



Prepaid Program

For more information : info@nowprepay.com

Proprietary & Confidential

About Now Prepay



- Now Prepay is a wholly owned subsidiary of VendTek Systems Inc. (TSX: VSI) Founded in 1986.
- E-Fresh software allows products and services to be distributed and sold electronically
- E-Fresh has been deployed in Canada, the United States, the United Arab Emirates, the United Kingdom and China
- VendTek has experience in vending systems, smart cards and payment technologies

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



Challenge for Some Merchants



- Prepaid products are widely distributed by physical cards
- Merchants need to carry card inventory
- Card inventory is live (“hot”) and subject to theft and shrinkage
- Merchants must pay for the card inventory up front



The Solution



- Now Prepay Program
- Prepaid software (e-Fresh) is loaded onto the terminal or PC
- 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
- International Recharge
- Long Distance
- Reloadable Debit Cards
- Gift Cards (open looped)
- Bill Payments (coming soon- late 2009)



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

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Wireless – Regional Brands



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Long Distance Phone Cards



Global Reach

Prepaid Phone Card

International

No Connect Fees!

Country	Rate	Country	Rate	Country	Rate	Country	Rate
Algeria	2.00	China	1.00	France	1.00	Germany	1.00
Argentina	1.00	Colombia	1.00	India	1.00	Italy	1.00
Australia	1.00	Costa Rica	1.00	Japan	1.00	Kenya	1.00
Austria	1.00	Cuba	1.00	Korea	1.00	Malaysia	1.00
Bahamas	1.00	Czech Republic	1.00	Latvia	1.00	Mexico	1.00
Bahrain	1.00	Dominican Republic	1.00	Lithuania	1.00	Netherlands	1.00
Bangladesh	1.00	Egypt	1.00	Malta	1.00	Norway	1.00
Belgium	1.00	El Salvador	1.00	Mexico	1.00	Poland	1.00
Belize	1.00	Ecuador	1.00	Nicaragua	1.00	Portugal	1.00
Bolivia	1.00	Guatemala	1.00	Paraguay	1.00	Romania	1.00
Brazil	1.00	Honduras	1.00	Peru	1.00	Russia	1.00
Bulgaria	1.00	India	1.00	Puerto Rico	1.00	Saudi Arabia	1.00
Canada	1.00	Indonesia	1.00	Qatar	1.00	South Africa	1.00
Chile	1.00	Israel	1.00	Romania	1.00	Spain	1.00
China	1.00	Italy	1.00	Saudi Arabia	1.00	Sweden	1.00
Colombia	1.00	Japan	1.00	South Africa	1.00	Switzerland	1.00
Costa Rica	1.00	Korea	1.00	Spain	1.00	Taiwan	1.00
Cuba	1.00	Latvia	1.00	Sweden	1.00	Thailand	1.00
Czech Republic	1.00	Lithuania	1.00	Switzerland	1.00	Turkey	1.00
Dominican Republic	1.00	Malta	1.00	Taiwan	1.00	USA	1.00
Egypt	1.00	Mexico	1.00	Thailand	1.00	Vietnam	1.00
El Salvador	1.00	Netherlands	1.00	Turkey	1.00		
Ecuador	1.00	Norway	1.00	USA	1.00		
Guatemala	1.00	Poland	1.00	Vietnam	1.00		
Honduras	1.00	Portugal	1.00				
India	1.00	Romania	1.00				
Indonesia	1.00	Russia	1.00				
Israel	1.00	Saudi Arabia	1.00				
Italy	1.00	South Africa	1.00				
Japan	1.00	Spain	1.00				
Korea	1.00	Sweden	1.00				
Latvia	1.00	Switzerland	1.00				
Lithuania	1.00	Taiwan	1.00				
Malta	1.00	Thailand	1.00				
Mexico	1.00	Turkey	1.00				
Netherlands	1.00	USA	1.00				
Norway	1.00	Vietnam	1.00				
Poland	1.00						
Portugal	1.00						
Romania	1.00						
Russia	1.00						
Saudi Arabia	1.00						
South Africa	1.00						
Spain	1.00						
Sweden	1.00						
Switzerland	1.00						
Taiwan	1.00						
Thailand	1.00						
Turkey	1.00						
USA	1.00						
Vietnam	1.00						

