

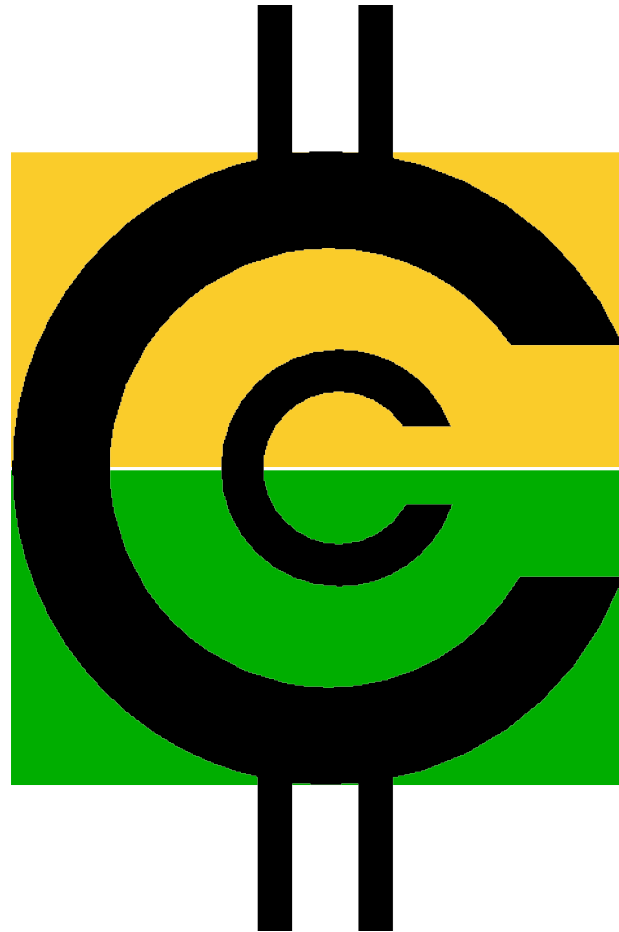


CyberCash

and its role in

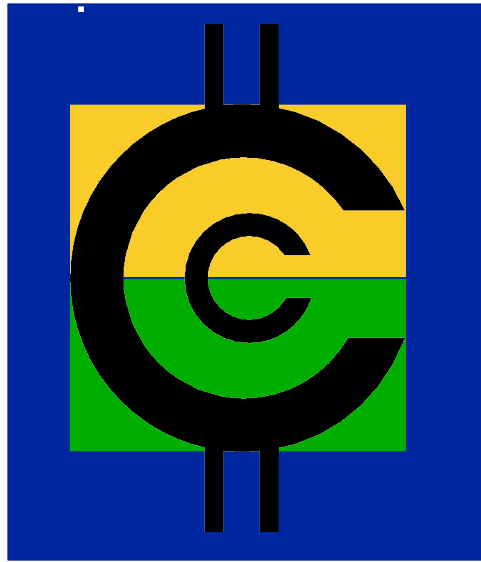
Electronic Commerce

Shannon@CyberCash.com



CyberCash, Inc.

Technology for the Banking Industry



CyberCash, Inc.

- **Founded August 1994 by Bill Melton (founder of *VeriFone* and *Transaction Network Systems*) and Dan Lynch (founder of *Interop*), as well as _____, _____, and _____.**
- **Focused on providing Secure Financial Transactions Services™ over the Internet.**

The Internet as a Market Place

☐ **Primary Feature = No Geography**

☐ **No Geography = Revolution in Channel Structure**

☐ **Paradigm shift - Brick and mortar to Cyber/Ether world**
☐ **Adaptability**

CyberCash Mission

Provide Banks, Processors and Bank Associations Secure Payment Services for the Internet.

Our Customers Are Banks

NEWT GINGRICH Q&A / TAX REFORM: WHICH PLAN IS BEST?



“The reason financial institutions are going to win in the long run is trust”

Kawika Daguio, American Bankers Assn.

“We’ve positioned ourselves to work with the banking industry and make sure that if there are heroes in this, it is the banks.”

William N. Melton, CEO CyberCash.

