

IBSP GOLD Global Transfer & Payment Services





Global Online Deposit, Withdrawal, Transfer and Payment portal with (999.9) fine gold for banks, corporate and private users.

Content:

Our Corporate Services	4
Internet payment & transfer services	7
Mobile payment & transfer services	8
Mobile App payment & transfer services	9
VISA/MC cards	10
Point of Sales terminals	11



Our Corporate Services

IBSP Gold is a registered trade name at IBSP International Inc, and its purpose is to facilitate for banks and corporations world-wide with staff a new way to make instant deposits, withdrawals, transfers and payments with Fine Gold (999.9), with minimum 0.001 gram per gold account. The gold is isolated from monetary currencies but at the same time connected to all world-wide currencies and can be used for transfers and payments world-wide.

IBSP gold bullion department in USA with license to purchase and sell gold online can assist Banks, Corporations and Private persons to purchase fine gold for their money without making a transfer to any third part. The transaction is made direct from the corporate account of the **buyer** at a bank direct to one of our gold refineries world-wide, **seller**. The purchased gold is all the time owned by the account holder and stored at different BRINKS security vaults. The owner of the gold can login to the IBSP Gold system to see all gold in grams, kg or metric tons and make transfers and payments in any currency with gold as the asset base.

Corporations and Private persons can connect gold accounts to a VISA, MasterCard or UnionPay card service and by this spend their gold world-wide in millions of POS terminals at shops for payments and ATMs for withdrawals.

IBSP Gold can be white branded to banks or financial institutions and be used as a core banking service. In comparison with other web-based gold providers, IBSP offer its users to create up to 10 different gold accounts such as; daily spending accounts, salary accounts, IBSP card accounts, savings accounts, investment accounts and charity accounts.

As an IBSP gold account holder, the bank, corporation with staff secure their assets with full insurance from Lloyds' in London.

If the world economy becomes unstable, the gold will still be in a safe location (BRINKS) and not destroyed through super inflation or deflation.

The world economy is becoming more and more unstable and as governments and many banks desperately try to keep and protect the current financial system, it is of great importance to act and secure the future with solid assets as gold.

Most bank account holders are today protected by a limited (100000 Euros) governmental guarantee if the bank goes bankrupt or get insolvent. All IBSP users get 100% guarantees as all IBSP users are owner of their gold at their gold accounts. This means that the IBSP account holders are the sole owner of the gold deposited at their gold accounts, with full insurance from Lloyds 'in London.

All IBSP account holders' gold is stored at BRINKS approved vaults at different locations world-wide and all IBSP gold account holders are able to withdraw the gold and get the gold sent to their address or to a location of their choice.

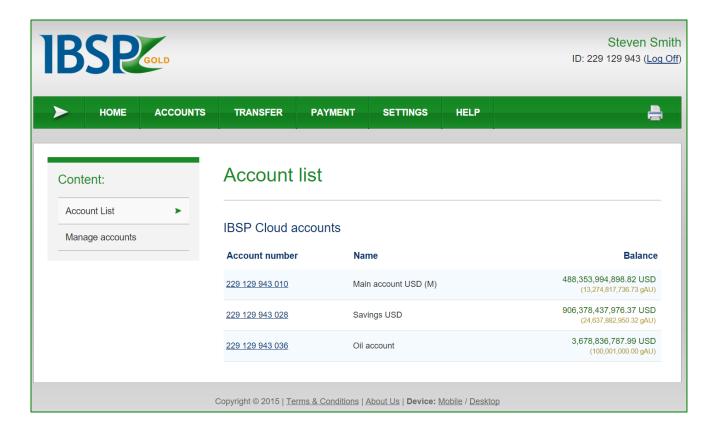
The IBSP Gold system is based on cloud technology and includes the following services for Banks, Corporations and their Staff:

- Core payment and transfer servers with disaster recovery system
- System database with management administration
- Desktop internet payment and transfer service
- Mobile phone internet payment and transfer service
- Payment cards from VISA, MasterCard or UnionPay
- Mobile Point of Sales (POS) for shop owners
- Corporate payment and transfer to IBAN accounts or via Swift
- Corporate bulk salary module
- Interest module
- Micro loan module
- Peer to Peer loan module
- Loan module
- Exchange gold/currency display module
- Super management, branch management and tellers administration
- Online customer service and call centre support

The IBSP internet based gold payment & transfer services does not suffer from fraud problems, as do traditional internet based payment and transfers. In this way, fraud prevention has become an essential ingredient in the success of all different modes of financial transfers.

IBSP has leveraged digital security from Ardy Electronics Ltd, a world leader in security technology and its 30 years in secure communication, in order to respond to these needs by offering the most secure Cloud Solution on the market, providing a comprehensive set of services.

www.IBSP.net IBSP 5

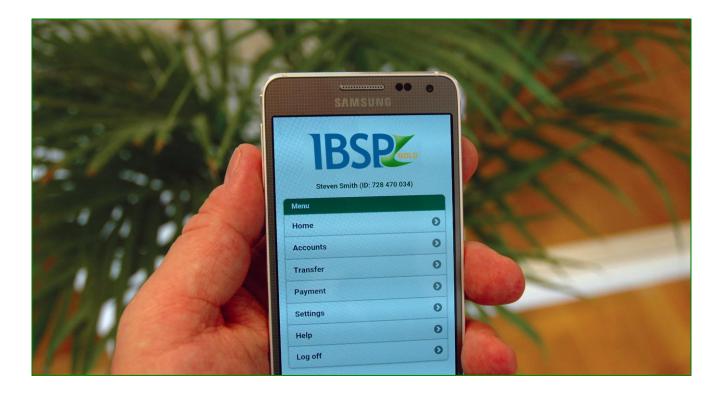


Internet payment & transfer services

The IBSP Gold services include an online internet payment & transfer function where all registered corporations with their Staff get gold accounts which can be used as salary accounts and business accounts. Each user can manage their gold accounts directly from the internet.

