



THE NEXT GENERATION MICRO-BILLING SOLUTION

Powered By Charge  .net

BILLING THE UN-BILLABLE

Coinz facilitates **Billing the Un-Billable** by providing businesses within the new-media sector with a revolutionary new FSA Certified online micro-currency solution which bridges the gap between the online Premium and Free content market sectors.

Merchants

- Micro-currency for online services or premium content
- Loyalty to reward regular website visitors
- Dynamic Royalty to pay content contributors
- Interactive advertising response

Users

- Universal Currency
- Single-click micro-payments
- User security, flexibility, anonymity
- Protection of user credit information
- Income via content contribution
- Income via interactive advertising

Micro-Billing + Loyalty + Royalty = COINZ

MICRO-PAYMENTS

Coinz provides a micro-currency solution perfectly suited to support the new-media industry, generating revenue for content and online services from a new generation of pay-as-you-go “micro-consumers”.

Ideal currency mechanism for:

- Pictures
- Music
- Downloads
- News
- Clips
- Games
- Information



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The Coinz website provides an integrated system for the management of all aspects of the Coinz service for both B2B Merchants and B2C Users.

This includes:

- User Account Management
- Merchant Account Management
- Loyalty Management
- Royalty Management
- Real-time Revenue Statistics
- Secure Logins



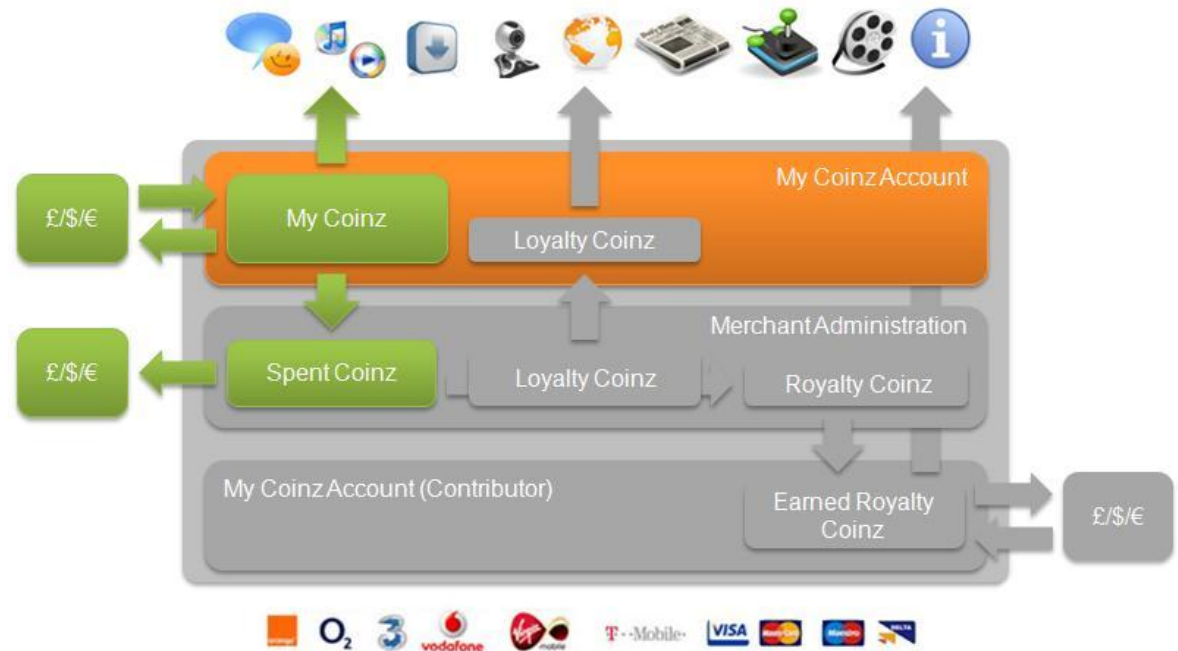
The screenshot shows the Coinz website homepage. At the top is the Coinz logo and a navigation menu with links for Home, Account Solutions, Merchants, Developer Centre, and Company. Below the navigation is a large orange banner with the text "EARN ROYALTIES FROM YOUR ONLINE CONTENT" and an image of a globe. The main content area is titled "Coinz Micro-Currency Solutions" with the tagline "Taking care of the little things." Below this are four main sections: "GET A COINZ ACCOUNT" (Start using Coinz today), "BECOME A MERCHANT" (Take Coinz on your site), "EASY-SAFE-SECURE" (Coinz is an online currency for those little things that matter. The Coinz system protects your credit information, keeps your personal information private, pays royalties for your content, rewards loyalty for using Coinz merchant websites and allows you to convert Coinz into real money. more info...), and "SEE COINZ IN ACTION" (with an image of a laptop displaying the Coinz interface). On the right side, there is a sidebar with news items: "Financial Times mulls micropayments" (7th August 2009), "FT.com Considering iTunes-Style Micropayments Model", "Murdoch signals end of free news" (6th August 2009), a "WELCOME" section with links for "What is Coinz?", "How do I accept Coinz on my website?", and "User FAQs", and a "CONTACT" section with phone number +44 (0)844 561 6415, email address, and physical address: Charge 2 Limited, 2nd Floor, 35 Davies Street, London W1K 4LS, United Kingdom. The Coinz logo and "Patent Pending" text are also present in the sidebar.

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USER MODEL

A User is able to charge-up their Coinz Account using credit/debit cards or mobile (PRSMS) and make micro-payments for content, subscriptions or services via a simple one-click process.

- Universal currency
- Single-click micro-payments
- User security, flexibility, anonymity
- Income via content contribution
- Income via interactive advertising
- Protection of user credit information



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MERCHANT MODEL

Coinz provides an online global currency, enables businesses to reward customer loyalty and also provides users with the opportunity to earn Royalty Coinz for content contributions and other forms of online interactivity.

- Micro-billing for online services or premium content
- Loyalty to reward regular website visitors
- Dynamic Royalty to pay content contributors
- Interactive advertising response
- Monthly outpayments



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ROYALTY MODEL

Users are able to contribute content to Merchant sites (depending on their business model) and earn Coinz based on real-time content viewings or usage. This significantly reduces the royalty processing costs for Merchants.

- Earn Coinz for content contributions
- Dynamic Royalty payment
- Regulatory compliance
- Real-time statistics
- Payment directly to Users bank account



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Distribution – 4 Merchant integration options available increasing with the level of content security required:

- Low Technical Integration
2-3 days
- Medium Technical Integration
4-5 days
- High Technical Integration
2-4 weeks
- Bespoke Technical Integration
1 month

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