



Trust and Integrity in eCommerce Transactions™.



Contents

3	Welcome	10	Warranty Feed
4	Corporate Overview	12	Auction Platform Services
6	Bid Assure	14	Contact Information
8	FailSafe		



Welcome...

...to the next frontier in global commerce.

For over five years, ReliaBid has been actively developing the world's most innovative eCommerce security and assurance tools. Today, ReliaBid's services have secured millions of transactions, which account for billions of dollars worldwide. Our goal is to ensure that trading goods and services online is even safer than within a brick and mortar environment. We believe that this can be achieved through the coupling of powerful technology solutions with state-of-the-art client services, and we are proud to be recognized as a leader in delivering these solutions in the world's largest business marketplace: the internet.



In 2004, we founded ReliaBid with the objective of enhancing the way ecommerce transactions are conducted. At that time, we recognized that the internet would revolutionize the way we do business—and we wanted to build a modern and affordable mechanism for people from all over the world to exchange their products and services safely and securely.

In 2005, we launched our signature Bid Assure service—the first and mostly widely used peer-to-peer payment security solution on the web. Our Bid Assure service was the first in a growing set of solutions that ReliaBid developed specifically for the online auction industry and it transformed the way many online sellers do business via reducing their susceptibility to unpaid items and buyer fraud by well over 90 percent.

Since then, we have expanded our service offering to include buyer protection tools that facilitate recovery of payment from fraudulent and non-fulfilling merchants, as well as dispute resolution services for peer-to-peer transaction communities.

To commemorate five years of doing business and sustained growth, ReliaBid launched two new service offerings that continue to enhance the way people do business online. Our FailSafe service enables all eCommerce merchants, including online auction sellers, to obtain real-time alerts when high-risk buyers attempt to purchase their items. Meanwhile, our Warranty Feed service enables online merchants to offer warranty options to their buyers in a fully automated manner—thereby generating secondary streams of revenue for the merchant and enhancing the purchase experience for the buyer.

Our industry has evolved significantly in recent years, and ReliaBid's tremendous growth is a testament to the strong and sustained relationships we have forged with our clients. It is with great enthusiasm that we look ahead to a future in which every person and company is invited to do business more securely and efficiently online.

A handwritten signature in black ink, appearing to read 'Mohamed Ramzi Ismail', written over a horizontal line.

Mohamed Ramzi Ismail
President & Founder
ReliaBid, Inc.

Corporate Overview

With several hundred million individuals and business entities exchanging nearly a trillion dollars worth of goods online each year, the internet has emerged as the fastest-growing marketplace worldwide. This extraordinary and unparalleled growth has served as the foundation behind the development of an entirely new—and often more effective and efficient—venue for conducting business transactions across the globe. ReliaBid is the premier provider of tools and services designed to elevate the standards of security, trust and integrity within this dynamic venue.

Our suite of services initially targeted the online auctions industry—which today accounts for nearly 25 percent of all eCommerce transactions. ReliaBid's unique tools for online auction venues and online auction sellers include proprietary applications that reduce the incidence of unpaid items and payment fraud, complemented by a chargeback prevention system that is fully automated and the first of its kind. Since 2004, ReliaBid has secured millions of transactions for its auctions client base, accounting for over \$2 billion.

Our online auction services also include best-in-class warranty provision tools that enhance the bottom-line of participating merchants while enabling buyers to insure their purchases using the largest and most competitive product catalogue in the world. We also offer comprehensive buyer and seller side security and assurance services that can help elevate the integrity and security of transactions on any auction site on the web.

Today, ReliaBid's innovative payment security, fraud protection and warranty provision services can be implemented directly at the point of sale across almost any auction and non-auction eCommerce site. We are working directly with auction software providers, shopping cart solutions and even support custom integration within large-scale eCommerce applications and system.

Company Affiliations:



"KNOWLEDGE-BASED WORKERS [TEND TO BE ATTRACTED BY RELIABID'S] ECOFRIENDLY CULTURE...AND THAT'S NO SMALL ACCOMPLISHMENT IN A MARKETPLACE WHERE SUCH WORKERS ARE IN INCREASINGLY HIGH DEMAND."

- TIME MAGAZINE'S BUSINESS VISION PUBLICATION



Bid Assure

ReliaBid's breakthrough Bid Assure service helped to define the term 'payment security' within the online auction industry. As online auctions rapidly emerged as the dominant trading medium for peer-to-peer (P2P) transactions, a multitude of sellers grew their businesses into large eBay companies at extraordinary rates. With all of their sales conducted online, these businesses were especially susceptible to payment fraud, non-performing receivables and non-paying bidders. ReliaBid's Bid Assure service was designed to eliminate the incidence of unpaid items from the transactions of online auctioneers—a mission that has been fulfilled with remarkable success since the service's inception.



