



# CARDMARTE™

Secure Global Prepaid Card Solutions





*“CardMarte provides the most advanced global prepaid card solutions and value-added services available in today’s marketplace.”*

**Alfred Urcuyo, Jr.**  
Chairman & CEO  
CardMarte Corporation

CardMarte is a leading provider of secure global prepaid card solutions. CardMarte offers comprehensive, powerful, cost-effective processing services for distributors and resellers of prepaid card products. CardMarte also provides the globally accepted UniBancard Prepaid MasterCard®. Our value-added services include: Complete tracking and reporting for all card transactions, rapid program implementation, extended loading network, global banking relationships, competitive advantages for resellers and merchants and end-to-end distribution and product services through CardMarte partners and strategic alliances.

If you are a distributor, merchant, agent or organization seeking an end-to-end solution for prepaid cards and a full range of value-added services, then your one-stop solution is CardMarte Corporation.

## Our Mission

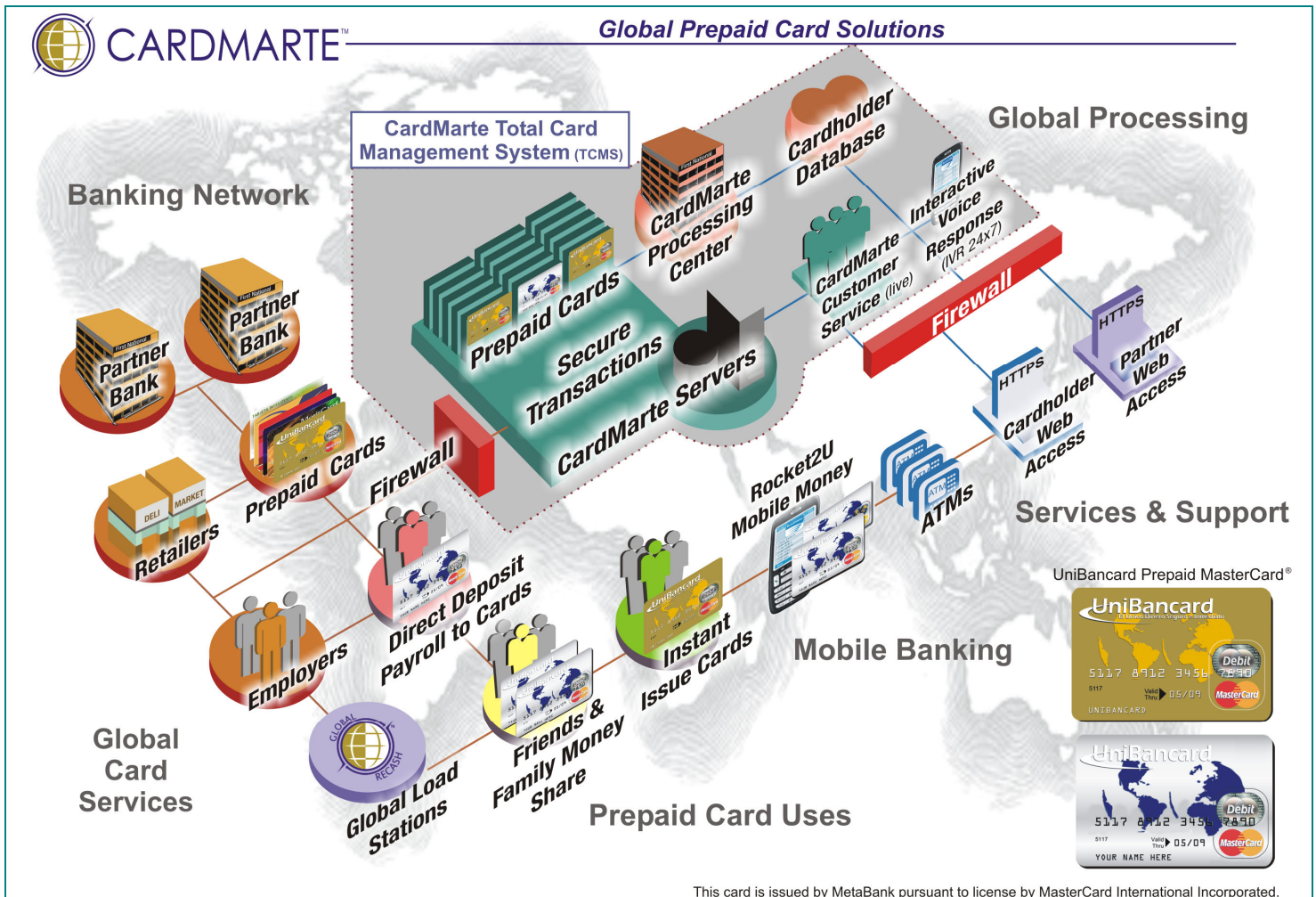
*The CardMarte Mission is to have the highest form of integrity, competitive pricing based on real delivered value, unsurpassed customer service and long lasting relationships throughout the world.*

## Our Vision

*The CardMarte Vision is to establish a strong economy and a better quality of life for people through the power of remittances and prepaid bank card products.*

# Global Prepaid Card Solutions

The CardMarte Total Card Management System (TCMS) is a highly secure, comprehensive global network of banking partners, processing services, card programs and mobile banking solutions developed over many years. Unlike other prepaid card program providers, we offer more value-added services, faster program implementation and mobile banking for the widest range of users. All of these components comprise the highly trusted CardMarte Global Prepaid Card Solutions.