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 Linda

TARJETA TELEFONICA PREPAGADA

Mas Minutos - Mejor Calidad

\$5 Sin Cargos De Conexión

Destination	\$5 Min	Destination	\$5 Min
Argentina	172	French Sahara	11
Argentina Buenos Aires	263	Guatemala	40
Bahia & Cell	23	Hong Kong & Cell	14
Bahia City	23	Indonesia & Cell	10
Bahia	45	Mexico City, Guadalajara, Monterrey	25.4
Bahia - Caramaluba	45	Mexico City 100 Cities	150
Bahia-Santa Cruz	50	Mexico Rest of Country	120
Brazil	120	Nicaragua	60
Brazil Rio de Janeiro	120	Paraguay	60
Brazil Sao Paulo	263	Panama City	60
Chile	111	Paraguay	60
Colombia	111	Paraguay Asuncion	60
Colombia Barranquilla	111	Peru	150
Colombia Bogota	200	Peru Lima	263
Colombia Medellin	111	Uruguay	45
Costa Rica & Cell	40	Venezuela	45
Costa Rica	75	Venezuela Caracas	200
El Salvador & Cell	100		

JAMBO AFRICA

PREPAID PHONE CARD

Country	Rate	Country	Rate	Country	Rate
Algeria	1.00	China	1.00	France	1.00
Argentina	1.00	Colombia	1.00	India	1.00
Australia	1.00	Costa Rica	1.00	Japan	1.00
Austria	1.00	Cuba	1.00	Korea	1.00
Bahamas	1.00	Czech Republic	1.00	Latvia	1.00
Bahrain	1.00	Dominican Republic	1.00	Lithuania	1.00
Bangladesh	1.00	Egypt	1.00	Malta	1.00
Belgium	1.00	El Salvador	1.00	Mexico	1.00
Belize	1.00	Ecuador	1.00	Netherlands	1.00
Bolivia	1.00	Guatemala	1.00	Norway	1.00
Brazil	1.00	Honduras	1.00	Poland	1.00
Bulgaria	1.00	India	1.00	Portugal	1.00
Canada	1.00	Indonesia	1.00	Romania	1.00
Chile	1.00	Israel	1.00	Russia	1.00
China	1.00	Italy	1.00	Saudi Arabia	1.00
Colombia	1.00	Japan	1.00	South Africa	1.00
Costa Rica	1.00	Korea	1.00	Spain	1.00
Cuba	1.00	Latvia	1.00	Sweden	1.00
Czech Republic	1.00	Lithuania	1.00	Switzerland	1.00
Dominican Republic	1.00	Malta	1.00	Taiwan	1.00
Egypt	1.00	Mexico	1.00	Thailand	1.00
El Salvador	1.00	Netherlands	1.00	Turkey	1.00
Ecuador	1.00	Norway	1.00	USA	1.00
Guatemala	1.00	Poland	1.00	Vietnam	1.00
Honduras	1.00	Portugal	1.00		
India	1.00	Romania	1.00		
Indonesia	1.00	Russia	1.00		
Israel	1.00	Saudi Arabia	1.00		
Italy	1.00	South Africa	1.00		
Japan	1.00	Spain	1.00		
Korea	1.00	Sweden	1.00		
Latvia	1.00	Switzerland	1.00		
Lithuania	1.00	Taiwan	1.00		
Malta	1.00	Thailand	1.00		
Mexico	1.00	Turkey	1.00		
Netherlands	1.00	USA	1.00		
Norway	1.00	Vietnam	1.00		
Poland	1.00				
Portugal	1.00				
Romania	1.00				
Russia	1.00				
Saudi Arabia	1.00				
South Africa	1.00				
Spain	1.00				
Sweden	1.00				
Switzerland	1.00				
Taiwan	1.00				
Thailand	1.00				
Turkey	1.00				
USA	1.00				
Vietnam	1.00				

TELE-PRONTO

Tarjeta Telefonica Prepagada

Long Distance Calling Anywhere, Anytime!

\$5 MEXICO CELLULAR \$5

50 min.

