

## Global Payment Solutions and Prepaid Card Programs



*Jim Hancock – CEO*

**CEOCFO: *Mr. Hancock, would you tell us the idea behind Global Payout?***

**Mr. Hancock:** The idea behind Global Payout is providing payment options for companies, member organizations, or affiliate networks that need to move money to their agents, members, subsidiaries and/or their employees, as well as their vendors or associates, whether located here in the US or outside the US. From the beginning, we have been a payment consultant and program manager for domestic and international companies. We are actually what is known as program manager for prepaid debit cards and we have those debit cards here in the US. We have several prepaid card programs; one is the MoneyTrac™ Prepaid Discover Card program. Outside the US, we have two prepaid MasterCard programs that we use for international residents and international companies. In addition to the prepaid debit card programs, we also have an international payment platform that we give to companies to use to be able to move money to their people. We are a business to business and we do not sell direct to the consumer. We are all about providing what a business needs to move money or make payments easily and cost effectively anywhere in the world.

**CEOCFO: *What do you understand on a fundamental level about moving money that allows you to provide products and services better, faster, cheaper and more efficiently?***

**Mr. Hancock:** I think that starts with the company who is trying to make payments to their members of their organization. We all tend to think about wiring like when you go to the bank and wire money; that is the most common way to get money to people directly into a bank account somewhere else in the world. But not everybody in the world has a bank account to wire from or to. In fact, about 40% of the world does not. And wiring is very expensive, and checks can be too when you need to issue them regularly, or to lots of people. What we have done is to simplify transfers of money while bringing the cost way down. Our Consolidated Payment Gateway (CPG) platform makes it possible to move the money electronically and quickly without having to wait days for checks to clear. Our platform allows money to be moved to a bank account, it could go to one of our prepaid cards or it could go to a credit card or to an ewallet. It gives the companies and their members' options on how to receive their money, what they can do with it once it's received, and it's not as costly and it is more time-effective.

**CEOCFO: *Would you tell us about the technology to accomplish this seamlessly?***

**Mr. Hancock:** Sure. That is what we have been developing over the last three or four years. Our technology is not just about software, but also about relationships. When you are talking about moving money around the world it is not just about what kind of software you have to do that but you have to have a relationship with the bank network, or with a bank either in that country or regionally to be able to move that money. The technology is one facet of it but the other thing is having solid financial relationships. Another aspect is enhancing the value and the capability of the technology. So, another thing we have done is develop the technology here in the US that is going to be a great loyalty & rewards program that I will go more into detail with later. Loyalty & rewards programs are very critical in today's economy as you've probably noticed in many television commercials. However, the ads you see on TV are directed at only a percentage of the population. There is still a considerable percentage of the population that are un-banked and under-banked that are unable to tap into the types of rewards afforded to credit card holders. What we are developing is the technology that allows our prepaid card holders to record all of their purchases at different retailers so we can actually rack their points and use them. With our technology they will be able to redeem their points and access their discounts, get cash back or donate it to a charity if they wish. That has been a big push over the last twelve to sixteen months. We know of no other prepaid card that is including loyalty & rewards or any of the other benefits we are including.

**CEOCFO: *What about your platform for the marijuana payment industry?***

**Mr. Hancock:** The marijuana industry platform is something that we actually designed four years ago (we didn't bring it to market because the states, the businesses, the consumers and the banks weren't ready for it yet) and is different from

what we have with our prepaid card programs and CPG platform. Our marijuana payment system is on a closed loop platform. This system aims to eliminate the cash that is being used at retail merchants in states that can legally sell pot, and better record marijuana transactions for accurate tax revenue recognition. As everyone knows, whenever lots of cash is involved there is a chance for crime and tax avoidance. We are going to use our prepaid card in combination with our closed loop payment platform to solve many crucial problems states are having including illegal trafficking. Since we are able to load cards with cash and then track the purchases by limiting the size and frequency of purchases, we can help mitigate illegal trafficking and accurately record the taxes. Governments also want this as a way to cut out the high cash on-hand because of the collateral crime issues of burglary and theft. As I said earlier, we actually had this ready to go years ago and now it looks like there are states coming to us to see if they can use this technology and we are ready to offer it to them.

