The Largest Cash Acceptance Network
2007

OVER 75 000 CASH PAYMENT ACCEPTANCE (TOP-UP) OUTLETS

CyberPlat®

GSM ASSOCIATION
ASSOCIATE MEMBER

FOR BANKS
CASH DESKS
RETAIL CHAINS
PAYMENT TERMINAL NETWORKS
MOBILE COMMUNICATION BRAND STORES

PREPAID PROCESSING SOLUTION

IN 1H 2007, THE FINANCIAL TURNOVER EXCEEDED 2 BILLION USD

Andrey Gribov,

General Director of CyberPlat OJSC:

«Russia has entered the 21st century, a century of the knowledge-based economy – and the CyberPlat® system has emerged as a consequence of increased needs of modern people and business organizations of the third millennium. A rapid growth in the number of new services and a significant improvement of their accessibility for a growing number of people necessitates a development of new payment instruments, such as the CyberPlat® payment system that provides a means for instant payment for a variety of services and is available almost everywhere – at filling stations, in supermarkets and cinema theatres. We help our clients save their time and, consequently, their money. We help our partners, the participants of the payment system, to earn this money and to increase the outcome of their business activities. Due to this approach we have created a payment infrastructure exceeding the RF Sberbank in the number of points-of-sale. We offer the whole spectrum of services ranging from micropayments to interbank transactions – and we consider it to be our major advantage over our competitors».
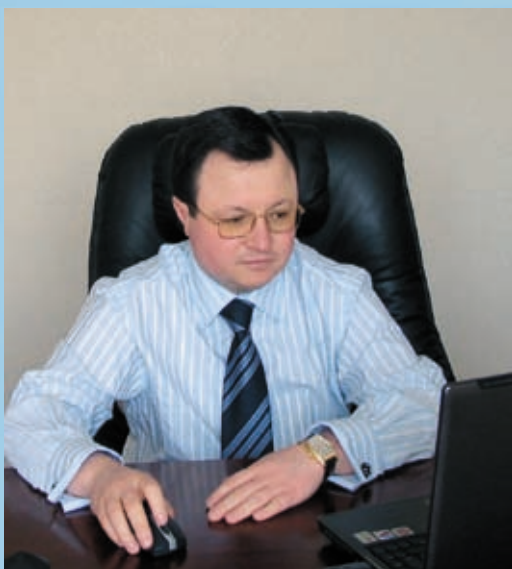
Vladimir Kuznetsov,

Executive Director of CyberPlat OJSC:

«The features of the CyberPlat® payment system could be readily described in three words: easy-to-use, fast and safe. As of this moment, we have approximately 75 000 points-of-sale 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. 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» previously devised by government officials, but now close to practical implementation due to our efforts, whereby a great deal of payment transactions made by modern customers could be effected at any point-of-sale of the CyberPlat® cash acceptance network».

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

CyberPlat® was distinguished by the management of Vimpelcom OJSC (Beeline trade mark) as the absolute leader by the aggregate volume of accepted payments.

CyberPlat® gained the number one position (among the other cash acceptance networks) in 2005 as per the volume of payments accepted for MTS (Mobile TeleSystems OJSC), the largest mobile communication services provider.
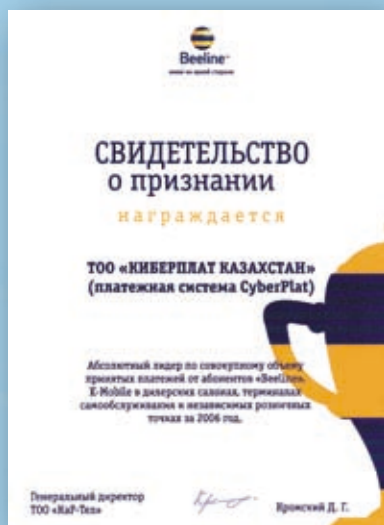
KaR-Tel LLP (Beeline trademark) has awarded the CyberPlat® cash acceptance network with an acknowledgement certificate for the absolute leadership in the total volumes of top-up payments accepted from the Beeline subscribers in dealer salons, self-service terminals and independent retail outlets in Kazakhstan for 2006.

In 2006, the leading cellular communication operator, MegaFon OJSC awarded CyberPlat® with an honorary diploma «for the greatest contribution into the «moneybox» of the MegaFon network».

The Company's business performance was distinguished with similar diplomas of other largest mobile communication services providers as well.

