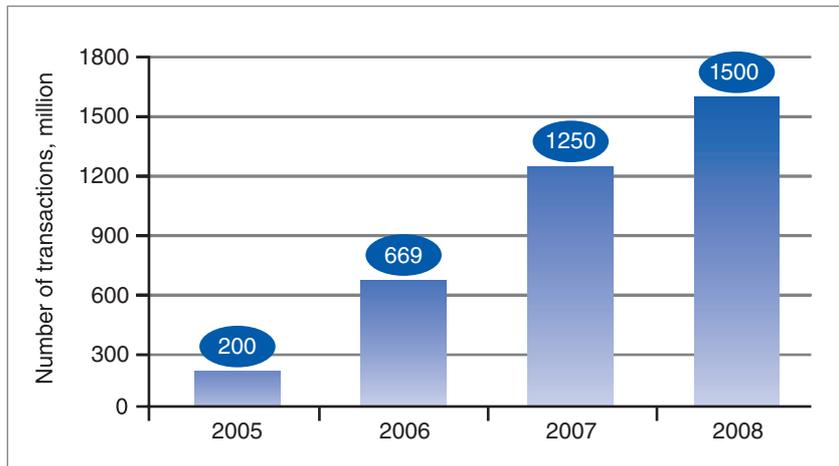
Taking into account this number of transactions, and the fact that Russia's population counts 142 million people, we get that almost everyone in Russia employs the CyberPlat® services, because it is quick, safe and reliable.

Glossary
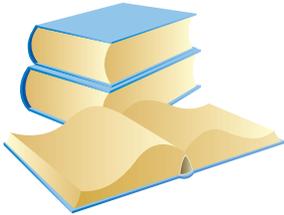
Operator, any organization that provides services to the public and accepts payments via CyberPlat®. These are mobile and fixed-line telecom companies (MTS, Beeline, MegaFon, Skylink, Tele2, Rostelecom, etc.), satellite and cable television services providers (NTV+, Akado etc.), internet service providers and IP-telephony operators (Komstar, RTelecom, etc.), public utility services and power supply companies, airline ticket offices, etc.

Customer, any individual or corporate client that pays via CyberPlat® for the services rendered by operators — either in prepaid mode (account top-up transaction), or in the form of subscriber fee, or in post-paid mode for the services already rendered, for instance utility services.

Point-of-sale, any workplace that has a facility for payment collection from the customers in favour of operators via CyberPlat® (store cashiers, payment terminals, teller's desks in banks, manager desks in mobile communication brand stores, sellers in the kiosks, etc.).

Cashier, an employee working at a point-of-sale that serves a customer.

Dealer chains, a set of points-of-sale under a single brand. For instance, the chains of mobile communication brand stores such as Euroset, the chains of filling stations such as Gazprom Neft, consumer electronics chains such as Eldorado. A large department store with a dozen of cash registers each of them being a point-of-sale is also considered a dealer chain.

Payment terminal (self-service cash-in kiosk), a fully automated point-of-sale operating without a cashier – similar to an ATM. The cash-in payment terminals of the following chains – Parnet (I-box), Elecsnet, Novo-Plat, Platforma, Multikassa (Siberia), Express-system (Ural), Comepay (south of Russia), Molniya, etc. – are available for the customers.

Dealer, a legal entity (a dealer chain or an individual point-of-sale, for instance, a shop, a kiosk or a drugstore), receiving payments via CyberPlat® for the operators.

Regional representative, a CyberPlat® representative looking for and hiring new dealers for the CyberPlat®. A representative's earnings come from the commission, the amount of which depends on the hired dealers' turnover.

Current trends
in the financial markets

The payment systems performing telecoms operator account replenishment transactions (this business is known as mobile top-up in Europe) and bill payments for various services have rapidly grown worldwide over the recent years. People have an increasing opportunity to effect cash payments through retail drugstore networks, supermarkets, gas filling stations, and consumer electronics stores. The competition between different payment systems is largely focused on the development of novel technologies providing convenience, high speed and reliability of transactions.

Most of customer payments collection in Russia is carried out through direct top-up of subscribers' accounts at retail chains using various payment systems as well as through scratch cards sales. The increase in the volume and value of accepted cash payments along with decrease in scratch card sales volumes is the current market development trend.

The history of CyberPlat®, the founder of the Russian e-commerce market, could easily show its evolution patterns. CyberPlat® began its business operations performing payment transactions for mobile telecoms operators; subsequently, the company extended its business activities to include Internet service providers, satellite and cable television, and land-line (wire-line) telephone services providers. Carrying on, we introduced a new feature that enables payments for the whole range of utility services, including electricity bills issued by the power supply companies. The next step was enabling our customers to pay for security services, repay credits, top up assets on bank cards, pay for airline tickets etc.

For banks, CyberPlat® offers the money transfer systems integrator, and integration of cash cards acquiring and payments.

Among the dealers of the CyberPlat® system there are mobile communication brand stores, supermarkets, chains of payment terminals, ATMs, POS-terminals, filling stations and drugstores. Post offices operated by the Russian Post into the largest chain counting approximately 40,000 offices nation-wide are also entering the payment systems market.

According to the financial market experts' forecasts, individual customers tend to prefer retail chains for micro-payments. Within the span of several years, this service will become a convenient and regular way of payment for most Russians.

Technology

CyberPlat® performs on-line payment acceptance for the services provided by operators.

The dealer company receiving money from the customers guarantees instant top-up of their personal accounts in the operator billing system. A novel payment method known as B2B(4C) was devised for transaction processing; this method combines the existing schemes of the intercorporate Internet payments with electronic payments of individual customers.

CyberCheck®, a technology of document interchange is characterized by the highest speed (the standstill period of electronic payment via the system does not exceed 2 seconds (1-7 stages on the scheme) given a good channel of the dealer's Internet access) and safety ensured through mandatory use of electronic digital signatures (EDS) by both parties.

CyberPlat® business scheme
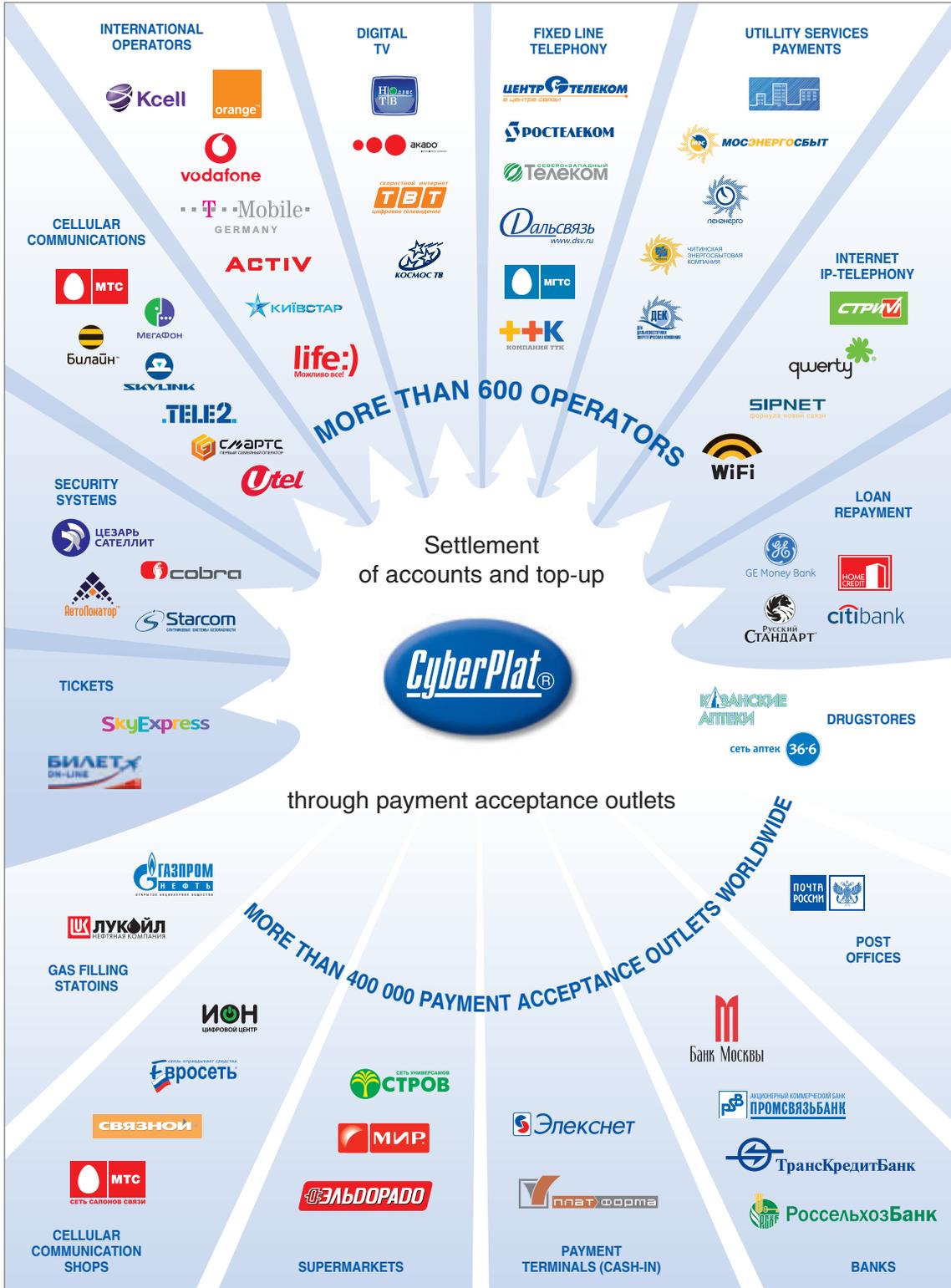
Operators list

Optimization of expenses incurred upon services proceeds collection is becoming of vital importance for service providers as the clients base grows. CyberPlat® system allows making payment collection more efficient, therefore the number of companies using CyberPlat® has been dynamically growing throughout the entire period the company operates in the market.

