



Prepaid Program

For more information : www.UnitedBankService.com

Proprietary & Confidential

What's important to know

- No cost to the Merchant
- Prepaid converts the terminal into a revenue source vs a cost center
- Prepaid Wireless will be 80% of the prepaid products sold
- Prepaid software co-exists in the same terminal as the UBC software



Why sell prepaid?

- There are over 24.8 million prepaid subscribers in the US
- Each prepaid subscriber tops up their phone an average of 1.2 times per month
- Over 357 million store visits projected annually for prepaid top ups
- Next to Tobacco and Lottery tickets Prepaid Wireless is the third best selling category in the C-Store, Grocery and Petroleum space



The Solution

- UBC / Now Prepay Program
- Prepaid software (e-Fresh) is loaded onto the terminal in conjunction with UBC software
- Merchant selects product or swipes POSA card
- Terminal delivers PINs electronically or activates POSA card



Benefits for Merchants

- Never be out of stock
- Increase foot traffic, build customer loyalty
- Become associated with national prepaid brands
- Earn commissions on each product sold
- Automatic product updates & category mgmt.





Benefits for Merchants

- Payment is due after goods have been sold
- Elimination of shrinkage and theft
- No more cash tied up in inventory
- Ordering, handling, shipping costs are all eliminated
- Payment for products sold are made via ACH



Prepaid Products

- Wireless
- Long Distance
- Reloadable Debit Cards
- Gift Cards (open looped)
- Bill Payments (coming soon- late 2009)

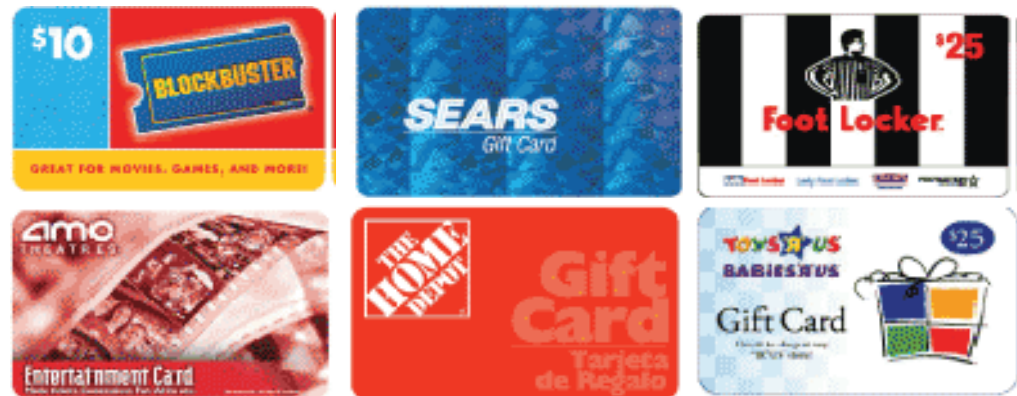


Product Categories

Category	PIN Prints on Receipt	Physical Plastic Card	Real-Time Recharge/ Payment
Wireless	✓		✓
Long Distance		✓	✓
International Recharge	✓		
Gift Card – Closed Loop		✓	
Gift Card – Open Loop		✓	
Reloadable Debit Cards		✓	
Bill Payment			✓

Gift Card Mall – Closed Loop

- AMC Theaters
- Bass Pro Shops
- Blockbuster
- Chili's
- Footlocker
- Home Depot
- Pizza Hut
- Red Lobster
- Sears
- TGI Friday's
- Toys R Us



“Sales of third party and open loop gift cards are predicted to grow from \$12.2 Billion in 2007 to almost \$35 Billion in 2010”

Source: Mercator Advisory Group

Wireless – National Brands



“Retail prepaid wireless sales are predicted to grow from \$18.2 Billion in 2007 to \$23.6 Billion in 2010”

Source: Mercado Advisory Group

Wireless – Regional Brands



Long Distance Phone Cards



Global Reach
 Prepaid Phone Card

International

No Connect Fees!

