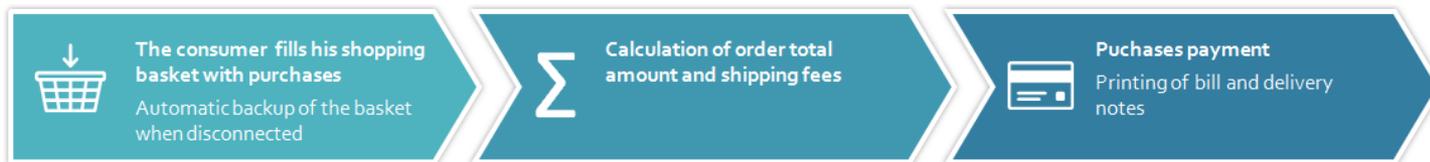


MX Plus offers a **highly secure** online payment platform regardless of country or **currency**. It is a flexible platform easily interfacing with any type of website and facilitating any e-commerce transaction: **purchase of goods or services, payment of invoices, taxes, tickets and taxes of any kind**. It offers several languages and several **modes of delivery and management of the electronic shopping cart**. It interfaces with e-money networks to allow transactions in real time and is **compatible with the main internet payment systems**, including Paybox, PayPal, prepaid systems, CB, Maroc Telecom.

In order to significantly increase the visibility of the site, MX Plus **facilitates search engine optimization (SEO)** with targeted keywords and a user-friendly structure (easily understandable code).

To ensure optimum confidentiality of payment data, MX Plus uses **SSL**, the most recent standard for **exchange encryption, data integrity control, and authentication of the acquirer and issuer servers**. It encrypts all the data exchanged with 3 different encryption keys and authenticates in real time the holder and the merchant to the issuing and acquiring branches, making it impossible to falsify identity.

It is interfaced with the MX Risk & Fraud module, allowing **proactive detection of financial fraud** thanks to advanced behavior analysis algorithms. It also offers several methods of strong authentication by password of single use (verified by Visa, Mastercard SecureCode), token or fingerprint.



In addition to securing purchases, M2M Group offers **project management services** and e-commerce site development. Several structuring features are proposed, including the implementation of a user-friendly **product catalog** with *product photos, purchase categories, detailed description, customer feedback and enhancement of the best sales*. For better accessibility, products can be **filtered** by different criteria (brand, manufacturer, customer notes, category and many others) and a complete **search engine** is available. Moreover, the customer can communicate his favorite products to his friends thanks to a function **of sharing by mail or on Facebook**. The customer's virtual shopping cart is saved automatically in case of disconnection.

Once the customer's purchases are validated, the application **calculates the total amount of the order and shipping costs** according to the geographical distance, weight and amount of the order (fixed costs can be applied). For ease of management of electronic payments for merchants, the application also includes the management of several VAT rates, automatic **currency** conversion (automatic conversion table synchronization) and automated edition of **invoices** and delivery notes. Several **payment methods** are possible, notably *by credit card, transfer, e-wallet*.