

The Co-branded GlobalOne™ VISA® Card That Reverses Interchange Merchant Fees, Filled With Customizable Incentives for Your Customers!

*Our goal is to empower our cardholders with a “Single Account,”
scalable solution to global finance & communications.*

By Jaime Ordonez Victoria/Global Card Systems, Inc.



Introduction

Many have experienced walking into a store or restaurant that does not accept American Express®, or credits cards, or both. There are costly justifications for both merchants and consumers for this dilemma that until now remained largely unaddressed. Thanks to Global Card Systems, Inc., an affiliate of VISA® Card Networks, merchants now stand to profit exponentially. Rather than paying “Interchange” and “Merchant Discount” fees to the banks, merchants may now collect royalties and commissions by encouraging their customers and members the use of their very own co-branded GlobalOne™ VISA® Multifunctional, Membership, Banking & Communications card.

History of “Plastic”

In the late Eighteen Hundredths, J. C. Fargo, while traveling in Europe, returned exasperated, and some say, “Infuriated.” Despite the fact that he was the president of American Express and was carrying the customary letters-of-credit, he could not get cash readily anywhere except in large metropolitan areas. Mr. Fargo and American Express decided to create a better solution than the conventional letter-of-credit. American Express introduced the American Express Traveler's Cheque®, which was launched in 1891.

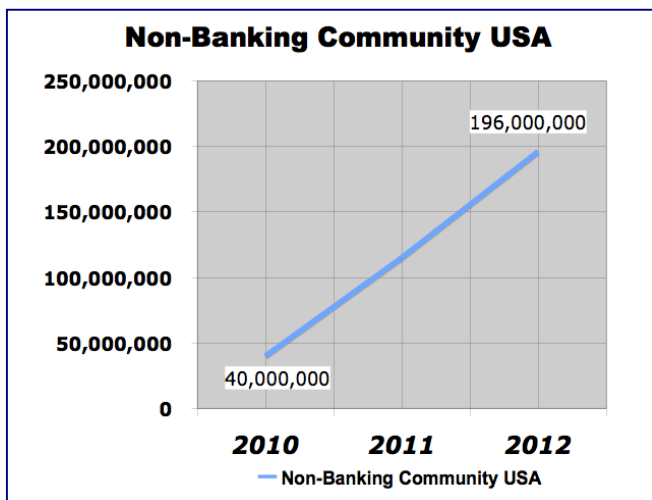
By 1946 American Express began discussing the idea of a Travel Charge Card. In 1950 Diner’s Club beat them to the punch and came out with their own—the first charge card made of cardboard. In 1959 American Express began issuing the first plastic ISO/IEC 7810 Embossed card, setting the ISO global standard for Plastic financial ID cards, now commonly used for most banking cards internationally.ⁱ With this began the “Plastic” Revolution in global finance.

The Conundrum

Within the next few decades, many forms of credit card and charge card solutions emerged among banking and financial institutions for prominence in the consumer financial marketplace. Before long, in the 1980’s ATM machines surfaced globally, creating after-hours banking access and the check/debit-card purchasing options. Soon the market was flooded with charge cards, credit cards, debit cards, gift cards, store-credit cards, calling cards, catalog cards, and gas cards—all with some

form of fee or interest charges to both consumers and merchants. We found ourselves carrying in our wallets and purses what first appeared as the luxury of buying power in the form of half a dozen or more cards, but all at a cost enriching the financial institutions. Then, with the advent of the Internet came eCommerce, merchant gateways and even PayPal. Western Union and Bank Wire transfer services began to compete with Internet financial services—globalization began manifesting into a reality through the Internet in the world’s economic sector.

