



## Lower costs, increase online revenues with a secure, convenient payment method

Consumer spending and sales volume are down. Consumers are decreasing their use of credit cards. Industry trends reveal that businesses which only accept credit cards are limiting payment choices for customers. In the midst of the credit card downturn, airlines and travel companies are looking to reduce payment costs for online ticketing, as the percentage of travel bookings sold via the Internet continues to increase.

Moneta payments offer lower processing costs, enabling online travel sites to capture more profit from existing sales. Plus, Moneta's bank marketing programs help airlines and travel providers attract new customers to their online booking sites – bank customers who prefer to use a secure, convenient bank account option. Moneta payments provide peace-of-mind and convenience to consumers, while offering airlines and travel providers increased profits from reduced interchange rates and access to new customers.

### How Customers Pay with Moneta



Customers shop on your site and click the "Pay with Moneta" payment button.



They login to Moneta using a frame on your site. No site redirects.



Payments are funded from consumer's bank account. The consumer stays on your site after payment completion.

### Airline & Travel Company Benefits

**Reduced costs:** Moneta payments lower interchange fees by an estimated 50 percent.

**Streamlined user checkout process:** Moneta works within your Internet framework to create a seamless transaction experience. There are no site redirects or additional checkout steps after user login.

**Secure, convenient & debt-free payments:** Moneta is committed to assisting people in responsible spending. Consumers do not incur interest charges, bill payment fees or any transaction fees from using Moneta. Paying with Moneta does not increase a consumer's revolving debt level.

**Sales uplift:** Moneta partnerships deliver new, premium customers, with a lower-risk profile to online retailers. The speed and convenience of Moneta also reduces shopping cart abandonment and increases the likelihood of repeat purchases.

**Access high-quality bank customers:** Through marketing campaigns with top U.S. retail banks, Moneta is slated to reach 6M consumers by year-end 2010.

**Fast implementation:** The UATP service platform offers Moneta as a payment option. Duration for implementation is typically four weeks, involving minimal resources.

**Consumer privacy compliance:** Consumers pay securely without entering credit card or other payment information on the merchant site.

## Why Accept Moneta?

### Lower the Cost of Online Transactions

- Moneta's direct bank payments fees are 50% lower than merchant costs associated with credit and debit cards, PayPal and many other payment methods.

### Access High-Quality Consumer Base, Over 200 Million Strong

- Moneta customers can pay from a checking, savings or money market account. Retail banks enroll consumer and business users in Moneta as an extension of the bank's service offering. As a result, Moneta consumers have lower instances of fraud and have a higher average online spend.

### Provide a Secure, Convenient, Private Alternative to Credit

- With credit usage on the decline, Moneta provides a secure alternative to traditional credit and instant credit options. As a "Pay Now" option tied to a bank account, Moneta offers a "pay with cash" option to online shoppers.

### Low-Cost Affiliate Advertising & Brand Exposure

- Moneta's bank distribution includes online marketing campaigns that offer free brand exposure and low-cost marketing reach to a highly-segmented consumer demographic. There is no advertising cost or charge for this brand exposure.

### Retain More Control of the Checkout Process

- Moneta offers the simplest consumer checkout experience, giving the merchant more control over the user experience. A Moneta payment is initiated with a username and password directly on the merchant website. Within seconds the transaction is authorized. There are no additional steps or site redirects.

### It Is the Payment Choice of Leading Merchants

- Leading merchants including **Delta Air Lines** and **Shoebuy.com** are choosing to accept Moneta payments for two reasons: lower costs and market access to over 200 Million, high-quality, bank-sponsored consumers.

### Simple Integration through UATP platform

- UATP infrastructure may be used to connect Moneta to airlines. By connecting to Moneta through UATP for payment processing, Moneta transactions utilizes standard backend processes and reporting.



**Moneta payments balance lower costs while increasing the sales potential of your brand to high-quality bank customers.**

**Contact Us Today to Begin Accepting Moneta Payments**

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**Moneta payments are accepted many leading merchants**



**Moneta is distributed by leading U.S. banks**

