



## THANK YOU FOR CONSIDERING MYPAWN.

MyPawn is an online portal available to individuals that use the facilities of pawnbrokers.

Exclusive only to pawnbrokers on the Pawnit365 Platform. The only commercially available service in the industry.

MyPawn allows your customers to check the status of their loan, as well as providing a facility to make a payment towards their loan online, anytime.

MyPawn seamlessly integrates with the Pawnit365 store-based software to instantly notify your store of the payment, allowing your staff to accept or decline the payment. Accepted payments are automatically applied to the respective loan and a confirmation email is sent to the customer instantaneously.

Since the launch of mypawn.com.au in February 2009 we have processed over 10,000 online payments generating a potential increase of over \$1,000,000.00 towards the income of our customers collectively.

We saw a considerable increase in online payments during the current COVID-19 crisis while many stores were forced to close. Fortunately for stores running Pawnit365 they were still able to take payments during this time.

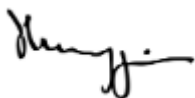
We are in the process of extending the functionality of MyPawn to cover making full redemption payments available also.

MyPawn is not going to be just for loans. Over the course of the year we will be working to add Layby payments to the platform in addition to releasing a mobile app available on both iOS & Android devices.

I hope that the following information can help you with making the decision to start using MyPawn to increase your income.

If you have any question, please do not hesitate to contact me.

Warm regards,



John Kininjew  
Director

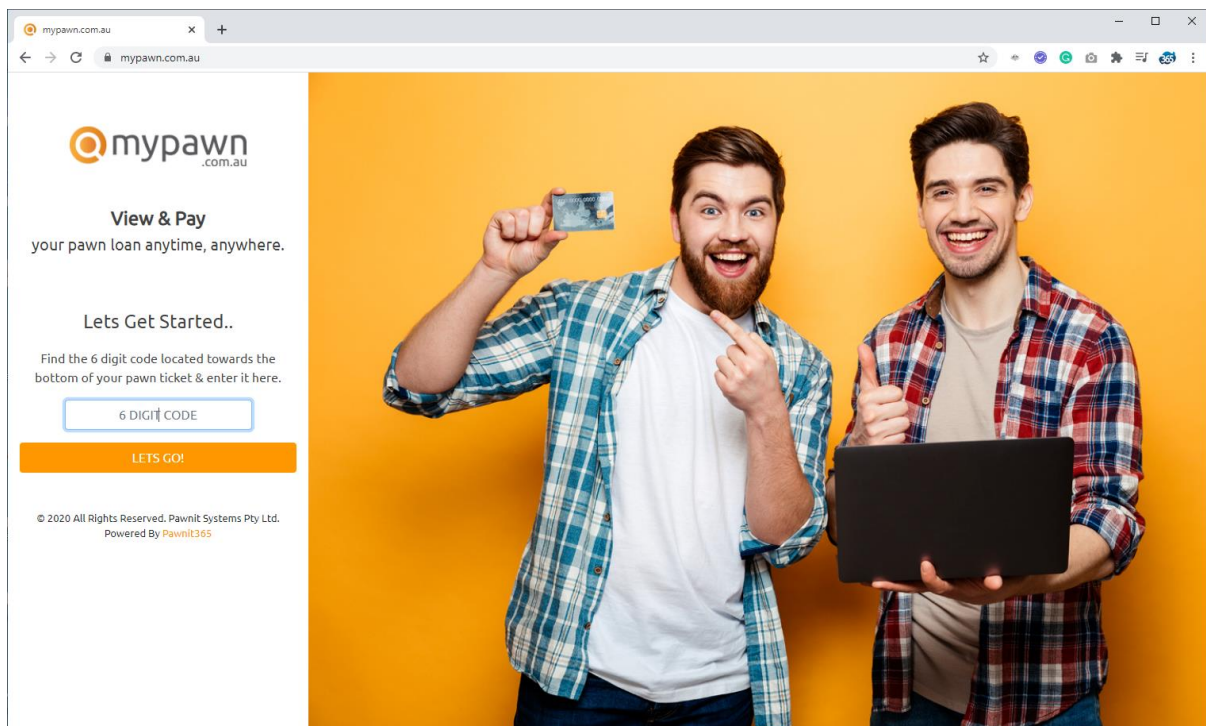
## HOW MYPAWN WORKS!