Through all this, however, a form of chaos was inadvertently created by the myriad of financial institutions, all with their own rules, fees, interest charges, Interchange Merchant Fees, Merchant Discount Fees and the constantly evolving solutions to navigate around newer and newer banking laws. The landscape created by the “Plastic” Revolution further widened the gap between the middle class and the poor. In 1966 and 1984, respectively, American Express introduced the Gold Card and Platinum Cards, plainly defining strict market segments among their customers. This stereotyping



practice spread viral among much of the world’s industries.ⁱⁱ A cast system of sorts was introduced into the modern consumer financial industry. Those without bank accounts, assets, or credit status became excluded from the ease of use of the “Plastic Revolution.” New markets then emerged to accommodate the non-banking community, mainly the poor, who by lack of bank accounts and credit scores have to pay exuberant fees and interest rates to stay in the game. The non-banking community in the United States alone exceeds 40 million people with a 70% annual growth, estimated at 196 million by 2012.ⁱⁱⁱ

The “State of the Art” Milestone Global Solution

Global Card Systems, Inc., an affiliate member of VISA® Card Networks, now celebrates a historical milestone in this financial conundrum—a global single card, multifunctional, scalable and affordable solution where everyone can qualify. The new architectural design of the GlobalOne™ purchasing power offers merchants a reversal of fees that offset what is normally paid by the merchant to the

credit card companies and banks as Interchange Fees and Merchant Discount Fees. Meanwhile, by design, cardholders will receive discounted and FREE financial services not found elsewhere, as well as financial freedom without the need for a bank or credit status.

“Every time a credit card or debit card is used to pay for a transaction, merchants pay a "merchant discount fee" to the bank for processing the payment.”

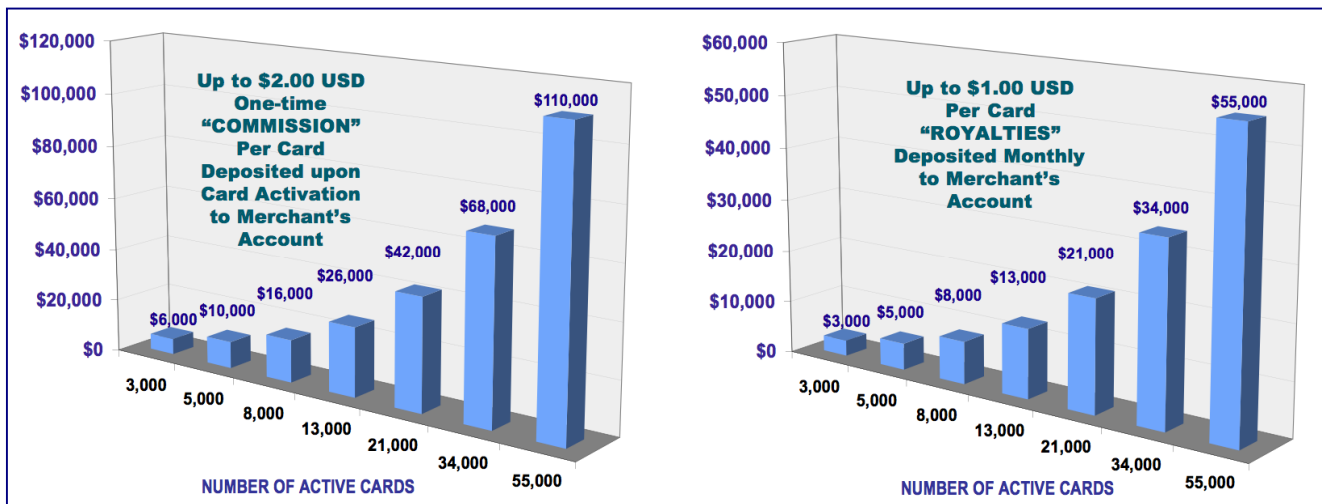
— CNNmoney.com

Global Card Systems, Inc. now offers the powerful GlobalOne™ Card that does almost everything. This scalable solution was designed with two major audiences in mind, the global consumer community and the global network of consumer retailers and consumer services organizations, including Non-profits and eCommerce.

