

Silverlake Global Payments (SGP)

Silverlake Global Payments offers a technology payments platform that enables the buying and selling of goods and services electronically using cards and mobile devices as payment instruments; and a supporting business consultancy service to design an eMoney business.

The SGP technology payments platform comprises a number of Silverlake Digital Economy software components that enable hosting of products and services; transacting of services; processing of payments; switching, routing and settlement of transactions end-to-end.

The SGP technology payments platform is a comprehensive, unified platform that allows consumers to use their preferred channel and device anytime and anywhere; and service providers of different industries

to collaborate as a syndicate to transact on a single platform to fulfill consumer needs in a holistic manner.

The SGP consultancy service is provided by a team of subject-matter experts who have substantial practical knowledge and experience in the payments business enabling them to assist clients in the design of their business blueprint and architecture that is most appropriate for them to operate their eMoney businesses. The team has designed eight SGP

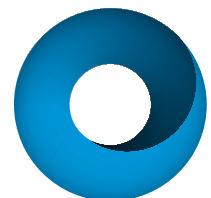
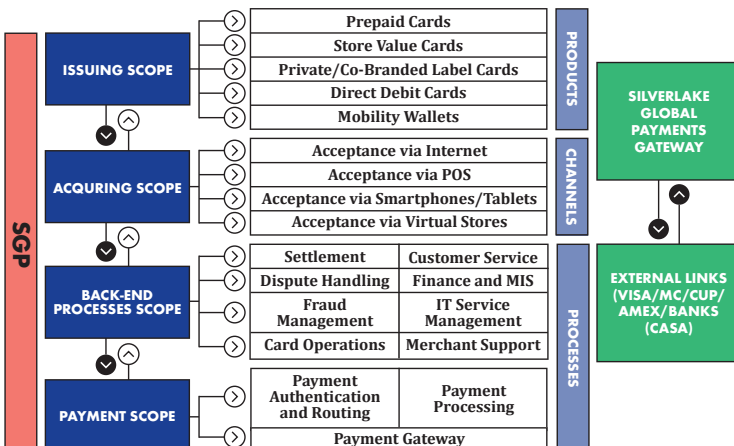
value propositions covering different types of payment functions, each with its own business model:

- a. Fund transfer
- b. Loyalty points award and redemption
- c. Virtual Store
- d. Car park fee payment
- e. Virtual Mall (portal)
- f. Retail purchases
- g. Bill payment
- h. Micro financing repayment

As indicated by the diagram below, SGP offers customers a variety of convenient and secure choices for payment including internet, mobile devices, point-of-sales and kiosks. The SGP payment gateway enables transactions to be sent online that will route and switch to respective domains or to banks in accordance with the sender's instructions.

The capabilities of SGP are equally suited to a commercial provider of payment services and to a National Payment Gateway as shown in the diagram on the next page.

OVERVIEW: SILVERLAKE GLOBAL PAYMENTS BUSINESS MODEL



**Silverlake
Digital
Economy**

SILVERLAKE GLOBAL PAYMENTS PLATFORM

PCI DSS COMPLIANT

