

Prepaid Cards Add Convenience, Savings, and Security to Life

Simply stated, a prepaid card is a debit card that uses established financial transaction pathways—like Visa® or MasterCard®—and functions for its users like an electronic wallet. Also known as a stored-value card, it can be used for a specifically defined one-time disbursement, or it can act as an electronic wallet where funds can be loaded and spent on an ongoing basis.

Because the cards are preloaded with funds prior to use, there is no risk to the merchants, the issuing bank, or the program sponsor. As a result, prepaid cards can be issued to almost anyone regardless of financial stature. Benefits for the cardholder include:

- NO bank account or credit check needed
- NO employment verification
- FREE paycheck deposit from employers
- FREE online statement
- Convenient and cost affective money remittance program by which to transfer money from card to card at a fraction of the time and fees required by traditional money transfer agents
- SMS text messages to customer's cell phone for all financial transactions. GTP complies with the U.S. Patriot Act, OFAC, Know Your Customer, and is PCI compliant
- Safer than cash, with the power and prestige, convenience, and security of the Visa international financial network, with...
- Access to cash at over 900,000 ATMs worldwide
- Ability to purchase goods and services wherever Visa is accepted worldwide (including the Internet)

Profitable business applications include retail gift cards, payroll cards, money transfers, micro-loan distribution, bill pay, virtual Internet etc. The opportunities are limitless.

GTP Processing Expands Prepaid Market Trends Worldwide

In the United States, the prepaid marketplace reached critical mass in 2004 and is now expanding across the globe. In 2007, an Edgar, Dunn & Company report estimated that the prepaid debit card market in the United States alone will:

- Account for more than 7 billion transactions and \$175 billion in volume (in aggregate, across all product types and applications), with a 15%+ annual growth rate through 2010
- Be driven in the U.S. within the general purpose reloadable prepaid card market segment, which has grown at nearly 40% annually



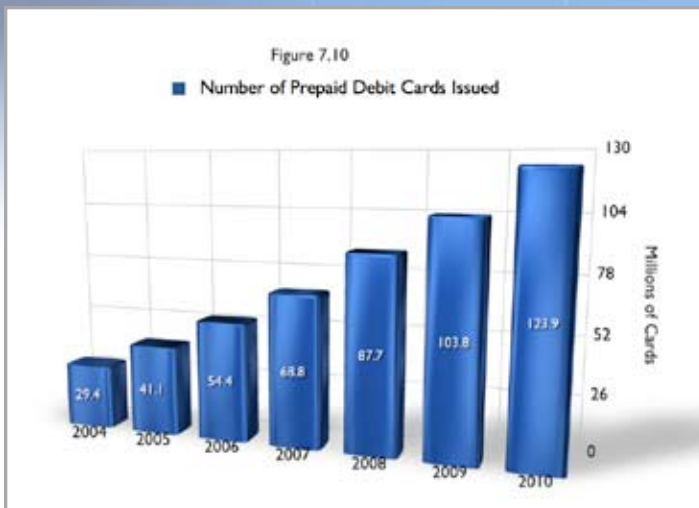


Figure 7.10 provides a projection of the number of all prepaid debit cards that will be issued between 2004 and 2010. The number of cards will grow from 29.7 million in 2004 to just over 120 million in 2010.



The total dollar volume (Figure 7.11) spent via prepaid debit cards will have grown from \$81.8 billion in 2004 to \$477 billion in 2010.

Prepaid Value Propositions Vary Around the World

To support the radically different business and consumer needs worldwide, GTP has designed and built the most flexible and scalable stored-value card platform available. Some prepaid applications being used in international markets include:

- In the Asia Pacific region many prepaid card offers target ease of use, such as the Octopus transit card in Hong Kong or the MasterCard PayPass program for Taiwan's Kaohsiung bus system, which reduce cash handling and increase the speed of transactions.
- Other programs in the Pacific region target the unique needs of the unbanked, the youth market, and overseas workers wishing to send money home.
- As with the United Kingdom around three years ago, Australia is very much in the middle of the prepaid evolution, with merchant gift cards being among the most popular programs.

Recurring "New Income Streams" for Financial Institutions, Mobile Carriers, Marketing Partners

GTP's state-of-the-art processing platform, Visa CEMEA Certification, and extensive experience in the prepaid business make GTP an ideal strategic partner to conquer the African Prepaid Market. GTP has made Africa a strategic growth initiative for 2008 and 2009. Targeted prepaid programs benefit all parties, strengthening the relationship between issuer, the third-party distribution network or merchant, and the cardholder—all while generating recurring revenue based on pre-negotiated, mutually-agreed pricing schedules.

