

## COMPANY OVERVIEW

*Earthport provides cost-effective and efficient cross-border payment services for financial institutions, large corporate clients and Small Medium Enterprises. Using its unique epClearing system, Earthport offers global reach and highly automated, transparent bank payments and collections.*

### Why Choose Earthport?

- The company has been an established payments services provider since 1998
- We can make bank payments in most countries around the world
- Payments and collections are made on-demand and fees are charged per transaction
- Costs and efforts to integrate and launch are usually very low
- Time to market is typically 4-6 weeks and impact on scarce IT resources is usually relatively small

Earthport's services are available on a white label basis, enabling banks and other companies to offer comprehensive, branded services to their customers. In many cases, this helps them grow revenues by capturing existing transaction flows.

**Our Services** can be tailored to serve a range of market needs and include:

#### epDisbursements

Streamlining batch-based B2C cross-border payments, such as pensions, royalties, insurance, expenses, benefits and dividends

#### epTrade

B2B open account trade payments for businesses needing to pay for goods and services purchased overseas in a timely manner and with a clear audit trail

#### epCommerce

An alternative to card payments, removing the risks associated with fraud and repudiation for online businesses deemed high-risk by the credit industry

#### epRemittances

##### Bring Money Home

Allows banks in remittance-receiving countries to capture existing remittance and retail payment flows from their diaspora working overseas

##### Send Money Home

Allows banks and companies providing remittance services to extend their global reach and provide cost-effective, secure account-to-account remittances

#### epPayables

Allowing clients to simplify the process of paying a wide range of counterparties overseas, as a cost-effective alternative to existing payment channels



### epClearing: a Unique Business Model

Earthport has invested in creating a state-of-the-art global payments capability, which we call epClearing. This allows us to make payments around the world using industry best practices and delivering significant business advantage to financial institutions and corporate clients. We would be happy to discuss your specific country and currency requirements.

We handle cross-border P2P, B2B, and B2P payments using national clearing systems- the most efficient payment systems in the world.

Earthport processes a cross-border payment as a domestic credit transfer, interlinked through a sophisticated virtual accounting engine. The model avoids many of the costs and complexities involved in moving funds cross-border.

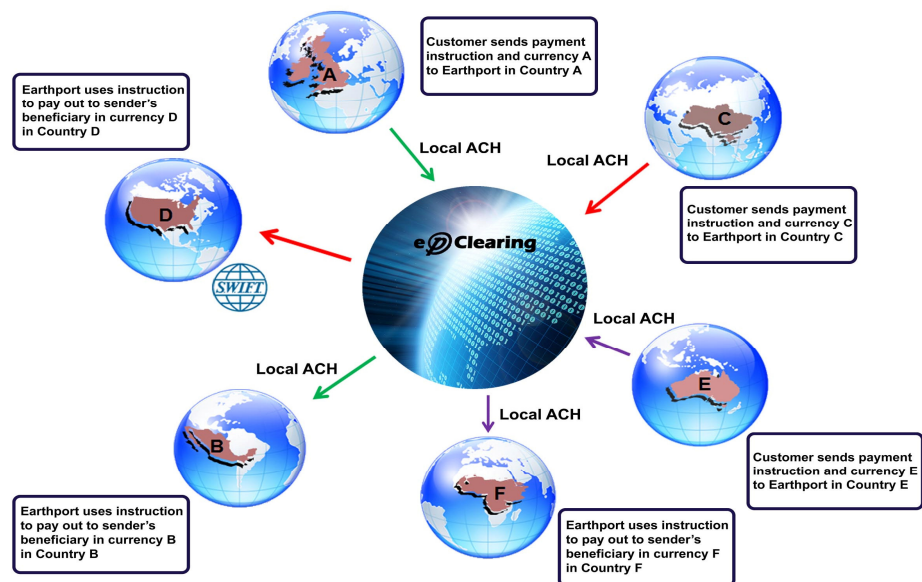
Funds passing through the service are lodged in segregated client accounts held with banks around the world. These client monies are protected and not held on Earthport's balance sheet.

### More Earthport Benefits:

- a cost-effective alternative to existing international payment methods
- credit transfers are (usually) non- repudiable, thus reducing fraud
- clients can release working capital withheld against the potential of repudiation by credit card companies
- full Earthport audit trail for each and every transaction
- enhanced payment information helps sellers to automate accounts receivable reconciliation
- Earthport is also a member of the SWIFT network and uses a wide range of SWIFT services
- Tailored, white-label services to meet your business requirements

*“This is the way cross-border payments would have been automated, if we had started with the Internet instead of the telex”*

Payments Industry Expert



The Earthport epClearing International Payments Business Model

## Earthport Company Information

Earthport is listed on the Alternative Investments Market (AIM), on the London Stock Exchange. Earthport operates under the transitional provisions of the UK Payment Services Regulations and is applying for Payment Institution authorization from the FSA.

The company owns, provides and hosts its international money movement platform, epClearing, to offer secure low-cost payments worldwide on a white label basis.

Earthport is also a member of SWIFT, the global organisation that carries financial messages on behalf of 9,000 financial institutions and corporate customers.

Earthport offers a world of payments convenience for financial institutions, large corporate clients and Small Medium Enterprises, by offering viable low-cost alternatives to traditional international payment methods.

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## Further Information:



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Tigerland Asia Pacific provides Consultancy Services, Project Management Services and Solutions for the Financial Services Industry, specializing in Cross-Border Payments, Clearing and Settlement, Workers' Remittances, Anti-Money Laundering and Countering Payments Fraud.

### For more information on Earthport Plc:

[www.earthport.com](http://www.earthport.com)