While potentially the entire consumer community enjoys the Ease-of-Use and affordable, multifunctional services of the GlobalOne™ Card, the customizable co-branded card solution will also act as a promotional, sales generating, fundraising and membership solution for any merchant or non-profit organization. This membership ID card is powered by VISA® Networks and the worldwide ATM access networks, acceptable in over 180 countries. Among the features to the consumer are FREE international and domestic, Card-2-Card™, unlimited money transfers (limited

to \$10,000 USD per money transfer), Direct Deposit, as well as a permanent, reusable/refillable competitive international calling card (with no hidden fees or connection charges). The globalized design of the GlobalOne™ card is sure to create loyalty among an organization’s membership while increasing sales, ROI, and widening consumer markets for the Retailer or Club Membership.

Additionally, by directing customers to use the GCS GlobalOne™ Card, and promoting the co-branded membership VISA® Card with their own branding, logo and graphics, merchants will receive both a one-time activation commission (up to \$2.00 USD per card) and monthly set royalties (up to \$1.00 USD per card), regardless of use or performance. Together these Commissions and Royalties can offset the merchants’ fees, creating a fundraiser for the organization. Merchants will also be able to lower consumer goods prices that have previously been raised to cover the complicated bank merchant fees, proportionally to the size of their co-branded GlobalOne™ Card membership compensation.



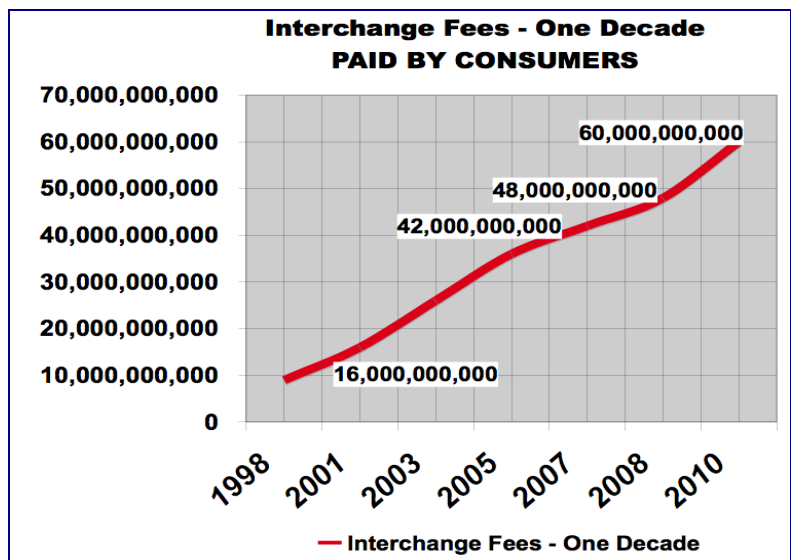
Merchants and NPOs stand to Gain Exponentially

According to CNNmoney.com, “The average American family paid \$427 because of interchange fees in 2008, up from \$378 in 2007, according to National Retail Federation estimates. The amount had nearly tripled from the \$159 paid in 2001, the year NRF began tracking interchange fees. Collectively, that’s \$48 billion that the credit card companies will make from interchange fees in 2008, up from \$42 billion in 2007 and \$16.6 billion in 2001.”^{iv}

“Credit card company processes and rules effectively prevent merchants from breaking these fees out. The annual cost to consumers of buried interchange fees is close to a month’s worth of food.”