Key figures

As of July 1 2007, over 70 000 cash acceptance outlets joined the CyberPlat® cash acceptance network. The actual number of trade and service outlets including all subagents effecting payments through CyberPlat® exceeds 100 000.
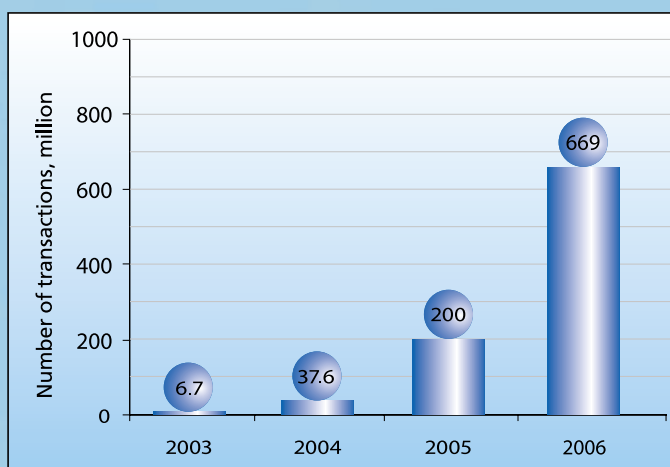
The company financial turnover in 2005 amounted to $1 bln. 120 million, and exceeded $2 billion 600 million in 2006.
In 1H 2007, the financial turnover exceed 2 billion USD.

Payment value dynamics
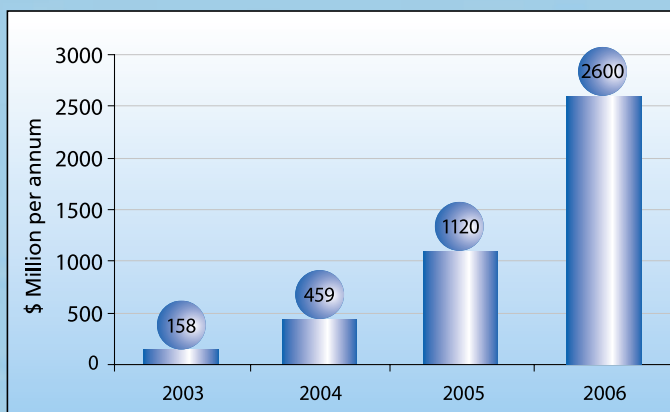
Transactions volume dynamics

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 2004, 37.6 million operations were transacted through the CyberPlat® payment system, whereas only in June 2007, the system processed over 105 million transactions.**

Such a volume of operations, given that the officially declared number of mobile carriers' user base is 160.3 million (SIM-cards total), as on July 1, 2007, implies that CyberPlat® collects over 20% of all earnings of the Russian mobile operators being the largest partner for MTS, Beeline and MegaFon in terms of value and volumes of payments accepted from the subscribers.

Glossary

Operator, any organization that provides services to the public and accepts payments via CyberPlat®. These are mobile and fixed-line telecoms companies (MTS, BeeLine, MegaFon, Skylink, Tele2, Rostelecom, U-tel, SMARTS, etc.), satellite and cable television services providers (Kosmos TV, NTV+, etc.), internet service providers and IP-telephony operators (MTU-Intel, Matrix-Telecom, Zebra Telecom, etc.), communal and power supply companies, security system operators, 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 form of subscriber fee, or in postpaid mode for the services already rendered, utility services for instance.

Point-of-sale, any workplace that has a facility for payment collection from the customers in favor of operators via CyberPlat® (cash registers in stores, teller's desks in banks, manager desks in Mobile Communication Brand Stores, sellers in the kiosks, etc.).

Cashier, an employee of a point-of-sale that serves a customer and transfers the funds to the operator via CyberPlat®.

Dealer chains, a set of points-of-sale united by a single brand. For instance, the chains of Mobile Communication Brand Stores such as Euroset or Svyaznoy, 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.

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.

