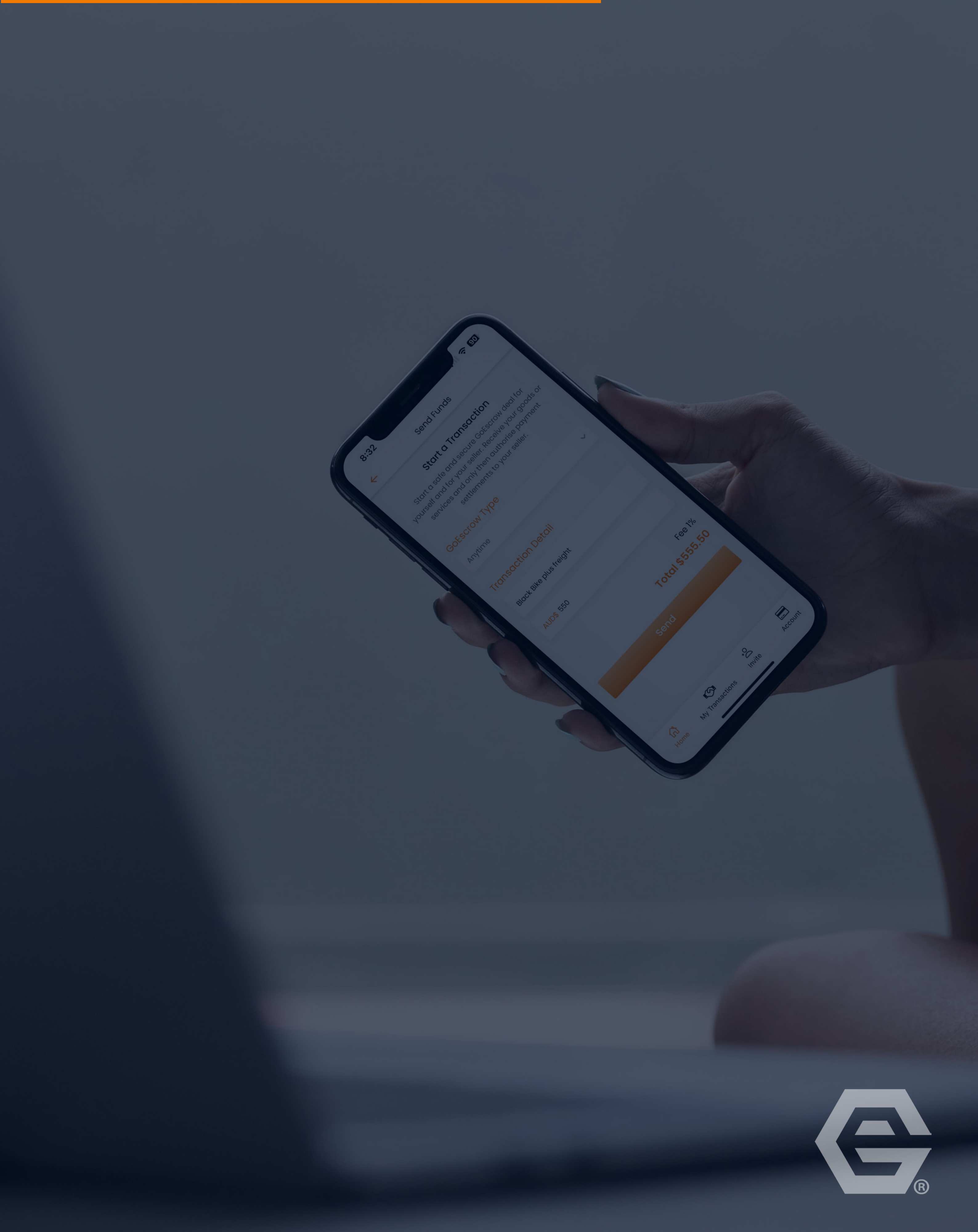
GoESCROW

For Marketplace Operators



ESCROW PAYMENT SOLUTIONS

FOR E-COMMERCE MARKETPLACES

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Digital payment services via escrow are now available in Australia for the benefit of buyers, sellers and marketplace operators.

What is Escrow?

In its basic form escrow is three steps:

1. Buyer Pays
2. Seller Provides
3. Seller Gets Paid

When a payment is proccessed with GoEscrow buyers know that goods/services will be delivered before payment is settled and sellers know their money is fully available once they have delivered. GoEscrow is the true, trusted financial middleman.

Escrow For Marketplaces

Marketplaces in Australia have for a long time made do with barely useful payment offerings with few fully legal third-party payment options available that allow for their fees to be included as a single client charge at checkout. GoEscrow solves this.

The GoEscrow digital payment solutions allow E-Commerce Marketplaces to embed secure escrow payment functionality directly into their platforms. This is a significant step forward in making trusted, risk-mitigated escrow payments possible for Australian businesses and consumers.