Country	Min. for \$5	Country	Min. for \$5	Country	Min. for \$5	Country	Min. for \$5
Algeria	100	China	100	France	100	Italy	100
Argentina	100	Colombia	100	Germany	100	Japan	100
Australia	100	Costa Rica	100	Greece	100	Korea	100
Austria	100	Cuba	100	Hong Kong	100	Malaysia	100
Belgium	100	Dominican Republic	100	India	100	Mexico	100
Brazil	100	Ecuador	100	Indonesia	100	Nicaragua	100
Canada	100	El Salvador	100	Israel	100	Paraguay	100
Chile	100	Honduras	100	Italy	100	Peru	100
China	100	Jamaica	100	Japan	100	Philippines	100
Colombia	100	Kenya	100	Korea	100	Poland	100
Costa Rica	100	Laos	100	Malaysia	100	Portugal	100
Cuba	100	Lebanon	100	Mexico	100	Romania	100
Dominican Republic	100	Lithuania	100	Nicaragua	100	Russia	100
Ecuador	100	Madagascar	100	Paraguay	100	Saudi Arabia	100
El Salvador	100	Mali	100	Peru	100	South Africa	100
Honduras	100	Mexico	100	Philippines	100	Spain	100
Jamaica	100	Nicaragua	100	Poland	100	Sweden	100
Kenya	100	Paraguay	100	Portugal	100	Switzerland	100
Laos	100	Peru	100	Romania	100	Taiwan	100
Lebanon	100	Poland	100	Russia	100	Thailand	100
Lithuania	100	Portugal	100	Saudi Arabia	100	Turkey	100
Madagascar	100	Romania	100	South Africa	100	USA	100
Mali	100	Russia	100	Spain	100	UK	100
Mexico	100	Saudi Arabia	100	Sweden	100		
Nicaragua	100	South Africa	100	Switzerland	100		
Paraguay	100	Spain	100	Taiwan	100		
Peru	100	Sweden	100	Thailand	100		
Philippines	100	Switzerland	100	Turkey	100		
Poland	100	Taiwan	100	USA	100		
Portugal	100	Thailand	100	UK	100		
Romania	100	Turkey	100				
Russia	100	USA	100				
Saudi Arabia	100	UK	100				
South Africa	100						
Spain	100						
Sweden	100						
Switzerland	100						
Taiwan	100						
Thailand	100						
Turkey	100						
USA	100						
UK	100						

Patriot
 Prepaid Phone Card

2.9¢ per Min.

No Connection Fees!

334 min. for \$10 (U.S.)

Country	Min. for \$10	Country	Min. for \$10
Australia	87	Italy	86
Canada	101	Japan	71
France	90	Mexico	40
Germany	103	USA	334
Ireland	97	UK	103

Mi País Lindo
 TARJETA TELEFONICA PREPAGADA

Mas Minutos - Mejor Calidad Sin Cargos De Conexión

Destination	\$5 Min	Destination	\$5 Min
Argentina	172	French Guiana	11
Argentina Buenos Aires	263	Guatemala	68
Bahia & Call	23	Hong Kong & Call	14
Bahia City	23	Honduras & Call	10
Bahia Santos	45	Mexico City, Monterrey, Monterrey 2nd	21.4
Bahia Santos 2nd	50	Mexico 1st 100 Cities	12.5
Bahia Santos 3rd	60	Mexico Rest of Country	12.5
Brazil	120	Nicaragua	60
Brazil Rio de Janeiro	263	Paraguay	60
Brazil Sao Paulo	263	Paraguay Asuncion	60
Chile	111	Paraguay	60
Colombia	111	Paraguay	60
Colombia Barranquilla	111	Paraguay	60
Colombia Bogota	200	Paraguay	60
Colombia Medellin	111	Paraguay	60
Costa Rica & Call	45	Paraguay	60
Costa Rica	75	Paraguay	60
El Salvador & Call	100	Paraguay	60