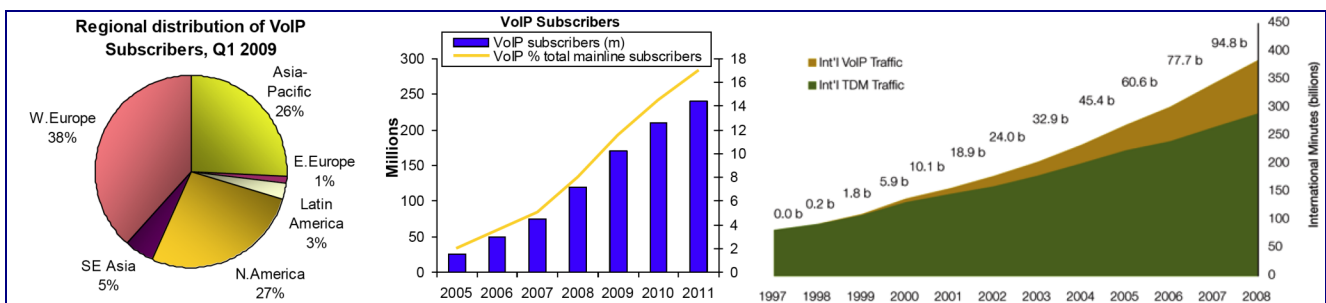
—National Retail Federation

www.nrf.com



Moreover, the GlobalOne™ Card solution for merchants and organizations does not come devoid of its own selling prowess. The features of the GlobalOne™ Card, by design, are guaranteed to draw an audience in any demographic, store chain, or organization. This store or club card membership incentive to your customer begins with the FREE instantaneous, phone-to phone, international money transfer features and the FREE monthly fee for second card—with the Card-2-Card™ System.

Likewise, the *permanent*, refillable, built-in, international calling card with the best competitive rates and no hidden fees or connection charges (not found elsewhere) adds the “Voice Over IP” and the “Mobile-terminated International Voice” traffic into the service, as an added value to each card. New research from www.businessinfo.ws projects that International VoIP traffic will exceed 40 billion minutes (with more than 30% annual growth). Mobile-terminated International Voice Traffic will exceed 70 billion minutes accounting for 25% of global calls but over 60% of the wholesale carrier revenue. Global cross-border voice revenues for “pre-paid phone cards” will continue to grow at around \$52 billion.^v



And there is more. After adding global discount coupons through IP networks, the Co-branded GlobalOne™ Card will also allow Mass Merchandizing Chains, clubs and groups to add their unique discounts, incentives and rewards back to their customers.

Overall, the scalable features of the GCS Card solution, are guaranteed to increase membership, fundraising and ROI for any stores, participating super stores, clubs, organizations or non-profits:

The GlobalOne™ Card Features:

- **Cost to the consumer**
 - First card—one-time activation fee \$20.00 USD
 - First card—monthly fee \$6.95 USD
 - Second card—one-time activation discounted by 50% to \$10.00
 - FREE—No Monthly Fee for second card for those abroad
- **FREE (No Fee) International Money Card-2-Card, Transfers**
 - Convenient and Instant Money Transfers
 - To over 180 Countries
 - **From cell phone to cell phone**
 - **Card-2-Card**
 - Without the cost of Bank Wires or Western Union transfer fees
 - Includes free receiving of money transfers in over 180 countries
 - Funds transferred and available immediately
- **Visa® Debit Transaction Card**
 - No Bank Account needed
 - No credit check

- You may qualify with a valid government ID in good standing.

- **International Calling Card**
 - **Permanent**
 - **Built in**
 - **Refillable**
 - **No hidden fees or connection charges**
 - ***With the best competitive rates and no hidden or connection fees***

- **With direct deposit from employer**

- **Online and by phone complete banking to card**

- **Instant security alerts of each and every card transaction to cell phone option**
 - **With NO Texting charges**

Summary—Participate in new revenue streams while serving your clients needs.

Whether your business is a retail store chain, club, or non-profit, the GlobalOne™ VISA® Card membership for your customers and members will create sales, customer loyalty and ROI, while bringing immediate commission returns and recurring monthly royalty fundraising income to your business. The card-features and services to the cardholder speak for themselves and the new fundraising ability for any organization is exponentially astronomical.

For more information please visit www.OneGlobalCard.net or contact Global Card Systems, Inc., at 408-524-4222 or customer service at 888-257-2777

ⁱ Wikipedia.org —http://en.wikipedia.org/wiki/American_Express#Early_history

ⁱⁱ Wikipedia.org —http://en.wikipedia.org/wiki/American_Express

ⁱⁱⁱ National Retail Federation

^{iv} CNNmoney.com — http://money.cnn.com/2008/07/28/news/credit_card_interchange/

^v www.businessinfo.ws