**Banking Network** CardMarte has created a network of partner banks to allow us to deliver global payment solutions for our prepaid card programs.

**Global Recash Load Stations** allow users to load cash onto their cards wherever they see the Global Recash symbol shown above.

**Global Card Services** via the Web, using IVR (Interactive Voice Response) or through Customer Service, make it easy for users or secondary cardholders to manage their UniBancard Prepaid MasterCard® cards.

**Prepaid Card Programs** are the foundation for delivering technology to issuers of prepaid cards with rapid deployment for existing or new card products.

**Global Processing** means we can handle processing for cardholders through the CardMarte Processing Center with a secure cardholder database linked to our partner banks.

**CardMarte Servers** are co-located with redundant processors for maximum security and uptime.

**UniBancard Prepaid MasterCard** is our prepaid card platform for rapid program delivery. The UniBancard Prepaid Card allows employees to receive payroll through direct deposit to their cards. Primary cardholders may also share money with friends and family by requesting secondary cards.

**Services & Support** via the Customer Service Center screens for specific identification to comply with regulatory guidelines while making it fast and easy for un-banked customers to begin transacting business. We comply with government and international standards such as OFAC (Office of Foreign Assets Control) for the US Treasury, USA PATRIOT Act (Anti-Money Laundering), and Executive Order 13224 (International Terrorist Financing Controls).

**Mobile Banking** supports mobile solutions for managing your money. Our services provide solutions for people who cannot go online or go to a money transfer location. CardMarte certifies devices with specific vendors for optimal compatibility and functionality so that our cards work with most phones found around the world. We provide dual security levels that use a mobile phone as a proxy for password protected card management for the most secure, convenient way to manage and share your money.

## CardMarte Card Programs

The UniBancard Prepaid MasterCard® is a globally accepted prepaid card platform that has many uses. CardMarte offers a wide range of card programs for partners, employers, and merchants. We work with banking partners and card issuers to offer you the most flexible, comprehensive, and best-fit applications to compliment your current or planned card programs. Following are just some of the uses of the UniBancard Prepaid MasterCard:

### Share Money with Friends & Family

Like most families with teens and students there are multiple credit cards in the household. This makes it difficult to manage card balances which can pile up quickly for students away from home. Credit card companies are overwhelming young family members and students with debt. The UniBancard Prepaid MasterCard helps alleviate this by setting spending limits with a prepaid card and allowing the primary cardholder to monitor and manage secondary cardholder usage.

#### Family Benefits

- No high interest charges
- Eliminate accrued debt associated with credit cards
- Manage/monitor family monies
- Teach proper spending habits
- Eliminate NSF charge from a standard bank check account
- No hidden fees
- No minimum monthly payments to stress over
- Access funds quickly from home through our money sharing option online
- Access funds from ATM machines or use at merchants wherever MasterCard debit cards are accepted

### Use at Retail and ATM Locations

Carrying cash for retail purchases or accessing cash for un-banked consumers is risky. The UniBancard Prepaid MasterCard is designed for these users that have had to carry cash for their desired or necessary purchases. CardMarte issues prepaid cards through our distribution channels for a major presence in retail locations. When consumers purchase a CardMarte card from your sales channel, you and your retailers/merchants earn commissions for the life of the card as well as the initial purchase.

#### Retail Merchant Benefits

- CardMarte cardholders may transact business with cards obtained at your location or from other sources
- Cardholders purchasing cards from your stores or locations create recurring income for you
- CardMarte cards can accept direct deposit transactions
- Cardholders may obtain cards for friends & family and share money
- Money sharing with cards increases your commissions
- Cardholders may continue to load and reuse cards indefinitely which continue to earn you commissions

### Make Direct Deposits

You may have payroll or other discretionary payments that can be made by direct deposit loaded to a UniBancard Prepaid MasterCard. This means users that purchase a card from you can make direct deposit to their cards and you earn commissions when they access or use funds on the card. CardMarte card packets include a Direct Deposit Authorization form to assist users with these transactions.