Payment terminal (cash-in), 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), Elexnet, Multicassa (Siberia), Express-system (Ural), Novoplat, Platforma – are available for the customers.
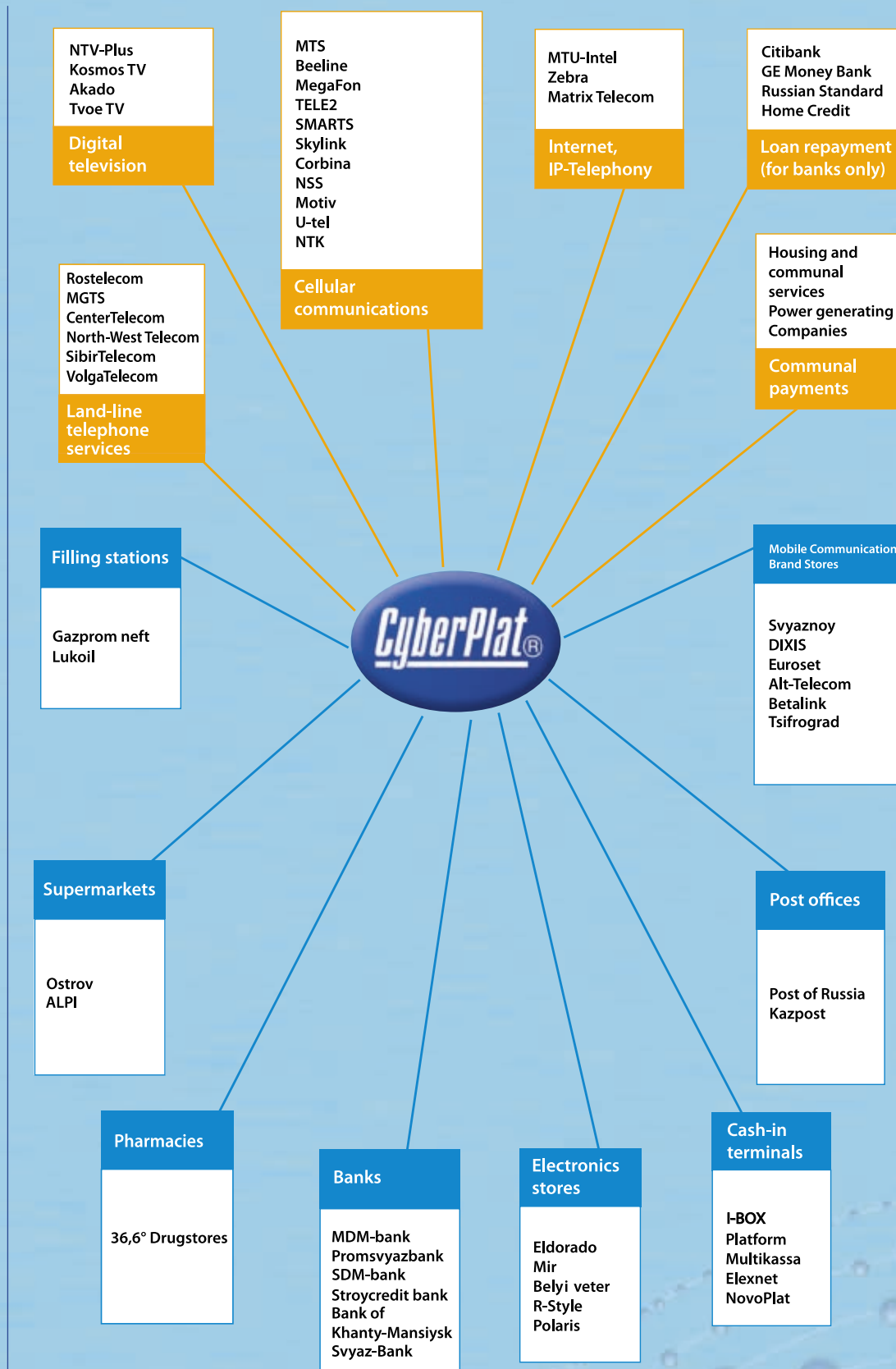
Current trends in the financial markets

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, 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 story 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. Recently, we have introduced a new feature that enables payments for the whole spectrum of utility services, including electricity bills issued by the power supply companies.

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 united by the Post of Russia into the largest chain counting approximately 40000 offices nation-wide are also entering the payment systems market.

According to the financial market experts' projections the individual customers tend to effect micro-payments exactly through retail chains. Within the span of several years, this service will become a convenient and regular way of performing payment transactions for the most part of the Russian population.

CyberPlat® business organization diagram

NTV-Plus
Kosmos TV
Akado
Tvoe TV

Digital television

MTS
Beeline
MegaFon
TELE2
SMARTS
Skylink
Corbina
NSS
Motiv
U-tel
NTK

Cellular communications

MTU-Intel
Zebra
Matrix Telecom

Internet, IP-Telephony

Citibank
GE Money Bank
Russian Standard
Home Credit

Loan repayment (for banks only)

Rostelecom
MGTS
CenterTelecom
North-West Telecom
SibirTelecom
VolgaTelecom

Land-line telephone services

Housing and communal services
Power generating Companies

Communal payments

Filling stations

Gazprom neft
Lukoil

CyberPlat®

Mobile Communication Brand Stores

Svyaznoy
DIXIS
Euroset
Alt-Telecom
Betalink
Tsifrograd

Supermarkets

Ostrov
ALPI

Post offices

Post of Russia
Kazpost

Pharmacies

36,6° Drugstores

Banks

MDM-bank
Promsvyazbank
SDM-bank
Stroycredit bank
Bank of Khanty-Mansiysk
Svyaz-Bank

Electronics stores

Eldorado
Mir
Belyi veter
R-Style
Polaris

Cash-in terminals

I-BOX
Platform
Multikassa
Elexnet
**NovoPlat**

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 spectrum of financial services from «micro» payments to interbank transactions.

