



# NEOVIA Financial Plc

## Corporate Overview

Mark Healy, Chief Risk Officer &  
MD of NETELLER (UK) Ltd

Responsible Gaming in a Digital Single Market  
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**NEOVIA**<sup>™</sup>  
FINANCIAL



## ■ International

- Online payment network
- Customers in over 170 countries
- Billions (\$) processed annually
- Service a variety of verticals (gambling, retail, travel, media)

## ■ Trusted

- UK FSA e-money authorised and regulated
- PCI DSS Level 1 Certified
- UK HMRC MSB (Money Service Business) registered
- AIM quoted on LSE, market cap £75m

## ■ Proven

- 1996: NETBANX founded as UK's first Card Not Present (CNP) payment service provider (PSP)
- 1999: NETELLER payment account service launched

## ■ Payment Network focused on Two Core propositions

- Straight Through Processing
- Stored Value Services



## STRAIGHT THROUGH PROCESSING (STP)

### **NETBANX** Secure online payment processing



The most flexible multi-channel payment system in the market

## STORED VALUE SERVICES

### NETELLER Payment Account

### **NETELLER** Online Stored-value account (e-Wallet)



Branded/private label channels that tap into millions of consumers world-wide

### **Net+** Debit and Prepaid card services



Branded channels to extend customer loyalty

- **Over 3.5m transactions processed each month**
- **Processing payments for ~ 1,000 active merchants**
- **2m members and ~2,500 merchants**
- **Over 100,000 Net+ cards issued**
- **More than \$20m transacted on Net+ cards each month**

# Clients





- **Payments innovation is making transactions frictionless and simpler.**
- **People are willing to transact online and as long as they are informed about how consequences will be addressed. E-wallets can provide protection for consumer and merchant via variety of indemnities.**
- **Data security and privacy always important. Identity and security infrastructure(s) must adapt to the Internet.**
- **Challenge of global marketplace – regulation, knowledge, language, localisation, partnerships. Ability to “passport” regulatory authorisation across EU from home state supports growth of cross-border payments.**
- **As aggregators of consumers, data and transactions, payment providers are in a good position to develop an enhanced view of the consumer and their behaviour.**
- **Gambling sector is not necessarily high risk online activity for consumer.**
- **Payments sector needs open markets, regulatory consistency, standardisation of payments infrastructure.**



**NETBANX. NETELLER. Net+**

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