Marketplaces offering an escrow payment workflow will significantly add to their sites value proposion.

The GoEscrow Partner API

The GoEscrow Partner API enables seamless integration of GoEscrow's core functionality, supporting both Retailer and Marketplace applications, while maintaining critical trust and compliance standards.

Via API the GoEscrow Payment Protection Platform can be integrated in a flexible, technically simple and fully complaint manner.

Marketplace Operator Benefits

By using the GoEscrow API the client experience stays within the marketplace site.

The various buyer and seller benefits of using GoEscrow become a significant sales differentiator for the marketplace operator.

Partnering with GoEscrow also allows for the marketplace to optionally be paid its fees as part of the escrow transaction. This is easy, ensures compliance and assures revenue. Marketplace operators simply push to GoEscrow a fee amount and a reference number per transaction.

The Process

1. Sellers list items and buyers search for and purchase those items through the marketplace.

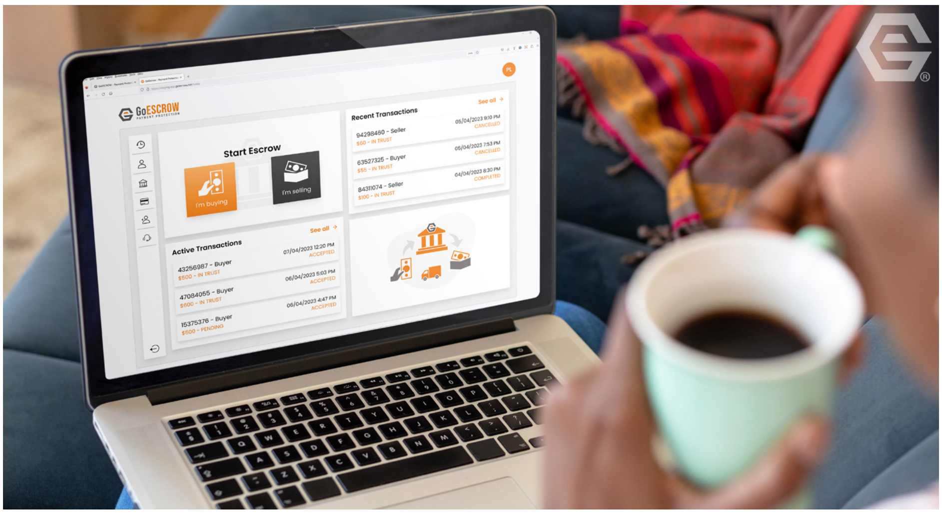
2. During the shopping cart purchase event the buyer pays into a special escrow account.

3. The seller then provides their products/services with the knowledge that their payment is safe and that they will receive the funds as agreed.

4. When satisfied the buyer authorises settlement or settlement may occur automatically at a set date/time, after a courier delivers plus a few days or at any other agreed milestone.