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

As an independent Open Joint Stock Company, CyberPlat® was spinned off in 2000. CyberPlat® has been operating for over 9 years on the electronic payments market and is now the largest and most reliable payment system in Russia.
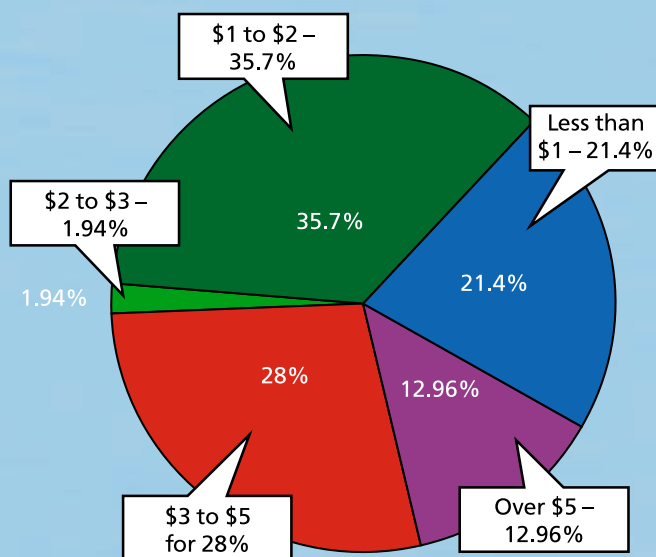
Principal features of the CyberPlat® system:

▶ **Integration.** The system combines various tools to carry out business over Internet:

- **CyberCheck®** is a subsystem to process B2B transactions involving electronic document interchange for the clients registered with CyberPlat®;

- **CyberPOS®** is a subsystem to process payments made by plastic cards issued by international and Russian payment systems; this subsystem is intended for B2C transactions and does not require customer registration with CyberPlat®;

- **Internet Banking** means transactions over Internet involving the customers' accounts opened with the system member Banks.

▶ **Multibanking.** The CyberPlat® allows for an unlimited number of banks to participate in the system and is open for cooperation with any other payment systems and, unlike many of those, supports a great number of processing centers.

▶ **Universality.** The system lets customer use various payment instruments: plastic cards of international and Russian payment systems including CyberCheck®, CyberPOS® and the Bank-Client system or remit payments directly to any bank account including overseas accounts.
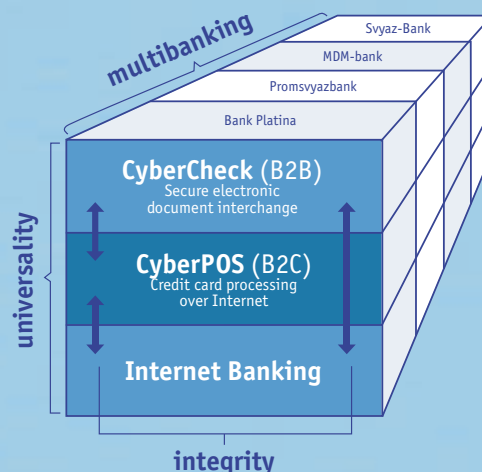
Social mission
of the CyberPlat® system

According to the statistical data of the CyberPlat® payment system as at July 2007, only 13% of all payments, effected through the CyberPlat® cash acceptance system, have exceeded the amount of $5. Meanwhile, the transactions less than $1 make up 21.4%, $1 to $2 – 35.7%, $2 to $3 – 1.94% and $3 to $5 – 28% of total payments. Thus, half of all CyberPlat® transactions include payments below $3.

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

$1 to $2 – 35.7%

Less than $1 – 21.4%

$2 to $3 – 1.94%

35.7%

1.94%

21.4%

28%

12.96%

$3 to $5 for 28%

Over $5 – 12.96%

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 favorable 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 inequality» in the Russian Federation. The statistics clearly show that the 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 has only a limited amount of funds and cannot afford to buy a minimal price scratch card that costs $5, they still can top-up their account at any point-of-sale. Any teenager having $1-$2 can top-up their account to make use of SMS-services. 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 customer is not required to pay a commission and due to real-time nature of this transaction, their account will be instantly topped up.

