

PinPay Delivers Every Online Store Potential Direct Access to Over 1.7 Billion Internet Users and Many Mobile Phone Users

PinPay's elimination of high cross-border transaction fees, fraud, and payment risks, opens every online store to potential direct access to over 1.7 billion Internet users, and many mobile phone users, and provides for explosive growth in the cross-border sale of the merchant's products and services. (1)

With the fraud prevention features and controls provided by PinPay, plus no cross-border add-on fees, the immediate real-time clearing and settlement of all worldwide purchase and payment transactions, every online merchant can now confidently pursue winning these customers with assurance there will be no fraud or payment reversal, and funds will be in-hand before product shipment.

Using the superior, proprietary payment and money transfer technology PinPay opens every online store to the opportunity to access every Internet user and many mobile phone users worldwide. PinPay provides participating merchants with the opportunity for explosive growth in cross-country and international sales of their products and services.

Dr. Glenn Gearhart, CEO of PinPay stated: "Many merchants use technology advantages to capture larger market share. PinPay offers every online merchant the technology advantage and the opportunity to greatly increase market share." He also stated: "PinPay is the NEXT generation in electronic payments and money transfer. By eliminating the risks associated fraud and payment revocations, PinPay provides a payment system that can propel e-commerce to enormous growth in both sales volumes and revenues. PinPay is the catalyst that can bring e-commerce transaction sales volumes to a level that exceeds conventional retail store sales."

To increase your online sales, out-perform your competitors, reduce fraud losses, receive immediate good funds, and open your online store to the potential of reaching 1.7 billion shoppers, contact a PinPay representative, or apply for a PinPay merchant account.

Notes: (1) **World Internet Usage**

Latest Internet Usage Source: <http://www.internetworldstats.com/stats.htm>

Internet World Stats as of (September 30, 2009)

World Region	Internet Usage
Africa	67,371,700
Asia	738,257,230
Europe	418,029,796
Middle East	57,425,046
North America	252,908,000
Latin America/Caribbean	179,031,479
Oceania / Australia	<u>20,970,490</u>
WORLD TOTAL	1,733,933,741

Data compiled by PinPay marketing team: www.pinpay.net

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www.pinpay.net

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