Payment Types for the Internet

Credit/Debit Card
Cash/check
Coin/Micropayments



On the Internet:

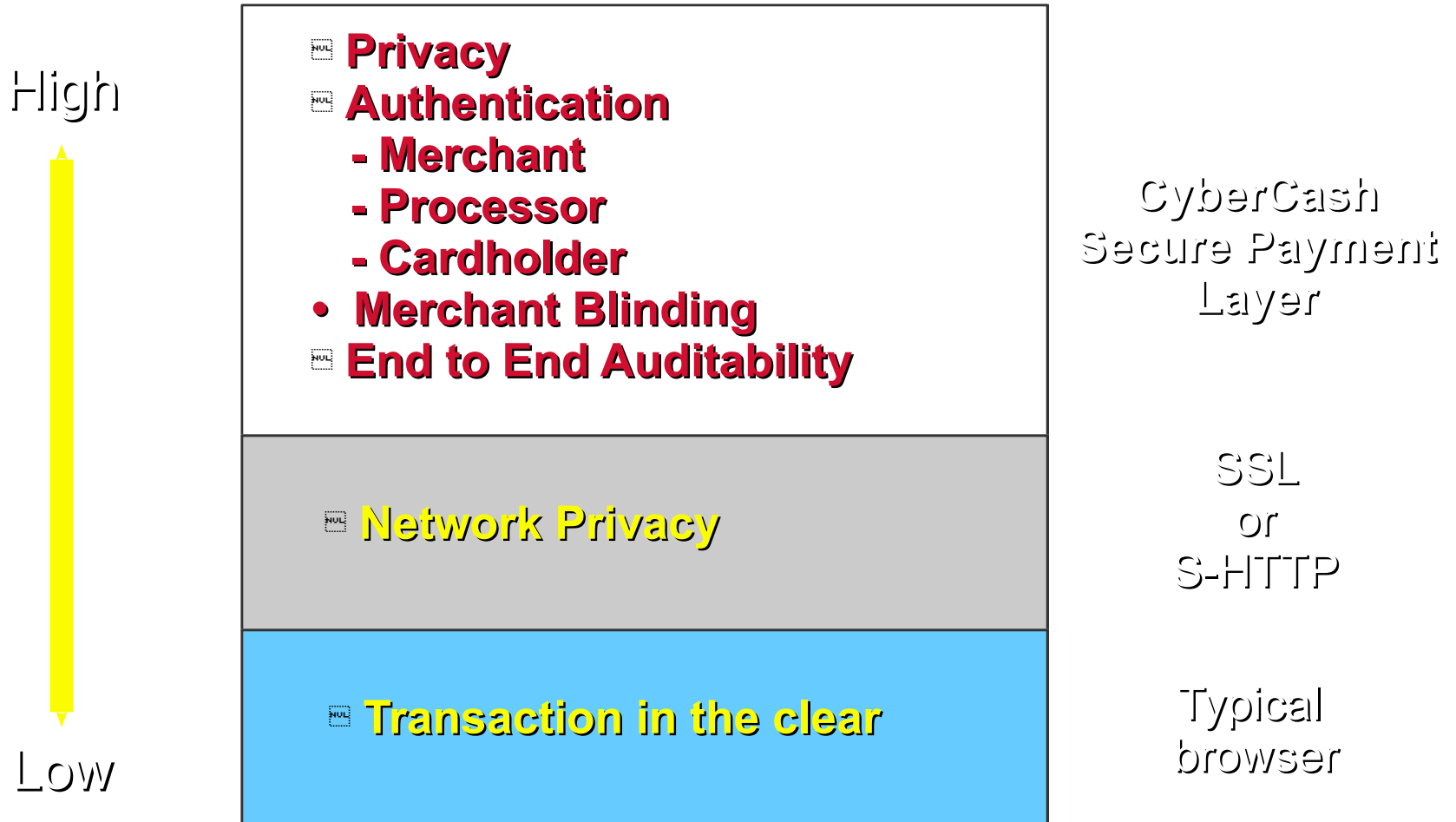
Today: Secure Credit/Debit Card Transport

Future - 1996:

1. Secure Cash & Check Equivalent

2. Secure Coin Equivalents

Payment System Security on Public Networks



Enablers of Electronic Commerce....

