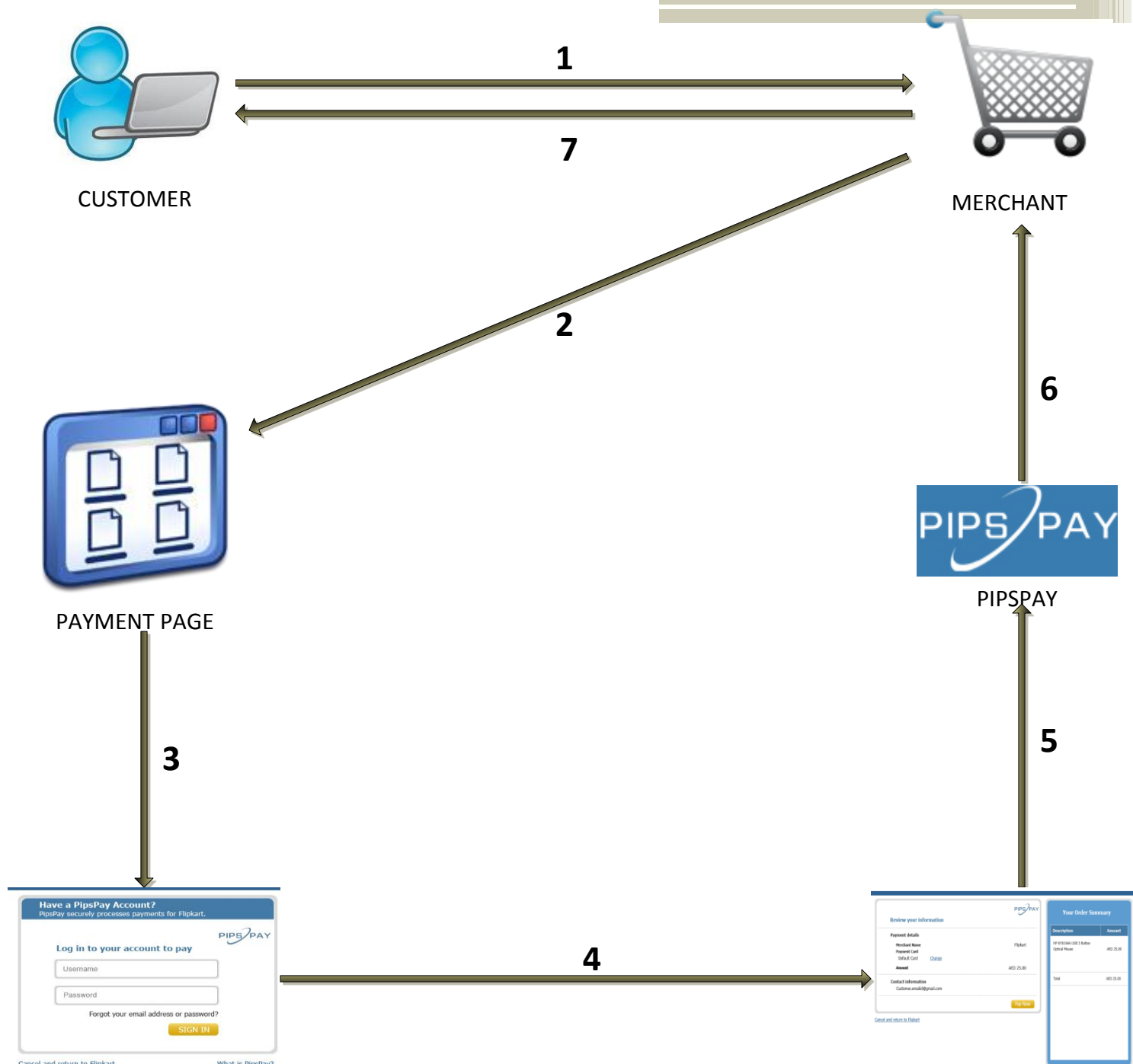


PIPS PAY



Step 1: The customer buy a product from the merchant website

Step 2: The customer is presented with the PIPSPAY enabled payment page to proceed with the payment.

Step 3: Customer get redirected to PIPSPAY login page

Step 4 The customer is presented with a summary of products to proceed with the payment

Step 5 , 6: The amount is debited to the customer's pre-stored CREDIT CARD; And the merchant receives immediate update on the status of the transaction and the funds are remitted to his bank account.

Step 7 The customer is presented with a Transaction confirmation screen from the merchant web site.