



Infinite
Business solutions



hoi
House of Innovation



Tailored Solutions Driven by Innovation and Quality

Card-Present over Internet™

Reduce ecommerce
fraud & chargebacks and
eliminate false positives by
accepting card-present
payments online








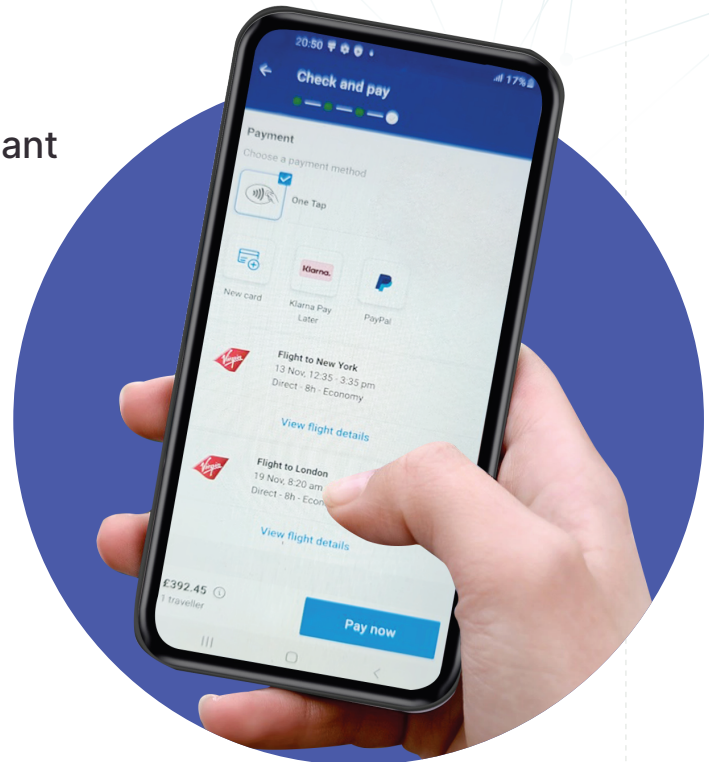
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Card-Present over Internet (CPoI)™

Building on the scheme's recent announcements of allowing consumers to checkout online by tapping their card against their mobile devices, iTap2Pay CPoI™ is a unique, compliant solution, offering simple and secure card-present acceptance, via the web and in-app.

The benefits are huge:

-  Shifts liability away from the merchant
-  Eliminates 100% of false positives
-  Significantly reduces chargebacks and eliminates friendly fraud
-  Lowers processing fees
-  A universally trusted and familiar payment experience



How CPoI™ works:



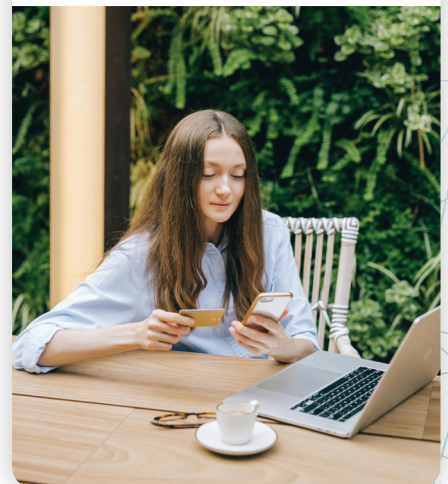
iTap2Pay technology turns the consumer's mobile device into a PCI-compliant payment terminal. Merchants only need a card-present agreement.



At checkout, the consumer taps their payment card against their phone and (if prompted) securely enters their PIN. Exactly as they do in-store.



These transactions use patent-pending technology and existing payment messages, to offer merchants and consumers the safest way to pay online.



Experience the future of online payments today with iTap2Pay ground-breaking technology

Offer your customers a compelling, value-driven proposition that has never been seen before. Customers can now pay online exactly as they do in store.

Eliminate False Positives:

False positives cost merchants \$443bn per annum. False positives are eliminated with CPol™.

Reduce Chargebacks:

Global chargeback fraud costs merchants \$20bn in 2023 and is expected to rise to \$28.1bn by 2026. CPol™ significantly reduces chargebacks.

Reduce Reliance and Spend on AI:

The average merchant uses 5 AI tools to reduce fraud. But these tools increase false positives. With CPol™, the need for AI is significantly reduced or even eliminated.

Simple Payments:

A simple, globally familiar, and universally trusted payment process.

