

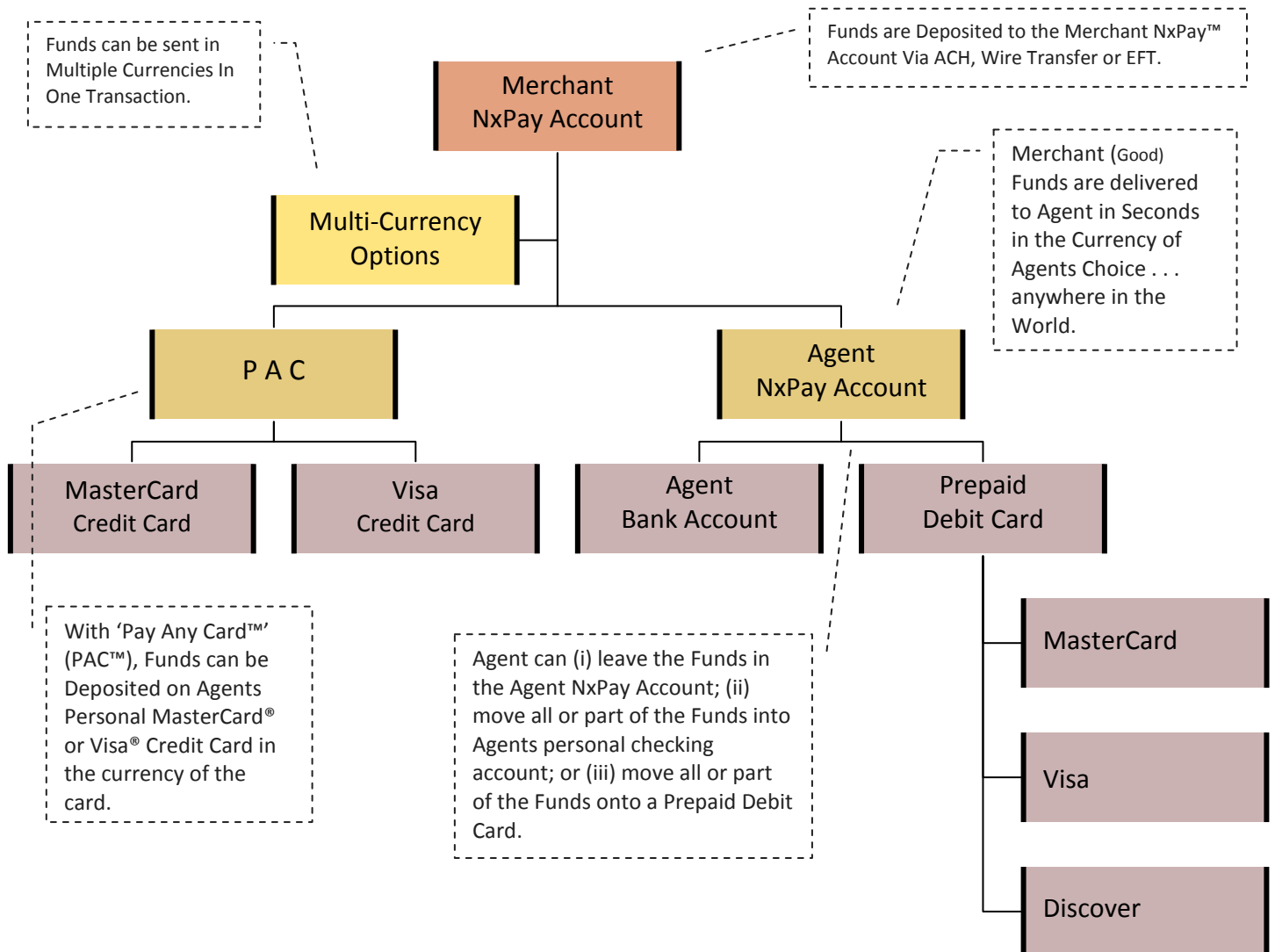


DIRECT MARKETING

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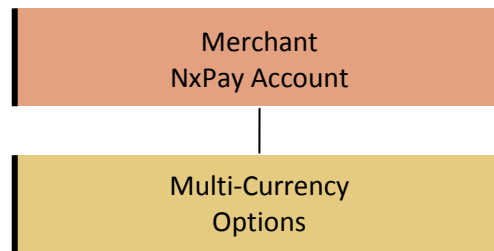


NxPay™ is a multi-user payment platform that enables businesses to conveniently access real-time information in a secure environment, make and receive payments, manage prepaid debit cards, convert currencies from over 70 different countries and conduct various other forms of e-commerce over the Internet.



