

- 1 Unlock your account to shop anywhere, anytime
- 2 Using CAPS to stop any unauthorized access to your card, you're able to
- 3 Shop safely on the world wide web



- SEND AN ALERT EACH TIME A NEW MERCHANT ACCEPTS THE CARD
- BLOCK EACH TIME A NEW MERCHANT ACCEPTS THE CARD
- ALLOW THESE MERCHANTS TO DEBIT MY CARD
- BLOCK THESE MERCHANTS FROM DEBITING MY CARD

MERCHANT NAME	MERCHANT LOCATION	DATE	AMOUNT	RECURRING
ONLINE ONE	CA, AMERICA	22 3 2005	\$26	NO



TECHNOLOGY
CSPS > TECHNOLOGY

Reliable Technology

Markets-Alert's "Card and Account Protection System" has been developed with reliability and maintain ability as prime considerations.

The system is server based and operates on the Linux platform. The system sits inside the bank's firewall as an internal platform with customer web page access through the banks web portal.

The CAPS system is modular, and consists of eight individual modules that work as one system.

This approach ensures that individual modules can be

The system has the following features:

- The "CAPS" software makes use of the advanced load balancing technology which allows servers to share tasks and ensure optimum system output.
- Using multiple servers the system can continue operating even if one server goes down - data is automatically re-routed until the problem is solved.
- The system utilizes technologies that allow for the addition of new functionality without shutting down or re-

Conclusion

Markets-Alert's "Card and Account Protection System" can be used solely as a fraud prevention tool, or as a revenue generating customer service enhancement, or a combination of both.

- The "CAPS" software has the ability to significantly reduce or eliminate fraud on card based transactions.
- The "CAPS" system can replace manual processes that are currently used by many card issuing authorities.
- Customer usage can be linked to a card reward program.
- The "CAPS" software can

upgraded or modified without having to stop the live system when in use, or having to "unpack" system layers in order to gain access to the relevant operating system areas to be upgraded or modified.

starting the entire system.

provide the card holder with timely information and a greater level of confidence in electronic banking processes.

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