



eBanco Global Transfer & Payment Services





**Global Online Deposit, Withdrawal,
Transfer and Payment portal with
(.9999) fine gold.**

Content:

- Our 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 Services

eBanco® is a registered trade name at IBSP Hong Kong Ltd and its purpose is to facilitate for private persons and corporations world-wide a new way to make instant deposits, withdrawals, transfers and payments with Fine Gold (.9999), with minimum 0.01 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 purchased and sold online or via local resellers.

Users can connect their gold account to a VISA, MasterCard or UnionPay service and by this spend their gold world-wide in millions of shops and ATMs for payments and withdrawals. It is also possible to download virtual eBanco VISA, MasterCard or UnionPay cards to smart phones for payment with NFC technology.

eBanco uses well known auditors like PWC (PricewaterhouseCoopers) and EY (Ernst & Young) for total transparency of the company and all funds uploaded to each corporate and private gold accounts.

In comparison with other web-based gold providers, eBanco offer its users to create up to 10 different gold accounts such as; daily spending accounts, salary accounts, eBanco card accounts, savings accounts, investment accounts, charity accounts and merchant accounts for point of sales terminals.

As an eBanco gold account holder, the users secure their assets as they are not depending on banks and currency fluctuations, since the gold accounts are in grams of gold and not connected to one specific currency alone.

If the banks and the world economy become 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 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 eBanco users get 100% guarantees as all eBanco users are owner of their gold at their gold accounts. This means that the eBanco account holders are the sole owner of the gold deposited at their gold accounts.

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

Each user can earn bonus in gold to their gold account monthly by finding friends who start to use the transfer and payment services. Each user can recommend up to 100 friends per day by using our app, and earn bonus in gold from all of them. A recommendation to a friend can only be done by one user.

It is possible to purchase gold online with instant bank transfer or with any credit or debit card or purchase the gold at local resellers in each country. The paid money is held and kept as fine gold at the users gold account at BRINKS security vaults and is not used for speculation as done in most banks.

The eBanco system facilitates for company web-shops and merchants to cut their transaction costs dramatically as eBanco use gold for transfers and payments. Users can online convert and view their gold account to different currencies.

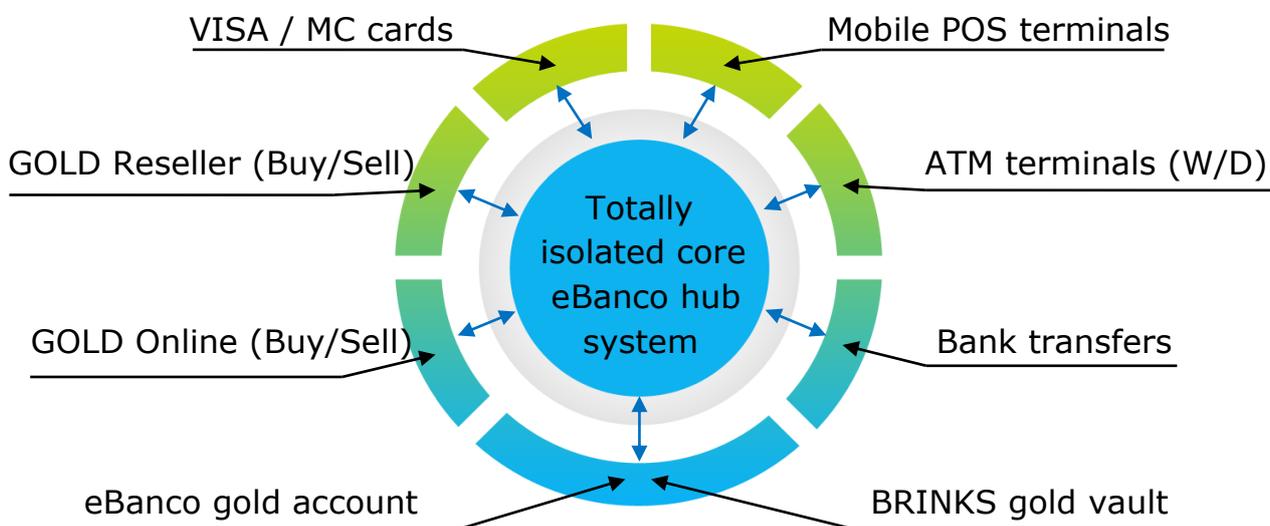
The eBanco system is based on cloud technology and includes the following services:

- 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
- Mobile phone App (application) for payment and transfer
- Mobile phone with encrypted SMS for payment and transfer
- Mobile Point of Sales (POS) with biometric authentication
- ATM 's for withdrawal and deposit with recycle function
- Reseller administration for third world unbanked people
- Payment cards with VISA, MasterCard or UnionPay connection
- Corporate payment and transfer with split user module
- Corporate bulk salary module
- Virtual gold account module