MyPawn is an online portal available by visiting <https://mypawn.com.au> from any web enabled device. The homepage is displayed and asks for the unique code provided on the issued pawn ticket. Alternatively, the QR code also present on the ticket can be scanned for convenience as shown below.

**Check the status of this loan online.**  
Visit [mypawn.com.au](https://mypawn.com.au) and enter the unique 6 digit code on the right, or scan the QR code with your mobile device.



The homepage looks as follows



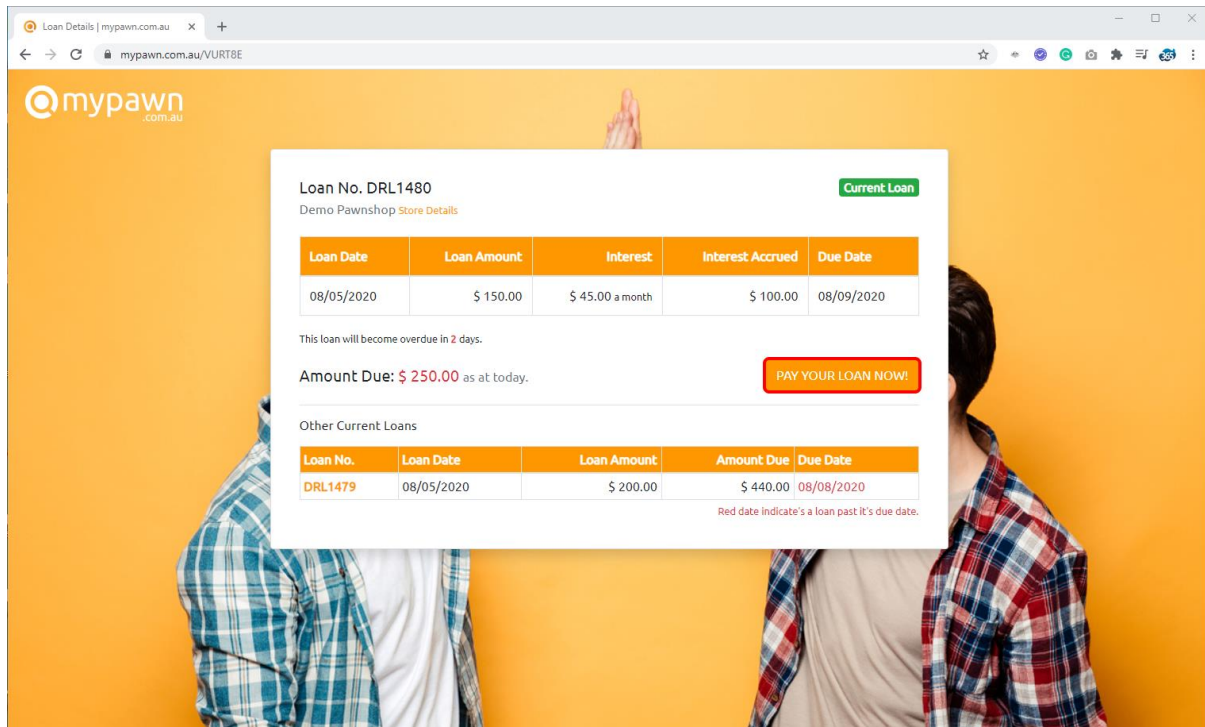
Here the user simply needs to type in the code as displayed on their pawn ticket and click on LET'S GO.

The user will be taken to a screen displaying the current status of their loan, in addition to the current amount outstanding. If the QR code is scanned, the user will be taken directly to this page, bypassing the homepage.