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NxPay™ operates in a secure environment, using SSL, CISP and PCI protocols



NXPAY™ IS A GLOBAL REAL-TIME MULTI-USER PAYMENT PLATFORM THAT MANAGES MULTIPLE CURRENCIES

**NxPay™
ASP Software**

Proprietary Online Software that can be accessed anywhere that there is an Internet connection

**NxPay™
Transparent**

Provides all the Features of NxPay™
Works in the Background

NxPay™ provides an open platform that can support a variety of payment services and data interfaces, including an API function that allows NxPay™ to be incorporated into any web site. With an API, NxPay™ can service multi-currency online merchant processing transactions or electronic payment receipts.

All transactions conducted with the NxPay™ Payment Platform are automatically logged, stored and managed in an internal database. A variety of applets are provided that enable the user to search, sort and manage transactional data. The user may interactively query the status of any previous or pending transaction. Corporate management will be able to take advantage of, a comprehensive suite of back office applications for customer service, transaction monitoring and system administration operations.

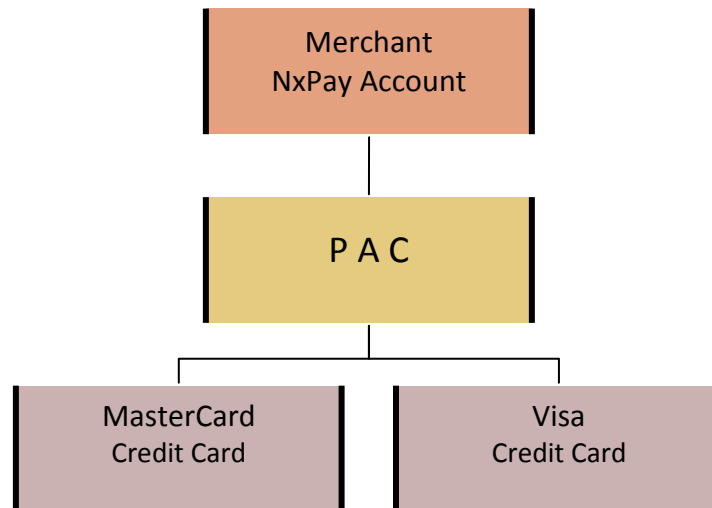
NxPay™ can be used as an online or transparent payment platform system. If you elect to use our proprietary online standard NxPay™ system (private label options available), NxPay™ will allow its users to manage their NxPay™ account from virtually anywhere in the world. By logging on to the NxPay™ Payment Platform, account holders will be able to see daily, weekly, monthly and annual transactional activity and account balances.

NxPay™ operates in a secure environment, using SSL, CISP and PCI protocols. Digital certificates electronically identify each party involved in each transaction, helping to assure that the party at each end of the Internet connection is who they claim to be. Access to NxPay™ is password defined.

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Pay Any Card™

Make Payments to any MasterCard® or Visa® Credit Card



**ONCE YOUR FUNDS ARE DEPOSITED INTO YOUR NXPAY™ ACCOUNT
PAYMENTS CAN BE ELECTRONICALLY TRANSFERRED TO VIRTUALLY ANY
MASTERCARD® OR VISA® CREDIT CARD – ANYWHERE IN THE WORLD!**