Mexico City, Monterrey & Guadalajara

700 min. per \$5

350 min. per \$5

Destination	\$5 min.	Destination	\$5 min.
Algeria	1.00	China	1.00
Argentina	1.00	Colombia	1.00
Australia	1.00	Costa Rica	1.00
Austria	1.00	Cuba	1.00
Bahamas	1.00	Czech Republic	1.00
Bahrain	1.00	Dominican Republic	1.00
Bangladesh	1.00	Egypt	1.00
Belgium	1.00	El Salvador	1.00
Belize	1.00	Ecuador	1.00
Bolivia	1.00	Guatemala	1.00
Brazil	1.00	Honduras	1.00
Bulgaria	1.00	India	1.00
Canada	1.00	Indonesia	1.00
Chile	1.00	Israel	1.00
China	1.00	Italy	1.00
Colombia	1.00	Japan	1.00
Costa Rica	1.00	Korea	1.00
Cuba	1.00	Latvia	1.00
Czech Republic	1.00	Lithuania	1.00
Dominican Republic	1.00	Malta	1.00
Egypt	1.00	Mexico	1.00
El Salvador	1.00	Netherlands	1.00
Ecuador	1.00	Norway	1.00
Guatemala	1.00	Poland	1.00
Honduras	1.00	Portugal	1.00
India	1.00	Romania	1.00
Indonesia	1.00	Russia	1.00
Israel	1.00	Saudi Arabia	1.00
Italy	1.00	South Africa	1.00
Japan	1.00	Spain	1.00
Korea	1.00	Sweden	1.00
Latvia	1.00	Switzerland	1.00
Lithuania	1.00	Taiwan	1.00
Malta	1.00	Thailand	1.00
Mexico	1.00	Turkey	1.00
Netherlands	1.00	USA	1.00
Norway	1.00	Vietnam	1.00
Poland	1.00		
Portugal	1.00		
Romania	1.00		
Russia	1.00		
Saudi Arabia	1.00		
South Africa	1.00		
Spain	1.00		
Sweden	1.00		
Switzerland	1.00		
Taiwan	1.00		
Thailand	1.00		
Turkey	1.00		
USA	1.00		
Vietnam	1.00		

MULTIFON

Tarjeta Telefonica Prepagada

Long Distance Calling Anywhere, Anytime!

100 min. per \$5

80 min. per \$5

Destination	Rate	Destination	Rate
Algeria	1.00	China	1.00
Argentina	1.00	Colombia	1.00
Australia	1.00	Costa Rica	1.00
Austria	1.00	Cuba	1.00
Bahamas	1.00	Czech Republic	1.00
Bahrain	1.00	Dominican Republic	1.00
Bangladesh	1.00	Egypt	1.00
Belgium	1.00	El Salvador	1.00
Belize	1.00	Ecuador	1.00
Bolivia	1.00	Guatemala	1.00
Brazil	1.00	Honduras	1.00
Bulgaria	1.00	India	1.00
Canada	1.00	Indonesia	1.00
Chile	1.00	Israel	1.00
China	1.00	Italy	1.00
Colombia	1.00	Japan	1.00
Costa Rica	1.00	Korea	1.00
Cuba	1.00	Latvia	1.00
Czech Republic	1.00	Lithuania	1.00
Dominican Republic	1.00	Malta	1.00
Egypt	1.00	Mexico	1.00
El Salvador	1.00	Netherlands	1.00
Ecuador	1.00	Norway	1.00
Guatemala	1.00	Poland	1.00
Honduras	1.00	Portugal	1.00
India	1.00	Romania	1.00
Indonesia	1.00	Russia	1.00
Israel	1.00	Saudi Arabia	1.00
Italy	1.00	South Africa	1.00
Japan	1.00	Spain	1.00
Korea	1.00	Sweden	1.00
Latvia	1.00	Switzerland	1.00
Lithuania	1.00	Taiwan	1.00
Malta	1.00	Thailand	1.00
Mexico	1.00	Turkey	1.00
Netherlands	1.00	USA	1.00
Norway	1.00	Vietnam	1.00
Poland	1.00		
Portugal	1.00		
Romania	1.00		
Russia	1.00		
Saudi Arabia	1.00		
South Africa	1.00		
Spain	1.00		
Sweden	1.00		
Switzerland	1.00		
Taiwan	1.00		
Thailand	1.00		
Turkey	1.00		
USA	1.00		
Vietnam	1.00		

Di Nosta

PREPAID PHONE CARD

Tarjeta Telefonica Prepagada

Long Distance Calling Anywhere, Anytime!