**CEOCFO: Do you find that many prospective customers are reaching out to Global Payout because you have a broad range of products and expertise?**

**Mr. Hancock:** Many of the clients that come to us are not just from the US, but also from outside the US, and they are trying to move money to the people that work for them, and those employees may be in forty different countries. They come to us to help them sort it out because there are some countries where you just cannot do bank deposits, for example, or there are issues about the use of cards that present challenges, so they come to us because we are knowledgeable. I think that we do know and understand the international scene so that if they ask about a certain country we can explain, and on the rare occasion we don't know an answer, we know how to get it quickly from our many relationships. I think that is why many people come to us, just to get some sound advice and hopefully that advice turns into business for us.

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**CEOCFO: From your vantage point, what can you tell us about card security measures?**

**Mr. Hancock:** Ah, chip and pin cards. It's safe to say the US is lagging behind on the security issue, well behind Europe. While the US is expecting to move to a chip and pin standard later this year, we are on top of it now and have been for quite a while. We are because we know chip and pin technology is very important to the consumer due to the massive and very public cases of information and identity theft. Consumers want the increased security measures the chip and pin technology provides. So, we actually already have chip and pin cards available. The chip and pin cards we provide are prepaid cards from issuers outside the US, and we think that is essential. We offer a European prepaid card offering as well as our other international prepaid Mastercard offering.

**CEOCFO: The world is in turmoil. How do you help overcome an insecure atmosphere or unexpected events?**

**Mr. Hancock:** By staying ahead of the curve with technology, understanding consumer demands and remaining compliant with domestic and international rules. And by providing speedy solutions to challenges that come up such as rapid disbursement, or mass payment situations. For example, lets say there was natural disaster and FEMA was handing out money to people. That could easily and quickly be done through our payment platform and the use of our prepaid cards. We could literally load thousands of cards with money in minutes. From the security standpoint, we overcome an insecure atmosphere through what we call KYC (Know Your Customer). To qualify for a card or an account you have to be accepted via a background check so you have to provide proof of residency and a government ID. We do a basic check for terrorists or anything else that might come up through the major domestic and international databases. This also helps to keep card holder information and money secure.

**CEOCFO: Would you tell us more about opportunities for Global Payout?**

**Mr. Hancock:** One of the biggest opportunities we have right now is our new, developing relationship with a patented loyalty & rewards program by Help Worldwide. As far as I know, we will be the first prepaid card with a full-blown loyalty & rewards program. And I believe they have the best loyalty & rewards program I've ever seen. And we will also be the primary prepaid card company included in their loyalty & rewards program here in the US. Why is that important? If you see a commercial on TV you will see Capital One talking about what they are able to do for credit card holders. There is a small percentage of those people in the US that can actually qualify for what CapitalOne requires. We have a prepaid card that the un-banked and under-banked can actually get and they will have a sophisticated loyalty & rewards program that is patented and universally accepted. We are the primary prepaid card company that will track and record any merchant purchase that goes on the card that is participating in this opportunity. The cardholder is going to be able to create points and accumulate those points and decide if they want to donate those to charity, redeem them for cash or actually

aggregate them towards a particular merchant putting all the points together, or just use one merchant as a way to discount. It is a sophisticated program but it really reaches the people that do not qualify for other loyalty & rewards program. This is going to be a huge business opportunity for us. My hat's off to Richard Stewart who started the company; he is the founder, Chairman and CEO of Help Worldwide. He has done some amazing things and we are happy to be part of it. The other part outside of the loyalty & rewards program is all the internet-based companies that deal here in the US or outside the US whom need a way to make disbursements and payments. We are able to provide a payment mechanism so those people can get paid. We are able to do that with any of our programs here in the US or outside the US. It could be a foreign exchange company or an overseas foreign worker. It could be an internet-based company or even a network marketing company like an Amway as an example. Electronic payment is the future. Bank wires and checks are just too expensive or cumbersome. Those are the real opportunities for us. We have other things coming up that are just as exciting.

