

# Burbank.



## Card Present over Internet






Reduce ecommerce  
fraud & chargebacks and  
eliminate false positives by  
accepting card present  
payments online



# Card Present over Internet (CPoI)

Building on the scheme's recent announcements of allowing consumers to checkout online by tapping their card against their mobile devices, Burbank's CPoI is a unique, compliant solution, offering simple and secure card present acceptance, via the web and in-app.

## The benefits are huge:

-  Shifts liability away from the merchant
-  Eliminates 100% of false positives
-  Significantly reduces chargebacks and eliminates friendly fraud
-  Lowers processing fees
-  A universally trusted and familiar payment experience



## How CPoI works



Burbank's technology turns the consumer's mobile device into a PCI-compliant payment terminal. Merchants only need a card present agreement.



At checkout, the consumer taps their payment card against their phone and (if prompted) securely enters their PIN. Exactly as they do in-store.



These transactions use Burbank's patent-pending technology and existing payment messages, to offer merchants and consumers the safest way to pay online.



# Experience the future of online payments today with Burbank's ground-breaking technology

Offer your customers a compelling, value-driven proposition that has never been seen before. Customers can now pay online exactly as they do in store.

## Eliminate False Positives:

False positives cost merchants \$443bn per annum. False positives are eliminated with CPoI.

## Reduce Chargebacks:

Global chargeback fraud costs merchants \$20bn in 2023 and is expected to rise to \$28.1bn by 2026. CPoI significantly reduces chargebacks.

## Reduce Reliance and Spend on AI:

The average merchant uses 5 AI tools to reduce fraud. But these tools increase false positives. With CPoI, the need for AI is significantly reduced or even eliminated.

## Simple Payments:

A simple, globally familiar, and universally trusted payment process.

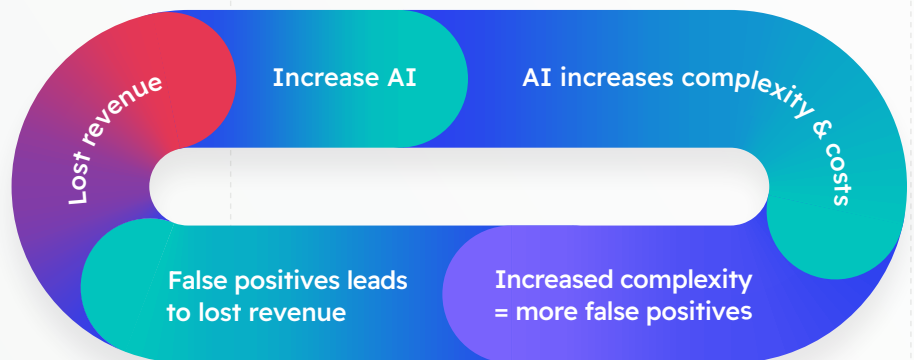
## Shift Transaction Liability:

CPoI enables card-present payments online, shifting transaction liability away from the merchant.






## Broaden Customer Segments:

CPoI removes barriers to online shopping and opens new opportunities. Tap and PIN is a universally familiar experience, which helps attract new customers who may be wary of shopping online.

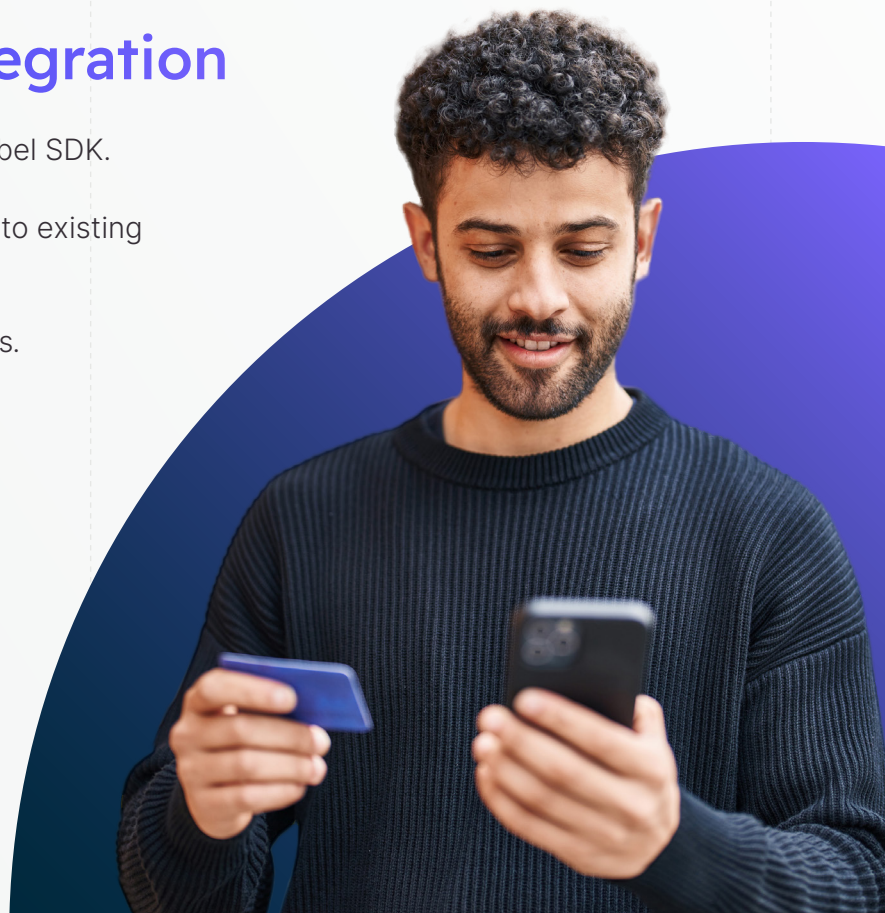
### AI Complexity Cycle



## Simple, seamless integration

-  CPoI is delivered as a single, white-label SDK.
-  Seamlessly and securely integrates into existing technology stacks.
-  Flexible hosting – in cloud or on premises.
-  Supports multiple schemes.
-  Works on Android and iOS devices.

Grow your business and amplify your revenue using Burbank's unique CPoI technology.



Simple.  
Secure.  
Scalable.