CyberPlat® payment system has integrated payment gateways to service providers including leading mobile and fixed line communications operators, operators of satellite and cable TV, organizations providing housing and communal services, power generating companies, etc.

**List of some
most important operators**

Cellular Communications

Mobile TeleSystems OJSC (MTS)
All-Russia's operator

Beeline
All-Russia's operator

MegaFon
All-Russia's operator

SKYLINK
All-Russia's operator

Tele2
Saint-Petersburg, Leningrad Region, Smolensk Region, Kursk Region, Nizhni Novgorod Region, Belgorod Region, Rostov Region, Chelyabinsk Region, Omsk Region, Kemerovo Region, Irkutsk Region, and Udmurt Republic

Smarts GSM
Astrakhan region, Volgograd Region, Ivanovo Region, Samara Region, Saratov Region, Penza Region, Orenburg Region, Ulyanovsk Region, Yaroslavl Region, Krasnodar Territory, Bashkortostan Republic, Kalmykia Republic, Mari El Republic, Mordovia Republic, Tatarstan Republic, Chuvashia Republic

Utel
Sverdlovsk Region, Tyumen Region, Perm Region, Chelyabinsk-Region, Kurgan Region, Khanty-Mansi Autonomous Region, Yamal-Nenets Autonomous Region

Nizhegorodskaya Sotovaya Svyaz
(Nizhni Novgorod Cellular Communication)
Nizhni Novgorod and Nizhni Novgorod Region

Kodotel
Voronezh and Voronezh Region

Akos
Primorie Territory

Motiv
Yekaterinburg and Sverdlovsk Region

Ulyanovsk GSM
Ulyanovsk and Ulyanovsk Region

NTK
Primorie Territory

MetroTelKazan
Kazan

Yeniseitelecom
Krasnoyarsk, Krasnoyarsk Territory, and Taimyr Autonomous Region

Wellcom
Tomsk

STeK GSM
Kuzbass

BashCELL
Bashkortostan

AltaiSvyaz
Altai Territory

Fixed Line Telecommunications

Rostelecom
Moscow

Transtelecom
All-Russia's operator

Centrtelecom
Belgorod, Bryansk, Vladimir, Voronezh, Kaluga, Kursk, Lipetsk, Moscow, Orel, Ryazan, Smolensk, Tambov, Tver, Tula and respective regions, the Upper Volga Territory

Volgatelecom
Mari El, Mordovia, Udmurtia and Chuvashia Republics, Kirov, Nizhni Novgorod, Orenburg, Penza, Samara, Saratov and Ulyanovsk Regions

MGTS
Moscow

DalSvyaz
Primorie and Khabarovsk Territories, Magadan, Sakhalin, Amur, Kamchatka and Jewish Autonomous Regions

North-West Telecom
Leningrad, Murmansk, Archangelsk, Pskov, Kaliningrad, Novgorod and Vologda Regions, Nenets Autonomous Region, Karelia and Komi Republics

Southern Telecommunications Company
Adygeya, Kalmykia and Kabardino-Balkaria Republics, Karachay-Cherkessia and North Ossetia, Krasnodar and Stavropol Territories, Astrakhan, Volgograd and Rostov Regions

TV and Internet

NTV-Plus
All-Russia's operator

Tricolor TV
All-Russia's operator

AKADO
Moscow

Tvoe TV (Your TV)
Digital cable television
Yekaterinburg, Krasnodar, Kurgan, Saint-Petersburg, Novosibirsk, Moscow, Electrostal

COMSTAR-Direct
Moscow

MTU-Inform
Moscow

MatrixTelecom
Moscow

Beeline WiFi
Wireless high-speed Internet access
Moscow, Saint-Petersburg

SIPNET
IP telephony
Moscow

Kosmos-TV
All-Russia's operator

Utility Services

Utility bill payments
Moscow, Dzerzhinsk, Reutov, Noginsk, Nizhni Novgorod, Izhevsk, Voronezh, Tver, Saint-Petersburg, Tyumen, Penza, Ufa, Ulyanovsk, Saratov

PIK-Comfort

Mosenergosbyt
Moscow

Chitinskaya Energosbytovaya Kompaniya

Dalenergosbyt

Sverdlovskaya Energogazovaya Kompaniya

Yakutskenergo

Yekaterinburgskaya Elektrosetevaya Kompaniya

Tyumenskaya Energosbytovaya Kompaniya

Penzaregiongaz

Loan Repayment

Русский СТАНДАРТ	Russian Standard Bank
citibank	Citibank
GE Money Bank	GE Money Bank
HOME CREDIT	Home Credit and Finance Bank
Банк Москвы	Bank of Moscow
Альфа·Банк	Alpha-Bank
МОСКОВСКИЙ БАНК реконструкции и развития МБРР	Moscow Bank for Reconstruction and Development
АКЦИОНЕРНЫЙ КОММЕРЧЕСКИЙ БАНК ПРОМСВЯЗЬБАНК	Promsvyazbank
РОСБАНК	Rosbank

Security Systems

ЦЕЗАРЬ САТЕЛЛИТ	Cesar Satellite Satellite security system
АвтоЛокатор	Autolocator Satellite antitheft alarm system
cobra	Cobra Connex Satellite security system
Starcom СПУТНИКОВЫЕ СИСТЕМЫ БЕЗОПАСНОСТИ	STARCOM Satellite security system Saint-Petersburg

Airline Tickets Booking

SkyExpress	SkyExpress Airline Tickets Booking
БИЛЕТ ON-LINE	Ticket On-Line Airline Tickets Booking

Check the complete list of operators at
http://www.cyberplat.com/about/customers

International operators and operations

CyberPlat® allows mobile telephony subscribers to top up in any of the countries of operation.

There is well developed payment acceptance network operating through cash acceptance points in stores and service centres connected to the CyberPlat® system in many contries. Some of these countries are united in an international payments system. Subscribers from Germany, Austria, Kazakhstan and Russia can top up in the local currency while visiting any of these countries.

The international top-up infrastructure created by CyberPlat® provides very comfortable environment for citizens of different countries. This service is much appreciated by the subscribers of mobile operators that reside in the neighbouring countries or have to travel a lot. CyberPlat® is planning further expansion of the system.

International providers connected to the CyberPlat® system

Countries with the wide cash acceptance network

Germany	Vodafone DE	T-Mobile DE	O2	E-Plus		
Austria	Mobilkom	T-Mobile AT	Three	Telering	Orange AT	Bob	Yesss!
Kazakhstan	Beeline	K`Cell	Activ	NEO		

Countries with the payments only for local operators

Ukraine	MTS	Beeline	life:)	Kievstar
Moldova	Orange	Eventis	Moldcell	
Uzbekistan	Beeline	U-Cell		

CyberPlat® – the global payment system

Subscribers of the three leading Russian mobile network operators – MTS, Beeline and MegaFon – have an opportunity to pay for the communications services abroad in the Western Union locations.

It is extremely inconvenient to find yourself in foreign country with your mobile phone disconnected. Until recently, it has been a problem to replenish accounts with Russian Mobile Network Operators while being abroad. Today, this transaction can be carried out in the Western Union locations which provide the Quick Pay service. There are more than 170,000 such locations in 150 countries worldwide (the total number of Western Union locations exceeds 335,000).

In order to deposit funds to the personal account, one needs to:

1. Find a Western Union location providing the Quick Pay service;

2. Fill in a special form. Specify the name of the mobile network operator in the form as: MTS, BEELINE or MEGAFON (in Latin, capital letters). Note that it will be impossible to pay for the services of a telecommunications provider having written only its name;

3. Specify the mobile telephone number with a prefix (ten digits altogether);

4. Specify the payment amount.

Western Union collects a transfer fee according to the effective rates.