JAMBO AFRICA
 PREPAID PHONE CARD

Country	10 min.	100 min.	Country	10 min.	100 min.
Algeria	100	100	France	100	100
Argentina	100	100	Germany	100	100
Australia	100	100	Italy	100	100
Austria	100	100	Japan	100	100
Belgium	100	100	Korea	100	100
Brazil	100	100	Malaysia	100	100
Canada	100	100	Mexico	100	100
Chile	100	100	Nicaragua	100	100
China	100	100	Paraguay	100	100
Colombia	100	100	Peru	100	100
Costa Rica	100	100	Philippines	100	100
Cuba	100	100	Poland	100	100
Dominican Republic	100	100	Portugal	100	100
Ecuador	100	100	Romania	100	100
El Salvador	100	100	Russia	100	100
Honduras	100	100	Saudi Arabia	100	100
Jamaica	100	100	South Africa	100	100
Kenya	100	100	Spain	100	100
Laos	100	100	Sweden	100	100
Lebanon	100	100	Switzerland	100	100
Lithuania	100	100	Taiwan	100	100
Madagascar	100	100	Thailand	100	100
Mali	100	100	Turkey	100	100
Mexico	100	100	USA	100	100
Nicaragua	100	100	UK	100	100
Paraguay	100	100			
Peru	100	100			
Philippines	100	100			
Poland	100	100			
Portugal	100	100			
Romania	100	100			
Russia	100	100			
Saudi Arabia	100	100			
South Africa	100	100			
Spain	100	100			
Sweden	100	100			
Switzerland	100	100			
Taiwan	100	100			
Thailand	100	100			
Turkey	100	100			
USA	100	100			
UK	100	100			

It's Here! Obtenible Aquí!

TELE-PRONTO
 Tarjeta Telefonica Prepagada

Long Distance Calling Anywhere, Anytime!

\$5 MEXICO CELLULAR \$5

50 min.

Mexico City, Monterrey & Guadalajara

700 min. por \$5

350 min. por \$5

Destination	55 min.	Destination	55 min.
Algeria	100	France	100
Argentina	100	Germany	100
Australia	100	Italy	100
Austria	100	Japan	100
Belgium	100	Korea	100
Brazil	100	Malaysia	100
Canada	100	Mexico	100
Chile	100	Nicaragua	100
China	100	Paraguay	100
Colombia	100	Peru	100
Costa Rica	100	Philippines	100
Cuba	100	Poland	100
Dominican Republic	100	Portugal	100
Ecuador	100	Romania	100
El Salvador	100	Russia	100
Honduras	100	Saudi Arabia	100
Jamaica	100	South Africa	100
Kenya	100	Spain	100
Laos	100	Sweden	100
Lebanon	100	Switzerland	100
Lithuania	100	Taiwan	100
Madagascar	100	Thailand	100
Mali	100	Turkey	100
Mexico	100	USA	100
Nicaragua	100	UK	100
Paraguay	100		
Peru	100		
Philippines	100		
Poland	100		
Portugal	100		
Romania	100		
Russia	100		
Saudi Arabia	100		
South Africa	100		
Spain	100		
Sweden	100		
Switzerland	100		
Taiwan	100		
Thailand	100		
Turkey	100		
USA	100		
UK	100		

TELMEX.

MULTI-ZON
 Tarjeta Telefonica Prepagada

100 min. por \$5

80 min. por \$5

Destination	55 min.	Destination	55 min.
Algeria	100	France	100
Argentina	100	Germany	100
Australia	100	Italy	100
Austria	100	Japan	100
Belgium	100	Korea	100
Brazil	100	Malaysia	100
Canada	100	Mexico	100
Chile	100	Nicaragua	100
China	100	Paraguay	100
Colombia	100	Peru	100
Costa Rica	100	Philippines	100
Cuba	100	Poland	100
Dominican Republic	100	Portugal	100
Ecuador	100	Romania	100
El Salvador	100	Russia	100
Honduras	100	Saudi Arabia	100
Jamaica	100	South Africa	100
Kenya	100	Spain	100
Laos	100	Sweden	100
Lebanon	100	Switzerland	100
Lithuania	100	Taiwan	100
Madagascar	100	Thailand	100
Mali	100	Turkey	100
Mexico	100	USA	100
Nicaragua	100	UK	100
Paraguay	100		
Peru	100		
Philippines	100		
Poland	100		
Portugal	100		
Romania	100		
Russia	100		
Saudi Arabia	100		
South Africa	100		
Spain	100		
Sweden	100		
Switzerland	100		
Taiwan	100		
Thailand	100		
Turkey	100		
USA	100		
UK	100		

IT'S HERE! ¡ESTÁ AQUÍ!