The ability to deposit small amounts into the personal accounts provides low-income groups, including children, students and retired employees, with access to mobile communications. Several dozens rubles on the customer accounts enable them using all basic services provided by mobile communication operators.

CyberPlat® provides additional opportunities for mobile phone users by offering an option of depositing even micro-amounts on the users' accounts thus implementing an important social mission.

Technology

CyberPlat® performs the transactions of on-line payment collection for the services provided by operators. The dealer company receiving money from the customers guarantees instant replenishment of their personal accounts in the operator billing system. A novel payment method known as B2B2C was devised for transaction processing; this method combines the existing schemes of the intercorporate internet payments with electronic payments of individual customers.

The process is modeled as follows:
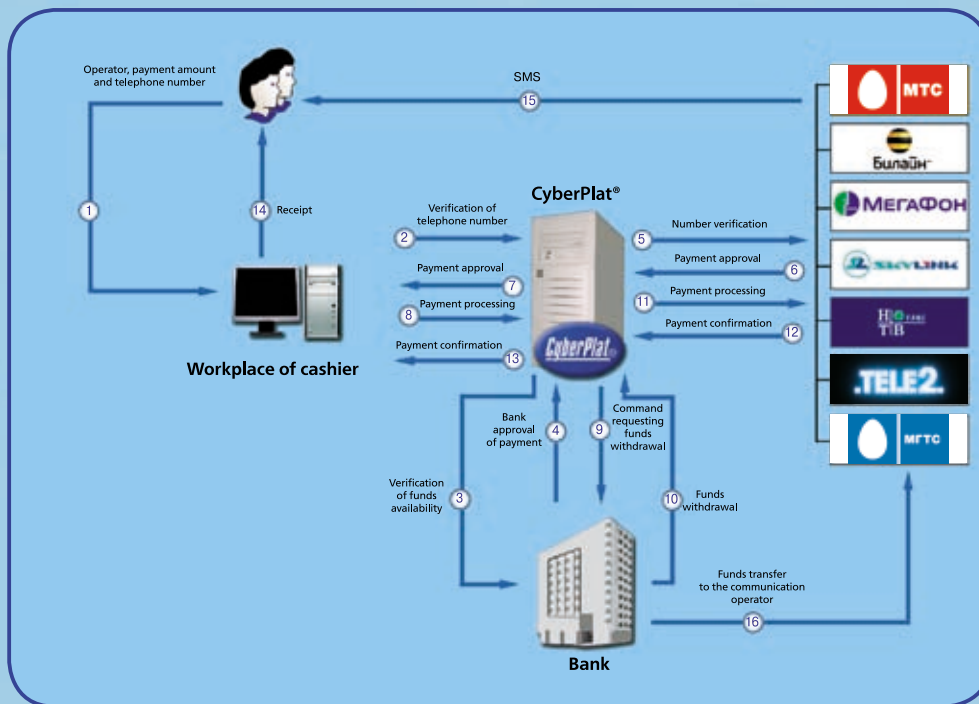
1. While paying for the products, the customers inform the cashier of their intention to deposit the desired amount to their mobile phone numbers that belong to a certain subsidiary of MTS (Beeline, MegaFon, Skylink) other mobile communication operators as well as telecoms service providers. The cashier enters the phone number and the payment amount and presses the Checkout button.

2. A computer or any other hardware-software device (POS-terminal, cash register) at the point-of-sale sends a request to the CyberPlat® server using a secure SSL internet protocol to verify the designated phone number. The request has to be supported by the electronic digital signature (EDS) of the dealer.

3. The request is then relayed from the CyberPlat® server to the server of the acquiring bank of the CyberPlat system to verify the availability of funds in the respective dealer's account. The application of SSL protocol and electronic digital signatures assures absolute safety of this transaction.

4. The bank server sends a return message to the CyberPlat® server stating whether enough funds are available on the dealer account.

5. If the bank approves the transaction, the request to verify the number bearing EDS of CyberPlat® will be sent from the CyberPlat® server to the billing system of the operator using SSL-protocol.

6. The billing system of the operator verifies the existence of such telephone number and relays the payment approval back to the CyberPlat® system.

7. The CyberPlat® server then redirects the payment approval to the transaction officer's workplace at the point-of-sale of the dealer.