Payment for Public Utility Services
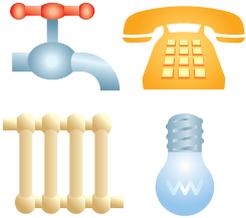
Russian residents can quickly and conveniently, without wasting their time and patience while standing in lines, pay for utility services through the CyberPlat® in Moscow and other cities and places of Russia.

At present, in Moscow alone there are more than 15,000 points where you can pay for utility services (compare it with all and all 3,000 bank offices of all types including operation windows and branches listed in the most exhaustive city directory of Moscow, Moscow Addresses), among those are the cashiers and terminals in mobile communication brand stores, such as Sviaznoy, Euroset, mono-brand network of MTS mobile stores and other retailers. Apart from the leading retail chains, you can pay for utility services through CyberPlat® in Russia's largest terminal chains such as I-Box, Platforma, Molniya and many others.

No commission or tiring lines, to which we are used at common places for utility services payment. These points naturally attract more and more clients being convenient come-and-pay locations.

At the same location you can pay for electricity, telephone, cable or satellite television, Internet, mobile phone and the rent, too.

CyberPlat® makes the utility payments convenient for millions of Russians, saving their time and efforts. The customers appreciate the obvious advantages of these payment points at retail and terminal chains. CyberPlat® is planning to organize utility payments in this manner for all major cities of the country.

CyberPlat® is developing the chain of points for the utility payments in two directions: on the one hand, raising the number of the points (and therefore, the coverage density and accessibility), on the other hand, widening the coverage. CyberPlat® receives payments for gas, electricity and other utilities in Saint-Petersburg, Tyumen, Yakutsk, Ulyanovsk, Penza, Chita, Yekaterinburg, Saratov, Nizhni Novgorod, Voronezh, Tver, Izhevsk and in some towns of Moscow Region. In this way, CyberPlat® is creating the system for municipal utility payments.

Receiving utility payments for the housing estates owned and managed by the PIK company, such as Krylatskie Ogni, the club type estate in Filippovsky Pereulok and many others, CyberPlat® started a new line of service, receiving payments for non-municipal housing.

Cash Acceptance chains

Among the CyberPlat® dealers, the best known are:

• federal chains of dealers' mobile communication brand stores Sviaznoy, Euroset, Ion, mono-brand network of MTS mobile stores;

• «Russian Post» Federal State Unitary Enterprise;

• chains of filling stations Gazpromneft, Lukoil, Peterburgskaya Toplivnaya Kompaniya;

• Ostrov supermarket chain;

• electronics stores Eldorado, Mir, Belyi Veter;

• drugstore chains 36,6 and Kazan Drugstores;

• «Iz Ruk-v-Ruki» classified advertising publishing chain;

• payment terminal chains, Elecsnet, Multikassa (Siberia), Express-systems (Ural), Platforma; Novoplat

• banks TransCreditBank, Promsviazbank, Bank of Moscow, Stroykredit, SDM Bank, Rosselkhozbank, Credit Bank of Moscow, TRUST National Bank, Sudostroitelny bank and many others.

Major cash acceptance chains
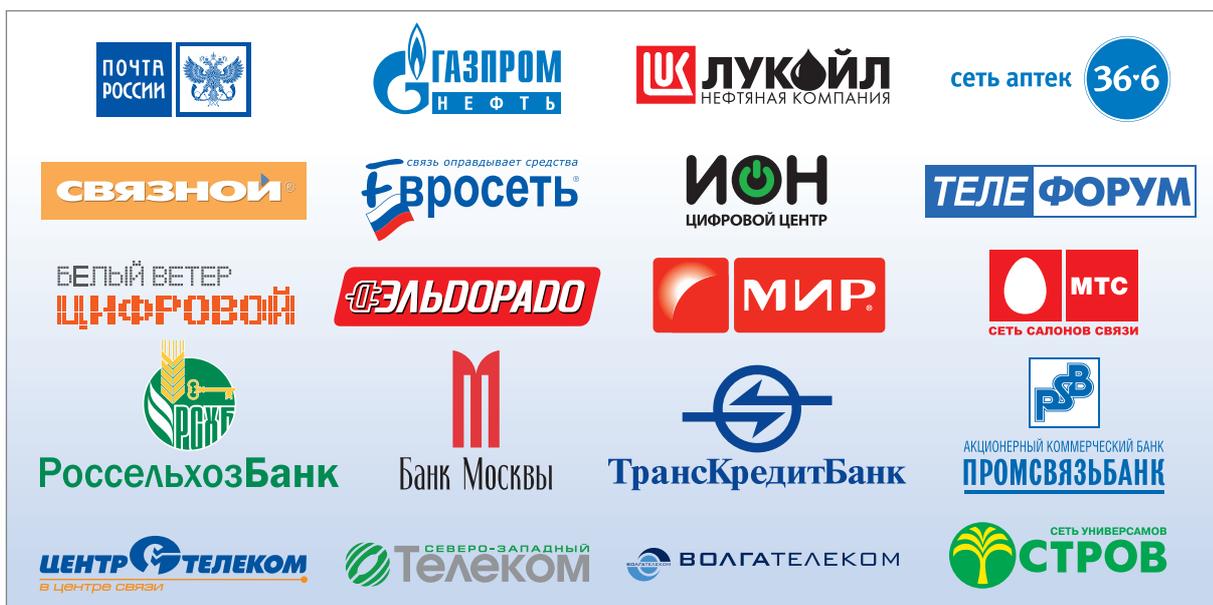
Social mission
of the CyberPlat® system

According to the statistical data of the CyberPlat® payment system as of the end of 2008, only 11.8% of all payments, effected through the CyberPlat® cash acceptance system, exceeded $5. Meanwhile, the transactions less than $1 make up 22.4%, $1 to $2 – 30.7%, and $2 to $5 – 35.1% of total payments. Thus, about 53% all CyberPlat® transactions include payments below $2 (about 62 roubles).

Distribution of values of payments in the total number of transactions processed by CyberPlat®

$1 to $2
30,7%

less than $1
22,4%

$2 to $5
35,1%

more than $5
11,8%
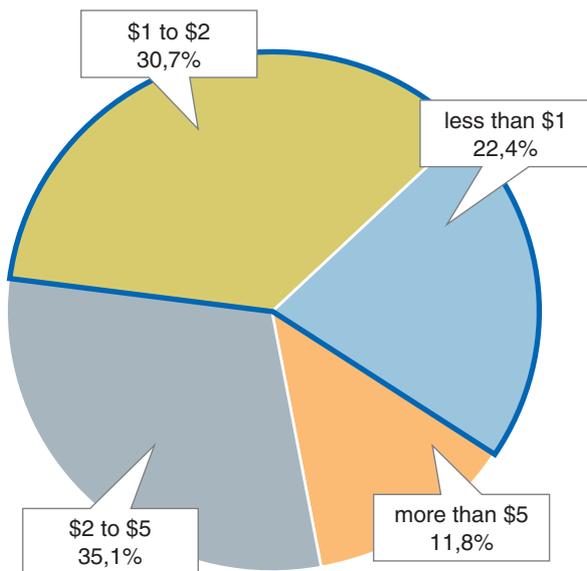
The data presented above confirm that CyberPlat® provides features that encourage medium and low-income groups to use the most advanced up-to-date technologies, which, first of all, include mobile communications and Internet access. Even a minimal balance allows a customer to stay connected, send messages and make urgent calls.

The favourable environment created by CyberPlat® for the use of modern communication technology by the broader population groups plays a decisive role in addressing the issue of the so-called "digital divide" in the Russian Federation. The statistics, which include the predominance of small payments and the total number of transactions within the system (more than 1.5 billion a year), clearly shows that the efforts applied by the CyberPlat® system provide a serous positive impact on the increase of mobile communication penetration rate in Russia.

For instance, if the customer's account is empty and the customer cannot afford to buy a minimal price scratch card that costs 100 roubles (minimal amount), they still can top up their account at any point-of-sale. Any customer having 10 to 20 roubles can top up their account to make use of SMS-services and receive incoming calls.

It is also convenient that the points-of-sale are the most frequently visited public places such as shops, drugstores, post offices, mobile communication brand stores, payment terminals and filling stations. The customers' account will be instantly topped up thanks to on-line operation.

The opportunity to deposit small amounts into the personal accounts provides low-income groups, including children, students and retired employees, with access to mobile communications, thus implementing an important social mission in eliminating digital inequality.

Be a Regional Representative for CyberPlat®!

Within the boundaries of the unique CyberPlat® Regional Representative Programme you may become a representative even without setting up your own cash acceptance point. The purpose of this programme is to give the most active business people of Russia an opportunity to raise their revenues and provide them with an instrument for attracting new partners to the CyberPlat® chain.

