



iCash Payments (iCash) is a vertically integrated ATM payments specialist.

iCash has an established reputation for delivering innovative electronic payment solutions to banks and financial institutions. The Company specialises in design, manufacture, sale, installation and maintenance of ATMs, switching and software solutions for banks, financial institutions and retail locations such as petrol stations, shopping centres and hotels.

With its global Head Office in Sydney, Australia and listed on the Australian Securities Exchange (ASX:ICP), **iCash's** domestic operations include the ownership of an Australia-wide ATM network.

The Company's South Korean operations – home to **iCash's** research and development (R&D) facilities – has installed more than 10,000 ATMs, underpinning its expansion across Australasia.

In China, the establishment of a Beijing office in 2008 enabled the Company to secure a technical and commercial partnership with Nantian, China's leading IT and banking business automation provider. Nantian has completed over 1,000 banking applications, running in more than 20,000 bank branches, and operates more than 3,000 ATMs throughout China.



Touching the World with innovation

The world's first PCI-compliant PINpad for ATMs, developed by the **iCash** R&D team, is part of a product range that includes smart card readers, multi-function kiosks, automated cash sorting devices, complete public transport ATM solutions (**cashPodGo**), and integrated settlement and back-office automation systems. The payments infrastructure includes transaction processing, switching, and software/middleware solutions.

iCash support services include pre and post-sales consulting, installation, cash-in-transit solutions, 24x7 help-desk, training, and maintenance and repair facilities.

The international team delivers leading-edge payments technology across the Asia Pacific.

The Company's Directors are:

- Mr James Manny - Executive Director, Chairman
- Mr Sin Pyng (Tony) Teng - Director, Company Secretary
- Mr Kim Stewart - Executive Director, CEO Australian Operations.

In line with its corporate vision to be a global ATM payments business, **iCash** continues to strengthen its R&D capabilities and extend its product range.

R&D Capabilities

iCash invests substantially in R&D in consultation with its clients to develop leading-edge hardware and software products that satisfy specific customer demands and market requirements.

iCash's cashPod™ is the first ATM to be designed specifically for the Australian market, and the first to be manufactured by an Australian owned company. Released in 2008, **cashPod** features:

- Windows® XP OS
- Direct charge capabilities
- 15.1" colour infrared touch screen
- Voice prompt customer display
- Visa PED approved and Triple DES encrypted PINpad (EPP)
- Visual and two-way remote diagnostics
- Wireless communication.

The Company's R&D investment extends the global product range, increasing representation in new and key markets.

Hardware & Software

The **iCash** hardware platform is a foundation for customised, country specific software applications and payment systems.

iCash develops its own software thereby controlling the R&D process at all levels, with software applications compatible with international payment processors and certification standards. Certification has been achieved in Australia, Korea, China and USA.

A scalable, flexible architecture is used so software applications can be upgraded with minimal interruption to devices in the field.

iCash has received certification for Microsoft WOSA/XFS 3.0 Middleware platform, enabling the Company to respond to clients using different networks.

Remote ATM Management System

Each ATM can be centrally managed by a remote ATM management system (RAMS). RAMS enables automated downloading of terminal application software, performance monitoring, on-line diagnostics, merchant device set-up, and on-screen advertising. Visual diagnostics allow merchants to quickly identify and solve problems.



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