The user is presented with:

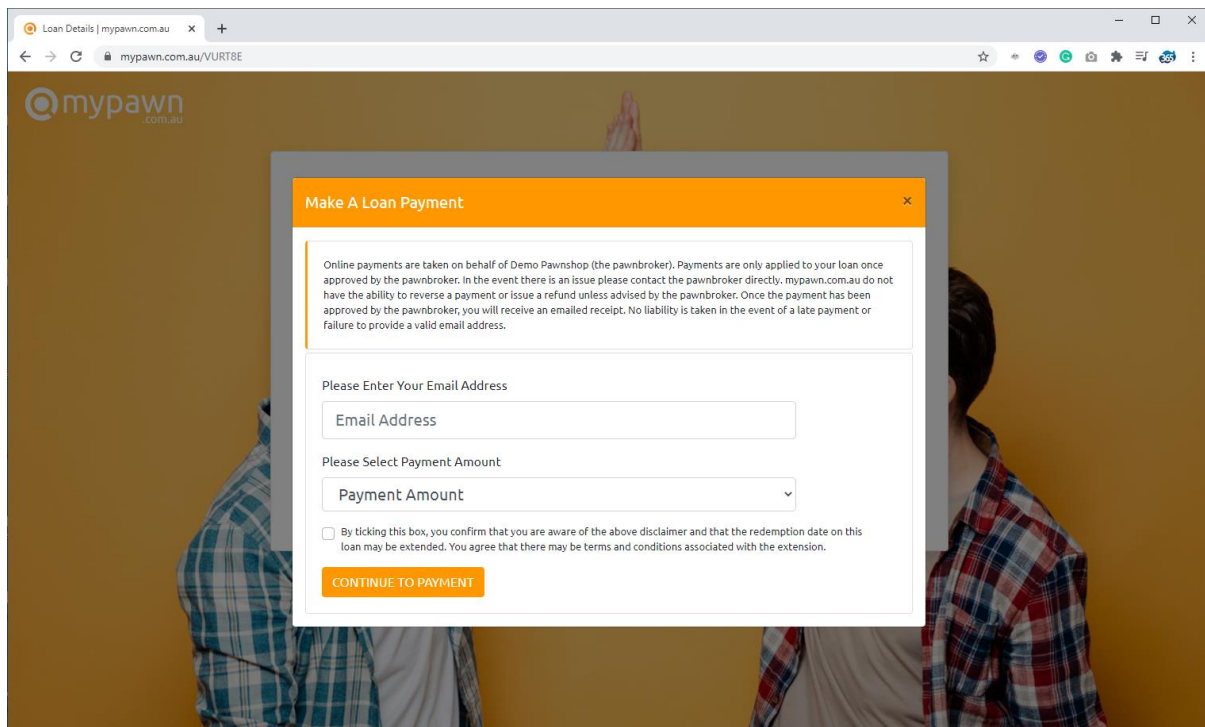
**Your store details, their loan no, loan date, amount lent, interest amount, how much interest accrued, the loans due date, how many days until the loan is overdue and the amount due as of the current date. In addition to a list of any other loans they have with you & a pay now button.**





From here the user can choose to make a payment towards the selected loan, or they can click on the loan number of any other current loans listed to be taken to that loan.

If the user chooses to make a payment by clicking on PAY YOUR LOAN NOW! They will be asked to enter: **their email address, to select an amount to pay & to agree to the terms/conditions.**