Grab your share of the \$11 trillion worldwide prepaid opportunity by:

1. Contracting with the Visa-certified International Processing Platform from GTP
2. Establishing a relationship with a Visa-issuing bank or financial institution
3. Setting up a marketer to sell and service the prepaid card consumer (issuing banks can also become card marketers)

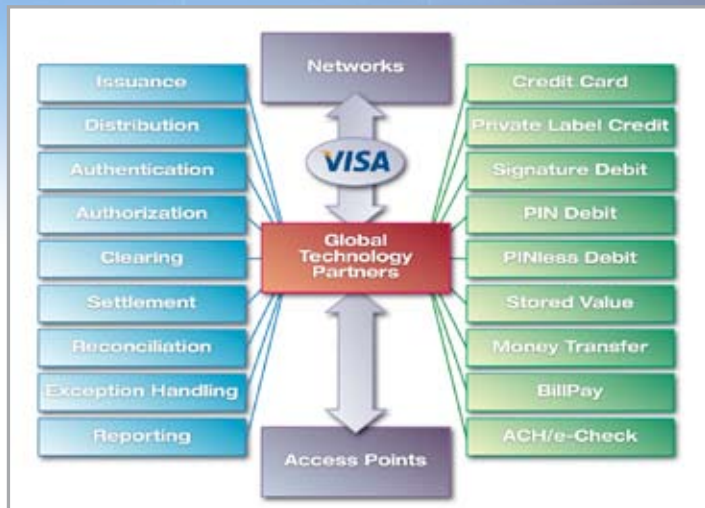


International Prepaid Card Market Opportunity

Easy-to-Deploy GTP Prepaid Applications for Business and Consumers

GTP assists market entry into all international prepaid product applications. Full service market entry, launch assistance, and program management services include:

- Proven prepaid products and flexible, industrial strength processing technology
- Expert program deployment—from facilitating sponsoring bank and payment network approvals to transaction processing
- Convenient online, real-time administration and reporting and other unique system features specially created for the prepaid market
- Can accommodate any currency and any language

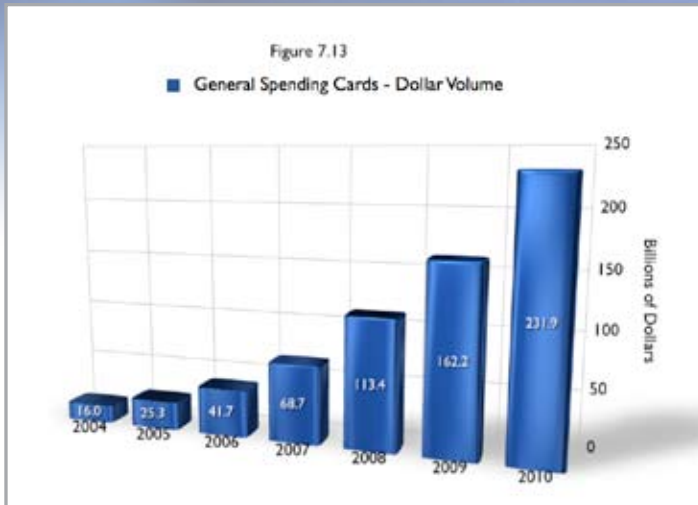


General Spend & International Money Remittance Cards - Specifically designed for safe and affordable international remittance of funds, this product allows businesses and consumers to send money from Europe, the Americas, or globally from card to card at a fraction of the cost of such traditional money transfer services as Western Union or Money Gram.

- Reloadable by credit cards, with payroll or other direct deposit, from cardholder's other bank accounts or with cash at designated locations
- The Visa "Classic" Card is personalized and embossed with the cardholder's name
- U.S. market projected to grow to 65 million in 2010



Opportunity Now Open for Business*



General Spend Cards will grow from \$16 billion in 2004 to over \$230 billion in 2010 (Pelorus Group Figure 7.13).

Payroll Cards - A convenient, electronic way for businesses or governments to load payroll compensation and other funds for their employees and/or independent associates. Employees and cardholders have immediate availability of their pay and a safe, secure means to conduct other financial transactions.

