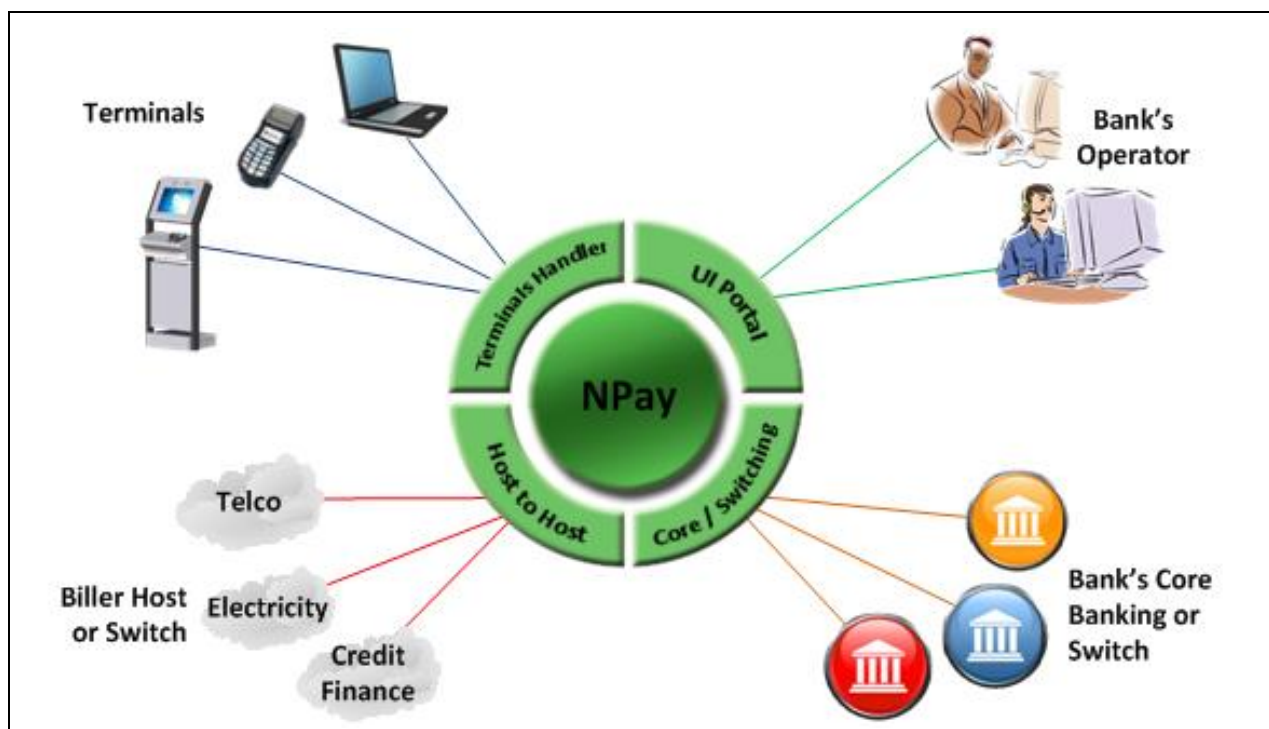


NSwitch is categorized as a type of switching or payment gateway, particularly built to provide message handling from EDC terminals, or other payment delivery channels, such as PC and/or PayKiosk (Payment Kiosk). Its main purpose is to provide micro-banking cashless services transaction.

NSwitch enable bank's customer or non-customer to conduct payment transactions to banking payment services or other third party payment services. It can handles various transaction application features, using contact and/or contactless cards, equipped with common features such as mini-ATM transactions, merchant application, micro-payment, and collection system.



Generally, NSwitch provides main services are as the following:

- Support banking electronic transactions
- Linked to other payment service Switching or Core Banking System
- Provide Acquiring System, including web based user interface for:
 - Transaction Settlement & Sharing Revenue Report
 - Online Transaction Monitoring & Report
- Linked to community services system
- Provide merchant services for banking
- Using international security measurement, applied with latest cryptograph technology and security standard (PCI-DSS & EMV)