You need not have any contractual obligations to the companies which you are inviting into the CyberPlat® system, nor have you to be a CyberPlat® dealer.

A Regional Representative does not need to:

1. Conclude a contract with a Dealer (the one who accepts the payments through own outlets).

2. Have a balance in CyberPlat® sufficient for the Dealer's operation.

3. Organize its own outlets (no rent, cash registers official registration, or personnel hiring).

4. Organize a sub-dealer chain of outlets (no contracts with third parties, collection or money transfers needed).

5. Be held financially responsible to CyberPlat® for other companies' transactions.

6. Transact payments from operators' or providers' subscribers.

To start operations, a Regional Representative needs to:

1. Acquire a legal entity or an individual entrepreneur status.

2. Conclude an agency agreement with CyberPlat®.

Liabilities of a Regional Representative are:

1. To look for sales or services outlets belonging to legal entities or individual entrepreneur who are willing to organize payments with the help of CyberPlat®. A Regional Representative determines the Dealers attraction strategy.

2. To inform a potential Dealer of the CyberPlat® advantages.

3. To help the Dealer with registration.

4. To help Dealers optimize the transactions and to support the Dealers operations with CyberPlat®.

5. To submit daily reports about new Dealers.

6. To submit a monthly report of new Dealers contracted during the accounting month.

A Regional Representative is authorized by CyberPlat® to perform the listed duties.

Remuneration

A Regional Representative's earnings are 0.1% of the Dealers' monthly turnover. The amount of earnings is stated in the contract between the CyberPlat® and the Representative. For instance, the Regional Representative contracted three (3) new Dealers during the accounting month.

Dealer	Dealer's turnover per month, $	Remuneration (0,1%) per month, $
First	300,000	300
Second	1,000,000	1,000
Third	1,500,000	1,500
Total:	2,800,000	2,800

No limits to the earnings!

**Earnings depend on the Regional Representative's success.
Regional Representatives Registration:
http://www.cyberplat.ru/join/representative/reg
or by phone +7 (495) 967 02 20**

Become a CyberPlat® Dealer in 5 minutes!

Using the opportunity provided by Article 428 of the RF Civil Code, you may become a dealer following a simplified ultrafast automatic registration procedure by submitting an Application, upon which you will be included into the Payment Agreement (otherwise the Adhesion Agreement) as a new dealer.

EDS obtaining and work within the dealer chain are also simplified, for all necessary actions are united into the single Key Manager software module. After the registration, the user may download this module, create their key set and register their own open key following the instruction of the Wizard. Using the Key Manager, the Administrator can register an outlet and its operators, get their key cards, create their key set and register their own open key in the Dealer's Office.

The simplified registration procedure in CyberPlat® means a connection to the system without opening a settlement account or visiting the CyberPlat® office.

The registration steps are:

1. Visit the site https://customer.cyberplat.ru/dealer/register.html, fill in the form and register your User Name and Password.

2. After this primary registration you have an access to the Dealer's Office. Using your user name and password, edit the data for your company and register the Administrator. After the Administrator registration and generation of the EDS keys set you may receive the contract with annexes in PDF format.

3. After signing the contract, send the contract by registered post to CyberPlat® office (you may use Russian Post, DHL, TNT, or GarantPost)

4. The company's experts will check the contract, sign it and submit your copy to you.

5. Register your points of payments and cashiers in the Dealer's Office and receive payments either through the web interface or through the Payment Reception software available for download from http://www.cyberplat.com (needs configuring after download).

All steps of the registration are performed in the optimized ergonomic environment and take no more than 5 minutes. If you have any problems with your registration at any step, do not hesitate to contact CyberPlat® support team.

Support team: telephone: 8 (800) 100-100-8, ext. 3305
E-mail: ap@cyberplat.ru
ICQ: 239763955

Why is it profitable for your business (a retail sale chain, shop, mobile communication brand store, or bank)

1. More customers, higher turnover
At present, the number of acting mobile communication subscribers is higher than the number of the fixed line telephony subscribers counting in Russia 160.3 million people by the expert estimate. The number of subscribers is rapidly growing. Each of them has to top up their account every month. Providing payment services for mobile subscribers, a business will get more customers and increase its turnover by 10 or even 40 per cent.

2. Additional earnings
If you become a CyberPlat® dealer, your business will receive commission for each transaction. Operators ever offering new services stimulate the customers to make use of them. The growing operators' turnover means a greater number of your transactions and a higher income.

3. Crediting
To increase the turnover, the PLATINA bank (the CyberPlat® settlement bank) offers a revolving line of credit against cash payments at a soft lending rate.

4. Increasing the services range
Your business will have a wider range of high quality services, and become more competitive cost-free.

5. Wide coverage
CyberPlat® enables you to organize payments in any part of the Russian Federation and other countries of operation. Notwithstanding its location, a new dealer receives a package of documents necessary to start on-line payment transactions through CyberPlat®.

6. Operating without a settlement account
You may open a settlement account at the PLATINA Bank free of charge. Moreover, it is not even necessary to open a settlement account at all thanks to the automated connection technology.

7. Adjustability
You can connect the necessary devices at any outlet of yours, notwithstanding the existing cash desks or terminals. The Company's experts will connect and configure your cash register, payment terminal, POS terminal and other hardware. We also provide the necessary technical support.

How to accept payments in a shop

CyberPlat® recommendations

A shop turnover depends on the daily customer flow to a great extend. If a shop customer is able to pay for various services rendered by different providers, such customer becomes a loyal frequenter. Eventually, it results in revenue increase and more profit for the shop.

A customer who visits the shop to pay for the mobile phone, Internet, TV or any other services, often buys something from the shop too. Our long term experience shows that CyberPlat® increases a shop's turnover by 10% to 40% depending on the shop type, advertising, and personnel expertise. Besides, the shop receives commission from CyberPlat® which can be quite ample if the service has been launched in the right way.

Bar-code can be used to reduce time. The subscriber's telephone number is translated into a bar-code and printed on a special plastic or paper card, mobile phone screen or any other appropriate thing. To effect a payment, the cashier will only need to pass the bar-code through the bar-code scanner. The necessary software is supplied for free by CyberPlat®.

CyberPlat® recommends issuing such cards for advertising, bonus programmes, loyalty winning programmes and the like.

Speaking about organization of the process, the payment made at the cash register takes some of the cashier's work time, albeit not very much. If the shop is visited by a large number of customers, the cashier may grow a line during the rush hour. For the rush hour, CyberPlat® recommends accepting only 500+ roubles payments (making exclusions for those customers who also buy something from the shop). Smaller amounts are also acceptable if they are meant for satellite TV or security services: such customers are usually well-to-do people whose loyalty is worth being won.

At a different time, when there are no lines, all payments are accepted and that make the merchandising more effective. At a large shop, where lines are normal, it will be practical to set up a special cashier's place for payments.

To increase the return on payments, the service should be well advertised and the visitors should be informed of the procedure. External (outdoor) advertising will work for the primary period to inform the customers of the new service. Later on, when the customers are used to this service, the external advertising can be skipped.

We also recommend stickers and posters of the largest mobile and fixed phone lines companies, as well as other providers. Radio advertising encouraging the customers to pay for services at the cashier's place works well for supermarkets. This will encourage potential visitors to go to the shop (even if they were not intending to do so) and pay for their mobile phone, TV, Internet or housing utilities. With efficient advertising, customers flow may double.

To set up a payment point at your shop, you will need to sign a contract with CyberPlat® (www.cyberplat.com). The procedure is extremely simple and will not take any effort at all. You may also register on-line. To do this, you need to follow this link: https://customer.cyberplat.ru/dealer/register.html and register, and send the contract by post. After signing the contract, the connection procedure takes place (also profusely described on the company's site). Actually, you may start transacting payments on the same day you registered.

CyberPlat® offers a wide range of services including payments for mobile phones, Internet services, satellite and cable television, fixed line and IP telephony services, public utility services, airline tickets booking and selling, security systems services etc. At present the largest share of payments is the payments for mobile phones, but other services are in demand too, that is why they are rewarding and should be offered to the customers.

CyberPlat® technology allows to use a wide range of terminal types at the owner's option.

The cashier's equipment may be:
- a common PC connected to the Internet;
- typical cash registers;
- POS terminals at cashier's work place for bank cards payments;
- mobile phone or smartphone with Java application support.