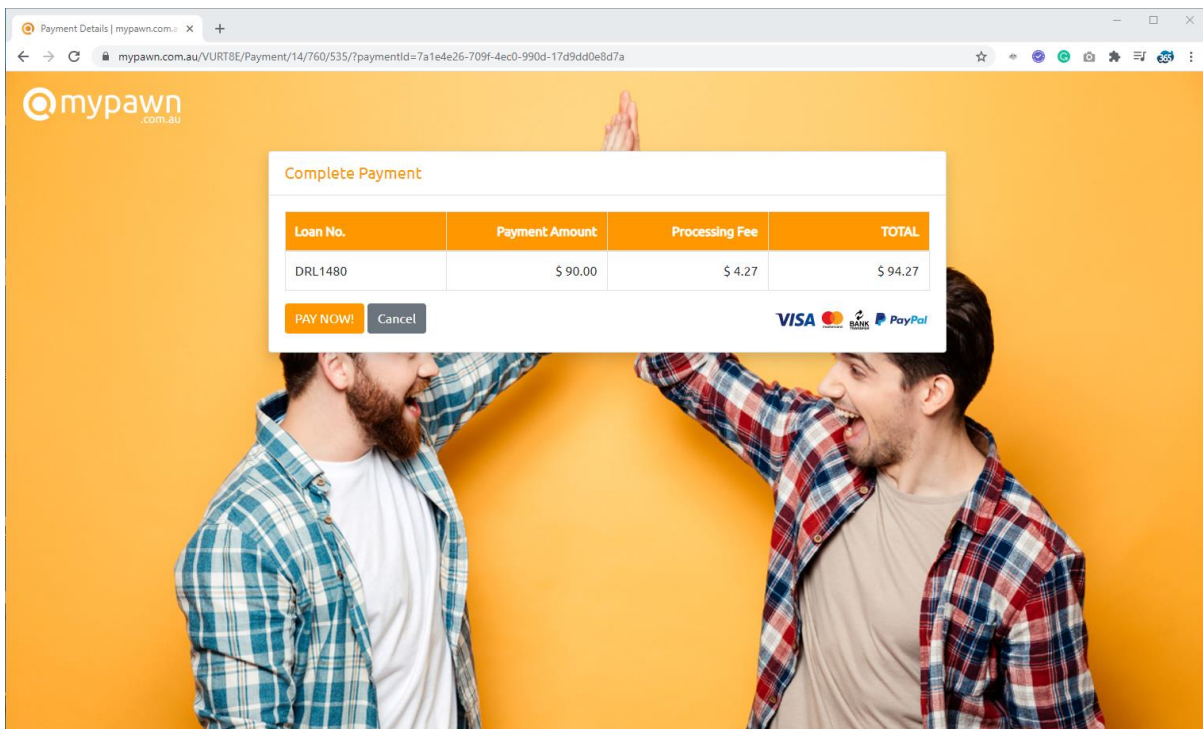


The user is presented with a standard set of terms and conditions. Those are as follows:

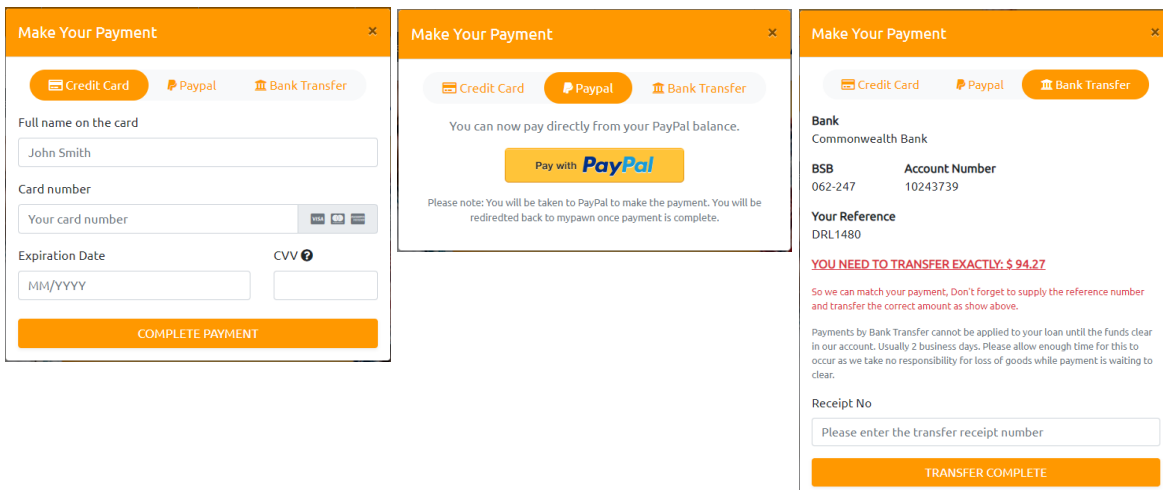
*“Online payments are taken on behalf of Demo Pawnshop (the pawnbroker). Payments are only applied to your loan once approved by the pawnbroker. In the event there is an issue please contact the pawnbroker directly. mypawn.com.au do not have the ability to reverse a payment or issue a refund unless advised by the pawnbroker. Once the payment has been approved by the pawnbroker, you will receive an emailed receipt. No liability is taken in the event of a late payment or failure to provide a valid email address.”*

