



 **RBS**Lynk™

Powering The Payments

WHY RBS LYNK?

6 KEY DIFFERENTIATORS FOR RADIANT CUSTOMERS



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#1 No Third Parties – Single Source Provider

- Eliminates additional points of failure
- Removes middleware
 - Directly connected to Visa and MasterCard
- Enables accountability
- One phone call to make
- Provides a savings to the customer



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#2 Products designed to meet your needs

- LynkAssist
 - Detailed transaction level store reporting for every merchant free of charge
- eLynk MultiSettlement
 - Key ACH backend product designed for Aloha eCard exclusively provided by RBS Lynk



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#3 Recognized For Outstanding Quality

- Visa Service Quality Performance Award
 - Zero duplicate transactions
 - Lowest chargeback to sales ratio in the industry
- Year of 2001
- Year of 2003
- Year of 2004





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#4 Stability and Experience

- Member of the Royal Bank of Scotland Group
 - Backed by over \$1 trillion in assets and \$1 billion in profits
 - Includes Citizen's Bank, Charter One, Retail Direct, Streamline
- Ability to provide equipment financing and banking services
- 20% of customer portfolio are restaurants
 - Currently process millions of Aloha transactions per month
 - Reputable references across the country
- Over 400 exclusive (non ISO), full-time sales employees covering 47 states
 - On-site service when the customer needs it most
 - Dedicated account manager



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#5 Next Day Settlement

- Speed of transactions
 - Unsurpassed transaction times
- No additional fee for utilizing high speed connections
- Two fully redundant data centers for maximum availability
- Transaction Control
 - RBS Lynk controls each transaction from start to finish



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#6 Future Technologies

- Pay at the table
- Pinned debit for Aloha
- Wireless
- RFID Technology
- Payroll Cards
 - Non-banking customers
- Visa/MasterCard Card Products
 - Gift
 - Stored Value