#### Employer Benefits

- Easy to implement, simplifies payroll
- Decreases distribution costs/time
- Reduce the cost of writing checks
- Simplifies bank account reconciliation
- Immediate card issuances (new hires)
- Serves the un-banked employee
- Excellent for paying sales commissions for marketing or direct sales associates
- Eliminate stop payment on lost checks
- All employees qualify for cards (requires screening through the USA PATRIOT Act)

#### Employee Benefits

- Immediate access to funds
- No waiting in line to cash payroll checks
- Payroll direct deposited to cards
- Eliminates fraudulent or forged checks
- Use at retail locations or ATMs worldwide wherever MasterCard® debit cards are accepted
- Prepaid cards don't need to qualify for credit
- Ability share money with other CardMarte cards
- Secured with unique PIN codes
- Eliminates carrying large cash sums

## CardMarte Distribution Services

CardMarte offers tremendous sales opportunities as well as the tools and services to optimize distribution. Below are some of the sales and marketing services we offer to our distributors.



### PRIVATE LABEL PROGRAMS

Private label programs are available to our distributors and their clients. In every way, our clients will appear to their customers as owners of their own Card Management System. Working with our select bank partner, we create a new card starting with design and creative, application for a BIN number, submission of the bank Program Concept document, marketing and training programs and POS materials. We also offer regional/national advertising/infomercial support for all private label programs.



### CO-OP MARKETING AND POS SUPPORT

In addition to technology support for the CardMarte Card Platform, we provide extensive marketing support to deliver your CardMarte enabled cards. Our headquarters marketing team is ready to provide collateral and promotional materials as part of our commitment to deliver cards using CardMarte technology. Co-Op marketing includes joint participation for:

Banners & billboards	Countertop displays	In-store displays
Card carrier & mailers	Tradeshaw & event services	Magazine & TV advertising
Collateral and print materials	Indoor/outdoor signage	Comprehensive sales kits



### DIRECT DEPOSIT TRANSACTIONS

We offer more additional features that consumers desire. Cardholders may have their payroll deposited directly to their cards by authorizing a direct deposit through their employer. This service reduces check cashing fees, eliminates theft and lost checks. Now cardholders may use their cards to pay bills, utilities and make other purchases wherever MasterCard debit cards are accepted. This is in addition to the tremendous value associated with using CardMarte cards for remittances and sharing money with secondary cardholders.



### CARDMARTE TRAINING SOLUTIONS

CardMarte provides support for third party marketers, merchants, and sales reps. CardMarte Training Solutions are created with each specific reseller in mind. We create multimedia and documentation to provide all the information needed for your channel education and certification. Training may be done as an email process, posted to your web site or put onto a CD for viewing on a PC. CardMarte Training Solutions support bilingual delivery of sales rep training, regulatory compliance certification and distribution of collateral and POS materials.



### MOBILE BANKING

CardMarte keeps pace with new technology and services to provide the most cost-effective, global solutions for our cardholders. We provide solutions for people who cannot go online or go to a money transfer location. CardMarte certifies devices with specific vendors for optimal compatibility and functionality so that our cards work with most phones found around the world. We provide dual security levels that use a mobile phone as a proxy for password protected card management for the most secure, convenient way to manage and share your money.

## CardMarte Advantage™

CardMarte Advantage is what the competition wishes they could offer. We've created a set of global advantages for distributors, merchants, resellers and agents that want to build a long-term, secure card processor relationship. Prepaid cards and related programs in the past have developed a very poor reputation for security and longevity. The CardMarte Total Card Management Systems (TCMS) is an ideal answer to these past problems for today and tomorrow with the following advantages:



### ACQUIRING INDUSTRY

CardMarte has an extensive background in the acquiring side of the prepaid card business with established distribution channels on the acquiring side which consists of thousands of Merchant Level Sales representatives referred to as MLS. MLS's set up merchants to accept prepaid cards for goods and services and sell/lease merchants POS terminals. MLS's need a new product to sell due to margin erosion of existing products. The UniBancard Prepaid MasterCard® pays commissions for the life of each card and is a great product for MLS's to maintain their earning power.



### PROCESSING SERVICES

CardMarte is a fully compliant processor in the United States. In this position, CardMarte is a flexible, competitive and global leader in creating and executing new technology whenever needed for the welfare of CardMarte's cardholders. If CardMarte's Card Programs had to be outsourced, the processing of the cards would be extremely limited, like many of the existing prepaid card programs today.



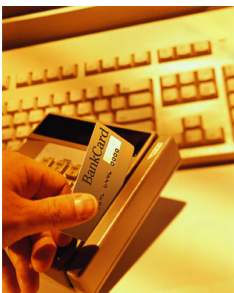
### INSTANT ISSUE AND PERSONALIZED MASTERCARD

CardMarte has a variance from MasterCard to issue a non-personalized, embossed card with the MasterCard debit hologram. This card is the UniBancard Prepaid MasterCard (Instant issue) which when registered initiates the delivery of the Personalized UniBancard Prepaid MasterCard which is a signature-based prepaid card with all the associated benefits of a signature card. These cards may be used to get cash, make purchases, pay bills and more wherever MasterCard debit cards are accepted.