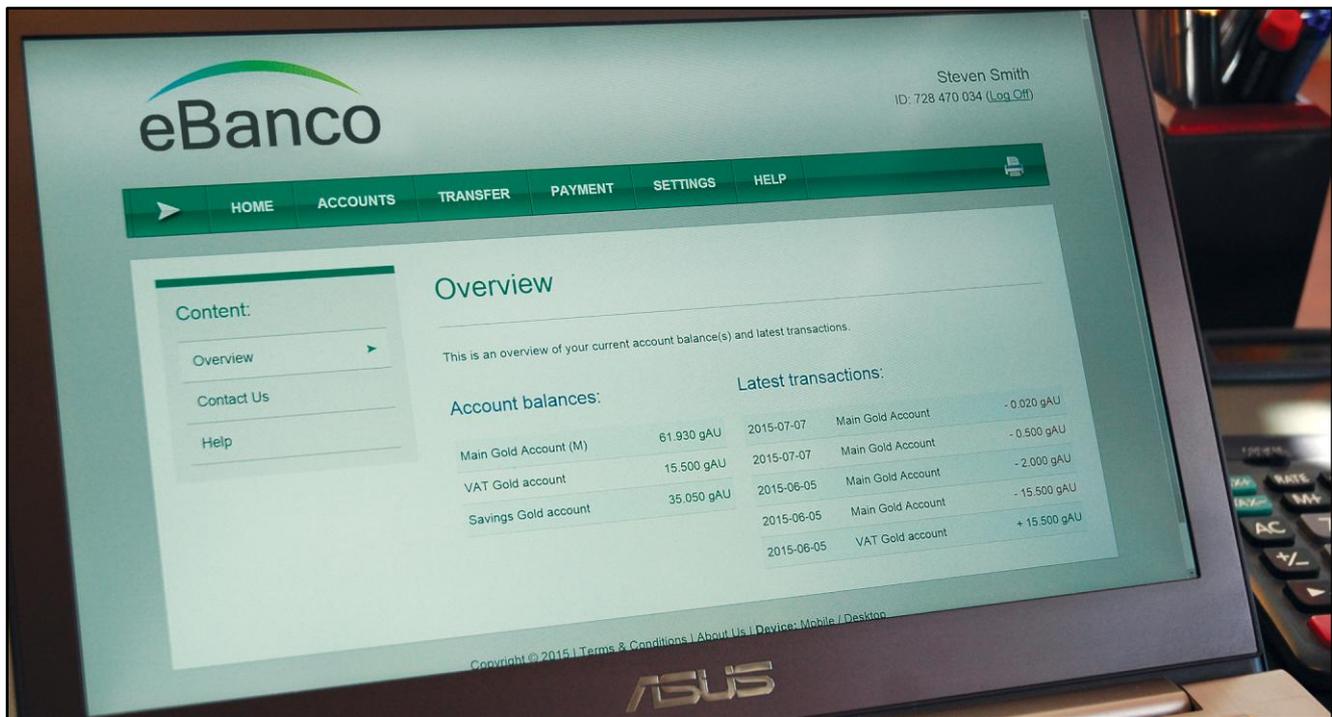
- Interest module
- Micro loan module
- Peer to Peer loan module
- Loan module
- Exchange gold/currency display module
- Remittance module
- Language module
- SMS/USSD module
- Super management, branch management and tellers administration
- Online customer service and call centre support
- Education and training

The eBanco 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.

eBanco 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.



Each area outside the core eBanco hub above is operated by companies approved by financial institutions where the eBanco system act as an isolated hub and only get online feedback for done transactions and payments converted to fine gold (grams of gold).

