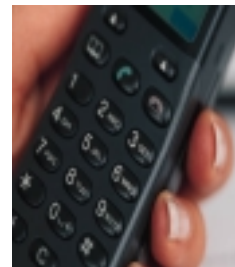


Who We Are and What We Do

eCatalystOne, based in Newport Beach, California, is an Internet technology company focused on building the infrastructure necessary to enable **non-credit based payment/transfer solutions** for cross-border online commerce and funds transfer transactions. The company's new offering, the highly-scalable ePAID™ system, provides major Telecommunications Operators, large Internet Service Providers, as well as Internet based portals, membership communities, and promotional companies, the opportunity to issue their own branded prepaid offering for consumers to use to perform *electronic and mobile* transactions in an environment that provides unprecedented security, total anonymity, localized to their country, with currency conversion using their payment method of choice....cash! It does not require a credit card or bank account.



Eliminating International Border Barriers

The eCatalystOne ePAID system addresses several mitigating issues impeding the growth of global online commerce;

- **Stored value accounts**-Many users of online commerce do not have credit cards or bank accounts, especially in countries in Latin America and Asia. ePAID provides a cash-loaded prepaid account for use for online commerce just like the system they use for cellular phone service.
- **Shop with U.S. based e-merchants**-Because of eCatalystOne's patent-pending iPROXY™ technology, foreign shoppers can do business with the leading U.S. sites without having to deal with limited or no payment options. We provide the interface that allows the user to shop in their local currency, and the merchant to be paid with the means they prefer.
- **Link cross border communities**-eCatalystOne, in conjunction with its partner, creates an electronic commerce community that transcends physical borders. Users in one country are linked with expatriates in the U.S., each shopping with merchants within or across the border, exchanging currencies as needed.
- **Cross-border funds transfer**-These same community members can use their ePAID accounts to transfer funds to other users. Whether in the form of a gift, a bill or auction payment or a P2P transfer, they can cost-effectively move funds within their community and across borders.



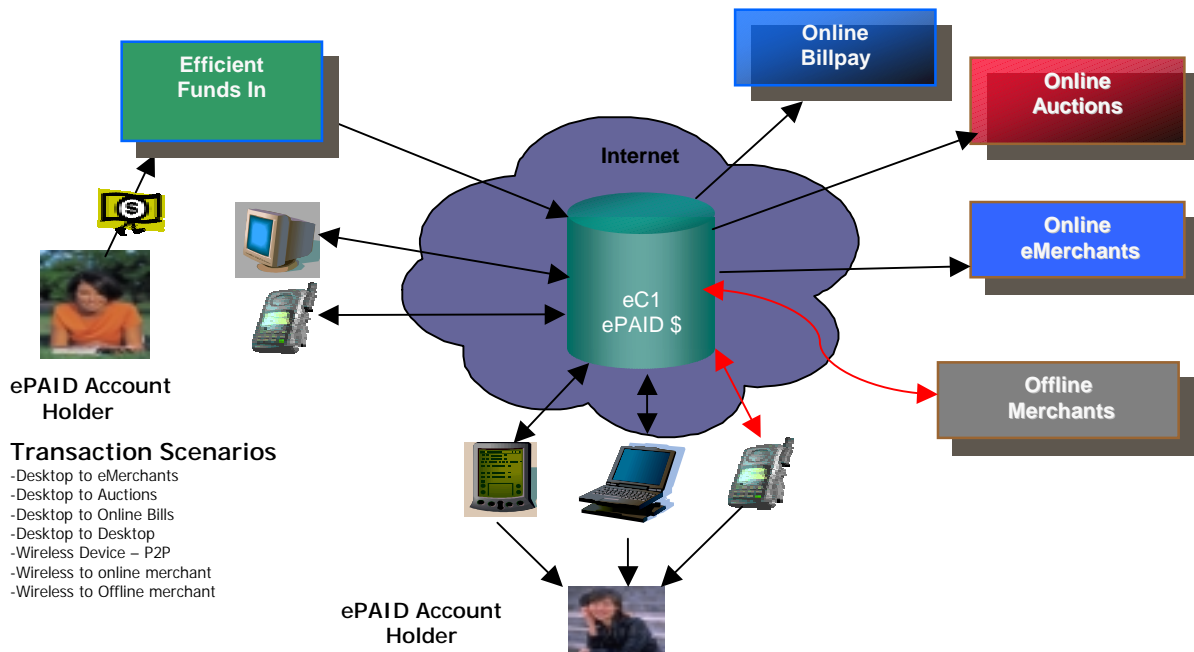
Empower a Whole New Market

As an infrastructure component of major telecom operators, ISPs and Internet portals, ePAID is a “sticky” application and a new revenue stream for its distribution partners. Consumers who use ePAID enjoy shopping at a wide selection of the most popular merchants on the Internet.

Features & Benefits of ePAID system

- Highly secure and scalable technology that is completely web-based.
- Provides efficient funds collection process by accepting cash where that is the preferred method, or by transferring funds from established bank accounts. There are currently over 40,000 locations in the U.S. for cash collection, and thousands in other parts of the world.
- An account requires no personal information to initiate, so transactions can be completely anonymous.
- The ePAID system is not connected to a credit card or bank account system, enabling secure digital transactions.
- As a private label solution, the system allows for distribution partners to provide their customers an alternative digital payment that is consistent with their current branded experience.
- Because of low transaction fees, partners can realize an added revenue stream through micropayments.
- Supports multiple currencies and conversion and enables cross-border commerce.
- Agreements and Interfaces with top online US merchants and the settlement engine for non-US merchants ensures that account holders have their choice of products and services from the best-known online brands and the opportunity to safely shop Internationally.
- Supports person-to-person payments including cross-border money transfers.
- Provides partners with valuable aggregated market data from account holder's behaviors.

The ePAID Transaction Backbone



For more information on how ePAID can add value to your consumer offering or for technical specifications of the system, please contact our Business Development Dept. at 949-784-0000 x204 or by email at info@ecatalystone.com. Be sure to ask for a live demo and see ePAID in action!