8. The transaction officer at the point-of-sale collects the designated payment amount from the customer and presses the button «Confirm payment» whereupon the payment is transferred to the CyberPlat® server.

9. The CyberPlat® server sends a command to the server of the acquiring bank (electronic invoice) to debit the purchase amount from the dealer's account.

10. The confirmation of the amount withdrawn is relayed back to the CyberPlat® system.

11. The payment information is communicated from the CyberPlat® server to the billing system of the operator whereupon the personal customer account in the billing system of the operator is replenished.

12,13. The billing system of the operator sends a confirmation of funds receipt, which arrives to the cashier workplace at the dealer's point of sale so that the confirmation message could be seen both by the cashier and the buyer.

14. The cash register prints out and issues a sales check (receipt) to the customer; this receipt includes all the parameters of the accomplished payment (the name of the communication operator, date, amount, and a phone number).

15. The billing system of the operator sends an SMS-message to the mobile of the customer with a confirmation of the personal account refill.

16. The funds are transferred from the dealer's account at the acquiring bank to the operator's account.

CyberCheck®, a technology of document interchange, used in the above procedure is characterized by the highest speed (the standstill period of electronic payment via the system is 1 sec given a good channel of the dealer's Internet access) and safety ensured through mandatory use of electronic digital signatures by both parties.

From technological standpoint, the CyberPlat® implementation is universal and multifunctional. The method of funds receipt does not require any material expenses on the part of a dealer company. Every point-of-sale is provided with a special software known as «Module of payment». To execute the payment the respective operator should be selected in the Module of Payment and the customer details together with the designated payment amount should be entered into the system. As a result, the customer's personal account in the payment recipient's billing system is replenished in on-line mode and the money is withdrawn from the dealer account with the acquiring bank and is transferred to the operator's account.

Crediting the money to the operators' accounts may be effected by either of two methods:

1. To the transit account with Platina Commercial Bank with subsequent transfer to the acquiring bank of the operator.

2. To the operator's account with Platina Commercial Bank. Depending on the option selected, the list of documents, required for the registration process could change. The information on the registration procedure could be found on the CyberPlat® website: **http://www.cyberplat.ru**.

Starting from August 2005 the option of joining CyberPlat® payment system on-line is open at CyberPlat® web-site: **http://www.cyberplat.ru/agent/index.htm.** Automatic connection to the CyberPlat® payment system is accomplished by filling out an on-line registration form.

New interaction format greatly simplifies and speeds up the procedure of new dealers' connecting. The whole procedure of automatic registration, up to the moment of contract signature on the part of a new dealer, will take no more than 5 minutes. A new member of the CyberPlat® system immediately receives an automatically generated contract agreement and all essential software. New terms and conditions of partnership also enable dealers to execute payments without opening a settlement account at Platina Commercial Bank.

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.

By July 2007, CyberPlat® payment system has integrated more than 200 payment gateways to service providers including leading mobile and wire-line communications operators, operators of satellite and cable TV, organizations providing housing and communal services, power generating companies, etc.

The System Ensures Acceptance of Payments

Cellular Communications

Mobile TeleSystems OJSC (MTS)
All-Russian operator

Beeline
All-Russian operator

MegaFon
All-Russian operator

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

Smarts GSM
Penza and Penza Region

SKYLINK-Moscow
Moscow and Moscow Region

SKYLINK-Saint-Petersburg
Saint-Petersburg and Leningrad Region

Corbina-Telecom
Moscow

Utel
Sverdlovsk Region, Tumen Region, Perm Territory, Cheliabinsk Region, Kurgan Region, Khanty-Mansi Autonomous Region, and Yamal-Nenets Autonomous Region

Kodotel
Voronezh and Voronezh Region

Akos
Primorsky Territory

NCC
Nizhni Novgorod and Nizhni Novgorod Region

MOTIV
Yekaterinburg and Sverdlovsk Region

Ulianovsk GSM
Ulianovsk and Ulianovsk Region

NTK
Primorsky Territory

MetroTelKazan
Kazan

Yeniseitelecom
Krasnoyarsk, Krasnoyarsk Territory, and Taimyr Autonomous Region

TV and Internet

NTV-Plus
All-Russian operator

Kosmos-TV
All-Russian operator

AKADO
Moscow

MTU-Intel
Moscow

MTU-Inform
Moscow

MatrixTelecom
Moscow

Zebra Telecom
Moscow, Saint-Petersburg

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

ROL
Internet access
Russia and CIS

NetByNet
Internet access
Moscow

Regional Network Information Center (RU-CENTER)
Domain name Registrar in RU, SU, NET, COM, ORG, BIZ, INFO zones.

