

**VRDUSA** |



# Virtual Card Solution

Revolutionizing Virtual Payments!



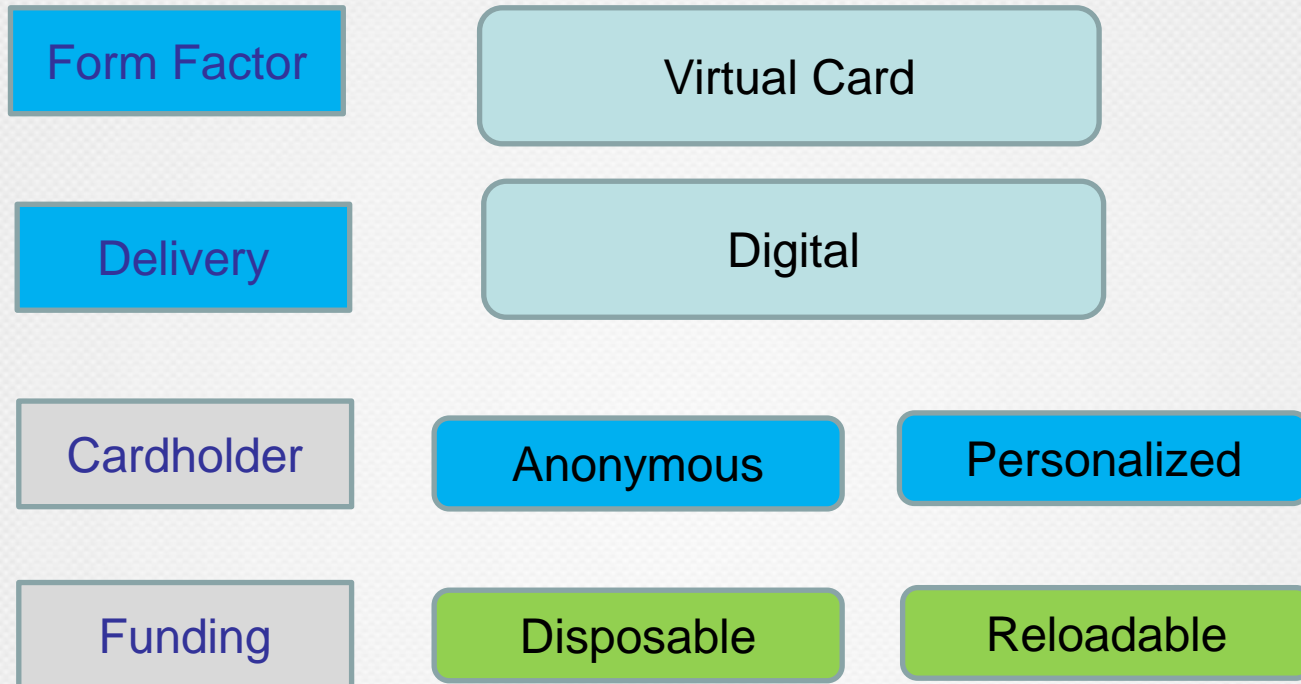
# Introduction

## ➤ **Unlock Seamless Payment Solutions with Our Virtual Payment Card**

- **Cost-Effective & Easy to Implement:** Our branded payment enablement solution is designed for SMB's and others to facilitate global payments.
- **MasterCard Acceptance:** Issued under the MasterCard brand, our cards are accepted at all MasterCard -accepting merchants, tailored to your card type.
- **Apple Pay Compatibility:** Enjoy the convenience of Apple Pay compatibility, available based on market and currency.
- **Reliable Support:** Experience high availability and top-notch support to ensure smooth operations.
- **Accessible Account Data:** Manage your account data effortlessly through our online portal or APIs.
- **Perfect for Periodic Payouts:** Ideal for merchants needing to make periodic payments, such as Content Creators, Gaming Establishments, Digital Currency (Crypto), MLM and FX/CFD providers.
- Pay your clients with a globally accepted card, eliminating the need for international transfers.



# Issuance Model



# Card and Account Types

## ➤ NO PHYSICAL CARD

- Cardholders receive a virtual MasterCard prepaid card that exists solely in digital form, without any physical plastic card.

## ➤ CARD ELEMENTS

- Card Number | Expiration Date | CVN2
- Virtual cards can be used with mobile applications on Apple Pay enabled mobile devices at MasterCard contactless enabled merchant POS machines
- Virtual cards used online; and can be used for eCommerce and online transactions wherever MasterCard cards are accepted. Card cannot be used at ATM's for cash withdrawals.



