COMSTAR Interactive Corp.

www.unitedbankservice.com
Making Wireless Data Work for You

CHARGE ANYwhere™ Product Overview

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CHARGE ANYwhere …

What is CHARGE ANYwhere™ ?

CHARGE ANYwhere is a patented, wireless credit card processing solution that is easy to use, affordable and allows businesses to accept credit cards virtually anywhere at anytime.

The CHARGE ANYwhere package combines a magnetic credit card reader with the popular BlackBerry™ class RIM 850/950 Wireless Handheld™ to create a compact, rugged and mobile device. At the heart of the CHARGE ANYwhere solution is Comstar's state of the art Gateway. The Gateway connects customers in seconds with credit card processors for rapid authorizations, and processes data for real-time use with the Web-based transaction management system. Coupled with state-of-the-art industry specific operating software and an innovative and secure Web-based transaction database and reporting system, the *CHARGE ANYwhere* system is packed with features.

Optional features such as check authorization and messaging add to the functionality of this exceptional low-cost package.

CHARGE ANYwhere ...

Key features include:

- Wireless credit card transaction approvals averaging 5 – 7 seconds
- Viewable transactions accessible in real time via Comstar's Web-based *Transaction Manager* or on the device
- Execute, authorize and manage payments *securely* in real-time
- Randomized encryption – 1024 bit in the database and 256 bit over the network
- Certification by industry-leading credit card processors such as Concord/Virtual Cyber, Global Payments, Paymentech and Vital with First Data and American Express currently in certification process
- Compatibility with all major credit cards, as well as gift and prepaid cards
- Store and forward feature for off-line or out-of-coverage transactions
- Functions on reliable dedicated wireless data networks with redundant backup systems
- Includes wireless e-mail capability and other optional applications
- Manage multiple devices wirelessly with the *Transaction Manager*
- Print or send receipts to recipient via e-mail or fax

CHARGE ANYwhere …

Photo of Actual CHARGE ANYwhere Device

Simple to Use and Easy as 1-2-3 …

1. Swipe a Credit Card
2. Enter a Transaction Amount
3. Click the Roller Wheel to Submit and Process

You're done … now print a receipt or send a receipt copy via fax or e-mail!

CHARGE ANYwhere …

Printed Receipts are a Click Away!

1. Connect to Serial Port Connector
2. Process a Transaction
3. Click the Roller Wheel to Print a Signature Receipt and, or Customer Receipt in *Seconds*!

CHARGE ANYwhere Device with Optional Printer

CHARGE ANYwhere …

Specialized industry or processing requirements?
No problem. All devices come pre-loaded with software customized for the following industries:

• **Retail**	• **Taxi**	• **Quick Service Restaurant**
• **Restaurant**	• **Limousine**	• **Custom Applications Available**
• **Delivery**	• **Towing**	•**Construction**

Worried about network coverage?
With two nationwide wireless data networks (Cingular, Mobitex and Motient) to choose from, coverage is typically not a problem.

Need to Provide Receipts?
With an optional rechargeable printer measuring only 4 ½" x 3" x 1" a printed receipt is available in seconds. Options abound with the added ability to send a pre-formatted receipt to either an e-mail address or fax machine.

Need Multiple Units?
With the low cost of the *CHARGE ANYwhere* package and monthly service, you can afford to purchase as many as you need. Further, with the *Transaction Manager*, you can control all your devices remotely.

CHARGE ANYwhere …

CHARGE ANYwhere is Perfect for Use in …

• Sports Arenas/Stadiums • Concert Venues • Convention Centers • Campus Environments • Temporary Locations

