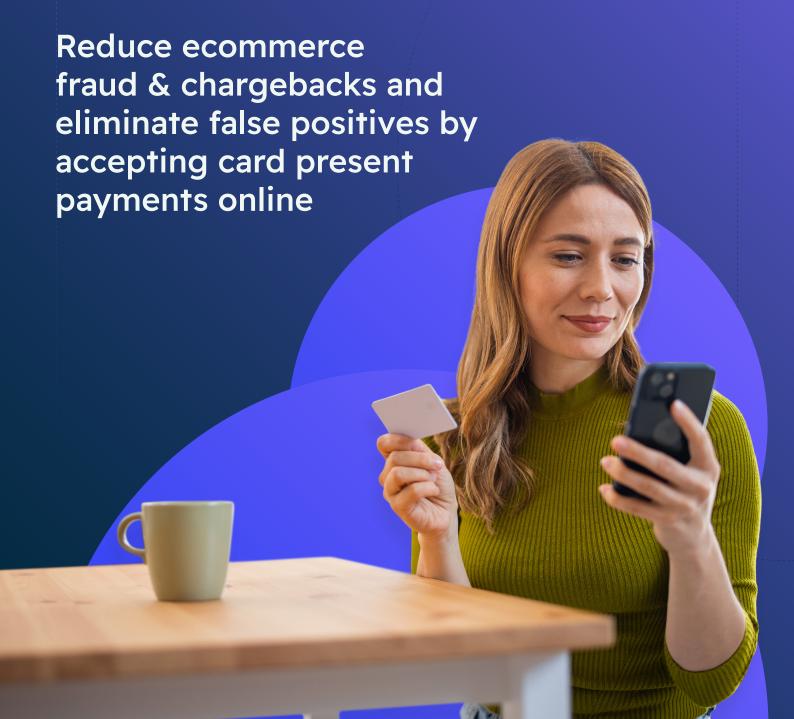
Burbank.

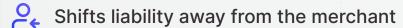
Card Present over Internet



Card Present over Internet (CPoI)

Building on the scheme's recent announcements of allowing consumers to checkout online by tapping their card against their mobile devices, Burbank's CPoI is a unique, compliant solution, offering simple and secure card present acceptance, via the web and in-app.

The benefits are huge:



Eliminates 100% of false positives

Significantly reduces chargebacks and eliminates friendly fraud

Lowers processing fees

A universally trusted and familiar payment experience



How CPoI works



Burbank's technology turns the consumer's mobile device into a PCI-compliant payment terminal. Merchants only need a card present agreement.



At checkout, the consumer taps their payment card against their phone and (if prompted) securely enters their PIN. Exactly as they do in-store.



These transactions use Burbank's patent-pending technology and existing payment messages, to offer merchants and consumers the safest way to pay online.







Experience the future of online payments today with Burbank's ground-breaking technology

Offer your customers a compelling, value-driven proposition that has never been seen before. Customers can now pay online exactly as they do in store.

Eliminate False Positives:

False positives cost merchants \$443bn per annum. False positives are eliminated with CPol.

Reduce Chargebacks:

Global chargeback fraud costs merchants \$20bn in 2023 and is expected to rise to \$28.1bn by 2026. CPol significantly reduces chargebacks.

Reduce Reliance and Spend on Al:

The average merchant uses 5 Al tools to reduce fraud. But these tools increase false positives. With CPol, the need for Al is significantly reduced or even eliminated.

Simple Payments:

A simple, globally familiar, and universally trusted payment process.

Shift Transaction Liability:

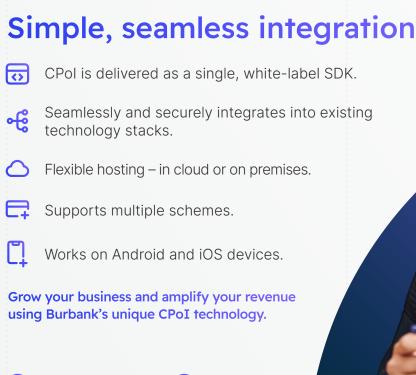
CPol enables card-present payments online, shifting transaction liability away from the merchant.

Broaden Customer Segments:

CPol removes barriers to online shopping and opens new opportunities. Tap and PIN is a universally familiar experience, which helps attract new customers who may be wary of shopping online.

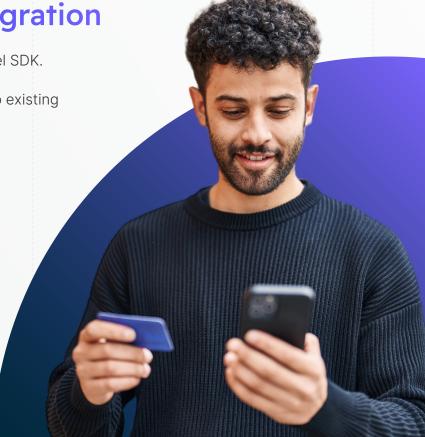
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Simple. Secure. Scalable.