"RELIABID IS A GREAT PARTNER FOR PESA MEMBERS BECAUSE NON-PAYING BIDDERS ARE A REAL COST FOR POWERSSELLERS ON EBAY."

- JOE CORTESE, FOUNDER AND CHAIRMAN OF PESA



ReliaBid's Bid Assure service combines multi-layer protection at the point of sale with world-class receivables management. The primary service offering includes a trust-based seal program that functions as a bilateral commitment between the two parties completing the transaction. This fully automated seal program is the cornerstone of the Bid Assure service, having successfully reduced the incidence of non-payment in online auction transactions by over 95 percent. The seal program is complemented by receivables management and collections services that auction sellers can access directly within their ReliaBid membership portal. This functions as a secondary channel for facilitating the completion of the transaction.

With over 75,000 daily transactions that result in non-payment or consumer fraud across the web, ReliaBid is poised to continue expanding its consumer base by delivering cutting-edge payment security solutions to clients within the auction space. Today, ReliaBid's Bid Assure service is available in over 25 countries and integrated directly within the world's two largest auctions marketplaces: eBay and OnlineAuction.com. Quite simply, it is the most effective solution for eliminating unpaid items across the web—delivering payment quickly and consistently for sellers every time.

Service Partners:

Current Compatibility:



SPECIALIZING IN THE RECOVERY OF DISTRESSED AND NON-PERFORMING CONSUMER AND CORPORATE RECEIVABLES.



PREMIER UK CREDIT MANAGEMENT COMPANY, PAVING THE WAY FOR GROWTH ACROSS THE E.U.



FailSafe

The FailSafe service provides online merchants and eCommerce sites with a comprehensive and fully-automated fraud detection system at the point of sale. With FailSafe integrated into a seller's auction business, store or eCommerce site, they are alerted of high-risk buyers and buyers with a history of chargebacks the instant their information is submitted for a purchase.



FAILSAFE

FailSafe provides an end-to-end solution to identify potentially fraudulent buyers before they have an opportunity to commit a chargeback. The FailSafe service leverages buyer history accumulated over millions of ReliaBid-protected transactions, and facilitates information-sharing among online merchants regarding the purchasing history of their buyers. The system uses a combination of the following information to identify potentially fraudulent buyers:

- ▲ First Name and Last Name
- ▲ Address, City, State and Zip Code
- ▲ Telephone Number
- ▲ Site-specific payment information (e.g. payment method, IP address)

FailSafe is available at no cost for peer-to-peer transaction sites. For eBay-based merchants, the FailSafe application enables sellers to identify potentially harmful buyers independent of the user ID they utilize for their purchase (based on the underlying buyer information that is submitted when they make a commitment to buy). For eCommerce sites and shopping cart solutions, FailSafe flags any likely matches for buyers with a history of chargebacks in real-time in order to ensure that merchants are informed before an item ever leaves the warehouse.

FailSafe also enables online merchants to pursue full-scale collections services in the event that a buyer commits a fraudulent chargeback. These collections serve as an added layer of protection to ensure that sellers maintain effective recourse against fraudulent buyers—including those who did not previously retain a high-risk status within the FailSafe system.

Today, FailSafe's hosted application can be easily integrated directly into auction site software, shopping cart solutions or directly within large-scale eCommerce sites.



“AS RELIABID [DEMONSTRATES], WHEN A CRISIS STRIKES, YOU’VE GOT TO BE READY.”

- BUSINESSWEEK MAGAZINE

Warranty Feed

ReliaBid's Warranty Feed service is a joint venture that enhances the profitability of online merchants through the fulfillment of extended warranties and underwriting services on their sales transactions. Powered by RepairMaster, a global leader in the provision of aftermarket warranty service plans, Warranty Feed instantly creates new revenue channels for online merchants with no added effort or cost.

ReliaBid's Warranty Feed service allows online merchants to maximize revenues by delivering warranty and service contract purchase opportunities for clients within the consumer products and automotive segments. The fully-automated solution is available at no cost for auction sellers and eCommerce sites, and can be directly integrated for resale by application service providers and payment processors.

With the Warranty Feed service, merchants benefit from:

- ▲ The highest commission payouts on every warranty purchase by their clients
- ▲ Immediate payment of commissions the instant a warranty is purchased
- ▲ Access to the largest product catalogue of warranty-eligible items on the web
- ▲ The most competitive prices for buyers, thus increasing the sell-through rate on warranty offers
- ▲ The ability to provide warranty coverage for items sold even prior to membership in the Warranty Feed service

In addition to creating new revenue-generation opportunities for online merchants, the Warranty Feed service significantly enhances the client experience by enabling buyers to obtain coverage for new and refurbished products—all at a fraction of the item's purchase price. Warranty Feed coverage extends to consumer electronics, exercise equipment, home security systems, major appliances, lawn & garden products, PBX systems and more.