- **Providing secure credit card transactions over the Internet since April '95.**
- **Processing tens of thousands of transactions daily.**
- **Over 400,000 CyberCash Wallets (CyberCash, CheckFree, CompuServe) in the distribution channel today.**
- **Connected to 80% of the banks in the U.S.**

Enablers of Electronic Commerce....

- ☐ **Only company with world-wide export license of 768 bit RSA encryption algorithm.**
- **Browser independent - use CyberCash Wallet with your favorite browser!**
- **First real-time, secure, digital signature based, credit card authentication service over the Internet.**

Enablers of Electronic Commerce....

- **Relationships with:**

...and others will be announced!



Enablers of Electronic Commerce...

- **Active member in the group, along with**

working

and

•

- ▣ **Working with protocols.**

to implement

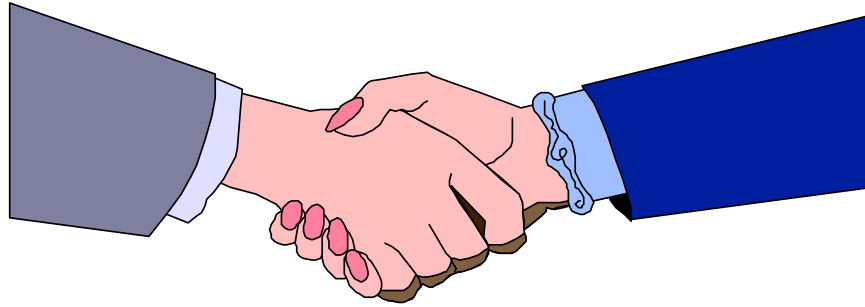
- ▣ **Implementations of secure protocols**