Available Desktop Internet payment & transfer services are:

- Application for opening a corporate or private accounts
- Secure mobile App with Secure-ID login
- Check gold account balance in USD and grams of fine gold
- Gold Account over view
- Create new gold accounts
- Latest transactions
- Transaction overview
- Payment of bills
- Transfer to own and other gold accounts
- Onetime SMS authentication code for transfer and payment
- Create templates for payment or transfer to external banks via Swift.
- Scheduled future payments and transfers
- Merchant POS payments with full merchant administration
- Corporate bulk salary and split user corporate payments
- Settings of contact information
- Users guides for Help



Mobile payment & transfer services

The IBSP Gold services include a Mobile internet payment & transfer function where all registered corporations with their Staff get gold accounts which can be used as salary accounts and business accounts. Each user can manage their gold accounts directly from the internet.

Available Mobile Internet payment & transfer services are:

- Application for opening a corporate or private accounts
- Secure mobile App with Secure-ID login
- Check gold account balance in USD and grams of fine gold
- Gold Account over view
- Create new gold accounts
- Latest transactions
- Transaction overview
- Payment of bills
- Transfer to own and other gold accounts
- Onetime SMS authentication code for transfer and payment
- Create templates for payment or transfer to external banks via Swift.
- Scheduled future payments and transfers
- Merchant POS payments with full merchant administration
- Corporate bulk salary and split user corporate payments
- Settings of contact information
- Users guides for Help

www.IBSP.net IBSP 7



Mobile App payment & transfer services

The IBSP services include Apps for iPhone and Android for easy and fast operation. Secure login, transfer and payment are done with VIP-ID authentication. The Apps include both corporate and private services.

Available payment & transfer services via our app are:

- Fast balance of main or card gold account
- Digital authentication VIP-ID login
- Digital authentication VIP-ID for transfer and payment
- Handle your accounts in currency and grams of gold
- Share the App via SMS to friends and earn gold bonus
- Transfer to other mobile accounts in currency and grams of gold
- Transfer to new not registered customers mobile phone numbers
- Payment of bills with camera scanner
- Check all accounts balance in currency and grams of gold
- Order e-mail account statements
- Card less ATM withdrawals for anyone
- Creation of reloadable virtual IBSP card via NFC with PIN code
- Register new customers
- Settings of contact information
- Users guides for Help



VISA, MasterCard or UnionPay cards

The IBSP services include payment cards connected to VISA, MasterCard or UnionPay through external financially approved companies with instant uploading of money to any card connected to other banks or to the IBSP gold card account. The IBSP card works instant world-wide at many millions of shops and ATMs. Users can get VISA or MasterCard as plastic or virtual cards to their smart phone.

Available payment card services:

- IBSP plastic corporate cards, connected to a gold account with VISA, MasterCard or UnionPay.
- IBSP plastic personal cards, connected to a gold account with VISA, MasterCard or UnionPay.
- IBSP gold account connected to any other world-wide bank card with VISA or MasterCard
- Instant online uploading of funds to IBSP card and other bank cards
- Instant online transfer between IBSP gold card accounts world-wide
- Local designed and closed loop IBSP debit and credit cards
- IBSP virtual onetime VISA or MasterCard from our App
- IBSP virtual reloadable VISA or MasterCard with NFC and PIN code
- Online payment at millions of Point of Sales terminals world-wide
- Online withdrawal at millions of ATM machines world-wide

www.IBSP.net IBSP 9



Point of Sales terminals

The IBSP services include different mobile operated POS terminals with merchant administration, connected to external companies with financial approvals for high speed payments with contact less NFC, chip or magstrip payments. Our POS terminals process most world-wide bank cards supporting different currencies and are EMV and PCI approved.

Available merchant and POS services:

- Payment with NFC, chip or magstrip cards, local debit or credit cards,
 Visa, MasterCard or Union Pay
- Withdrawal of cash from merchant with onetime SMS code or fingerprint
- Deposit of cash to merchant with onetime SMS code or fingerprint
- Remittance to family or other IBSP Gold account holders
- Online gold to currency exchange rates
- Cashiers login to merchant account
- Payment splitter to different accounts
- Customer receipt from connected smart phone printer
- Test of POS device, GPRS communication.
- Online upload of new firmware
- Online log of POS handling
- Online cashier logout report





www.IBSP.se info@IBSP.se

Copyright © 2005-2022 IBSP, all rights reserved under registered trademark of IBSP. This general information is protected under international copyright laws. This complete document cannot be changed or edited, but only be sent, printed, distributed in its original form for marketing purposes without written permission of IBSP. Continuous development and improvements is one of our policies. Therefore we reserve the right to change specification and functions for our hardware and software products without notice.