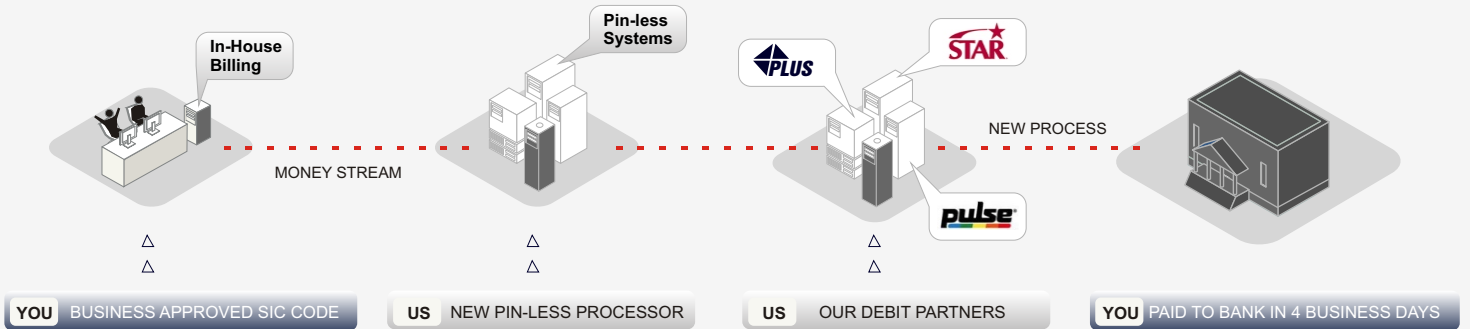


## HOW IT WORKS



## PIN-LESS SYSTEMS

PIN-Less Systems is the most powerful service we offer. Seam-less integration with your existing billing systems is free, quick and easy. PIN-Less Debit was built on a backbone of experience utilizing and managing A/R systems. Whatever your account software requirements, PIN-Less Systems will create a no-challenge solution for your billing personnel.

### Add Pin-less To Your Existing In-house Payment Systems

Adding PIN-Less Systems to your existing payment processing environment is easy. PIN-Less systems will require custom programming due to the vast number of accounting and enterprise software solutions in business today. Implementation of PIN-Less Systems is still simple in that it works like PIN-Less Web. We often only require a code change or LISP routine installed to modify how your internal software manages transactions. All set-up and technical support is free. There is no equipment to buy.

### YOU ONLY BENEFIT

- Significantly Lower Transaction Fees
- Integrate with your existing In-house Payment Systems for automatic transactions
- Seamlessly integrate PIN-Less into your existing account reporting software