- Reloadable and can be personalized
- Savings to the Employer of up to 60% from traditional check-writing
- U.S. market projected to grow to 65 million cards in circulation by 2010

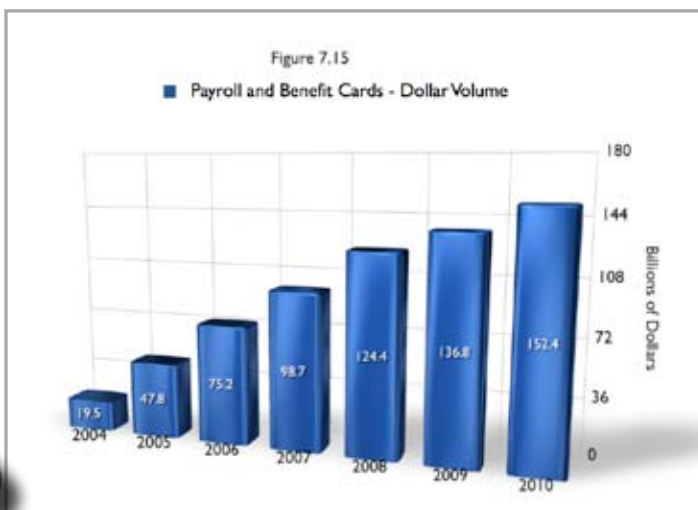


Figure 7.15 indicates that loading on payroll cards will grow from \$19.5 billion in 2004 to over \$150 billion in 2010.

Travel and Expense Cards - For corporate and business travel, the cards can be embossed with the names of both the corporation and the traveler, and allow for MCC restrictions.

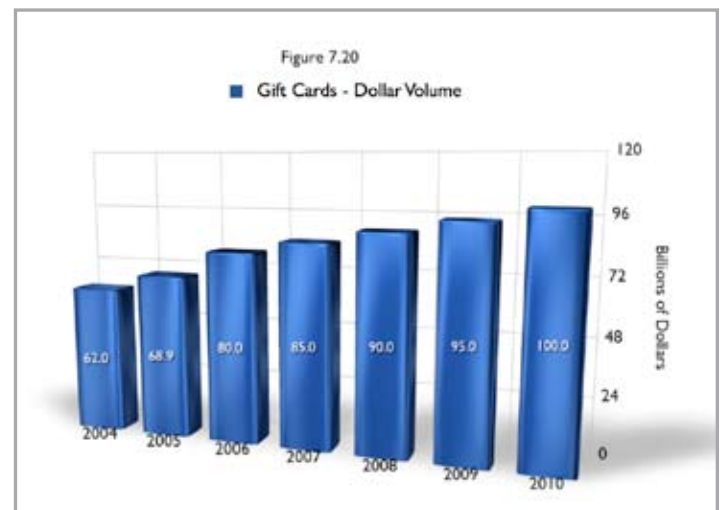
- Loaded in real time from a corporate account with expenditures viewable via the Web
- Other customizable products and services can be added to the card to provide even more pleasant and secure corporate travel

Vendor Payment Cards - A significant money-saver card product for businesses that make frequent, small payments to service providers.

- Card saves business costs related to issuing checks and ensures invoices are paid on time

Consumer and Merchant Gift Cards - Non-reloadable gift cards may be purchased online from a hosted website redirected from the client site or in person through financial institutions and retail outlets.

- A preferred choice for companies to cultivate business relationships or recognize their employees, gift cards are overwhelmingly accepted by consumers and are second only to cash as a recognized incentive
- By 2010, more than 1.92 billion merchant gift cards will be issued in the U.S.



Pelorus Group Figure 7.20 illustrates merchant gift card growth to over \$100 Billion U.S. by 2010.

GTP: A Proven Market Leader &

With roots deep in prepaid cards, Global Technology Partners, LLC has been a leader in stored-value solutions, prepaid card products, and the international processing market since its inception in 2000.

Our mission is to be the premier provider for international prepaid processing and card solutions. GTP defines this mission with:

- **A flexible, industrial strength stored value core processing platform and operating infrastructure** - Built from the ground up for stored value, the GTP system is rules based, tables driven, highly configurable, scalable, secure and compliant.
- **Experienced program management** - Long and extensive relationships with banking and network partners (Visa®) ensure smooth and rapid deployment of GTP programs. We are effective in translating client objectives and goals into prepaid card programs that meet client objectives within the framework of issuer and association requirements.
- **Marketing and product innovation** - Recognizing the needs of the financially underserved, GTP has developed and deployed prepaid products that make our cards a viable alternative to traditional financial services. Anticipating the needs of this growing market segment, we have developed a formula to increase adoption, retention, and acceptance of our card products.
- **Seasoned leadership** - Our management team has extensive and senior executive experience in financial services, banking, payments, and marketing to the financially underserved.
- **Expert regulatory compliance** - With eight years experience navigating stored-value and prepaid card programs through complex federal and state laws, statutes, rules and regulations, GTP has the most experience in ensuring compliance for programs. GTP complies with the U.S. Patriot Act, OFAC, Know Your Customer, and is PCI compliant.