AIST
Telephony

Housing and Communal Services

Utility bill payments
Moscow, Saint-Petersburg, Tumen, Penza, Ufa

Mosenergosbyt
Moscow

Lenenergo
Saint-Petersburg

Rostelecom
Moscow

Moscow City Telephone Network (MGTS)
Moscow

Loan Repayment

Citibank

GE Money Bank

Home Credit and Finance Bank

Alfa-Bank

Russian Standard Bank

Bank Renaissance Capital
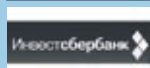
Moscow Bank for Reconstruction and Development

Bank of Moscow

Promsvyazbank

Rosbank

Metrobank

Investsberbank

Security Systems

Cesar Satellite
Security System

AutoConnex
Security system

Autolocator
Satellite antitheft alarm system

STARCOM
Satellite security systems
Saint-Petersburg

CyberPlat® Dealers

Today the most reputed CyberPlat® dealers are the following:

- nationwide chains of dealer Mobile Communication Brand Stores Svyaznoy, Dixis, Euroset, Beta Link, Tsifrograd, Ultra;
- FSUE Pochta Rossii (Post of Russia); Kazpost;
- GazpromNeft filling station network; ALPI supermarket chain, Ostrov department stores; Eldorado, Mir and Belyi Veter consumer electronics chains; Iz Ruk v Ruki ads reception agencies chain;
- Parnet (I-box), Elexnet, Multikassa (Siberia), Express-Systems (Urals), Platforma, Novoplat cash-in terminal networks;
- branches of MDM-Bank, Promsvyazbank, Stroycredit Bank, Bank of Khanty-Mansiysk, SDM-Bank, and many others;

Modern information technologies ensuring high speed and safety of transactions (accompanied by electronic digital signatures), favorable financial conditions for dealers including an option of granting credits against payment acceptance enable CyberPlat® offering profitable business relationships and ensuring steady growth of the number of dealers nationwide.

Become a Partner of CyberPlat® Payment System!

New opportunities offered by the CyberPlat® payment system allow connecting to the system without opening a bank account and attending the CyberPlat® office personally.

Take the following steps to register on-line:

1. Enter the site **http://card.cyberplat.ru/dealer/register.html**, fill out the registration form and register **Login** and **Password**.

2. After the initial registration, get access to the **Dealer's Office** section. Your company's data should be edited using **Login** and **Password** and the Administrator should be registered.

3. After registration of the Administrator and accomplishment of a few simple operations, including generation and receipt of an electronic digital signature (EDS) keys set, a package of necessary documents (a contract with appendices) in PDF format can be received.

4. After the contract and appendices thereto are signed the package of documents should be sent to the CyberPlat® office by a registered letter (Post of Russia, DHL, TNT, Garant-Post).

5. CyberPlat® specialists will check correctness of the documents, sign the contract on the part of CyberPlat® and forward a copy to the new dealer.

6. After that, the new dealer is activated in the system.

7. The dealer registers its payment receipt agencies and cashiers in the system through Dealer's Office and starts to accept payments either via web-interface, or using Receipt of Payments software that has to be loaded and set from CyberPlat® site.

All on-line registration procedures are performed in the ultimately optimized ergonomic interface and take less than five minutes altogether. In case of the slightest problems at any stage of the registration, advice of CyberPlat® support service specialists is available by telephone.

Registration procedure employs the opportunities provided by Article 428 of the Civil Code of the Russian Federation, according to which a dealer accedes to **Contract on Payment Acceptance** (Accession Contract) by simply filing a relevant Application. It minimizes the number of documents to be submitted and saves time.

Why This is Profitable for Your Business – Retail Chain, Mobile Communication Brand Store, Shop, Bank

1. Growth of Number of Clients and Trade Turnover

Only in Moscow Region, there are around 28 million owners of mobile phones. Number of users is increasing rapidly. By now the number of mobile operators' subscribers exceeds the subscriber base of fixed communication operators and according to the official data amounts to 160.3 million (SIM-cards total), as on July 1, 2007. Each of them faces the necessity to top-up their account regularly.

Imagine, how many additional clients your company will attract by starting collecting payments for communication operators, how your trade turnover will grow!

2. Additional Income

Once your company becomes a CyberPlat® dealer, it will receive commission for each payment receipt transaction. Commission is charged on-line.

By offering more and more new services to its subscribers, operators encourage clients to use such services frequently and constantly. At the same time, operator's turnover growth leads to growth of payment turnover through your cash desks and increase in your income from this business.

