

WHC Payment System



Office in Russia    Office in Cyprus

Shelepehinskaya Embankment, 8A, 121290, Moscow.  
Phone: +7 (985) 227-8241  
Fax: +7 (499) 259-0282

Diagorou street, 3, 2nd Floor, office 201, 1097 Nicosia,  
Phone: (+357) 99-014479  
Fax: (+357) 22-818276

[www.whc-ps.com](http://www.whc-ps.com)

[info@whc-ps.com](mailto:info@whc-ps.com)



## History & Locations



- ▶ Trade mark WHC has been registered in 2010; it combines several companies both in Cyprus and in Russia.
- ▶ WHC works in the sphere of jurisprudence, investment, as well as that of payment systems and electronic payments.
- ▶ We cooperate with major manufacturers of payment terminals and software developers.
- ▶ We have our own resources in this area including a number of competent specialists.

In Cyprus the WHC Payment System is represented by ZEMELIA ENTERPRISES Ltd.  
(Registration number 179413)

ZEMELIA ENTERPRISES Ltd. has been working in Cyprus since 2006, it has a number of business partners and cooperates both with Cypriot and Russian banks, successfully developing its activity in new business directions.

## Payment System



- ▶ At present Russian market is full of companies which offer to connect you to payment systems allowing various operators, including mobile phone operators to accept payments from users.
- ▶ Competition in this area enables operators, providing services to the population, set the most stringent conditions for payment systems. It is done primarily to protect the interests of operators. Namely, minimum commission (1-3%) and refund terms (up to 1 month). Operators can independently choose banks and conditions of cooperation.

▶ That is how the market looks like today. But the situation was completely different in 2004-2005: Telecommunications operators had to bear additional costs while selling refill cards, there were distribution and security problems.  
▶ Compared to countries like Russia, Cyprus has a smaller market for such services, but that is exactly the reason why we are interested in doing business here.  
▶ We offer to use our potential and our Payment system to increase the sales volume and to improve existing service, to make it even more convenient and provide it 24 hours a day.

## Payment System

### How does our Payment System work?



We have a network of payment terminals, which can receive various payments. These terminals are adapted to work in Cyprus, taking in consideration local language and conditions.

The WHC Payment System can sign a contract with an operator selling various services to the general public (internet, mobile communication, utilities, tickets, tours and excursions, etc.)

Then the Payment System can sell these services all over Cyprus 24 hours a day. Our trained employees can control and support its operations.

Payment terminals should be located in public places such as malls and supermarkets, airports and ports, aqua parks and sport facilities, hotels and tourist attractions. Such a wide spread network of terminals will guarantee the operators and other providers the best possible distribution of their services.

This distribution is ensured by creating your own network of terminals and the Dealers network, which is connected to the Payment System and works in tandem.



Our Payment terminals can replace cashiers in shops and offices; they can help to eliminate queues and problems with working hours.

## Prospects of cooperation!

- ▶ Now services of mobile and telecommunication are sold in Cyprus by way of paying bills through banks or refill cards (such as So Easy), which one can buy at kiosks, etc.
- ▶ We propose to sell communication services (as well as other services) through Payment terminals. They can sell secret codes without the use of account refill cards. They can transfer payments to the payer's own account instantly, i.e. within 5 minutes of putting money into the Payment terminal.
- ▶ The Payment terminal can have two monitors: the 1st monitor can be used to do transactions, while the 2nd monitor can show commercial and/or tutorials, showing how to use the terminal.
- ▶ Our employees track payments 24 hours and can answer any questions and solve technical and other problems.

An instant replenishing of the balance through Payment terminals allows the user to refill his account with any amount between 5 and 500 Euro without the fixed limit. This is more convenient for users compared to the present practice of buying refill cards with the fixed limit of 5, 10, 20 and 25 Euro.

## Steps towards Cooperation -

1. We are ready to sign necessary documents and to start working together in order to introduce the technology allowing to instantly replenish users account with a non-fixed amount.
2. Our specialists can provide all the information and data necessary to speed up the process.
3. You can start selling secret codes for mobile phones in the near future.
4. One of the features of our Payment System is sales of services of Russian mobile communication operators to Russian tourists in Cyprus, who are used to this kind of transactions. We can introduce your companies and services to the Russian market through our terminals, showing commercials.

## Payment System



## Payment System



## Contact Us



Office in Russia

Office in Cyprus

Shelepehinskaya Embankment, 8A, 121290, Moscow.  
Phone: +7 (985) 227-8241  
Fax: +7 (499) 259-0282

Diagorou street, 3, 2nd Floor, office 201, 1097 Nicosia,  
Phone: (+357) 99-014479  
Fax: (+357) 22-818276



[www.whc-ps.com](http://www.whc-ps.com)  
[info@whc-ps.com](mailto:info@whc-ps.com)