New service «Change to the phone»

The CyberPlat® payment system implemented in 2008 a new product which is unique for the Russian market of electronic payments – depositation of change to mobile phone accounts using a bar-code.
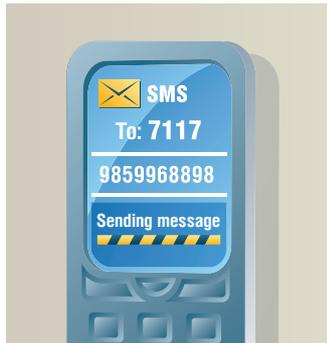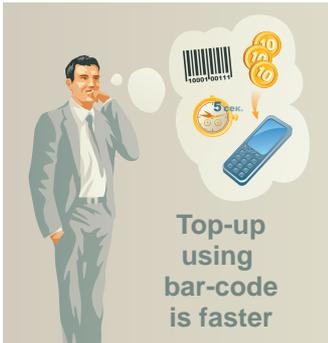
While paying for purchases at a cash desk of a retail chain, the customer gives to the cashier a card with encoded phone number or a mobile phone with a bar-code image on the phone screen and asks to transfer the change amount to the personal account in the billing system of a mobile network operator. The cashier scans the bar-code, effects the online payment and gives the customer a receipt. For implementing the project, the CyberPlat® payment system developed a special processing solution which is easily integrated with the software for cash registers used in the retail chains.

The use of bar-code considerably simplifies and quickens the payment process. This technology reduces the time of servicing the customers which is quite crucial for retail chains with heavy customer traffic. A considerable time saving while effecting the transactions makes it appealing as to the customers, so to the retail chains.

The pilot project on depositation of change to mobile phone accounts has been started by the CyberPlat® payment system and implemented in one of the retail chains in Moscow, Moscow Region and Tula. While paying for their purchases, MTS subscribers can now direct the cashier to transfer their change amounts to their mobile phone accounts.

The payer can receive the bar-code on the operator's website or on the website of the CyberPlat® payment system at http://card.cyberplat.ru/barcode, as well as receive it with a mobile phone having sent an SMS request to the short number 7117 (presently works only for the MTS subscribers; the service will soon be available for the other telecommunications providers).

The "change to the phone" project brings numerous benefits to every participant of settlements:

1. The customers no longer need to "tip" the cashiers and overload their wallets and purses with a big number of coins. In this case, the main benefit for the customers is their time saving. The process of payment for the mobile phone using a bar-code card becomes fast, convenient and comfortable for the payers.

2. The trading enterprise begins earning on the "change" process receiving its additional income in form of a commission fee for accepting payments and cuts its costs by eliminating the need for ordering and receiving metal money in the bank. Besides, it is expected that implementation of such project will also reduce the circulation of banknotes of small denomination such as 10 rubles and 50 roubles.

3. The cashiers get rid of their "headache" caused by having to deal with the coins and small denominations. The very process of "giving change" becomes faster which leads to the increase of the number of customers serviced by a single cash desk.

CASH DESK

1 cashier is fast enough to replace 4 payment terminals

CASH DESK

Unlike payment terminals a cashier can talk the customer to an impulse purchase
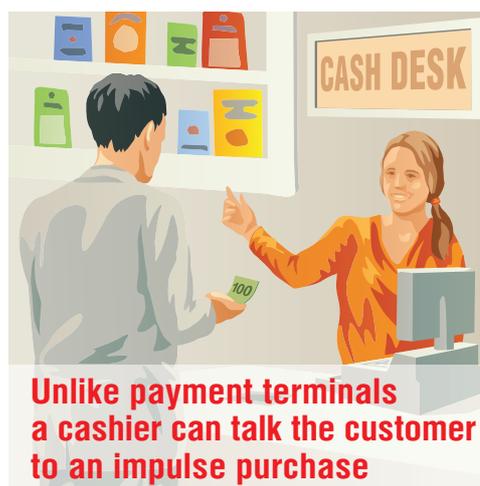
You are invited to accept payments and make money with the help of CyberPlat®!

Payment for the period of using software

CyberPlat® payment system experts have developed a system of paying for software with an option for users to operate in the SaaS (Software as a Service) mode. This mode provides payment for the use of software or a service only when it is necessary. Thus, the SaaS product is practically a variant of rent.

A monthly payment for the licensed use of the office software package instead of paying for the perpetual license could be an example. The cost of such payment may exceed the cost of a monthly rent to a great extent (for some products the rent cost is only 1-2 dollars per month).

This solution allows considerable enhancing of the client range for software manufacturers and service providers, and use of the software in necessary volume for the minimum cost for the users, accordingly. Wide deployment of this service will allow to reduce the use of "grey" software on computers of individuals and companies and to raise the appeal of customized and expensive software among the Russian users.

CyberPlat® Offer to Banks

CyberPlat® offers banks a high-tech service package useful for attracting new customers, optimizing costs and receiving higher revenue.

Money Transfer Systems Integrator

Connecting to CyberPlat® a Bank will get an access to most money transfer systems in Russia. Thus the Bank gets an opportunity to render services to customers of different money transfer systems, and a customer can choose a system at their option.

How does it work?

The flow is abundantly simple and will take almost no material investment on the Bank's part. On concluding a contract with PLATINA Ltd., the Bank receives free of charge the necessary software uniting different systems under a common interface, which also functions as an interface for collecting service fees from the customers. A transfer can be relayed either through the Bank's operator or through self-service terminals belonging to partner banks of CyberPlat®.

The money transfer without creating a bank account is subject to Federal Law No.115-FZ "Prevention and counteraction to legalization (laundering) of proceeds from crime and terrorist financing", which requires the customer to be duly identified. That is why, before transferring money through self-service terminals, the customer will have to register at a partner bank of CyberPlat® system.

The procedure is as follows:
1. The Customer submits his/her passport or other ID valid under the effective law and his/her bank card issued by any bank. If the customer has no bank card, they can receive such on the spot.

2. The operator enters the customer's data into CyberPlat® and assigns the customer a code. The customer also informs the operator of the recipients names (up to 5 entities), the money transfer system, and (if necessary) the location of the transfer destinations. Consequently, the customer will be able to transfer money through self-service terminals to the recipients named during the registration.

3. After the registration, the operator issues the assigned code (card number) and the system password (a special PIN which is not meant for cash withdrawal from ATMs) to the customer.

This procedure takes place only once.
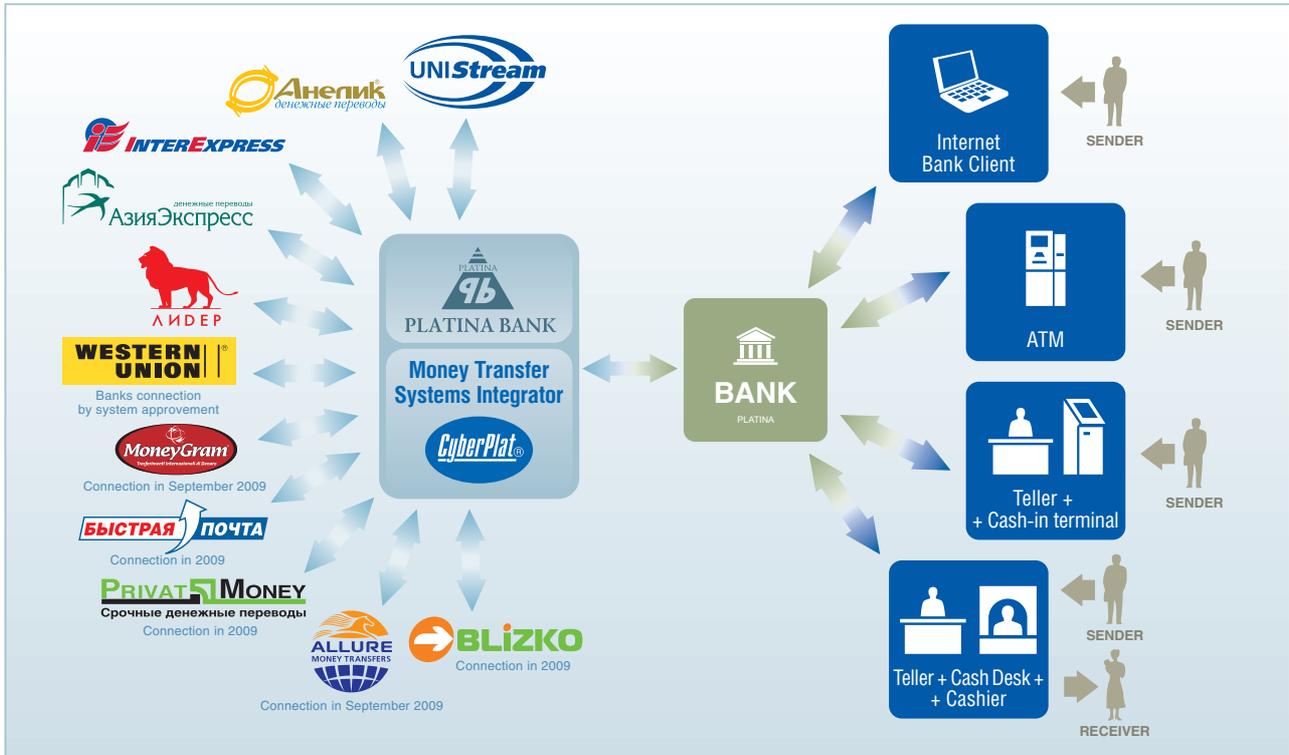
Terminal Transfers

Thanks to the state-of-the-art technologies employed by CyberPlat® the bank customers who have to transfer money often, will be able to do it through self-service terminals connected to CyberPlat®. Unlike banks, the terminals are in an easy access at frequented places, and are in operation 7 days a week round the clock.