GTP is uniquely positioned in the marketplace due to our ability to deliver 100% of the requirements for an international prepaid card program. Additionally, we are continually developing stored-value solutions for the international prepaid card marketplace that offer a plethora of op-

portunity for your business needs and the needs of your cardholders. GTP Technology ReShapes the World of International Prepaid Processing.

GTP Technology ReShapes the World of International Prepaid Processing

System Overview

The GTP System is a Visa licensed, host-based, multi-currency, prepaid card processing system configured, serviced, and privately branded for businesses seeking ePayment solutions. The GTP System is a database-driven and rules-based platform that provides cardholders access to Visa's worldwide network of Automatic Teller Machines (ATMs), Point-of-Sale (POS) devices, and Internet-based merchants.

Unlike a typical debit card platform, which requires each card be linked to individual Demand Deposit Accounts (DDAs), the GTP System is designed to use a single aggregate account. This distinction provides a significant advantage because it allows GTP to process cards for any bank worldwide, with little to no interface development.



Figure 1: From a day-to-day perspective, the bank's overhead is also minimized as there is only one account to administer. GTP, on the other hand, approves and processes all transactions, maintains individual balances and transaction history, conducts all Visa settlement activities, and can provide customer service applications.

Prepaid Card Industry Pioneer

The Aggregate Account Approach Easily Facilitates Real-Time Card-to-Card Transfer Capabilities

Cardholders can securely access their account via the Internet or the phone using Interactive Voice Recognition (IVR) and instantly transfer funds to other cardholders. Since the money never actually leaves the aggregate account (see Figure 2), the funds are immediately available to the destination cardholders, wherever in the world they might be. The card-to-card feature can be put to great use by businesses or their customers with the need to transfer funds in an expeditious and cost efficient manner. Examples of card-to-card usage are payroll disbursement, commission payments, loan fulfillment, check-cashing, travel/gift card loading, person-to-person money transfers, closed-loop business-to-business payments, etc. The system's money transfer capability can be further extended through the use of GTP's currency switch, which can be easily interfaced to other third-party processors and banks, thus allowing remittances to recipients that do not have a GTP account. The GTP switch can handle multiple currencies around the globe.

system using existing Web Service calls.



In addition, card-related benefits, functions, fees, velocity limits and reporting can all be tailored at a program or individual card level. Optional benefits can include a variety of insurances, such as Purchase Protection, Identity Theft, Travel, and ATM Robbery. Customers may also take advantage of GTP's proprietary Global One Mall for Internet discounts and rebates.



Figure 2: Card-to-Card Transfer

Another key attribute of the GTP System is its flexibility. The system is specifically designed to be easily customized for the unique business needs of each potential client. Both cardholder and business-related websites can be readily personalized for branding purposes, while back-office applications—such as payroll, bill pay, and other third-party applications—can be simply interfaced to the GTP



ReShaping the World of International Prepaid Cards

Get Your Share of the Projected \$11 Trillion Market

Contract today with GTP and start earning your share of the worldwide market opportunities in prepaid financial card products. Targeted prepaid programs benefit all parties and strengthen the relationship between issuer, the third-party distribution network or merchant, and the cardholder—all while generating recurring new revenue streams based upon pre-negotiated, mutually agreed pricing schedules.

GTP Builds Your Profits with Recurring Revenue for Programs

Get started today with these three simple steps

1. Contracting with the Visa® certified International Processing Platform from GTP
2. Establishing a relationship with a Visa-issuing bank or financial institution
3. Setting up or becoming a marketer to sell and service the prepaid card consumer (issuing banks can also be card marketers)

OR, ask a GTP representative about becoming an exclusive joint venture investment partner in your country.

Prepaid Card Programs are Ready to Go, Easy to Deploy

GTP assists businesses and financial institutions in creating proven and profitable international prepaid card programs—fully operational anywhere in the world—and can deliver custom-designed stored-value solutions to you and your customers. Full-service launch assistance and program management services include:

- Expert program deployment—from facilitating sponsoring bank and payment network approvals to transaction processing to consumer marketing
- Convenient online, real-time administration and reporting and other unique system features specially created for the prepaid market
- Flexible, scalable, and specifically-engineered-for-prepaid industrial strength processing platform



ReShaping Your World

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Global Technology Partners:

ReShaping Your World ...and Your Bottom Line

*New International Prepaid Financial Products
Generate Dynamic Multiple Income Streams*