At the present time, A user can only pay as much interest that has accrued on their loan. They cannot pay principal or any other amount.

Once the user has filled out the required information and selects CONTINUE TO PAYMENT, they are presented with a Complete Payment page where they confirm the amount they’re paying and accept the processing fee.



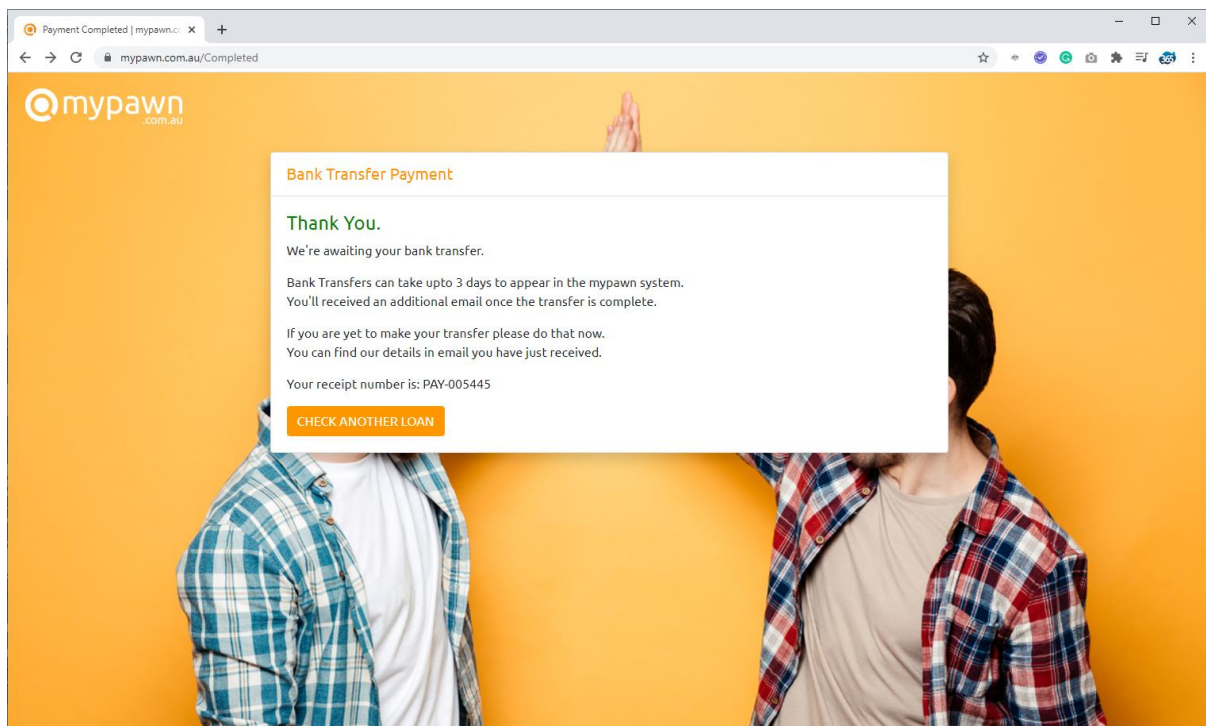
When the user is happy to continue, all they need to do is click on PAY NOW! They will be presented with 3 Payment Options: **Credit Card, PayPal or Bank Transfer.**



If the user chooses to pay via credit card, they are required to provide their credit card details and then they can select COMPLETE PAYMENT. If their choice is PayPal they will be need to select the Pay with PayPal button and they will be redirect to PayPal to complete the payment. Once payment is complete they will be redirected back to MyPawn. If Bank Transfer is selected, the user is required to follow the instructions on screen.