To perform a transfer through a self-service terminal you need to:

1. Find a terminal belonging to a bank which is connected to CyberPlat® (it does not need to be the same bank you registered at).

2. Enter your card number and PIN into the terminal (it is NOT the PIN you use for cash withdrawal). This will identify yourself to CyberPlat® and money transfer systems as stated under the existing law.

3. Choose a recipient out of the list created in your registration (up to 5 recipients).

4. Insert the money into the banknote slot of the terminal.

5. Confirm the transfer.

6. Receive and keep the receipt.

After that the terminal relays the transfer data to CyberPlat® stating the identified sender and the address of the recipient. CyberPlat® then relays this data to the respective money transfer system.

Optimizing the bank operator's work

CyberPlat® features a convenient interface with the help of which the operator is able to manage several transfer systems customers at one window. It takes the operator only a few minutes to execute a transfer with the CyberPlat® money transfer systems Integrator, and the cash instantly becomes available for the recipient in the system employed by the transfer sender.

The time needed for personnel training can be dramatically reduced thanks to the Integrator: where there used to be several interfaces for different systems, there is now only one. The training costs, operators' workload and error risks are significantly reduced.

Financial Efficiency

Banks save on the IT infrastructure: software (a single module of money transfer systems integrator instead of separate modules for each money transfer system), servers and communication channels. Instead of several contracts with different bank systems, the bank needs only one with PLATINA Bank and CyberPlat®, which reduces cost by using fewer personnel.

Apart from money transfer revenue received from using the CyberPlat® integrator banks save additionally using self-service terminals instead of cahs desks. The operator-processed cash payment requires a special room with $20,000 equipment plus rent and operator's fees. The terminal costs are only $3,000 for the terminal plus rent per 1 square meter if the terminal is not set up right in the bank.

Comparison of direct costs for accepting money transfers from individuals (in accordance with prices in Moscow)

Cost element	Reception of transfers in a bank office	Reception of transfers through a self-service payment terminal *
Non-recurring costs		
Outlet's equipment	$30,000 (customer service area and a cash desk)	$13,000 (customer service area and a terminal)
Monthly costs		
Area lease (minimum)	$3,600 (20 square meters for the customer service area and a cash desk with organized working places for a transaction officer and a cashier)	$1,800 (10 square meters for the customer service area with an organized working place for a transaction officer. 1 square meter for placing the terminal is not charged additionally in this case.)
Salaries and Uniform Social Tax	$3,500 transaction officer and cashier	$1,750 (transaction officer)
Security (minimum)	$3,400 1 CHOP (private security firm) officer	No security (there is a remote monitoring the terminal's condition)
Electricity	$100	$50
Total per month:	**$10,600**	**$3,600**

* Approximate costs in the case when the self-service terminal is placed in the bank office without a cash operating unit and is used instead of a cash desk

Moving Bank Front Offices to retail outlets

If a bank uses self-service terminals, the business can be moved to retail outlets. Therefore, front offices will be free from low-profit customers which will make way for high-profit customers, and the operator will have more time to engage in remunerative operations; moreover, operation costs per each transfer will be lower. The Bank expands its retail outlets at minimal costs getting closer to the customers both in space and in time since the easy-to-access terminals operate round-the-clock.

CyberPlat® Integrator will help the Bank:

• integrate a modern high-tech low cost customer service (self-service terminals);

• get closer to the customer with the help of easy-to-access 24-hours terminals;

• increase the number of transfers and payments by increasing service time and getting closer to the customer;

• get lower operational costs by reducing the operators' and cashiers' workload;

• expand retail business and service range;

• get additional earnings through bank cards issued to customers at registration.

Integration of pay cards acquiring and cash payments

An acquirer bank operating VISA, MasterCard, Diners Club, JCB, and Russian cards can offer its merchants (sales and services businesses) new opportunities thanks to CyberPlat®. A special CyberPlat® product integrates cash payments for various providers' services and sending acquiring bank messages, related to accepting payments through bank cards.

This product integrates cash collection and acquiring in one device for the sales and services businesses. The transaction security is guaranteed through the secure unified Internet channel and unified EDS.

Using a single POS terminal for both cash payments and cards acquiring means an all-purpose cashier equipment and therefore lower equipment investments. This solution optimizes the cashier's station and increases service rate contributing to the customers' convenience, too.

To implement the solution for both cash and cards processing you can use a common POS terminal or a PC with a card reader.

Business advantages for sales and services businesses:

- Lower equipment investments — one device for both cash and cards acquiring processing.

- Flexibility - you can choose any bank or any processing centre for acquiring. Using the terminal, you switch from the CyberPlat® host to a Bank host.

- Additional earnings — cards acquiring plus cash payments.

- Adjustability — you may use both special POS terminals and common PC equipment.

There are several ways to unite cash payments receiving and acquiring:

1. If your business uses a POS terminal for cash payments, it will be enough to sign an acquiring contract with a bank. You will not have to buy any new equipment at a price of $400 or $500.

2. If you use two individual POS terminals for cash and cards acquiring, you can reequip one of them to receive both cash and cards acquiring. Thus you are saving $400 or $500 (the cost of another POS terminal) and optimizing your cahier's work.

3. If you use a PC for cash payments, it will be enough to sign an acquiring contract with a bank and buy a card reader (about $90).

4. If you use a PC for cash and a POS terminal for cards acquiring, and you have an acquiring contract with a bank, it will be enough to change the POS terminal for a card reader. Cost saving is about $300 or $400, and the cashier using one device instead of two will reduce the errors and will take less training.

Thanks to the offered product, POS terminals can be used for a wide range of CyberPlat® payments. Therefore, the bank chain wins higher earnings when the POS terminals are used for servicing almost 500 providers of different services.

Offering this solution to service and sales businesses, the Bank will attract new acquiring customers and increase the existing clients turnover.

Payments

Connecting to CyberPlat®, a Bank can provide payment services for customers of more than 500 services including mobile and landline communication providers, satellite and cable TV providers and Internet providers, utility services providers, housing utility services, airlines, security systems and many others. To effect a payment, customers may use different options, available at an individual Bank including:

• **ATMs**
When an ATM becomes a payment facility for various providers' customers, its profitability increases by 25% while the cost of transaction decreases (no need to use a cash dispenser for banknotes).

• **POS terminals**
The software supplied by CyberPlat® for standard POS terminals (Verifon, PAX, SAGEM, Shtrikh-M) enables the cashier to transact payments both in cash and with a bank card.

• **Bank-Client System**
If a Bank employs a Bank-Client system, when clients can effect transactions through the Internet or a mobile phone (Mobile Bank-Client), this system can be used with CyberPlat®.

1.Effecting payments through the Internet Bank-Client:

– For banks using BSS or Inist Internet Bank-Client, we have a technical solution for CyberPlat® integration.

– For banks using other systems, we can develop special integration gateways.

2.Mobile Bank-Client:

For effecting payments through the mobile phone, CyberPlat® has a software solution with Java support.

When a Bank starts transacting public utility payments, the Bank's winnings are:

– 0.5% of the transactions from CyberPlat®;

– These payments are cost-free for the Bank (the Central Bank, for example, takes 4 to 15 roubles for a transaction).

Internet-Bank for Banks: managing a correspondent account on-line

A partner Bank of CyberPlat® may use Internet-Bank for Banks product. This special software product enables a partner Bank to transact payments on-line between any banks participating in CyberPlat®.

When a Bank uses Internet-Bank for Banks, the Bank's winnings are:

• The transaction cost price is lower than in the RF Central Bank: 0.5 instead of 4 to 15 roubles.

• On-line funds placing into account and withdrawal.

• A transaction can be performed any time on a continuous basis, including Saturdays and Sundays, not limited by the number of scheduled transfers.

More than 130 banks now participate in CyberPlat.