- Generate *More* Sales
- Generate *Bigger* Sales
- Generate *Repeat* Sales
- Generate *Spontaneous* Sales
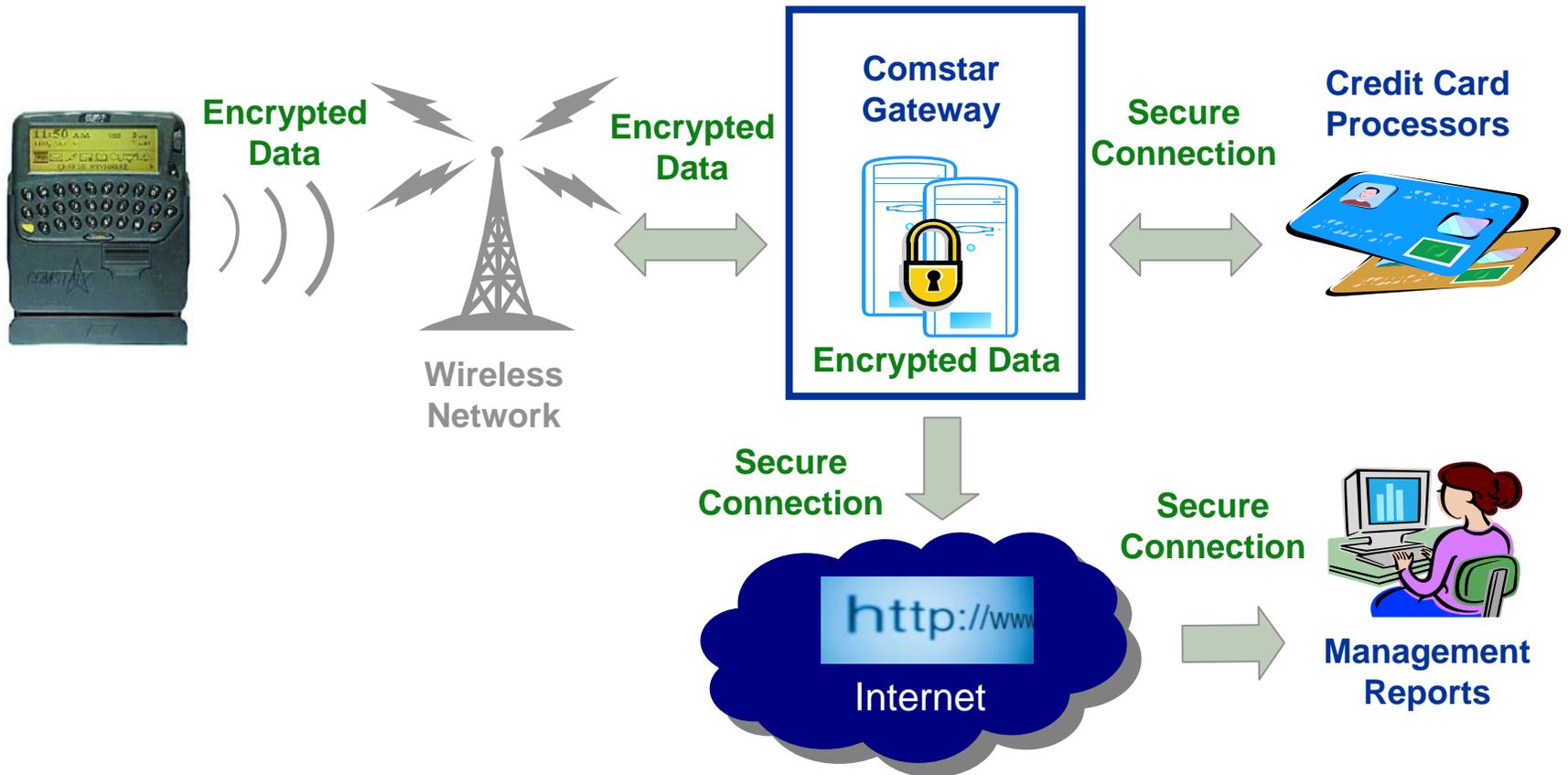
CHARGE ANYwhere is the Perfect Complement for …

• Delivery Services • Home Service Industries • Mobile Service Industries • Transportation/Towing Industries • Retailers • Food Service Industries

- *Speed up* Cash Flow
- *Decrease* Receivables
- *Lower* Processing Rates
- *Reduce* Fraud Exposure
- *Increase* Sales

The CHARGE ANYwhere System …

How it Works

Encrypted Data

Wireless Network

Encrypted Data

Comstar Gateway

Encrypted Data

Secure Connection

Credit Card Processors

Secure Connection

Secure Connection

http://www.

Internet

Management Reports

Transaction Manager …

The *Transaction Manager* is a powerful and secure, password accessible, Web-based database. The database allows for real-time access to sales and transaction data and control over the wireless *CHARGE ANYwhere* devices associated with a particular account.