MEXICO

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

50 CARGOS DE CONEXION

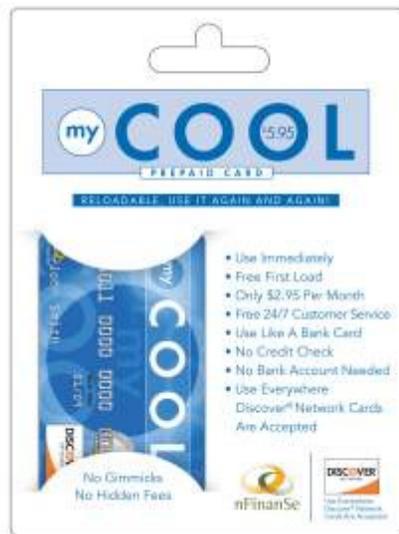
Minutos reales aun con varias llamadas

Destination	Rate	Destination	Rate
Algeria	1.00	China	1.00
Argentina	1.00	Colombia	1.00
Australia	1.00	Costa Rica	1.00
Austria	1.00	Cuba	1.00
Bahamas	1.00	Czech Republic	1.00
Bahrain	1.00	Dominican Republic	1.00
Bangladesh	1.00	Egypt	1.00
Belgium	1.00	El Salvador	1.00
Belize	1.00	Ecuador	1.00
Bolivia	1.00	Guatemala	1.00
Brazil	1.00	Honduras	1.00
Bulgaria	1.00	India	1.00
Canada	1.00	Indonesia	1.00
Chile	1.00	Israel	1.00
China	1.00	Italy	1.00
Colombia	1.00	Japan	1.00
Costa Rica	1.00	Korea	1.00
Cuba	1.00	Latvia	1.00
Czech Republic	1.00	Lithuania	1.00
Dominican Republic	1.00	Malta	1.00
Egypt	1.00	Mexico	1.00
El Salvador	1.00	Netherlands	1.00
Ecuador	1.00	Norway	1.00
Guatemala	1.00	Poland	1.00
Honduras	1.00	Portugal	1.00
India	1.00	Romania	1.00
Indonesia	1.00	Russia	1.00
Israel	1.00	Saudi Arabia	1.00
Italy	1.00	South Africa	1.00
Japan	1.00	Spain	1.00
Korea	1.00	Sweden	1.00
Latvia	1.00	Switzerland	1.00
Lithuania	1.00	Taiwan	1.00
Malta	1.00	Thailand	1.00
Mexico	1.00	Turkey	1.00
Netherlands	1.00	USA	1.00
Norway	1.00	Vietnam	1.00
Poland	1.00		
Portugal	1.00		
Romania	1.00		
Russia	1.00		
Saudi Arabia	1.00		
South Africa	1.00		

Discover Reloadable Debit Card



My Cool Prepaid Discover Card



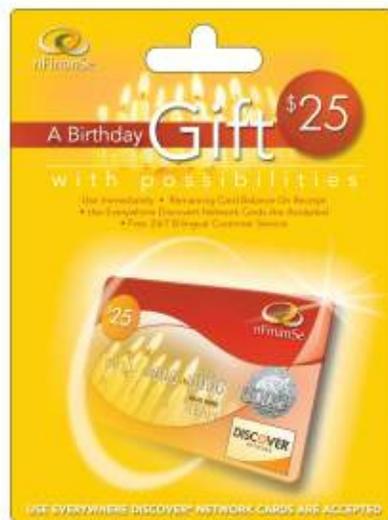
“Reloadable Debit Card retail loads are predicted to grow from \$2.8 Billion in 2007 to \$13.5 Billion in 2010”

Source: Mercator Advisory Group

For more information : info@nowprepay.com

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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

For more information : info@nowprepay.com

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Prepaid Target Markets



- Convenience stores
- "Mom & Pop" grocery stores
- Bodegas
- Hardware stores
- Nail salons
- Movie theatres
- Gas Stations
- Liquor Stores
- Game shops
- Paint stores
- Electronics stores



Merchant Support



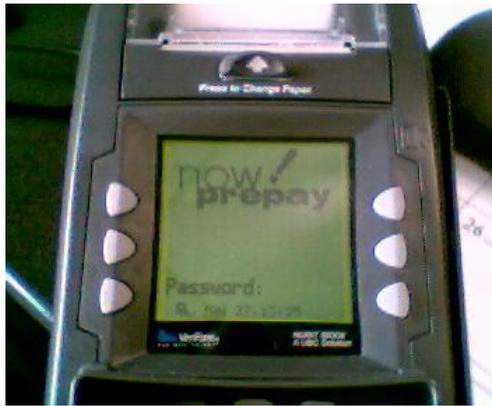
- Merchandising program
- Window decals & product posters
- Weekly sales invoices & reports
- Welcome call & Training support