from the

and

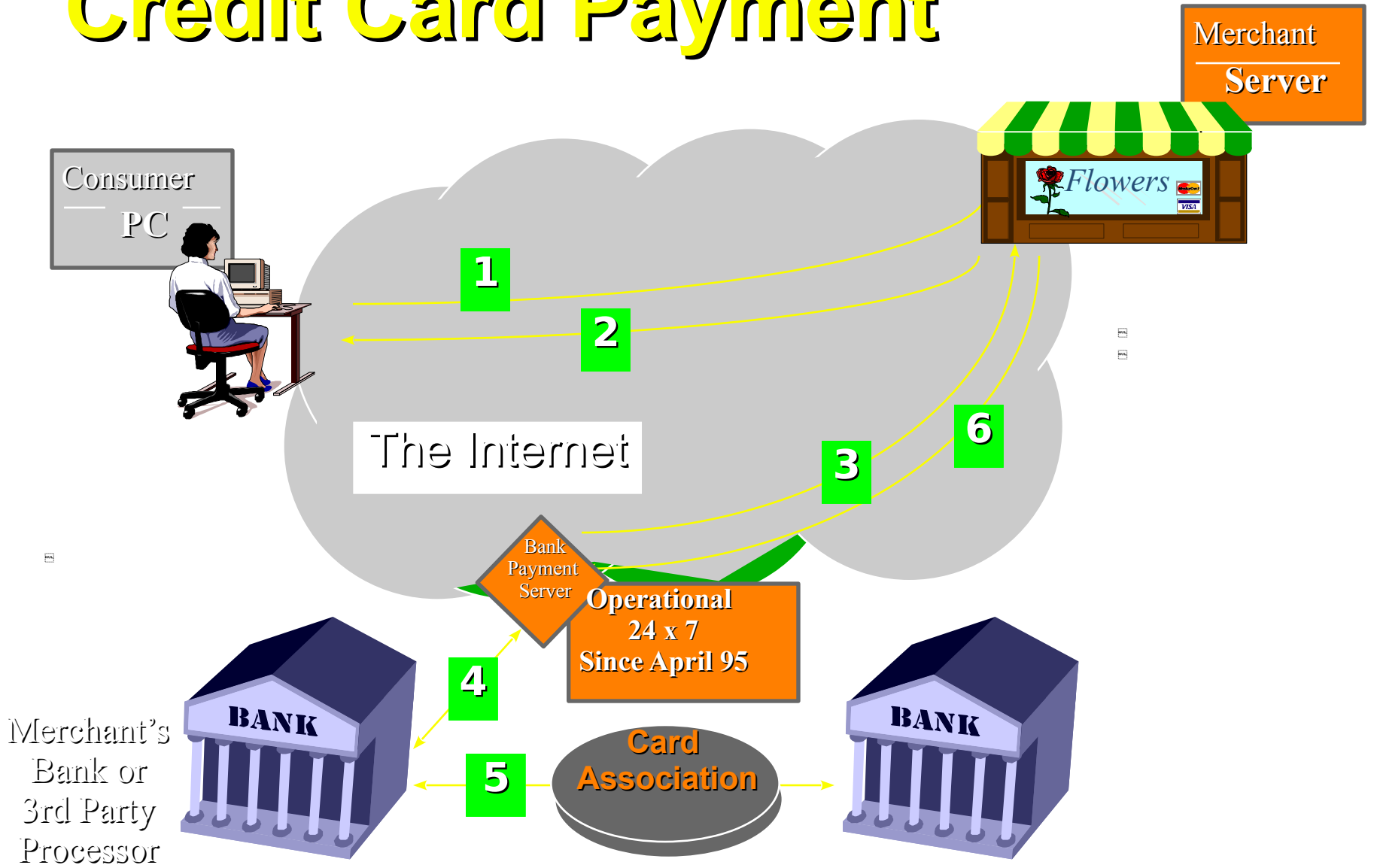
•

Technology Partners



- **Sun Microsystems**
- **Cisco Systems**
- **RSA Technology**
- **CompuServe**
- **Checkfree**
- **Verifone**
- **Netcom**
- **UUNet**
- **Open Market**
- **Quarterdeck**
- **Frontier Tech.**
- **Oracle Corp.**
- **Verisign**
- **TIS**

CyberCash Secure Internet Credit Card Payment



Who needs the CyberCash Secure Merchant payment System?

- ❑ **Publishing Companies**
- ❑ **Catalogue Companies - Gift Certificates and on-line catalogues**
- ❑ **Web host providers**
- ❑ **Subscription services such as Internet and On-line Service Providers, Newspapers, Magazines**
- ❑ **Software and Hardware Manufacturers**
- ❑ **Charity and non-profit organizations**

Who needs the CyberCash Secure Merchant payment System? (continued)

- Travel Industry: Hotel, Air, Auto, etc.
- Secure banking services - Chip Cards, Smart Cards, Home banking, etc.
- Government Services and Publications
- Gambling / Casinos
- Corporate Petty Cash purchasing
- Support Services, Consultants
- Entities wanting secure payment protocols for the Internet
- Endless possibilities!

Consumer Benefits

Secure Wallet

768 bit encryption

World-wide export license

Cards/Cash not visible

Point and Click to pay

Complete assurance that merchant is real

Secure credit card transaction - from desktop to the bank

Multiple payment options

Merchant Benefits

- ☐ Complete credit card and cash payment service & software application
- ☐ Real-time credit authorization and capture
- ☐ Serve consumers from any browser -
Worldwide
- ☐ Process any types of transactions
- ☐ Connect to any bank/processor over Internet connection
- ☐ Complete payment transaction security
- ☐ Free software

- ☐ Minimum changes to sales process & support of merchants
- ☐ Minimum Investment/Risk - Low overhead
- ☐ Use any major processor
- ☐ Trusted, experienced partner
- ☐ End-to-end security for both acquirer and issuer protection
- ☐ Low Cost

For More Information:

Please contact :

Steven W. Klebe, VP Financial Industry Sales
Klebe@cybercash.com

Shannon L. McElyea, Director of Marketing/OEM
Shannon@cybercash.com

Download free software from our Home Page:
<http://www.cybercash.com>