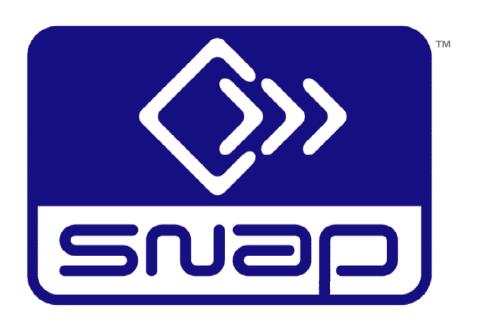
TELEGLOBAL



Secure Network Alternative Payments

Telecom 2003

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TELEGLOBAL



Global Pre-Paid Payment Mechanism for B2C e-Commerce & m-Commerce

PRODUCT



SNAP m-Commerce





BRIDGING WORLDS (REAL & VIRTUAL) WHATEVER YOU USE TO PAY NOW... YOU CAN USE TO BUY SNAP **Account Credit Card Debit Card** Cheque Transfer Cash **Using Everyday Distribution Channels Retail Outlet Payment Terminal ATM Internet Banking Mobile Phone** Swert for Internal **SECURE IT FOR INTERNET-**TELEGLOBAL **Cash It Out** Spend It Bank The only Internet >> EHSH YFIB RNHV DEMO payment system going full circle

THE MAGIC OF SNAP



By removing the obstacles

Such as card security, tracking, inventory management, employee training and theft.

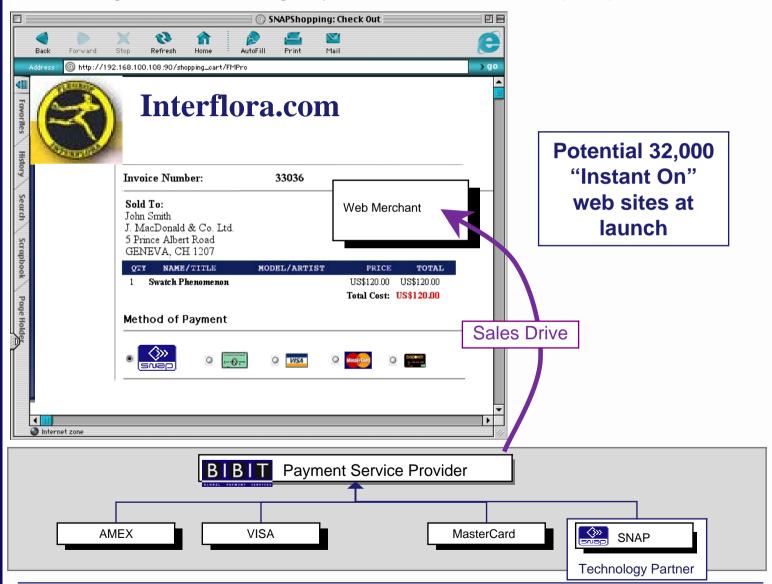
and reducing the cost of "Pre-Paid",

	Today's Telco Pre-Paid Cards	Using SNAP Cards
Distribution Cost	8-10%	2-3%

SNAP is the enabler that allows businesses and consumers to get on with business!

SALES STRATEGY B2C

SNAP Integrates into existing Payment Services Provider (PSP) Networks





BENEFITS - CONSUMER

Offer the Consumer what THEY want...

♦ COMFORT

Consumers need to <u>manage</u> and <u>limit</u> their risk



♦ SECURITY

With SNAP the PIN (chosen by the consumer)
 is NOT stored on the card

BENEFITS - MERCHANT

Offer the Merchant what THEY need...

♦» TOP LINE

- New consumers, More Online Sales
- Global Availability, Wider Target Market.

BOTTOM LINE

Competitive Transaction fees and No Chargebacks.



MARKETING TOOLS

Sase SNAP Card

- Co-operative Advertising
- Positioning of SNAP payment logo



>>> SNAP Promo Card

- Promotional Offer
- Co-operative Advertising
- Positioning of SNAP payment logo





- Zero Value
- Can be placed in "Cornflakes" packets
- Promotional Offer
- Co-operative Advertising
- Positioning of SNAP payment logo





CONCLUSION

For e-Commerce & m-Commerce SNAP is

- the only real option for non credit card holders and the un-banked
- the only viable alternative for those credit card holders concerned about security
- the only opportunity to purchase for those under 18 years old
- the only possibility to purchase for those citizens of countries without established electronic financial networks
- the only choice for those special purchases, like gifts, requiring privacy



LETTERS OF INTENT

Merchants, Distributors and Payment Service Providers across the globe from Europe to the Americas, Asia and the Middle East will be working with

SNAP. Such as





Amongst many, many others

WEB SITES

www.00h00.com www.andainternational.com www.aguarelle.com www.areapc.com www.astralconsult.com www.atrapalo.com www.bet4rugby.com www.bet4soccer.com www.bet4worldcup.com www.blackorange.com www.bradesco.com www.bridgetheworld.com www.buch.ch www.cede.ch www.cicr.org www.coldstorage.com.sg www.computerbench.com www.conlevs.de www.dabs.com www.datingplace.com www.dialaflight.com www.digital-home.ch www.discount25.com www.discoweb.com www.dvdshoppingcenter.com www.ebookers.com www.e-flight.be

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www.francecamarque.com

PAYMENT SERVICE PROVIDERS

Bibit Approx. 1'600 web sites
Cybersource Approx. 3'000 web sites
Datacash Approx. 800 web sites
Datatrans Approx. 100 web sites
Global Collect Approx. 2'000 web sites
Worldpay Approx. 16'000 web sites
Other Approx. 7'900 web sites

DISTRIBUTORS

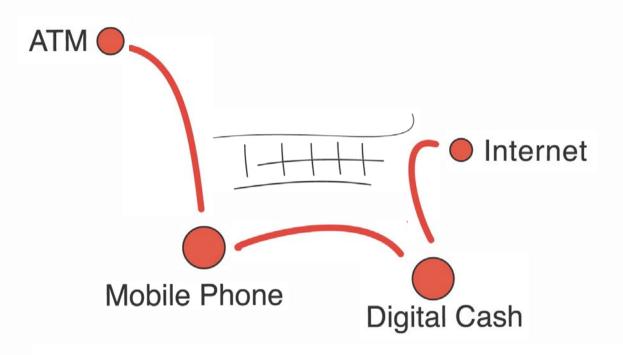
LINK (ATMs) – UK
NARVESEN (supermarkets, newsagents) - Scandinavia
SHELL (petrol stations) - Benelux, France
TESCO (supermarkets, ATMs) – UK
RELAY (Newsagents) – Europe and North America
SELFOO (Vending Machines) – France
BRADESCO (Internet Banking)

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SNAP PURCHASE MOBILEATM











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