



The Mobile eWallet for Consumers

Welcome to the future. With the rapid evolution of mobile devices, we have seen a thirst for new ways to effectively apply the technology. Though applications for nearly every function abound, a viable mobile payment product has eluded the marketplace. Now, the wait is over.

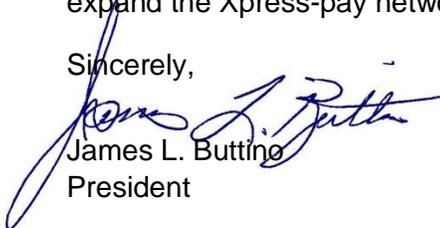
We are pleased to introduce you to Xpress-pay, a consumer-based solution that benefits everyone. Unlike typical point-of-sale solutions, consumers use their smart phone's bar code reader to initiate a payment transaction – no application downloading, and without ever releasing their credit card. Merchants benefit from immediate payment and elevated service and protection. It is a simple process that delivers benefits to every participant.

Xpress-pay has unlimited uses: donations, political campaigns; sporting events; restaurants, in-home service, and many more. Its applications are limited only by your imagination. QR codes can be placed anywhere: on a cash register, poster, sign, campaign letter, or advertisement in a magazine, newspaper or television. The possibilities are endless, and the features are plentiful:

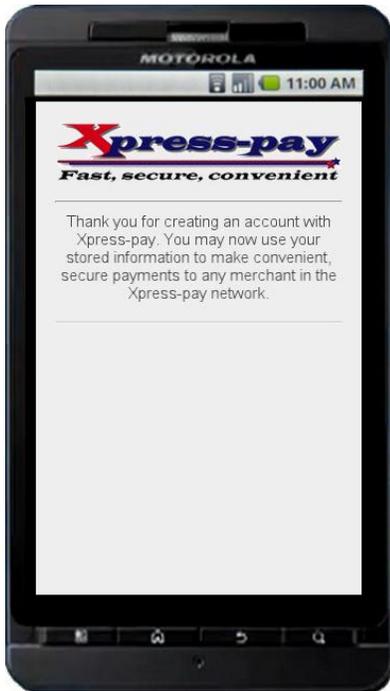
- Convenience: Uses a smartphone's bar code scanner; no app to download
- Simplicity: Improves collections and impulse donations
- eWallet: Information storage simplifies subsequent transactions
- Confidence: Visitors choose what information is stored
- Identity protection: Businesses never receive sensitive account information
- Security: Information is stored on secure servers, not on the device
- Applicability: All market sectors and all consumers
- Contemporary: Available today, requires only a QR code and a mobile device

Thank you for your interest. We look forward to a mutually productive endeavor as we collectively expand the Xpress-pay network across America.

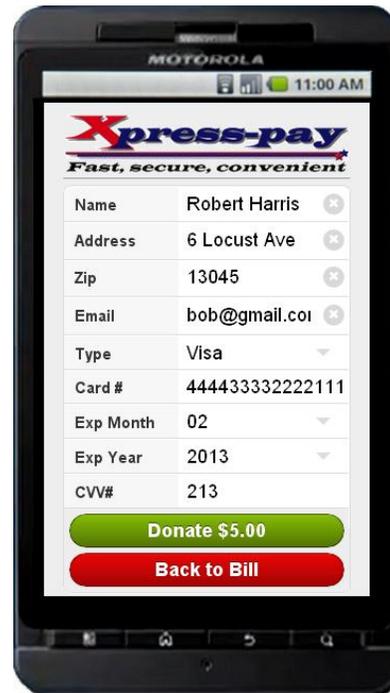
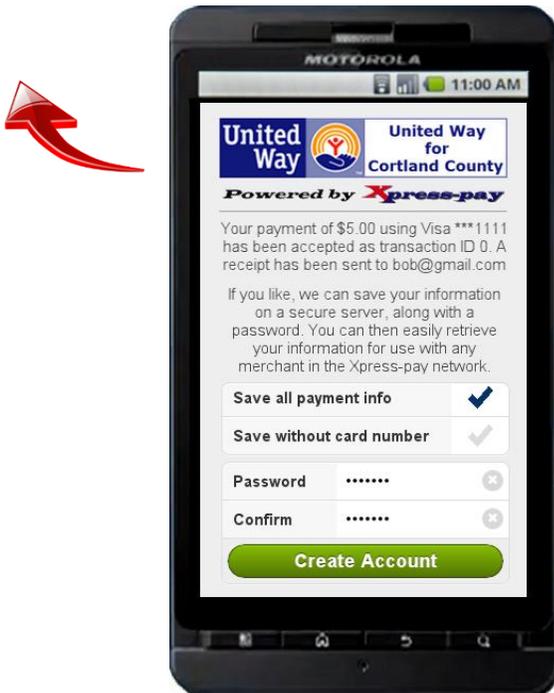
Sincerely,

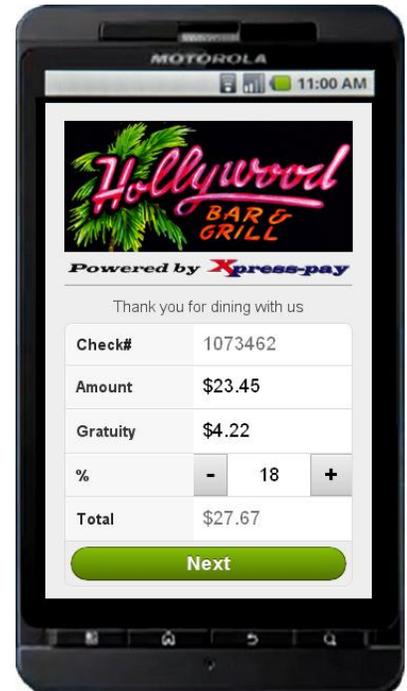


James L. Buttino
President



Sample payment,
new visitor





Sample payment, returning visitor

