

COMMERCIAL SERVICES PLATFORM

Combining Payments with Virtual Products / Services

Planet Payment's Commercial Services Platform (CSP) empowers more versatile, flexible POS terminal capabilities, allowing merchants to do more with the hardware that's already on their counter. Instead of having one terminal for virtual services, such as mobile top-up or lottery, and a separate terminal for debit/credit card payments, our CSP allows these various products and services to exist on one device, and be managed remotely through one centralized platform.

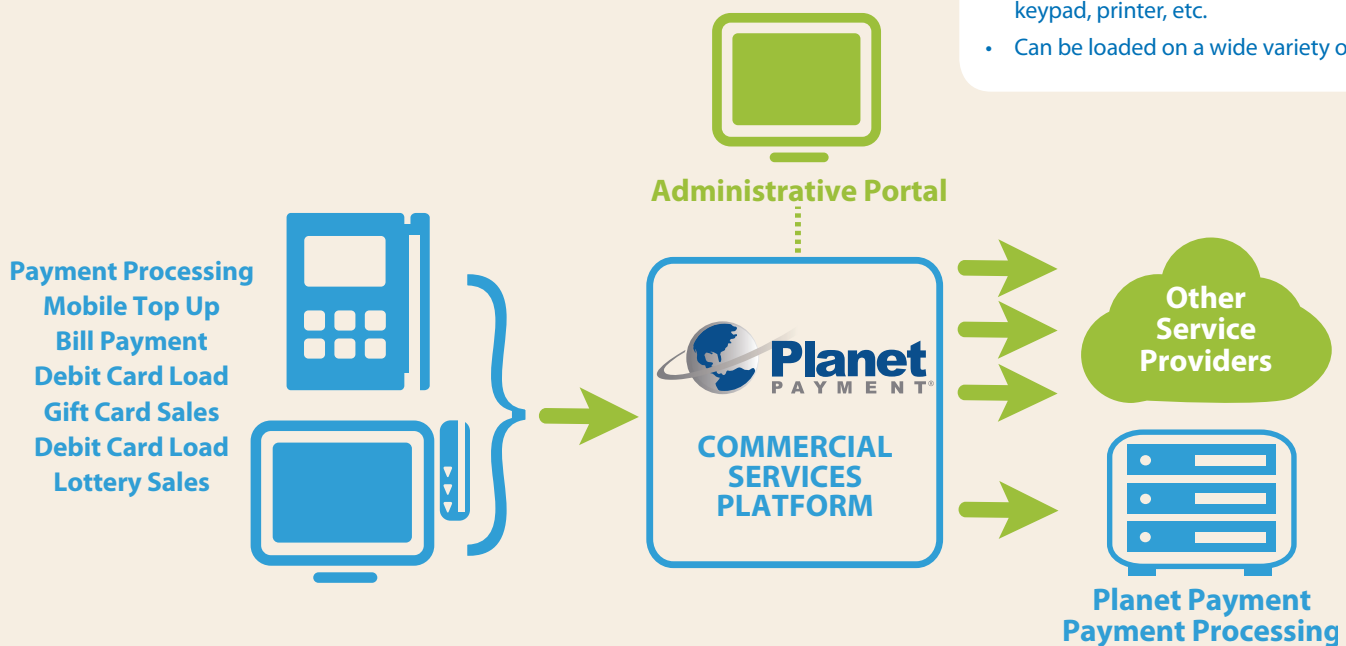
Our CSP also serves as a revenue opportunity for terminal distributors, whether they are ISO's selling payment processing terminals or sellers of pre-paid virtual goods and services. ISO's and other distributors can sell more to their merchant channels, by adding products to terminals they've already placed.

Our Commercial Services Platform enables a single terminal to function as one interface, with the ability to change remotely on the back-end what happens on the terminal – from adding new products to changing menu options. Planet Payment's CSP allows for one

terminal to facilitate the processing of electronic transactions from multiple suppliers, and to supplement and modify product SKUs and terminal menus on the fly.

By centralizing product management, terminal configuration, processing, reconciliation, reporting, pricing, commissions and all other transaction elements in the back-end platform, the CSP can allow for real-time changes and configuration through customizable access for various levels of management and throughout distribution channels, right down to individual store clerks.