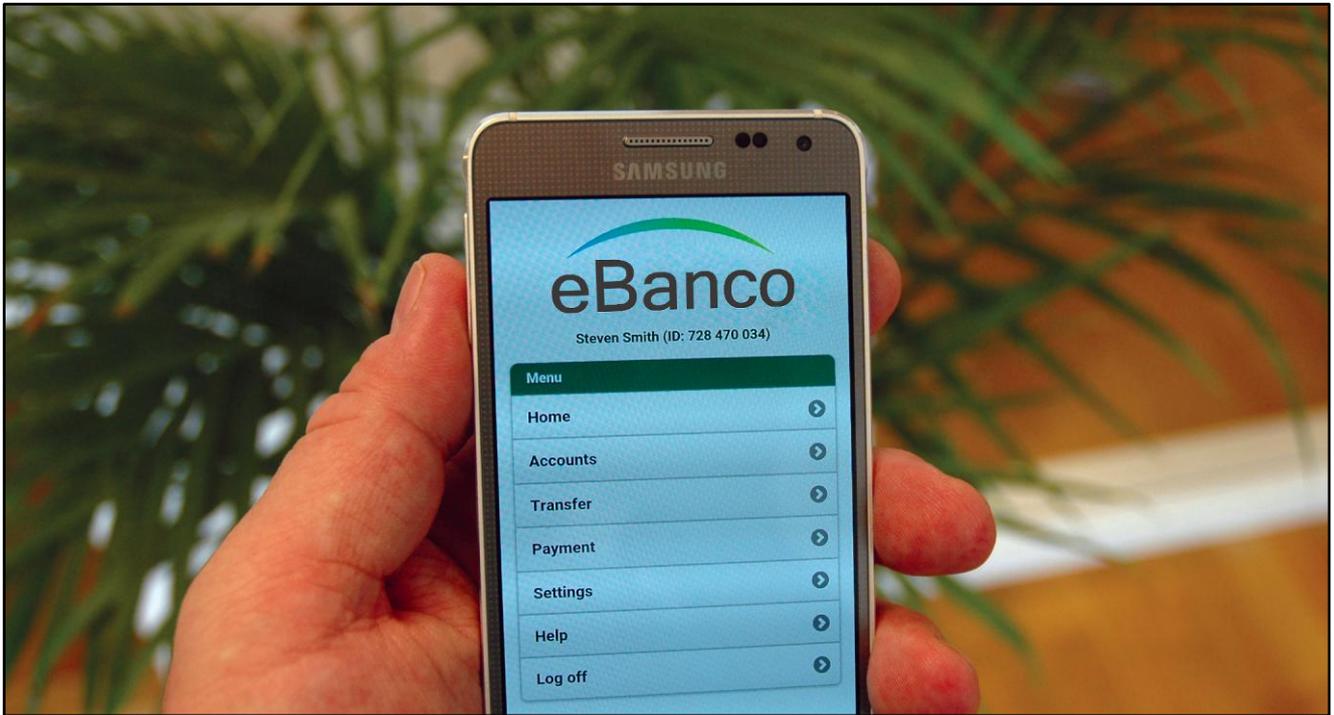


Internet payment & transfer services

The eBanco services include an online internet payment & transfer function where all registered customers get a free private gold account and registered corporations get a free corporate gold account which can be used as salary accounts and business accounts. Each user can manage their gold accounts directly from the internet.

Available Internet payment & transfer services are:

- Register of new customers
- Secure mobile App with Secure-ID login
- Check gold account balance, indicated to different currencies
- Account over view in currency and grams of gold
- Create new accounts in currency and grams of gold
- Latest transactions
- Transaction overview
- Payment of bills
- Transfer to own and other accounts in currency and grams of gold
- Create direct transfers to new not registered customers
- Onetime SMS authentication code for transfer and payment
- Create templates for payment or transfer to external banks via Swift.
- Scheduled future payments and transfers
- Reseller functions; register customers with ID, withdrawal, deposit
- 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 eBanco services include an online mobile internet payment & transfer function where all registered users get a free private gold account and registered corporations get a free corporate gold account which can be used as salary accounts and business accounts. Each user can manage their gold accounts directly from a mobile smart phone.

Available Mobile payment & transfer services are:

- Register of new customers
- Secure mobile App with Secure-ID login
- Check gold account balance, indicated to different currencies
- Account over view in currency and grams of gold
- Create new accounts in currency and grams of gold
- Latest transactions
- Transaction overview
- Payment of bills
- Transfer to own and other accounts in currency and grams of gold
- Create direct transfers to new not registered customers
- Onetime SMS authentication code for transfer and payment
- Create templates for payment or transfer to external banks via Swift.
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- Merchant POS payments with full merchant administration
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Mobile App payment & transfer services

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

Available payment & transfer services via our app are:

- Register new customers
- Handle your accounts in currency and grams of gold
- Share the App via SMS to friends and earn gold bonus
- Digital authentication Secure ID-login to website
- 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
- Fast balance of main mobile account in currency and grams of gold
- Check all accounts balance in currency and grams of gold
- Order e-mail account statements
- Card less ATM withdrawals for anyone
- Encrypted SMS transactions if internet is not available
- Creation of onetime, specific amount virtual eBanco card
- Creation of reloadable virtual eBanco card via NFC with PIN code
- Settings of contact information
- Users guides for Help



VISA, MasterCard or UnionPay cards

The eBanco 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 eBanco gold card account. Users can upload any local currency to any existing VISA or MasterCard. The eBanco 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:

- eBanco plastic corporate cards, connected to a gold account with VISA, MasterCard or UnionPay.
- eBanco plastic personal cards, connected to a gold account with VISA, MasterCard or UnionPay.
- eBanco gold account connected to any other world-wide bank card with VISA or MasterCard
- Instant online uploading of funds to eBanco card and other bank cards
- Instant online transfer between eBanco gold card accounts world-wide
- Local designed and closed loop eBanco debit and credit cards
- eBanco virtual one time VISA or MasterCard from our App
- eBanco 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 terminals world-wide
- eBanco gift cards
- eBanco bonus cards



Point of Sales terminals

The eBanco 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 eBanco 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



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