Once payment is complete the user will be directed to the final page. Here they will be presented with a receipt number for their reference. This page will differ slightly depending on what payment method is used.

The user can also choose to check another loan which redirects them back to the home page.



On completion of the payment process the user will receive an email indicating what their next steps are. For most users who select Credit Card or PayPal their step is simply to await notification from the store alerting them to if their payment was accepted or not.

If the payment was accepted the user will receive an email notification providing the new expiry date of their loan and the new payout figure.

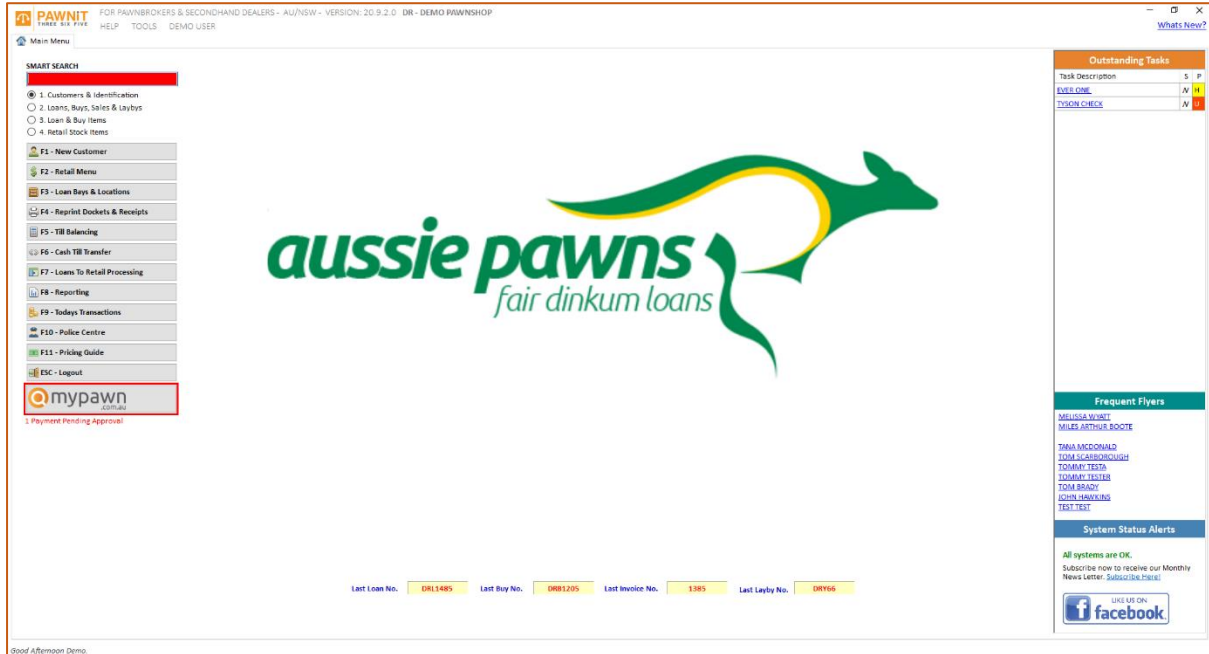
If the payment was not accepted, the user will also receive an email notification alerting them of the decline and provides a contact phone number for your store should they wish to enquire about the reason for the decline.

If a payment is declined, a refund will be provided to the user.