Di Nosta
 PREPAID PHONE CARD

MEXICO

\$5-110 min. \$10-220 min.

SIN CARGOS DE CONEXIÓN

Minutos reales aun con varias llamadas

Destination	\$5-70 min.	Destination	\$10-140 min.
Algeria	100	France	100
Argentina	100	Germany	100
Australia	100	Italy	100
Austria	100	Japan	100
Belgium	100	Korea	100
Brazil	100	Malaysia	100
Canada	100	Mexico	100
Chile	100	Nicaragua	100
China	100	Paraguay	100
Colombia	100	Peru	100
Costa Rica	100	Philippines	100
Cuba	100	Poland	100
Dominican Republic	100	Portugal	100
Ecuador	100	Romania	100
El Salvador	100	Russia	100
Honduras	100	Saudi Arabia	100
Jamaica	100	South Africa	100
Kenya	100	Spain	100
Laos	100	Sweden	100
Lebanon	100	Switzerland	100
Lithuania	100	Taiwan	100
Madagascar	100	Thailand	100
Mali	100	Turkey	100
Mexico	100	USA	100
Nicaragua	100	UK	100
Paraguay	100		
Peru	100		
Philippines	100		
Poland	100		
Portugal	100		
Romania	100		
Russia	100		
Saudi Arabia	100		
South Africa	100		
Spain	100		
Sweden	100		
Switzerland	100		
Taiwan	100		
Thailand	100		
Turkey	100		
USA	100		
UK	100		

ASIA
 direct prepaid phone card

Minutos reales en Philipinas, Thailand & Vietnam

Country	Minutes for \$5	Country	Minutes for \$5
Camboya & Call	18	Nepal & Call	15
China & Call	125	Philippines	10
Hong Kong & Call	245	Philippines & Call	24
Indonesia	45	Singapore & Call	150
Indonesia Jakarta	85	South Korea & Call	110
Japan	100	South Korea	55
Korea	15	Taiwan	125
Malaysia & Call	40	Thailand	70
Malaysia	100	Thailand Bangkok	70
Nepal & Call	60	Vietnam & Call	20



Discover Reloadable Debit Card

My Cool Prepaid Discover Card



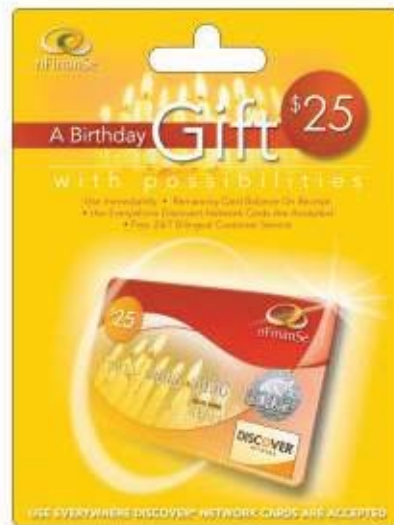
“Reloadable Debit Card retail loads are predicted to grow from \$2.8 Billion in 2007 to \$13.5 Billion in 2010”

Source: Mercator Advisory Group

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Discover Gift Cards



“Sales of third party and open loop gift cards are predicted to grow from \$12.2 Billion in 2007 to almost \$35 Billion in 2010”

Source: Mercator Advisory Group

Merchant Support

- Merchandising program
- Window decals & product posters
- Weekly sales invoices & reports
- Welcome call & Training support



Supported terminal types

Available now...

- **Lipman**
 - 8500 (IP & Dial)
 - 8320
- **Verifone**
 - VX510 (IP & Dial)

Coming soon...