With the *Transaction Manager* a user can:

- Query, search, create and print reports
- View summarized or detailed transaction data in real-time
- View processor response details in real-time
- Export data in Excel or CSV format for integration into existing systems
- Wirelessly administer and update individual or multiple devices

Transaction Manager – *Search Transactions Screen*

Search Criteria

Transaction ID	Cab#
Man#	Driver#
Response Type [All ▼]	Inv#
Card#	
Card Type [All ▼]	
Transaction Type [All ▼]	
Amount [ ] [= ▼]	
Date From [4/7/2003] [= ▼]	
Date To [ ] [= ▼]	

Summary
Transactions 4
Sales   3
Returns   0
Sales Total $1.57
Return Total $0.00
Net Total $1.57

Select Criteria to Search Transactions

View Instant Summary of Transactions

[Submit] [Reset]

[Export Setup] [Export] [Report]

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Status	Input	Trans ID	Date & Time	Type	Card#	Amount	Trans Type	Man#	Driver#	Invoice#	Cab#
✓	Swipe	040703001	4/7/2003 10:28:33 AM	MC	XXXXXXXXXX6781	$0.56	Sale	15764472			
✓	Swipe	040703002	4/7/2003 10:28:50 AM	MC	XXXXXXXXXX6781	$0.89	Sale	15764472			
✓	Swipe	040703003	4/7/2003 10:29:16 AM	MC	XXXXXXXXXX6781	$0.12	Sale	15764472			
✗	Swipe	040703004	4/7/2003 10:29:41 AM	MC	XXXXXXXXXX6781	$23.00	Sale	15764472			

Transaction Detail Summary

Transaction Manager – Transaction Details Screen

Transaction Details - Microsoft Internet Explorer

Transaction Detail

Request		Response	
Transaction Id	040703001	Date & Time	4/7/2003 10:28:33 AM
Date	4/7/2003 10:28:33 AM	Reference#	0003
Transaction Type	Sale	Amount	$0.56
Card#	xxxxxx6781	Approval Code	000025
Full Name	TESTCARD MASTERCARD NDCECO	AVS Result	
		Response Text	AP
Exp Date	0809	Response Code	000
Street Address	N/A		
Zip Code	N/A		
Grand Total	$0.56		
Cab#	N/A		
Driver#	N/A		
Job#	N/A		
Time On	1/1/1900		
Time Off	1/1/1900		
Trip Miles:	0		
Amount Of Sale	$0.56		
Extras	$0.00		
Tolls	$0.00		
Tips	$0.00		

Close Window
Print

Instantly View Transaction Details

Instantly View Processor Response Details

Search Criteria

Man#		
Date From	4/7/2003	=
Date To		=
Cab#		
Driver#		
Inv#		

Use Search Criteria to Generate Customized Reports

Submit   Reset

Export Data to Your Own Systems or Generate Custom Reports

Export to Excel   Export to CSV   Report

Card Type	Purchase Count	Purchase Amount	Return Count	Return Amount	Total Count	Total Amount
Visa	0	$0.00	0	0.00	0	$0.00
MasterCard	4	$3.77	0	0.00	4	$3.77
American Express	0	$0.00	0	0.00	0	$0.00
Discover	0	$0.00	0	0.00	0	$0.00
DinersClub	0	$0.00	0	0.00	0	$0.00
Jcb	0	$0.00	0	0.00	0	$0.00
Totals	4	$3.77	0	0.00	4	$3.77

View Totals and Summary "At a Glance"

Why Use CHARGE ANYwhere?

✓ *Fast* Real-time transactions average 5-7 seconds

✓ *Reliable* Dedicated data network with redundancy, backup and guaranteed delivery

✓ *Secure* Cutting-edge encryption on all transactions and data storage

✓ *Easy-to-Use* Simple, straight-forward interface ensures that all of your employees can handle the sale

✓ *User Friendly* Customizable GUI interface for your specific industry

✓ *Feature Rich* Includes wireless messaging with other add-on applications available

✓ *CFO Friendly* Rapid payback on investment with higher margins

✓ *Compact* Handheld device measures approx. 3 ¾" x 4 ½" x 1", comes with a convenient belt clip and weighs under 9 oz.

✓ *Rugged* Constructed of hardy ABS plastic