



Mobile Financial Services from TAN-The Trusted Agent Network

P2P Cash 2010 Summary

P2P Cash made significant progress in 2009 providing clearing and settlement services to the rapidly expanding international mobile banking industry. The Company's unique, proprietary system (patent-pending in several countries) accomplishes VISA-style clearing at a fraction of the cost and significantly less risk than VISA credit transactions. There is lower risk since we process only debit, not credit transactions as VISA does.

Our patent-pending process emulates the VISA network at a fraction of the cost by using the retailers' existing cellphone and/or PC thus reducing their initial capital outlay. Retailer enrollment is free and includes FREE Universal Payment Gateway (UPG) software turning any retailer cellphone into a combination Point of Sale (POS)/ATM/Western Union terminal.

The Universal Payment Gateway (UPG) accepts any VISA/MasterCard/AMEX and can disburse cash just like an ATM machine. Creating millions of NEW VISA-capable retailers makes us a valued VISA partner and therefore P2P Cash will not be seen as a competitor to VISA, but as a valuable distribution partner.

Upon enrollment, retailers become Agents on the Trusted Agent Network or **TAN**. The TAN Network solves the problem that EVERY mobile wallet provider (both banks and carriers) has: Getting cash into and out of their consumers' mobile wallet. The **FREE TAN UPG** allows **ANY Retailer** to securely disburse/accept consumer funds on behalf of **ANY Bank and/or ANY Carrier**, regardless of the mobile wallet technology they employ.

In conclusion, these financial services provide a significant new revenue stream to the retailer and provide valuable, convenient financial services to the consumer who did not previously have access to such services. The World Bank endorses P2P Cash's efforts to establish worldwide standards to lower the cost of providing financial services to the unbanked. This low cost standards-based approach is why the World Bank supports our efforts.

P2P Cash Milestone Summary:

- Strategic Acquisition
 - Acquired TreasureCom (www.treasurecom.com, www.CaribPay.com) Retail distribution in Jamaica and Peru. Contracts pending in South Africa, Kenya
- Pending Contracts:
 - Largest Financial Processor in Russia
 - National Settlement Bank and #2 Carrier in Bangladesh
 - Ecuador Central Bank -1+M Mobile wallets
 - Largest Retailer in Bahrain
 - Chinese Joint Venture-#2 largest Financial Processor
 - Widespread Mexican Retail Distribution
- Projects Underway
 - Worldwide micro-Insurance TAN Agent deal with Chartis (x-AIG)
 - Distribution with largest Retailer in Caribbean (World Bank Investment)



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- Reserve Bank of India and GSMA Mobile Wallet Transfer Trial between two largest carriers in India: Bharti & BSNL. Potential worldwide standard
- Google Phone App- ATM/POS/Western Union functionality

- Key New Hires
 - VP Latam: Alfredo O'Hagan- x-Western Union/Money Gram LATAM Director
 - VP US: Gordon Breen- x-Incomm and Pre-Cash Debit Card National Manager
 - VP EMEA: Alex Boeller- x-Mobile Money Director largest Mid-East carrier
 - VP Marketing: Kern Lewis – x-American Express Director of Retail Marketing

- Current TAN Financial Services:
 - VISA/MasterCard Processing
 - Remittance/Cash Transfer
 - Bill Payment
 - Mobile Phone Pre-Paid Top Up

- 2010 TAN Enhancements:
 - Central Bank Clearing/Settlement (Ecuador, Bangladesh)
 - Micro-Loans (Grameen Bank, other MFIs)
 - Micro-Insurance (AIG, now Chartis)

P2P Cash has very low infrastructure and overhead. The TreasureCom acquisition gives P2P Cash world class software to expand its clearing and settlement services internationally. Negotiations are underway with several major retail distribution networks in our target countries. Each integration takes approximately 2-3 weeks including testing. We use inexpensive Indian programming talent, so anticipate quick build out at minimum cost in several countries in 2010.

The Company has a world class team and is expanding support staff as the contracts ramp up. Our Joint Ventures (Ecuador, Kenya, China) approach rapidly generates revenue with start-up costs borne primarily by our partner. This significantly lowers the cash investment required from P2P Cash.

The Joint Venture approach quickly leverages growth of the TAN Network to a broad international base. This reduces start-up capital while simultaneously lowering foreign operations risk by enlisting local partners. Our low overhead produces significant profit leverage as the TAN retailers continuously broaden the financial services they offer: Money Transfers, Micro-Loans, Micro-Insurance and Bill Payment.

Please contact us for additional information regarding potential investment opportunity in P2P Cash or to become a Trusted Agent on the Trusted Agent Network- TAN. 770-518-1920 or Meredith@p2pcash.com