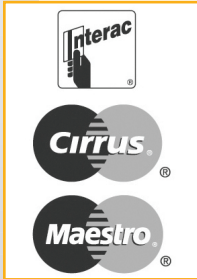


About CardOne Plus



CardOne Plus is a privately-held company. The team comprises individuals possessing a deep and broad range of talents from a number of relevant industries including payment processing, financial services management, Internet application development, and marketing.

CardOne Plus is a provider of debit card solutions with Cirrus, Maestro and Interac licensing relationships operating throughout the world.

Using Magnetic Stripe technology to store information about funds that have been pre-paid to the card, a cardholder may fund, withdraw, transfer, purchase, and pay bills using the card as a virtual bank. Holding funds in multiple currencies, CardOne Plus utilizes the Internet, ATM and POS machines throughout the world where Interac, Cirrus, and Maestro are available.

CardOne's secure platform supports Merchant Reseller and Corporate Client, Program Management, Cardholder Account Management, Card Distribution and other essential services for business partners globally. Exceptional technology, speed-to-market, superior service and continuous innovation is core to the Company's operations.



CardOne Plus also fills the need for the 75 million "unbankables" in North America who benefit from the convenience and security of today's cashless financial products. Revenue streams are Debit Card Sales, Custom Application Development, ATM/POS Transaction Fees and Card Loading Fees.

CardOne Plus provides robust Web-based reporting which monitors cardholders activity securely over the Internet. Clients are able to configure applications services to achieve competitive differentiation, enable the support of unique program requirements, and capitalize on new product opportunities.

CardOne Plus Provides:

- o Superior, customized services quickly.
- o Constantly scans the horizon and either develops or adopts appropriate technologies.
- o Consistently supplies clients with industry leading programs.

From corporate headquarters in Toronto, Canada, CardOne Plus provides innovative payment solutions to a wide array of successful companies. From retailers to resellers, to on-line merchants, CardOne Plus has the depth of experience necessary to deliver solutions in a fast moving, dynamic and global industry.