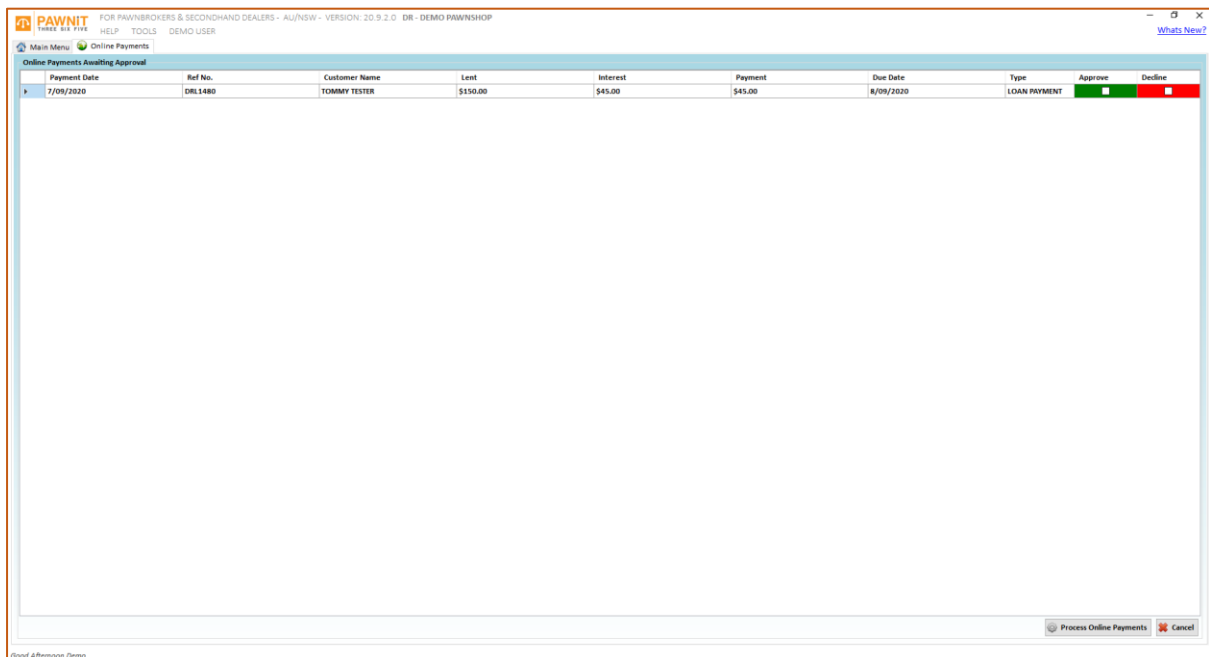
Whilst there are legitimate reasons to decline a payment. 99% of all payments taken on MyPawn are accepted by the stores.

# HOW MYPAWN WORKS AT STORE LEVEL!

After a user has processed their payment, the payment will appear in the Pawnit365 software ready for your and/or your staff to accept or decline. Pawnit365 alerts you by a red box flashing around the MyPawn Button on the bottom left of the Main Menu.



All Pawnit365 users can click on the MyPawn button to view payments that have been made as shown below, however depending on their access level, not all users can accept and/or decline payments. All that's needed is to check the box in the relevant column. Green for Accept, Red for Decline.



That's it, its that simple to accept or decline online payments from within the Pawnit365 software.

## WHAT HAPPENES TO THE PAYMENT FUNDS?

After a payment is accepted by the store the payment is marked for processing by our processing team. The funds are then transferred to your nominated bank account. Currently processing is carried out twice a week, however this can be more frequently depending on usage.

If the payment is declined, a refund is processed by our processing team and the funds are paid back to the user. We however only refund the funds due to be payable to the pawnbroker. Our processing fees is non-refundable.

After processing is complete, you will receive an email from us advising of what will be deposited into your account along with a list of payments that are included in that lump sum.

## WHAT'S THE COST?

Currently the cost of the MyPawn online portal is **free** to you as a user of the Pawnit365 Platform. We currently charge a processing fee to the end user, being your customer. When making a payment, a fee is added to the amount being paid.