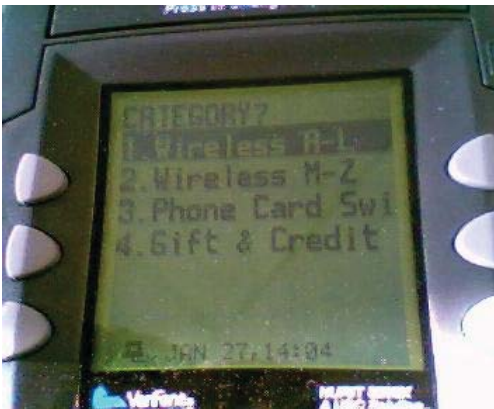
- **Hypercom** (late 2009)
 - 4210 (Dial)
 - 4220 (IP & Dial)



Making a Sale



1. Enter password



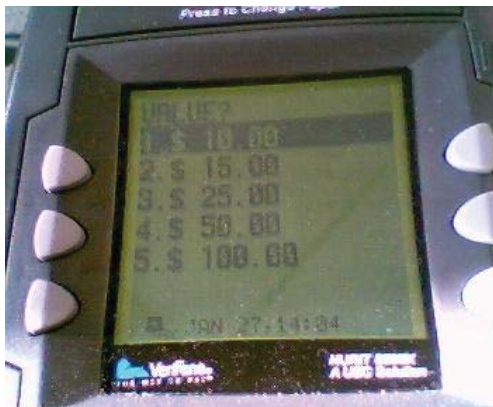
2. Select desired category



Making a Sale



3. Select desired product



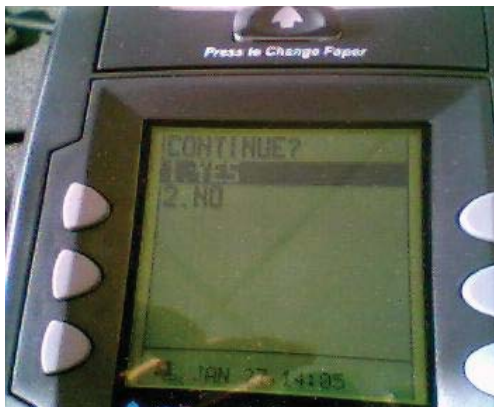
4. Select desired amount



Making a Sale



5. Your selected product will be verified
**Collect funds from customer*



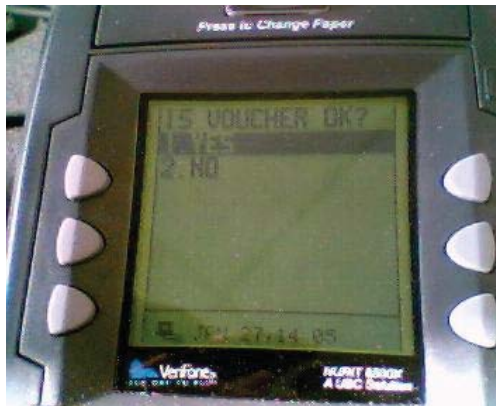
5. Select "Yes" to continue



Making a Sale



7. The voucher will print / provide it to customer



8. Select "Yes" or "No" to confirm voucher printed OK



Paperwork Checklist

Paperwork Required	Required
UBC Prepaid Merchant Application	✓
ACH Electronic Debit Authorization	✓
VOID Check	✓
Resale Tax Certificate	✓





ACH Electronic Debit Authorization

ACH ELECTRONIC DEBIT AUTHORIZATION

The undersigned ("Subscriber") _____ hereby authorizes Now Prepay a division of Vintitek Systems Inc (VSI) and/or its agent ("Agent") to electronically debit fees due VSI for Products & Services received from VSI as defined to herein (Agreement) effective as of the following date: _____

SUBSCRIBER ACH ACCOUNT INFORMATION: *(please include a valid business check)*

Financial Institution Name:	
ABA Transit Number:	Account Number:

AGREEMENT

VSI will bill to the Subscriber prepaid wireless, long distance and other prepaid products and services as may be made available ("Products & Services") at prices determined from a manufacturer's suggested retail price. Such Products & Services amounts may be changed at the sole discretion of VSI with 10 days advance written notice. By signature below, Subscriber hereby authorizes the financial institution to accept and process debits authorized by VSI or AGENT on behalf of VSI on its Existing Depository Financial Institution on the above designated depository account for fees and payments due VSI ("Settlement Amount") in accordance with Products & Services provided by VSI. The Settlement Amount due VSI will be debited weekly. VSI reserves the right to increase the frequency of ACH electronic debits for the Settlement Amount to a maximum of once daily. Each ACH electronic debit will be provided by an associated Settlement Amount invoice delivered by e-mail a minimum of 14 hours prior to each debit. In the absence of a Subscriber e-mail address, invoices will be delivered by regular mail to each address as provided by the subscriber and the subscriber hereby accepts and agrees that such invoice delivery may therefore be after the associated ACH electronic debit has been completed. The Settlement Amount will be equal to manufacturer's suggested retail price less the Subscriber discount per Schedule A, attached hereto. Subscriber agrees to pay VSI a \$2.00 processing fee for any ACH electronic debit due VSI by Subscriber which is not paid by Subscriber's financial institution upon presentation. Such related ACH processing fee shall be electronically debited on its periodic schedule and at the option of VSI. Subscriber understands that this authorization shall remain in effect unless revoked in writing, but that Subscriber may not revoke such authorization during any period that electronic transactions are being cleared by VSI or AGENT, nor for a period of 60 days following such non-transmission of a final bill transmission, nor in the event that the subscriber has any unpaid fees and payments due to VSI for Products & Services provided. Subscriber understands that Subscriber must notify VSI of any change in (a) ownership or (b) designated depository account and that should a failure advance written notice, amounts credited or debited to Subscriber subsequent to any such change in (b) ownership or AGENT, shall be deemed correct and irrevocable. Subscriber agrees to indemnify and hold VSI, its agents, representatives in connection with this application and approval thereof, Subscriber and the guarantors below, collectively by their signatures hereto, VSI or AGENT or other VSI representative harmless from and against all claims, damages, costs and expenses, including reasonable attorneys' fees, that may be incurred by VSI or AGENT to protect investigative consumer reports and understand that such reports may contain information about financial stability, background, character, and general reputation.

Subscriber understands that termination of this authorization does not affect Subscriber's obligation to pay for Products & Services received from VSI. Subscriber agrees to pay all amounts due to VSI as advised according to the Products & Services provided by VSI. Subscriber's financial institution will treat each debit as if Subscriber had previously issued a written directive authorizing VSI to debit the amount(s) specified to Subscriber's account and not to notify that payments are a draw in accordance with this authorization. Subscriber acknowledges that delivery of this authorization to VSI constitutes delivery to Subscriber's financial institution. Subscriber warrants that all persons whose signatures are required to sign on this account have legal ability to authorize.

This Agreement includes all of the terms and conditions and has been executed on behalf of and by the authorized party as of the date written below in multiple copies each being effective as an original.

Accepted By _____

Subscriber Signature _____	Date _____	Title _____
----------------------------	------------	-------------

Address:		
City:	State:	Zip Code:
Phone:	Fax:	Email:

PERSONAL GUARANTY - The undersigned jointly and severally, hereby unconditionally guaranty, without deduction or diminution by reason of Co-signature, offset, or defense, and in accordance with all terms and conditions, the prompt and complete payment and performance of the Agreement including any and all modifications, extensions, and amendments thereof. The undersigned warrant and guaranty that the Agreement has been properly executed, and agree that this guaranty shall be of full force and effect irrespective of any invalidity or unenforceability of the Agreement or any provision hereof. The undersigned hereby give notice of acceptance hereof, all notices of any kind to which we may be entitled, and all defenses of a guarantor in surety. The obligation and liability of each of the undersigned is direct, continuing, and nonrecourse, and neither VSI nor AGENT shall be required to proceed against Subscriber or guarantor to any other right, remedy or security before proceeding against the undersigned under this guaranty. Service may be affected over the Outstanding by service on Subscriber and making of the same and compliance by VSI or AGENT to Subscriber. Subscriber and any guarantor hereby waive any and all rights to a trial by jury and agree to the venue and jurisdiction of any court VSI or AGENT may choose. The undersigned warrant that they have read the Agreement that is hereby valid and confirmed, and agree that only the full payment and performance of the Agreement can discharge the undersigned's liability hereunder.