The Warranty Feed service is currently integrated across multiple eCommerce platforms, including eBay, and can be custom integrated across a multitude of technology platforms (including JAVA and PHP-based systems).

Service Partners:



INNOVATIVE WARRANTY-
POWERED SOLUTIONS FOR
E-COMMERCE VENUES



GLOBAL LEADER IN WARRANTY PROVISION
AND ADMINISTRATIVE SERVICES



“WARRANTY FEED INSTANTLY INCREASES YOUR REVENUES AND ENHANCES YOUR CLIENT EXPERIENCE. BEST OF ALL, IT IS COMPLETELY FREE AND ENTIRELY AUTOMATED. WHAT OTHER SERVICE CAN CREATE AN UNLIMITED REVENUE STREAM FOR YOUR BUSINESS WITH NO COST AND NO DOWNSIDE?”

- JUSTIN MCFADDEN, FOUNDER OF WARRANTY FEED



Auction Platform Services

ReliaBid core services are fully customizable to auction platforms and auction software providers. Our payment security solution is guaranteed to dramatically reduce non-paying bidder rates, leading to more completed transactions and fewer unpaid items within your marketplace. Moreover, the implementation of FailSafe to guard against credit card chargebacks adds a layer of protection against fraudulent buyers for your site *and* for your client base of sellers. With Warranty Feed, you are in control of commission distribution between your site and your sellers and instantly tap into a new source of revenue for your business.

“BIG COMPANIES HAVE ALWAYS HAD DETERRENT SYSTEMS, LIKE POSTING THE TELECHECK WARNING FOR RETURNED CHECKS, OR INSTALLING THE BRINKS AND ADT THEFT PROTECTION SYSTEMS. RELIABID OFFERS POWERFUL SOLUTIONS THAT ARE SIMILAR IN NATURE FOR ONLINE BUYERS AND SELLERS.”

- JONATHAN ROSEN, CO-FOUNDER OF RELIABID





ReliaBid's enterprise platform solutions also extend to buyer assurance, dispute resolution and debt recovery. We offer white label solutions that drive more traffic to your site and protect both parties engaging in the transaction—thus ensuring a safer and more secure marketplace for all.

In 2008, ReliaBid partnered with OnlineAuction.com to develop OLA Assurance. This multi-tiered program enables sellers to differentiate themselves by participating in a standards-based program that delivers added security and convenience to all buyers on the OnlineAuction.com site. This program includes email verification, IP address tracking, electronic and physical address verification, feedback tracking, phone verification, shipping policy standards, return policy standards, third party feedback portability and dispute resolution services.

ReliaBid has also launched its Debt Recover service, which offers buyers an avenue to recover payment from sellers that have not completed their fulfillment obligations. This combination of buyer-side, seller-side and enterprise-wide tools is why ReliaBid is widely-recognized as a leader in delivering trust and integrity to eCommerce transactions.

Featured Services:



Contact Us

RELIABID, INC.

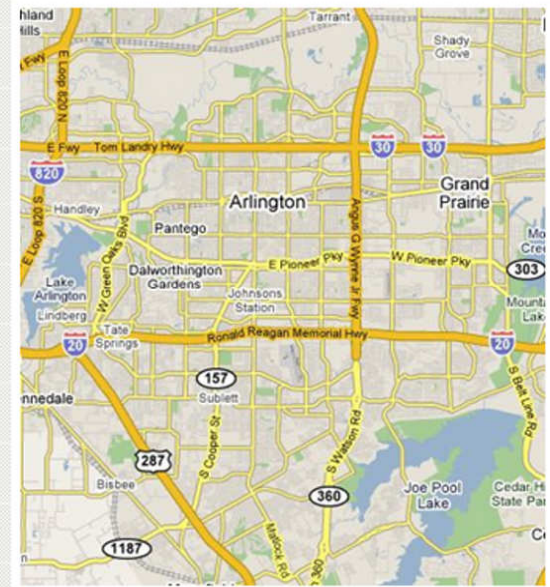
P.O. Box 516

Arlington, VA 22216

Phone: 1-888-RELIABID (735-4224)

Fax: 703-342-4375

Email: info@reliabid.com



Bid Assure:

1-888-735-4224, Ext. 81

bidassure@reliabid.com

<http://bidassure.reliabid.com/>

Warranty Feed:

1-888-735-4224, Ext. 83

warrantyfeed@reliabid.com

<http://warrantyfeed.reliabid.com/>

FailSafe:

1-888-735-4224, Ext. 82

failsafe@reliabid.com

<http://failsafe.reliabid.com/>

Auction Platform Services:

1-888-735-4224, Ext. 87

b2b@reliabid.com

<http://platforms.reliabid.com/>

Visit our website at www.ReliaBid.com



RELIABID, INC.

P.O. Box 516
Arlington, VA 22216
Phone: (888) 735-4224
Fax: (703) 342-4375
Email: info@reliabid.com

www.reliabid.com