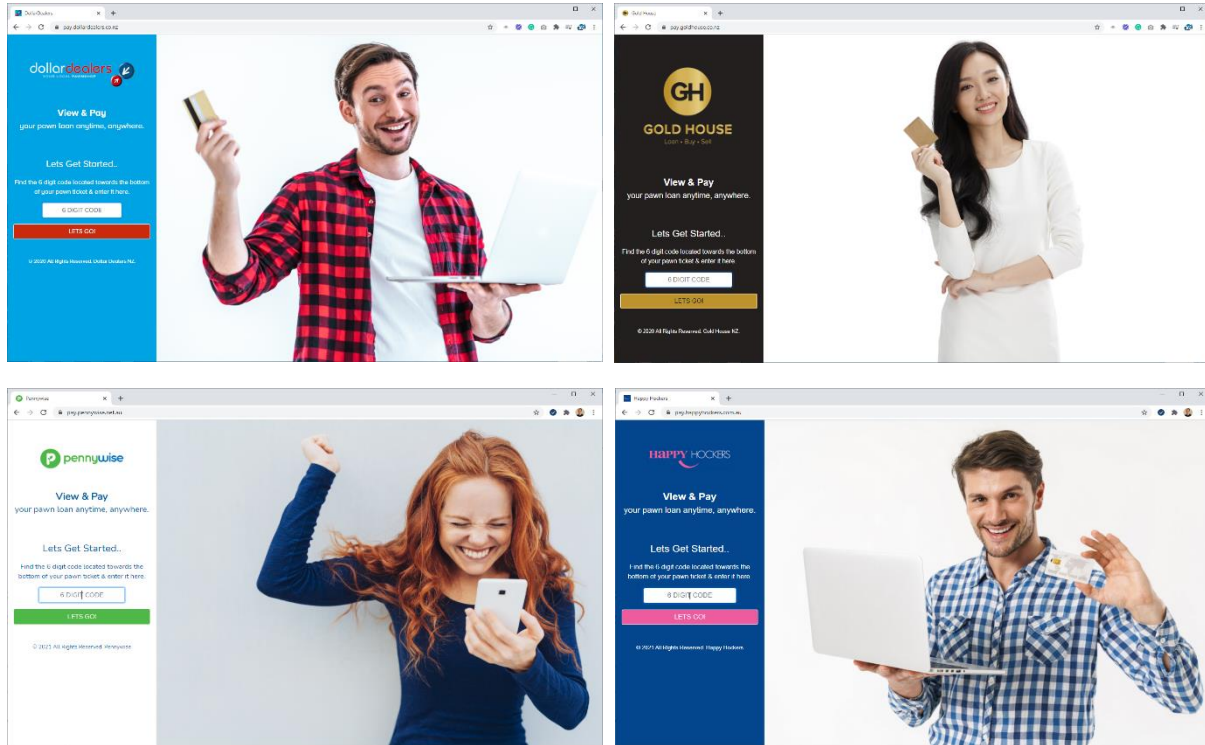
There has been some interest from some pawnbrokers with the desire to absorb the fee's themselves instead of their customers paying the fee. We are currently in the process of making this available.

We will be notifying customers when this feature is available.



## CAN WE CUSTOMISE MYPAWN?

Absolutely. We offer a range of customisation options. Please feel free to contact us to discuss what we can do for you. Below are examples for 2 pawnbrokers with a customised version of MyPawn.



## LETTING YOUR CUSTOMERS KNOW

You can send your customers a SMS message directly from Pawnit365 with a link which they can click to take them directly to the payment page. You can send a SMS to a customer directly from their loan, or to a bulk list of customers. IE: as part of an overdue loan's reminder.

## WHAT NOW?

If you are interested in getting started with MyPawn, and you are an existing customer, you may already be ready to go. Give us a call on 1800 729 648 or email us on [sales@pawnit365.com.au](mailto:sales@pawnit365.com.au)

If you are not a customer on the Pawnit365 Platform please give us a call on 1800 729 648 to sign up.