5. The Marketplace can optionally levy its own fees to be paid from the escrow settlement.

6. Fees are deducted from the settlement amount with the balance going to the seller.



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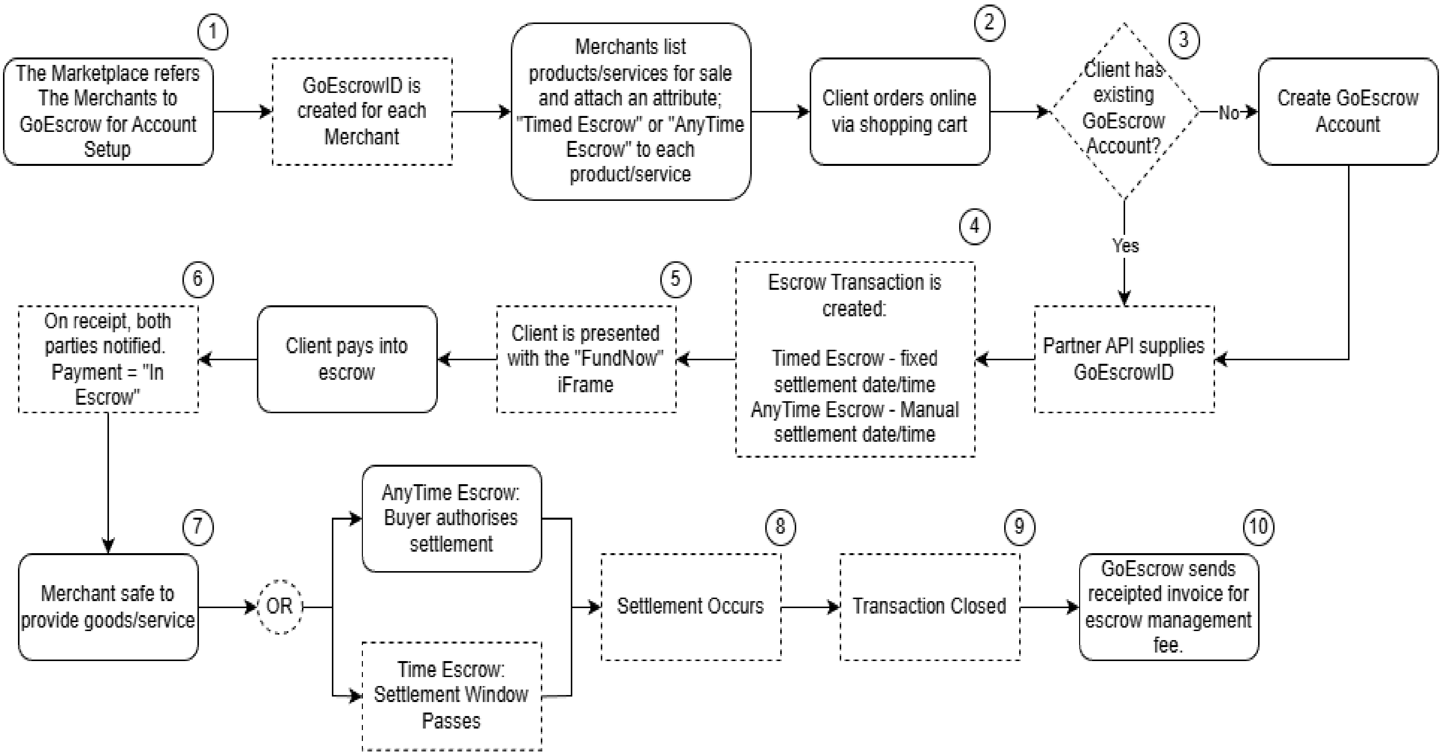
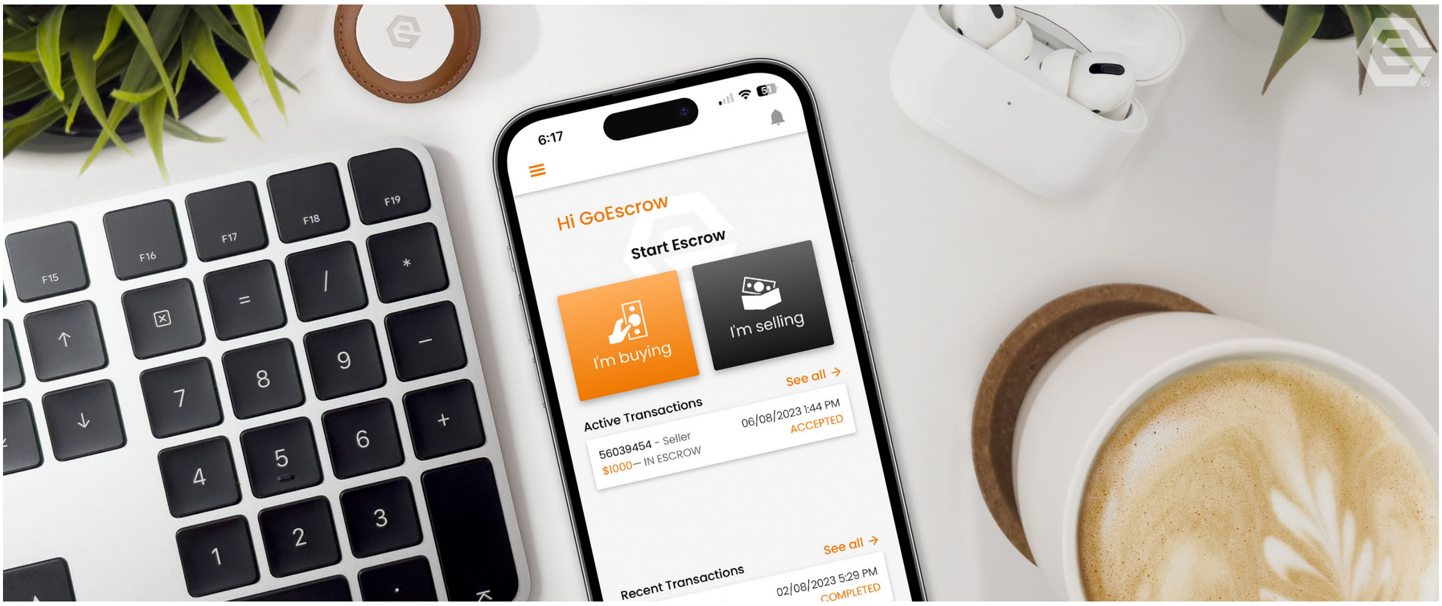
GoESCROW API Product: Online Marketplaces - Basic Process

Manual Actions ———

System Actions -------





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