

Online Bank Enabled Payments (OBEP)
Alexander Grinberg CEO
eWise



**Secure Vault
Payments™**



- Founded in 2000
- USA, Australia, UK and China
- Exclusive licensed network operator for SVP
- Rolling out Payo network in UK
- Sales, Marketing, Switch Operator
- Providing OBEP solutions internationally



- Governing body for ACH network, key player in electronic payments space
- Represents over 14,000 banks
- Processed over 19 billion transactions and \$30 trillion in volume in 2009
- Partnering with eWise to roll out OBEP in the US - SVP

What is OBEP

- A network of financial institutions and merchants/billers
- Providing consumers real-time payment from their bank account
- Privacy, security, non-disclosure
- Real-time guarantee of payment to merchant/biller
- Bank transaction revenue – using existing infrastructure



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Payment method

Order Summary

Amount: £68.95

Reference: 733703



Pay Online through your own bank

Please select your bank ▼

PAY



*Type

Visa ▼

*Name on card

*Card number

*Expiration date

Month ▼ Year ▼

*Card ID number

[How to locate the card ID number](#)

PAY

Items marked * are required



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Pay Online through your own bank

Please select your bank

Please select your bank

BlueSkyBank

PeakBank

Abbey National

Alliance and Leicester

Barclays Bank

Citibank

HSBC

Lloyds TSB

Nationwide

Royal Bank of Scotland



PAY

*Type

*Name on card

*Card number

*Expiration date

*Card ID number

[How to locate the card ID number](#)

PAY

Items marked * are required



BlueSkyBank

User Code: wqedqwed

Password: ••••••••



Login

Cancel

[Forgot your User Code?](#)

[Apply for User Codes](#)

● Welcome to the BlueSkyBank

This is eWise demonstration bank

payo
a simple and safe way to pay online



BlueSkyBank

Please select the account you wish to pay from

Current Account £2150.00 ▼

Please confirm the payment details

Payee Name	Music Maestro UK
Payee Reference	145838
Amount	£68.95

☐ I understand that when I click the "Confirm Payment" button, my account will be immediately debited and a payment will be sent to **Music Maestro UK**. I will then be logged out from this online banking session and returned to the **Music Maestro UK** website.

Confirm Payment

Cancel Payment

payo
a simple and safe way to pay online



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Your Receipt

Your payment has been received successfully.

Amount	: £68.95
Reference No	: 145838
Authorization Number	: 53379
Payment Date	: 24/06/2010
Institution	: BlueSkyBank

[continue](#)



What is the ICPNO

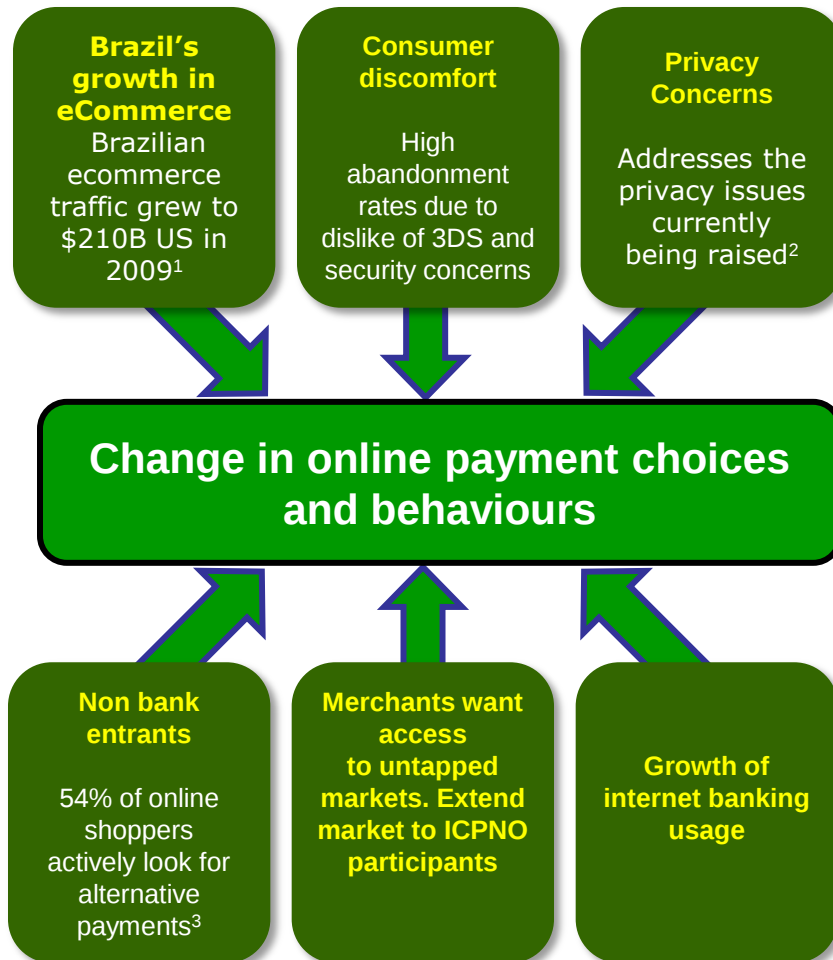


- The International Council of Payment Network Operators is a collaboration of major on-line bank enabled payment network (OBEP) operators
- The goal of the ICPNO is to develop the framework and operating rules to join the OBEP networks around the globe
- Currently the ICPNO consists of  (Netherlands),  (Germany),  **Secure Vault Payments™** (United States),  (Canada),  (Colombia), and  (UK)

ICPNO Benefits

- Increase transaction volumes for participant OBEP networks
- Open standards
- Create interconnectivity with the other participating schemes
- Allow participation in new ICPNO initiatives like the new cross border P2P initiative
- Increased privacy and security in international consumer payments
- Allows sharing of expertise and knowledge among participating schemes

Why Now for OBEP and the ICPNO



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Default payment mechanisms such as credit cards, will become increasingly threatened by new e-payment services.

If existing providers - predominantly the card issuers and acquirers - do not find an effective counter strategy they could lose 10-20% of transactions by 2008 and in the long term up to 30%.

Booz Allen

Alternative payment methods - will increase to gain 31% of all online transaction volumes by 2013, up from 14% in 2007.

Javelin Strategy & Research 2009

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¹www.camera-e.net, ² Brazilian Congress Draft Bill: "Protection of Personal Data", ³TrialPay Survey 2008,

The Threat

- There is no doubt that non bank payment alternatives are here to stay
- Alternatives projected to account for 30%+ of US market share by 2013
- In many cases these are not just payment alternatives but bank alternatives:
 - Payment alternatives take revenue away from the banks
 - Payment alternatives take away customer relationships
- Alternatives are extending their services into offering consumer credit



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BillMeLater®
The Shopping Express Lane

The OBEP Rollout

eWise partners with clearing houses, central banks and financial institutions to build OBEP networks

- Supporting banking development
- Merchants and billers would be able to accept payments from all participating banks
- Banks could compete in the merchant acquiring space while deriving value from all banks participating on the consumer side

The eWise Model

A partnership with eWise provides:

- A complete turnkey OBEP solution
- A partner who has build and operated OBEP networks
- Close assistance in developing the OBEP operating rules
- All materials, documentation, and training necessary to deliver OBEP to banks, merchants, and billers
- Support for launch and subsequent rollout of the OBEP offering