**CEOCFO: *What is happening today?***

**Mr. Hancock:** We mentioned that we developed a marijuana payment platform. What it is, is an electronic, closed-loop payment system that resolves the unique challenges present in the fast-growing medical marijuana and recreational marijuana industries. Our platform is specifically designed to reduce the risks associated with cash transactions, and solve the crucial payment and transaction execution issues currently challenging government, law enforcement, neighboring states, tax collectors and the general population. The value proposition is the simplified, low cost transfer of money for marijuana related products that responsibly records respective tax revenues, mitigates illegal activity, and is compliant with other regulatory requirements. We intend to offer the payment system under partnership directly with state and local governments. And response is positive. We will deploy this through a strategic relationship we have with a government relations and marketing company called Cannatrac. We put a press release out about this a couple of days ago. The strategic relationship is to provide them our technology for certain states. We are going to start testing in certain counties soon. On another front, we are also launching our international payment platform and launching a gold acquisition platform, which is designed for people around the world who invest in gold. Many people outside the US want to invest in or hold gold and we are providing them a new capability to be able to invest in that gold and instantly monetize it through one of our prepaid cards into spendable currency on an as needed basis. It's really ingenious. That is another thing that is going to get introduced here in the next ninety days, and we've already announced this. We also have a relationship with a company called Innovation720 and we are going to become the exclusive financial services offering for them as they provide innovative, retail marketing solutions for major retailers. They have a patent pending "on-bag" marketing solution that customers leave the store with. The objective is that a Global Payout product or service will be on merchandise bags leaving thousands of stores with hundreds of thousands of customers potentially. It could turn out to be a very large opportunity for Global Payout. But there is significantly more going on.

**CEOCFO: *What is the key as CEO to navigating all the possible growth arenas?***

**Mr. Hancock:** Deployment, execution and relationships with our bank networks and processing platform. A lot of people talk about mobile apps and we are in the mobile apps business too, but it really comes down to the important relationships we have built over many years. People can talk about industry but we focus on particular niche opportunities in our industry and the relationships that we have to make them happen. And of course, our knowledge of the industry both domestically and internationally. We use several different processing platforms right now. And we also use different card fulfillment companies and sometimes in certain countries, we have to understand what is allowed in regards to money movement in those countries to help our customers. I think it is more than just technology, for me it is know-how and relationships, and how you build those strategic relationships worldwide.

**CEOCFO: *Why should the business and investment community take note of Global Payout?***

**Mr. Hancock:** The reason you pay attention to Global Payout is because of the development work that we have done over the last four or five years. And the fact that it is in position to reach a very large demanding population, that population being the un-banked and under-banked here in the US as well as worldwide. There are nearly 3 billion in that population. Think about this statistic, nearly 90% of the world has a smart phone while only 60% has a bank account. That 30% in the middle is where we are focused on just one of our products. I think that is what drives everything. On top of that, we have other technological advantages that we are going to be able to use to be able to bring revenue into the company like with the marijuana payment technology, the gold card application, our rapid refund to a prepaid debit card application, and many other valuable, niche opportunities. What we are talking about is bringing substantial revenue starting this year and going into 2016. I think the development of our platform outside the US as well as our prepaid cards and our marijuana platform are going to create a tremendous amount of revenue this year as a start and then we will see a real increase in 2016.



**Global Payout, Inc.**  
**OTCPK: GOHE**

For more information visit:  
[www.GlobalPayout.com](http://www.GlobalPayout.com)

Contact:  
Jim Hancock  
1.619.564.7811  
[info@globalpayout.com](mailto:info@globalpayout.com)