



### Do you network?

If you or an acquaintance know of any organization that would benefit from Xpress-pay, contact us today to turn that into income! Xpress-pay becomes more popular every day, and we have a compensated reseller program. Join us today!

As a universal payment solution and secure mobile digital wallet, Xpress-pay is expanding both in features and adoption. Help us reach businesses or organizations, and we'll help you achieve your financial goals!

### About our newsletter

This newsletter is our way to help you stay abreast of the new and exciting product developments. We continually perform market research not just to determine, but to accurately predict the direction of eCommerce, both for mobile devices and on the Internet.

If you recently joined us, we recommend that you request copies of our past newsletters. If you know someone who should be on our mailing list, please send us their name and email address. As always, please contact us if we can be of additional assistance.

### In this issue:

- Xpress-pay expands into restaurants & hospitality
- Now seeking resellers across the nation
- Xpress-pay is now active in all states, Washington D.C., and the U.S. Virgin Islands

### Restaurant Pay-at-the-Table Solution Benefits Everyone

We are all reluctant to hand our credit card to a complete stranger at restaurants. The industry imposes stringent requirements for everyone that sees your card information, yet those are entirely negated at restaurants.

In addition, think about the process and the time required to complete each payment. The server prints your check and delivers it. You retrieve your card and wait for their return. Once they do, it's back to the POS for an authorization. You can't leave until you receive it, and they can't close the check until they pick it up and return to the POS yet again.

Xpress-pay addresses all of these issues with a convenient, secure, and non-intrusive solution:



1. Scan QR code, enter the check#      2. Use the +/- buttons to adjust the gratuity      3. Provide card information or select a stored card

Xpress-pay changes everything, and we all benefit as a result:

- **Consumers:** Scan, tip, pay, and leave. It's free and there's no payment application to download. Credit card information is never revealed to the merchant, so the risk of identity theft is vastly reduced. Create an account to expedite future payments or donations to any participating merchant or organization.
- **Restaurants:** Improves customer service while reducing the risk of fraud. Convenience and security translate into repeat business and an enhanced reputation. There's no equipment to buy, maintain, break, or lose, and early adopters have no setup, or monthly costs. The cost of pennies per-transaction is easily recovered through increases in table turnover, efficiency, and business volume.
- **Staff:** Frees time to improve service, boosting gratuities. Also, no missing authorization slips = no more lost tips.
- **Merchant services industry:** Satisfies an urgent need, easy to learn and demonstrate, improves both cardholder experience and acquirer volume, and vastly reduces incident frequency and cost.



Xpress-pay already delivers convenience and security across the nation. Through the restaurants, consumers will demand adoption, yielding benefits to all of the participants in the Xpress-pay Network. Call us now to learn why consumers all over the nation will soon be asking to **Xpress-pay it!**



Scan the code, use check# 55391, VISA 4356430046371622, any valid date, and any 3-digit CVV