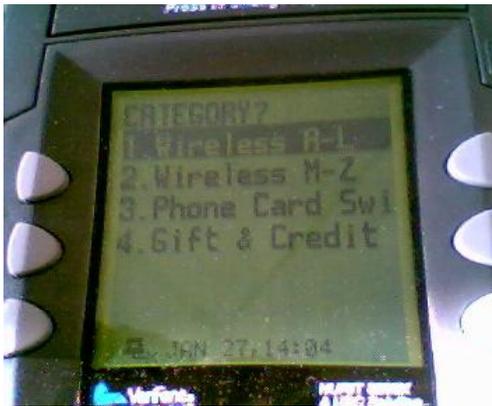
For more information : info@nowprepay.com

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Making a Sale



1. Enter password



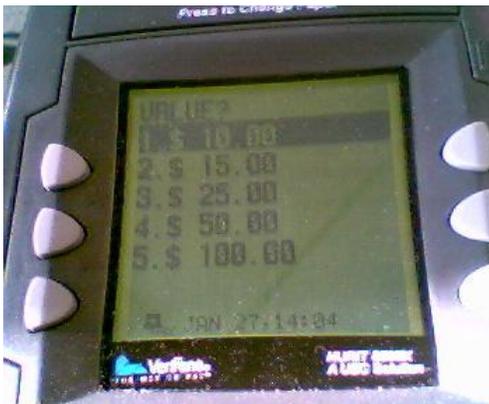
2. Select desired category



Making a Sale



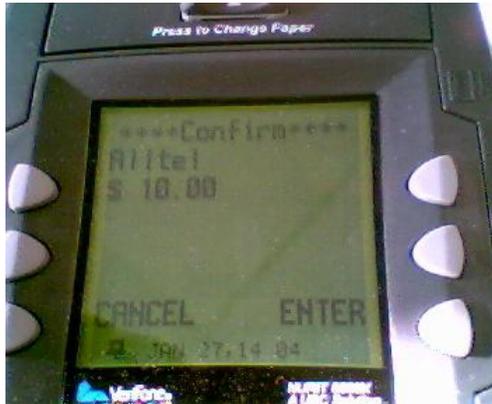
3. Select desired product



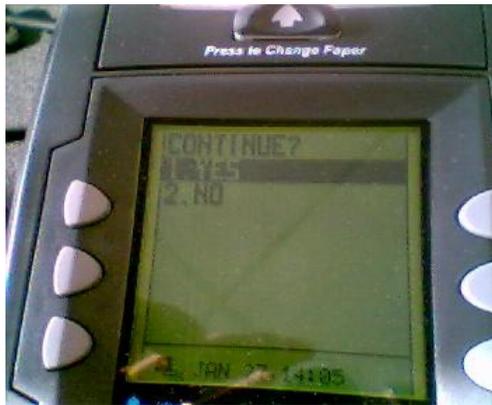
4. Select desired amount



Making a Sale



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



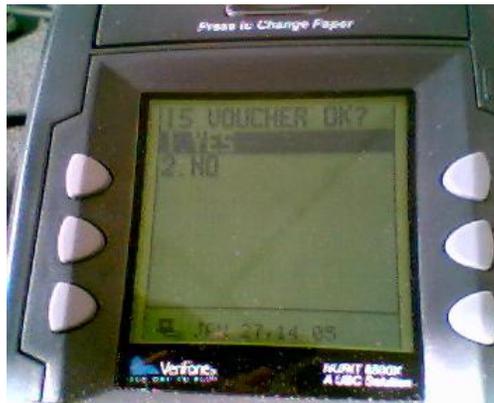
5. Select "Yes" to continue



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
Prepaid Merchant Application	✓
ACH Electronic Debit Authorization	✓
VOID Check	✓
Resale Tax Certificate	✓
Discover Merchant Agreement	✓
Discover Merchant Description	✓



Prepaid Program Contact Information

For the Merchant



- **Merchant Technical & Billing Support**
 - 1-888-410-2292 (Now Prepay)
 - support@nowprepay.com