3. Enlarged Range of Services

Replenishment of subscriber's personal account is accomplished in the shortest time – within a few seconds. Your company, a CyberPlat® system dealer, does not bear additional expenses related to introduction of this new service.

4. Wide Geographic Scope

Using CyberPlat® system, you can arrange receipt of payments in any region of Russia, Kazakhstan and Ukraine. Regardless of the company's location, a new dealer receives a package of documents necessary for connection and can start receiving payments in real-time mode.

5. Operation without Opening a Settlement Account

Opening and managing of a settlement account with Platina Commercial Bank (CyberPlat's clearing bank) is free of charge. And since August, 2005, thanks to launching of a new technology for automatic connection to the system, you can arrange receipt of payments without opening a settlement account with the system's bank. The operations in Ukraine and Kazakhstan do not require opening of bank accounts as well.

CyberPlat® Supports Different 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 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;
• through ATMs;
• through payment terminals (cash-in);
• through POS-terminals;
• using a smartphone;
• using any Java supporting mobile phone;
• using other hardware.

For example,

• POS-terminals are used in the retail chains (ALPI supermarkets, Ostrov and others);
• a special technology using companies' internal networks is applied at LUKOIL and GazpromNeft filling stations;
• large dealer chains (Svyaznoy, DIXIS, Euroset, Betalink and others) employ web-interface based solution;
• Eldorado, Mir, 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® system keeps detailed records of all the transactions made using any of the above specified tools. The complete payment statistics is available on-line to the dealer administrators at the CyberPlat® web-site.

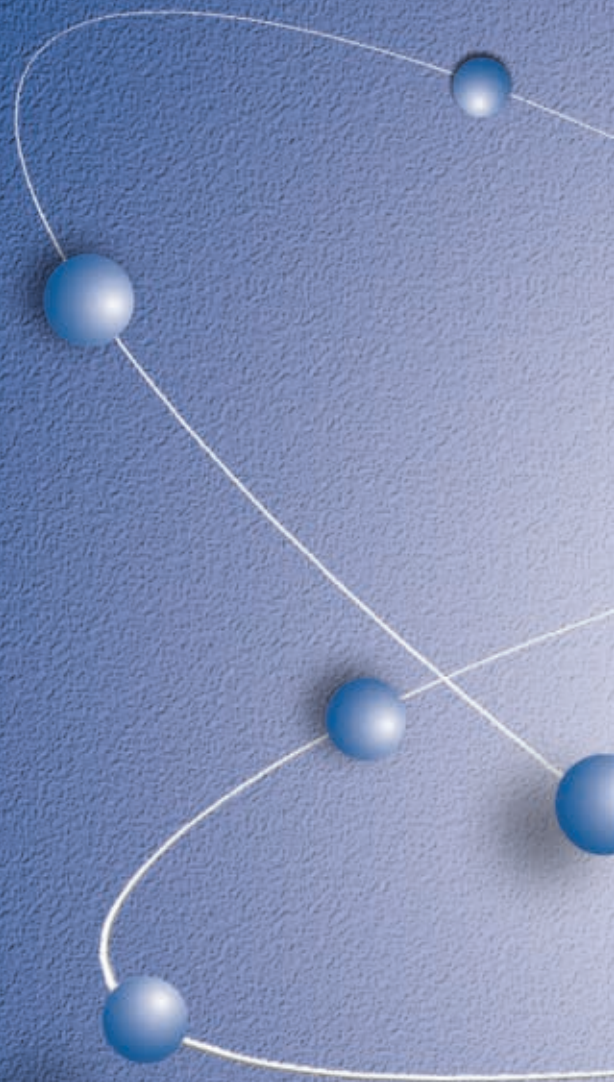# The CyberPlat® System Strengths and Features

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 replenishment transaction may be performed correctly only if a positive response is received. Not all similar payment systems use two-stage scheme in their operations. It 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 in real time. In case of «starvation» (temporary invalidity 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 – payers (dealers accepting payments from subscribers) and recipients are strictly determined. The money from an account of a sales outlet can be transferred to the operator's account and credited to the subscriber's personal account only. 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 risk of fraud and makes transaction of personal account replenishment in operators's billing system incontestable.

5. Fail Safety. The CyberPlat® experts performed the system's productivity and stability testing. In March 2007, the test results showed that the CyberPlat® system is capable of processing over 1 500 000 transactions per hour, or 400 transactions per second, i.e. the system's capacity exceed the current peak needs by the factor of 4. Right now the CyberPlat® capabilities significantly outrun the most rigid technical requirements of the payment acceptance market by all parameters.