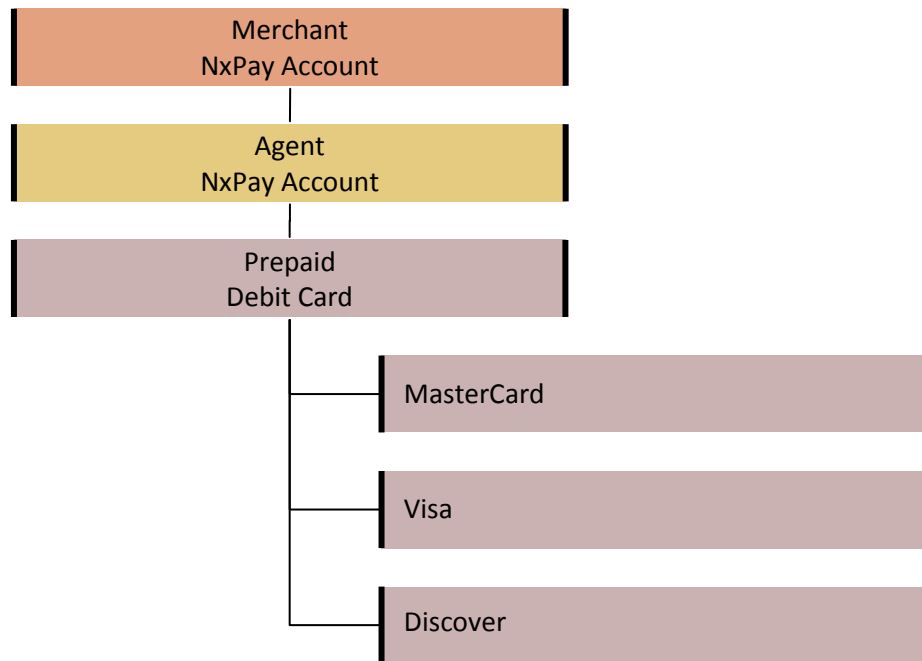
With NxSystems™ Pay Any Card™ (PAC™), funds can be electronically transferred from a NxPay™ account to any MasterCard® or Visa® credit card, prepaid debit card, stored value card, loyalty card or gift card, anywhere in the world. Similar to a merchant credit made back to a single credit card, Pay Any Card™ deposits money onto a host of card programs in the currency of the card being loaded.

**WITH NXSYSTEMS™ PAY ANY CARD™, YOU CAN PROVIDE YOUR EMPLOYEES AND
CUSTOMERS A GLOBAL PAYMENT SOLUTION THAT HAS IMMEDIATE BENEFITS**

For example, Direct Marketing companies that want to direct deposit payroll and/or commissions onto their Agent's personal credit cards, debit cards or prepaid debit cards, can use Pay Any Card™ to avoid the expense of writing checks, paying high wire transfer fees or foreign exchange fees. Using NxSystems™ Multi-Currency Payment System, businesses can pay their entire employee payroll and/or commissions, in the currency of the card that Agent is utilizing, using Pay Any Card™. Employees receiving their payroll and/or commissions on their credit cards, debit cards or prepaid debit cards, can immediately make use of those funds (rather than having to wait for a check to clear the bank).

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*NxSystems™ offers a vast selection of both
Domestic and International Prepaid Debit Cards.
Choose from Instant Issue, Electronic, ATM & Signature cards*



NXSYSTEMS™ OFFERS BOTH DOMESTIC & INTERNATIONAL PREPAID DEBIT CARDS

Traditional payment methods for online transactions and remote per-project workers are costly and cumbersome. Paper checks get lost or stolen and overseas banks often hold funds for up to 30 days and charge high foreign currency exchange rates. In addition, wire transfers are costly and lock recipients into costly bank fees.

NxSystems™ prepaid debit cards can be loaded locally with (over 50 different) multi-currency funds, allowing the user to access these funds in virtually the currency of their choice anywhere in the world. These prepaid debit cards can be issued in Reloadable or as a One-Time Usage Card.

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Benefits of using NxSystems™

NxPay™ Payment Platform

- Online System or Transparent System
- Electronic Payment Capability
- Multi-Currency (over 50 currencies)
- Electronic Pay Stubs
- Batch Loading (or Excel Spreadsheet Loading)
- API Capable (seamless connection to your website)
- Transaction and Account Management Reporting
- Supports Pay Any Card™
- Supports Prepaid Debit Cards
- SSL, CSIP and PCI Protocols (digital certificates electronically identify all parties)
- Worldwide Access

Pay Any Card™

- Funds can be Electronically processed
- Funds can be deposited to any MasterCard® or Visa® card
- Funds can be sent in over 50 different currencies
- Funds are “Good Funds” and be spent immediately
- Funds are deposited in the currency of the card being loaded

Prepaid Debit Cards

- Choose from MasterCard®, Visa® or Discover® (USA only)
- Instant Issue, Signature or PIN
- Magnetic Stripe, EMV Chip or RFID Cards
- Multi-Currency Option (over 50 currencies)
- Reduce Check Writing Expenses
- Eliminate (costly) Wire Transfers
- Open Loop or Closed Loop Programs



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