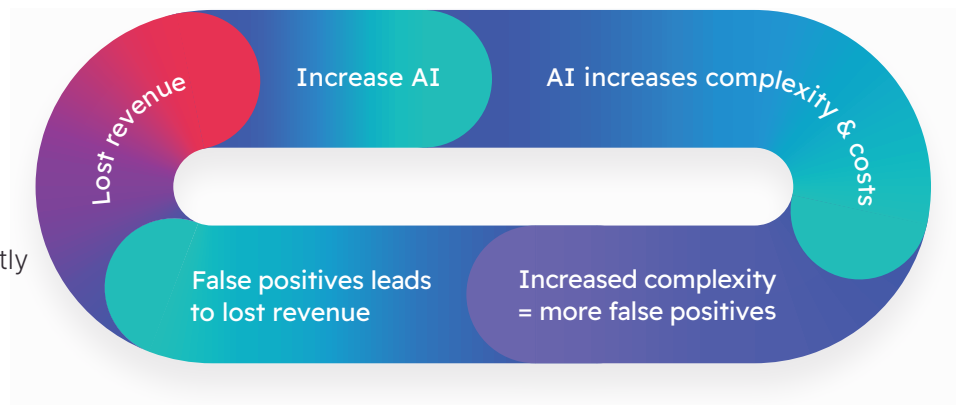
Shift Transaction Liability:

CPol™ enables card-present payments online, shifting transaction liability away from the merchant.

Broaden Customer Segments:


CPol™ removes barriers to online shopping and opens new opportunities. Tap and PIN is a universally familiar experience, which helps attract new customers who may be wary of shopping online.


AI Complexity Cycle



Simple, seamless integration

 CPol™ is delivered as a single, white-label SDK.

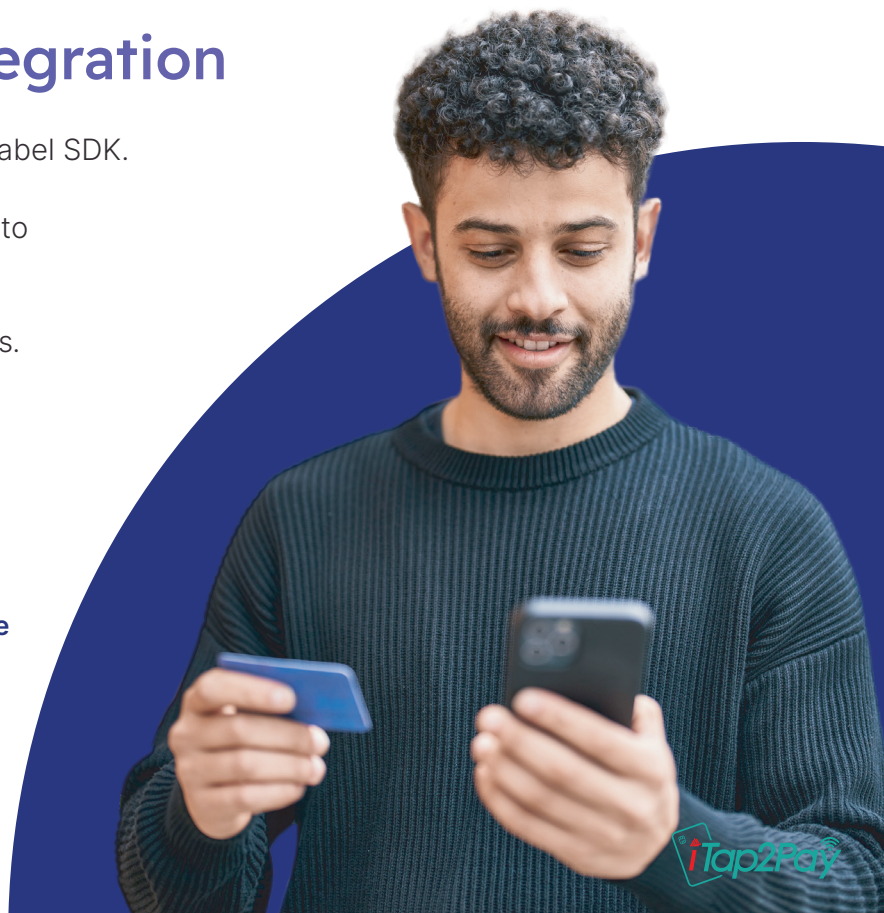
 Seamlessly and securely integrates into existing technology stacks.

 Flexible hosting – in cloud or on premises.

 Supports multiple schemes.

 Works on Android and iOS devices.

Grow your business and amplify your revenue using iTap2Pay's unique CPol™ technology.



Simple. Secure. Scalable.

Significant References



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