How it Works



PAPI – Terminal App

- PAPI is a widget sitting on a POS device which communicates with CSP
- Allows for remote modification of display, keypad, printer, etc.
- Can be loaded on a wide variety of devices

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Please Contact: Planet Payment Sales at 516.670.3200 or visit planetpayment.com



IMPLEMENTING PLANET PAYMENT'S COMMERCIAL SERVICES PLATFORM

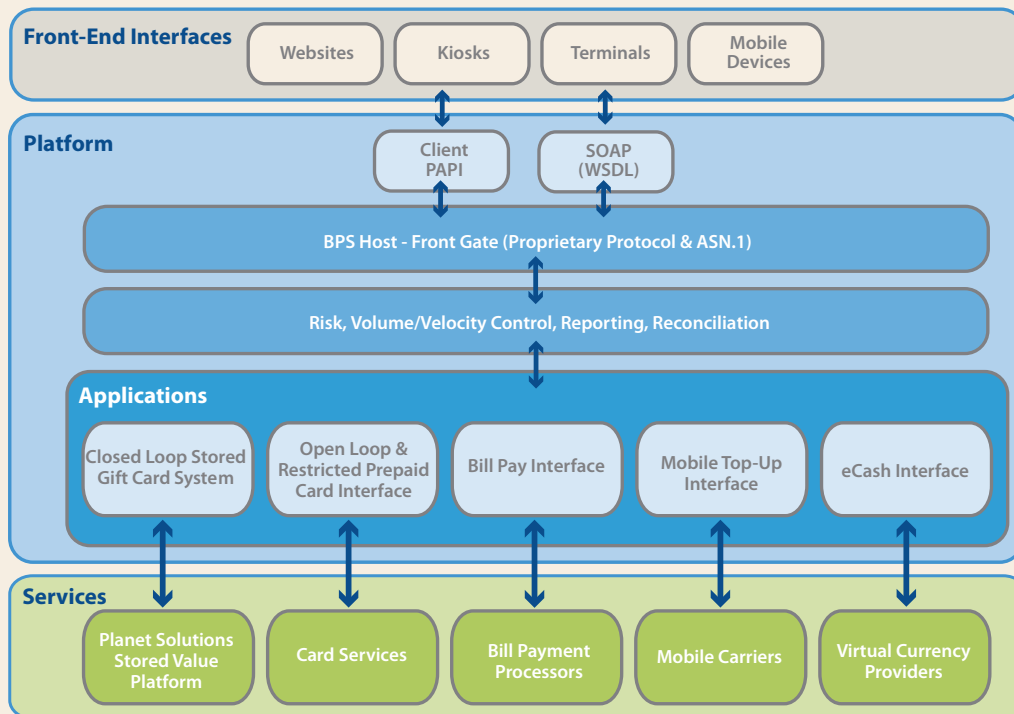
Flexible CSP Platform Deployment Capabilities

The CSP Platform has been designed to allow for flexible integration of a wide variety of front-end interfaces for transaction initiation on the front-end, and a wide variety of "services" on the back end, with device management, user access, reporting, reconciliation, etc. all coordinated among the various devices and services and channels.

The CSP Platform administrative interface allows for the management of:

- Pricing, discount, commission and other channel/product-specific economic parameters
- Modifying product/service offerings and remote manipulation of front-end interfaces to manage transaction flow at point of sale
- Creations and definition of user access, rights and privileges
- Creation and customization of reports
- Establishment of limits and risk parameters by product/service, device interface or channel

CSP Platform Deployment



ABOUT PLANET PAYMENT

Planet Payment (Nasdaq:PLPM) (LSE:PPT) is a leading provider of international payment and transaction processing and multi-currency processing services. We provide our services in more than 20 countries and territories across the Asia Pacific region, North America, the Middle East, Africa and Europe, primarily through our 60 acquiring bank and processor customers. Our solutions and platforms include domestic and multicurrency processing, e-Commerce and ATM solutions, money transfer platforms, electronic commercial transaction aggregation (mobile top-up, bill-pay, and more) as well as mobile commerce, among other specialty transactional technology solutions.

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