

One platform. One payment experience.SM

Bluechain's next-gen payment technology is creating new opportunities for banks, national payment networks, merchants, payment processors and service providers by reducing the direct and indirect costs of fraud, lowering costs and providing real choice in a market dominated by the international card schemes.

Bluechain's innovative universal payment platform solves the fraud and cost issues that plague today's card schemes. The Bluechain platform is built on a patented, revolutionary data security solution. Every transaction, regardless of whether it is conducted in-store, online, peer-to-peer, or remotely, must be approved by the user. And each approval is transaction specific, which eliminates card-not-present and purchase-denial fraud: the most common causes of card fraud. And it's all done in one easy-to-use app, providing the consumer with one experience for every type of payment.

Outdated card schemes

Plastic credit cards were never meant for today's world of online and mobile transactions. Using physical cards or, more accurately, the account data printed on cards, creates ever-expanding opportunities for fraud. Credit card breaches and fraud have an overall negative economic impact of \$30 billion, and this cost is growing 15% to 20% annually.¹

The existing card schemes (Mastercard, Visa, Amex, etc.) cannot reduce the risk of fraud in card-not-present payment scenarios without drastically changing their infrastructure. And other fintech innovators, such as Square, PayPal, Apple Pay and Stripe, only apply to a small number of transaction types, and often do so with considerable security risks. None of the fintech disruptors can handle the full variety of transaction types or provide the unique data security that Bluechain offers the market.

One solution for every payment situation

Bluechain's universal payment platform enables central payment networks and financial institutions to streamline merchant and consumer transactions. The patented Bluechain platform provides end-to-end transaction data security and a consistent user experience for payers and payees, regardless of the type of payment channel.

Using existing infrastructure, Bluechain leverages a new security paradigm that eliminates the need for exposing cardholder data during a transaction and delivers one app for all payments.

Every transaction has a unique mobile certificate or signature, which cannot be reused or imitated. The certificate contains separately secured data packages, comprising the validated identities of both transaction parties, the transaction data, and the accountholder's authorization. Transaction data is always separated from cardholder data, including the consumer's name and credit card number.

¹ Business Insider

A new benchmark

The Bluechain platform sets new benchmarks for cost management, security and versatility, enabling central payment networks, banks and merchants to fully realise the benefits of next-generation payments technology in every payment situation across all payment channels.

Business model

Bluechain provides services to integrate with existing banking infrastructure. Bluechain licensing fees are based on monthly subscription fees for issuing eCards on the Bluechain platform. Banks earn interchange fees and merchant service fees on eCard transactions. The switch pays license fees for the Bluechain platform to authenticate transactions.

Bluechain benefits all stakeholders

Central Banks



- Reduce fraud
- Lower costs
- Single system for all payment types
- Foster financial inclusion

Banks



- Low-cost merchant solutions
- Earn interchange fees
- Cut overheads
- Cut fraud costs

Merchants



- Low-fee transactions
- Supports all payment channels
- No more charge-backs
- No expensive terminals

Consumers



- Pay anyone easily
- Shop with confidence
- One app for every payment
- Pay securely in-store, online or by phone

Contact Bluechain to regain control of your transactions, increase adoption and reduce costs.



+61 3 8548 9332

www.bluechain.com

info@bluechain.com

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