Guarantor(1) Signature _____	Guarantor(2) Signature _____
Guarantor(1) Printed Name _____	Guarantor(2) Printed Name _____
Serial Security Number _____	Serial Security Number _____

Witnessed By: _____ Date: _____

Witnessed By: _____ Date: _____

Head Office #607 - 1962 Kingsway Ave., Port Coquitlam, BC, Canada V3C 1S6. Customer Support: 1-800-410-2292 Fax: 1-800-713-7351
Website: www.nowprepay.com Email: support@nowprepay.com
Rev. 06/09/09

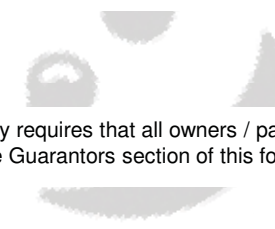
Merchant Authorization. Include company name and effective date of the agreement.

ACH Account Information. Include financial institution name, ABA Transit Number and Account Number. Affix a void check to the agreement

Signatures. Merchant must sign as indicated.

Billing Information. Include complete address, phone, fax and email address. This represents the legal business address.

Personal Guaranty. : Now Prepay requires that all owners / partners of the business sign and complete the Guarantors section of this form.



Resale Tax Certificate

Revised 07/2000, Page 1 of 4

UNIFORM SALES & USE TAX CERTIFICATE—MULTIJURISDICTION

The below-listed states have indicated that this form of certificate is acceptable, subject to the notes on pages 2 - 4. The issuer and the recipient have the responsibility of determining the proper use of this certificate under applicable laws in each state, as these may change from time to time.

Issued to Seller: New Prepay (a division of VendTek Systems Inc.)

Address: #507 - 1952 Kingsway, Port Coquitlam, BC V3C 1S5

I certify that: _____ is engaged as a registered _____

Name of Firm (Buyer): _____ Wholesaler _____
 Retailer _____
 Address _____ Manufacturer _____
 _____ Seller (California) _____
 _____ Lessor (see notes on pages 2 - 4) _____
 _____ Other (Specify) _____

and is registered with the below listed states and cities within which your firm would deliver purchases to us and that any such purchases are for wholesale, resale, ingredients or components of a new product or service¹ to be resold, leased, or rented in the normal course of business. We are in the business of wholesaling, retailing, manufacturing, leasing (renting) the following:

Description of Business: _____

General description of tangible property or taxable services to be purchased from the seller: Prepaid Products, Wireless, Long Distance and Other

State	State Registration, Seller's Permit, or ID Number of Purchaser	State	State Registration, Seller's Permit, or ID Number of Purchaser
AL ²	_____	MO ¹³	_____
AR	_____	NE	_____
AZ ²³	_____	NV	_____
CA	_____	NJ	_____
CO	_____	NM ¹⁵	_____
CT ⁴	_____	NC ⁵	_____
DC ²³	_____	ND	_____
FL	_____	OH ²⁶	_____
GA ⁶	_____	OK	_____
HI	_____	PA ²⁵	_____
IL	_____	RI ¹⁷	_____
IL ¹⁹	_____	SC ⁸	_____
IA	_____	SD	_____
KS ¹⁴	_____	TN	_____
KY	_____	TX ³	_____
ME ⁹	_____	UT	_____
MD ¹	_____	VT ²⁸	_____
MI	_____	WA	_____
MN	_____	WI ⁷	_____

I further certify that if any property or service so purchased tax free is used or consumed by the firm as to make it subject to a Sales or Use Tax we will pay the tax due directly to the proper taxing authority when state law so provides or inform the seller for added tax billing. This certificate shall be a part of each order which we may hereafter give to you, unless otherwise specified, and shall be valid until canceled by us in writing or revoked by the city or state.

Under penalties of perjury, I swear or affirm that the information on this form is true and correct as to every material matter.

Authorized Signature: _____
(Owner, Partner or Corporate Officer)

Title: _____
 Date: _____

Merchant Information. Include company name, address and registration type.

Description of Business. Include details on merchants business.

State Registration. Include all applicable State Registration, or ID Number. Multijurisdiction Tax Certificate can be used for all states except for the following which require state specific tax forms:

- Arizona
- California
- Connecticut
- DC
- Florida
- Indiana
- Louisiana
- Massachusetts
- New York
- Virginia
- Texas
- West Virginia
- Wyoming

Signatures. Merchant must sign as indicated.