# Card | Solution Details

CARD FUNCTIONS		Reloadable	Disposable
ATM	Balance Inquiry	X	X
	Cash Withdrawal	X	X
POS	Purchase	O <sup>1</sup>	O <sup>1</sup>
MC	MasterCard Accepted Merchants	√	√
Pre-Authorization		√	√
Mail/Telephone Order (MOTO)		√	√
Recurring Payments		√	√
Funding & Transaction Limits		Up to \$50,000.00 for reloadable cards	Less than or equal to \$1000.00
KYC/KYB		KYC/KYB Required for reloadable cards	Not required for anonymous cards

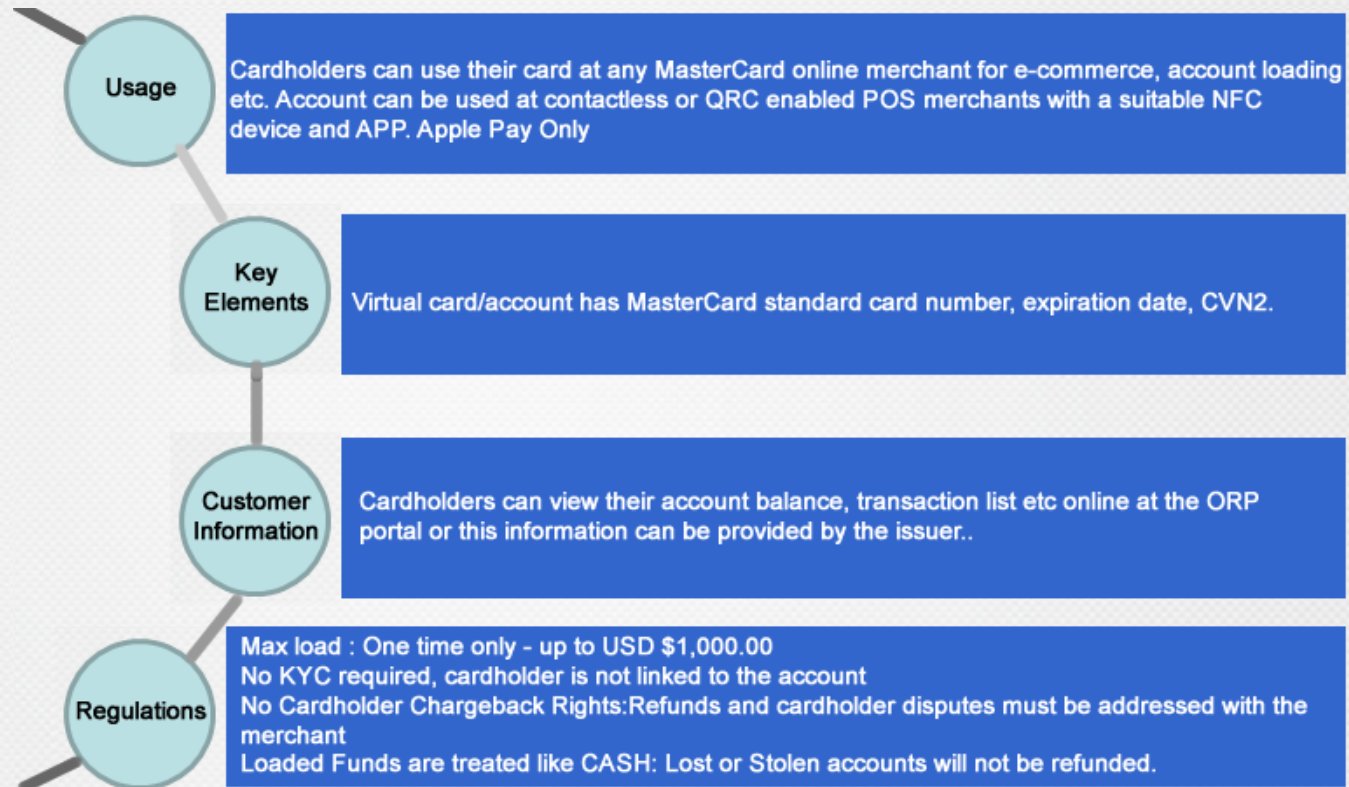


<sup>1</sup> Virtual cards can be used with mobile apps on Apple Pay-enabled devices at participating merchant POS terminals.



# Virtual, Anonymous, Disposable

- The most common and easy to implement product is our virtual, anonymous, non-reloadable MasterCard account



# Platform Interface

## ➤ Components | Modules

- **Account Management** : Enable cardholders and manage their accounts.
  - *API based, server hosted architecture to securely and simply interface your systems*
- **Online Admin**: Manage accounts and cardholders.
  - *Secure browser access to a full featured customer portal for cardholder and account management and reporting.*
- **System Monitoring**: Monitor transactions and systems activities.
  - *Graphical user interface to a time series database to control transactions and systems activities.*



# Tools and Support

## ➤ Implementation | Support

- **Documentation:** Solution Services and API guides
- **Sample Source Code:** Each API interface call includes sample source code which can be used to expedite implementation
- A test system available to issuers and processors to test their implementation
- **Customer Admin:** Access to transaction, settlement and customer information through the customer portal
- **Implementation Support :** Support across multiple time zones.
- We provide an end-to-end Branded Solution, branded by processors, issuers and merchants with their own brands – including documentation, merchant admin, API calls etc.





# Cost | Pricing Model

## ➤ Transparent Cost | Pricing Model

- Per Account fee
- One time load fee

**NOTE:** *We will provide a complete fee structure to serious principals based on projection and volume. No hidden or zombie charges.*



# Contact Information

- Interested parties | Principals should contact us with their requirements:

Virtual Route Distribution USA | ePaymaker  
309 Fellowship Rd, Suite 200  
Mount Laurel, NJ 08054  
E: [epay@tventuresllc.com](mailto:epay@tventuresllc.com)  
T: 609-256-9161