### DUAL CARD SYSTEM AND MULTIPLE BIN NUMBER OPTION

Most systems have two cards joined together (one account with additional cards). The CardMarte Total Card Management System (TCMS) separates cards, giving each cardholder a separate card account. CardMarte is capable of delivering one primary card and multiple cards through the primary cardholder. TCMS allows us to manage various BIN numbers simultaneously. This helps eliminate the miscommunications between banking systems and allows a host of programs to work together wherever CardMarte TCMS is installed. For more information on the processing option for multiple BIN numbers, contact CardMarte sales.



### LOAD STATIONS AND POS TERMINALS

When you become a CardMarte reseller or merchant, you get the power of the Global Recash™ loading network. CardMarte's strategic partnership with major terminal providers enables CardMarte to utilize the newest suite of terminals and variations on standard terminals. If you are an employer or want to do direct deposits with employee authorization, we can assist you with a special PC-based terminal to do virtual loading. CardMarte marketing can assist you and your customers in implementing your virtual loading Global Recash system on a local or national basis.

## CardMarte Advantage

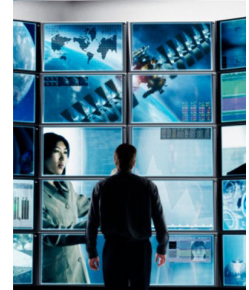
### BANKS IN OTHER COUNTRIES

CardMarte has a partner bank relationship in the USA (MetaBank) and our system (TCMS) is designed to work with other banks. CardMarte's TCMS is structured to make transactions with banks in other countries work with our card programs. This has created a distinct advantage over the competition allowing us to server the un-banked consumer that may be from another country. For information on creating a prepaid card program that connects with other banks, contact CardMarte sales.



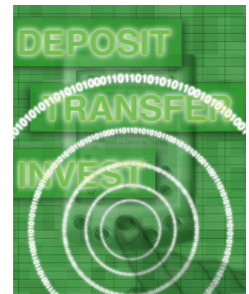
### CARD MANAGEMENT SYSTEM

Many card management systems are built to manage credit card transactions. Many of the processors in the prepaid card sector have "crossbred" their credit card systems in an attempt to transform them into a prepaid card management system. These systems have limitations that TCMS has overcome with a proprietary system built from the ground up. This allows CardMarte to uniquely process prepaid card transactions...and prepaid cards only. TCMS is feature-rich and provides an array of benefits for the prepaid Card Industry and its customers.



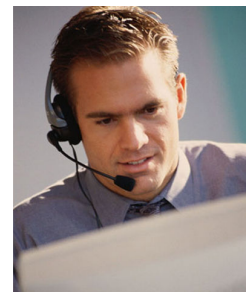
### ADVANCED REPORTING AND EXTENDED COMMISSIONS

Our advanced reporting and tracking system allows us to track commissions and pay merchants for the life of the card. The MLS or distributor will also be able to track transactions and be paid for the life of the card. CardMarte TCMS allows us to pay commission to as many entities that are due commissions, which include all people involved in setting up a merchant to load and reload for the UniBancard Prepaid MasterCard®. This applies for all card transactions, ATM withdrawals, purchases and money sharing. All of our customer's fees and commissions reporting is posted for each transaction based on the arrangement with the distributor and their sales channels.



### COMPLIANCE

The USA PATRIOT Act compliance of "know your customer" is executed through our direct connection to NEXUS LEXUS, one of the premier companies in the verification space. We comply with the Department of Treasury's Office of Foreign Asset Controls' (OFAC) requirements, by verifying names, addresses and a myriad of other critical data points. CardMarte's close working relationships with domestic and global partner banks means we are constantly kept abreast of regulations and requirements that keep us in compliance and ensure the longevity of our card programs.



### CARDHOLDER CUSTOMER SERVICE

All cardholders have unlimited access to our Customer Service center. Most of our competitors charge a fee per call and in many cases they charge per minute. Unlimited customer service is included in our monthly fee. Cardholders may speak to a live person Monday-Friday from 8:00AM to 8:00PM EST in North America. Our Interactive Voice Response (IVR) system is available 24x7. Cardholders may register their cards, share money, check balances or request additional cards for friends and family to support the successful management and sharing of their money.





Contact CardMarte today for the secure prepaid card processing solutions and value-added services everyone is asking for. Beat your competition to the punch and enabled your cards with CardMarte technology.

CardMarte is committed to delivering global prepaid card solutions for today and tomorrow.

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