Taking all this into account, we may predict that this service will be highly demanded by traders in FOREX market or in stock exchange, who need their orders performed promptly.
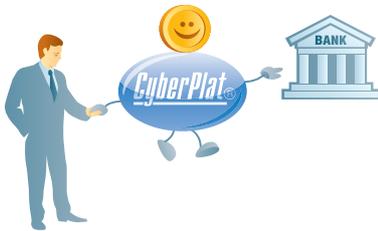
CyberPlat® wins new customers for Banks

A partner Bank of CyberPlat® will win new type of customers, legal entities among CyberPlat® customers, and offer them their Bank's products:

- **Collection for retail chains and terminals.** CyberPlat® unites a lot of retail outlets and terminals, and our customers are in need for their payments collection and estimation at these points. If you are interested, we can advise our customers to contact your Bank.

- **Short-term lending against the collected revenue.** Many businesses and terminal chains owners need short-term loans to cover cash shortages in order to transact their payments through CyberPlat®. Such loans given as an overdraft account are advantageous for a Bank and quite safe being secured by cash collected by the Bank on a regular basis.

- **Lending terminal chains against leasing (financial leasing).** CyberPlat® customers need loans to buy cash-in and POS terminals. If you are interested, we can advise our customers to contact your Bank.

Connecting to CyberPlat® means new earnings and new customers!

CyberPlat®
Supports various hardware

The option of choosing the way of payment and using different devices to remit payments depending upon dealer's facilities proves to be an important achievement of the CyberPlat® payment system.

The payment can be made in the following ways:

• through a cashier (e.g. cashier of the dealer company) who uses an Internet-connected PC (or even a smartphone) and effects payments through the CyberPlat® web-site

• through a cashier who uses an automated cash register (e.g. in a retail chain store) — in this case interaction with the CyberPlat® payment system is carried out through the trading company server

• using other hardware

In this transactions «1C Predpriyatie» accounting software system is used

• through POS-terminals

• using any Java supporting mobile phone

Or without a cashier:

• through payment terminals (self-service cash-in kiosks)

• through ATMs

Through Internet–Bank–Client:

• Internet-connected PC with Internet-Bank-Client system

For example,
• POS-terminals are used in the retail chains (Ostrov supermarkets and others);
• a special technology using companies' internal networks is applied at LUKOIL and GazpromNeft filling stations and in the Eldorado retail chain;
• large dealer chains (Svyaznoy, Euroset, and others) employ web-interface based self or external solutions (such as «1C Predpriyatie»);
• Mir and Belyi Veter electronic appliances chains, as well as small dealers and sub-dealers use slimmed-down versions of the software client-end portions that can operate inter alia though GPRS.

CyberPlat® keeps detailed records of all the transactions made with any of the above specified tools. The complete payment statistics is available on-line to the dealer administrators at the CyberPlat® web-site: http://www.cyberplat.com

Terminals
(cash-in self-service kiosks)

The dynamic expansion of the electronic payments market stimulates software and hardware development in this sphere of business, that is, terminals and the respective software.

CyberPlat® recommends full-range appliances for self-service terminals. Reliability, safety and convenience are the three words that describe our software and hardware match. The software has been developed by our highly professional experts and functions well in terminal management. The software structure yields high adjustability and flexibility of the system adding to its fail safety and speed.

The two major components of the system:
• Terminal software
• Technical monitoring
Terminal software is installed to the terminal.
Technical monitoring may be installed to the customer's office or at CyberPlat®.

The advantages of the software:
• Reliability, fail safety, security.
• All-function solution, allowing the use of the majority of terminal types and payment acceptance for any service provider (mobile communication, fixed phone lines, Internet, satellite TV, public utility services, security services, loan repayments, top-up etc.)
• Supports a large and growing number of hardware types.
• Supports fiscal registers officially approved for use in the terminals.
• Flexible configuration.
• Remote terminals monitoring.
• A choice of options for graphical representation of the interface.
• User's choice of options for graphical representation of the interface.
• Switch from on-line to off-line modes.
• A user may arrange payments in favour of providers not participating in CyberPlat®, like local utility services providers, local Internet providers etc.
• Watchdog relay support.
• Open source code.

Latest software updates feature is an opportunity for a user to arrange payments in favour of providers not participating in CyberPlat®, like local utility services providers, local Internet providers etc.

CyberPlat® recommends only good standing companies for supply of terminals provided with the necessary certificates of compliance.

PAX 90

PAX 80

Nurit 8320

Nurit 8010

POS terminals

CyberPlat® helps you to transact payment through POS terminals of various making. A POS terminal connected to CyberPlat® is a full-range payment effecting device. CyberPlat® experts developed a user-friendly terminal interface which is extremely simple to use.

Employing a POS terminal, a CyberPlat® Dealer will enjoy CyberPlat® insuperable fail safety. The system servers' capacity is more than 1.5 million transactions per hour.

Other advantages of CyberPlat® POS terminals:

• Easy to set up a point of payments.

• No need to have a leased Internet line, the terminal employs a GPRS channel.

• Switch from on-line to off-line modes.

• Energy safe: the battery yields 14 hours of operation.

• Cost effective: a low cost terminal means a low cost start of the business.

Payment service is in highest demand at present day service market. A POS terminal will add to your profitability and make you more competitive.

Preprocessing

CyberPlat® experts created special preprocessing software, which enhances managing and monitoring of the terminal chains performance.
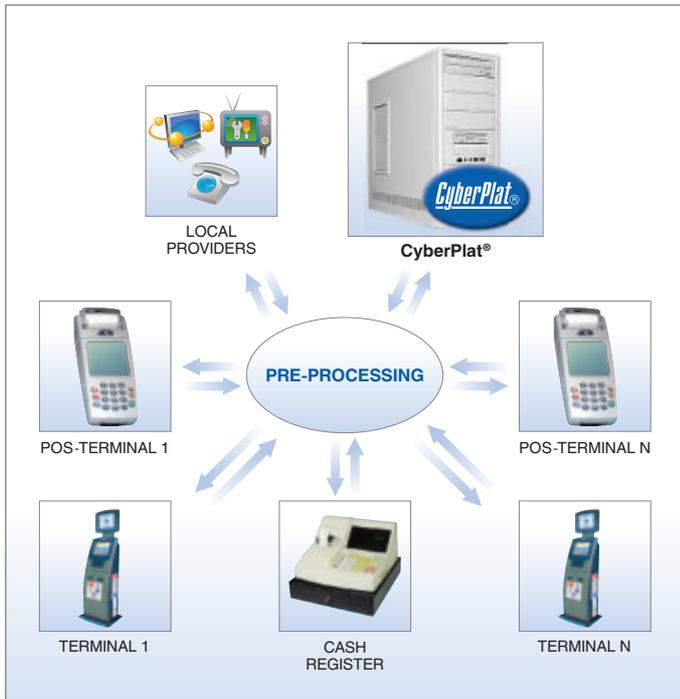
CyberPlat® preprocessing software for remote monitoring of terminal software and functioning discovers new opportunities. This technologically advanced CyberPlat® software meets the requirements of the growing on-line payments market.

CyberPlat® preprocessing software manages cash-in terminal chains through a unified interface. A preprocessing software user can create their own sub-agents hierarchy (like branches of a large chain in different cities), unite outlets into groups, create virtual accounts and manage these accounts limits.

Within the system, the whole terminal chain hierarchy is displayed as one point-of-sale, which renders the terminal chain independent of the platform it was primarily designed for.

A preprocessing software user can also add any number of local providers.

The chief preprocessing software advantage is automatic choice of the payment system, which adds to the fail safety of the terminal chain. If one payment system fails, the user may switch to a different, more fail-safe system on-line.

You may take advantage of the preprocessing software free download here: http://payment.cyberplat.com/distr/terminal/server.zip

A preprocessing software user may modify the software to their requirements and integrate CyberPlat® into their business process.

CyberPlat® is failure free!

Experts tested production and fail safety of CyberPlat® integrated system. The test results show that the system can process more than 1.5 million transactions per hour, which makes 400 transactions per second. Such performance is unique for the Russian payment service market. Even at a critical overload, when other payment systems failure causes the CyberPlat® traffic to increase, the CyberPlat® maximal traffic does not exceed 110 transactions per second. So the CyberPlat® capacity is four times higher than the present situation demands.

This means the highest fail safety, reliability and speed. CyberPlat® fail safety index is five times higher than that of the closest competing company, getting ahead of most stringent payment service market requirements.

Experts believe that CyberPlat® is fail safe due to the following:
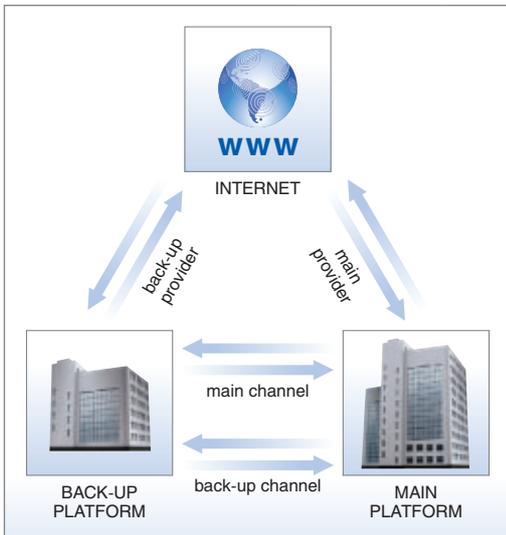
CyberPlat® is based on two processing centres backing each other. The master centre is the centre in Moscow. The connection between the centres and Internet connections are backed up with independent providers' connections. The system of back-ups combined with the cluster architecture renders CyberPlat® high fail safety and independence of circumstances of insuperable force.

CyberPlat® software requirements are very high, so as to guarantee high-quality performance of every single module and of the system at large. Moreover, within the 11 years of its history, CyberPlat® adjusted and optimized the system, and refined its key modules.

CyberPlat® is an online system, wherein it takes no more than 2 seconds to effect a transaction. The subscriber's deposit will instantly appear at the subscriber's account straight after the cashier processed the payment. Besides, CyberPlat® guarantees security and indisputability of any transaction thanks to EDS and mandatory billing authorization of the customer.

WWW

INTERNET

back-up provider

main provider

main channel

back-up channel

BACK-UP
PLATFORM

MAIN
PLATFORM

**FAIL SAFETY
OF CYBERPLAT®
IS UNRIVALED!**

Open source code

The CyberPlat® partners have a free access to the original codes of mobile phones, pocket PCs and terminals customer applications.

Thus the users may modify the software to their requirements and integrate CyberPlat® software into their accounting, managing and other business systems.

Open source code of our software is a resolute step towards establishing CyberPlat® as a national standard for cash payments services.

Besides, meeting the needs of the new IT market, the company employs special project teams for developing terminal software (for cash-in self-service kiosks, POS terminals, cash registers and the like).

Phone
with Java support

Automated
working place

CyberPlat®

API
(open source code)

Payment
module

Payment
terminal (cash-in)

More about applications:
http://www.cyberplat.com/tech

Secure document workflow

Mobile communication for mobile offices is a new trend directing CyberPlat® technology.

CyberPlat® developed a unique technology, with which you can generate and digitally sign any document using your mobile phone. This Java based technology is simple and needs only downloading to your mobile phone. It is a serious advantage to be able to generate for instance a payment order using your mobile phone alone.

Thanks to a 512 bit EDS, the documents generated and relayed through this technology will be completely effective, recognizable by Russian courts and indisputable. Unlike other similar service providers CyberPlat® obtained relevant licenses from Federal Security Service of Russia, Federal Agency for Technical and Export Control and other relevant bodies.

Secure Document Work Flow technology can be used in:
- payment transactions;
- ordering a statement from the bank;
- foreign currency and securities operations;
- timely signing of documents;
- and many other cases.

CyberPlat®
System Strengths and Features

1. Verification of the recipient. Effecting of payments in two stages is one of the strengths of the CyberPlat® payment system. At first, a compulsory payment authorization is performed: an inquiry on the subscriber's number existence is forwarded in real-time mode to the operator's billing system. A personal account top-up may be performed correctly only if a positive response is received. Not all similar payment systems use two-stage scheme in their operations, which leads to numerous mistakes and claims on the part of payers.

2. On-line (1 second). All financial transactions performed through the CyberPlat® system are effected on-line. In case of a deadlock (temporary failure of Operator's billing system) clients can use such function as accumulation of payments until Operator's billing system resumes operation.

3. Safety. CyberPlat® is a closed type payment system. Its major distinction from open type systems lies in the fact that all parties to the payment transactions, that is, payers (dealers accepting payments from subscribers) and recipients are strictly identified. The money from an account of a sales outlet can only be transferred to the operator's account and credited to the subscriber's personal account. It is impossible to withdraw money from the system at will of a point-of-sale employee.

4. Incontestability. Use of electronic digital signature (EDS) that has a 512-bit key eliminates risks of fraud and makes top-ups incontestable.

5. Fail Safety. The CyberPlat® experts tested the system's productivity and stability. The test results showed that the CyberPlat® system is capable of processing of over 1,500,000 transactions per hour, or 400 transactions per second, i.e. the system's capacity quadruples the current peak needs. Right now the CyberPlat® capabilities significantly outrun the most rigid technical requirements of the payment acceptance market by all parameters.

CyberPlat® fail safety index is five times higher than that of the closest competing company.

6. Certification. CyberPlat® software is certified by relevant governmental agencies. CyberPlat® processes are certified by KPMG Ltd.

CYBERPLAT®

Head Office:
Russia, 123610, Moscow, World Trade Center
Krasnopresnenskaya nab. 12, entrance 7, floor 12
phone: +7 (800) 100 100 8 – (toll-free)
+7 (495) 967 02 20, fax +7 (495) 967 02 08
e-mail: info@cyberplat.com, sales@cyberplat.com, market@cyberplat.com
icq: 454235571, Skype: CyberPlat
www.cyberplat.com

Support Team:
phone: +7 (800) 100 100 8 – (toll-free), +7 (495) 981 80 80
e-mail: help@cyberplat.com, support@cyberplat.com
ICQ: 239763955, Skype: support_cyberplat

Regional representatives:

North West (Saint Petersburg)
195197, Saint Petersburg
Kondratievsky prospect, 21, building 1, office 106
mobile phone: +7 (911) 825 88 88, e-mail: spb@cyberplat.com

Upper Volga (Nizhni Novgorod)
603022, Nizhni Novgorod, Belinskogo street, 9/1, office 304
phone/fax: +7 (831) 296 06 85, mobile phone: +7 (903) 600 00 57
e-mail: nnovgorod@cyberplat.com

Mid Volga (Kazan)
phone: +7 (987)290 73 53,
e-mail: kazan@cyberplat.com, ICQ: 470013306

Central Chernozemye (Central Black Earth Region)
Kursk, mobile phone: +7 (910) 210 81 84, e-mail: sw@platina.ru

South (Krasnodar)
Krasnodar, Severnaya street, 357, floor 5, office 140
phone: +7 (861) 274 69 29, mobile phone: +7 (861) 244 19 56
e-mail: krasnodar@cyberplat.com

Ural (Yekaterinburg)
620017, Yekaterinburg, Frontovykh Brigad street, 18a, flat 308
phone/fax: +7 (343) 379 01 65, mobile phone: +7 (922) 228 76 48
e-mail: ekaterinburg@cyberplat.com

Siberia (Novosibirsk)
Novosibirsk, Ordzonikidze street, 40, entrance 2, office 2426
phone/fax: +7 (383) 202 00 67, mobile phone: +7 (913) 451 99 49
e-mail: nsk@cyberplat.com

Far East
Blagoveshensk, Grazhdanskaya street, 121, office 304
phone: +7 (4162) 54 75 77, mobile phone: +7 (914) 396 12 68
e-mail: a.dyu@cyberplat.com
Vladivostok, phone: +7 (902) 506 92 91, e-mail: primkray@cyberplat.com

CIS Representatives:

CYBERPLAT KAZAKHSTAN Ltd
Kazakhstan Republic, 050000, Almaty, Gogolya street, 84a, office 416
phone: +7 (727) 250 85 63, 250 85 64
phone: +7 (777) 278 00 06 – (toll-free for Beeline)
e-mail: info@cyberplat.kz
www.cyberplat.kz

CYBERPLAT UKRAINE Ltd
Ukraine, 01014, Kiev, Tshorsa street, 31, floor 4, office 405
phone: +38 (044) 285 30 11, +38 (050) 384 74 54, +38 (067) 547 29 26
phone/fax: +38 (044) 285 29 26
e-mail: ua@cyberplat.com
www.cyberplat.ua

CYBERPLAT UZBEKISTAN Ltd
Uzbekistan Republic, 700000, Tashkent, Glinki street, 35
phone: +99 (871) 150 42 16, fax: +99 (871) 150 42 15
e-mail: info@cyberplat.uz
www.cyberplat.uz

CYBERPLAT MOLDAVIA Ltd
Republic of Moldova, MD – 2012, Chisinau
Metropolitan Varlaam street, 65, office 246-248
phone: +7 (373) 22 27 2031, 22 81 5868, fax: +7 (373) 22 27 1690
e-mail: protasov@cyberplat.md
www.cyberplat.md

CYBERPLAT®

Russia, 123610, Moscow,
World Trade Center,
Krasnopresnenskaya nab. 12, entrance 7, floor 12

Phone: +7 (800) 100-100-8 — (toll-free)
           +7 (495) 967-02-20
           +7 (915) 393-14-35

Fax: +7 (495) 967-02-08

E-mail: info@cyberplat.com
           sales@cyberplat.com
           market@cyberplat.com

Skype: CyberPlat, support_cyberplat

ICQ: 454-235-571

www.cyberplat.com