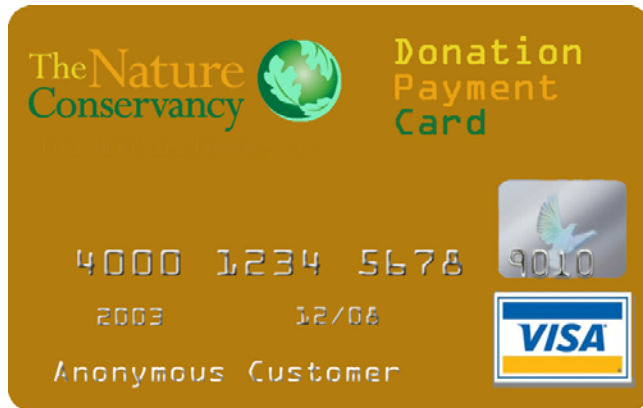


The Donation-Payment Prepaid Card

a socially-beneficial financial instrument

Pay now, spend later, give more.



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Presentation For
Entrepreneurial Leadership

February 5, 2008

Problem

Money goes in



Money goes out

In Stores

A photograph of a storefront, likely a retail store, representing in-store transactions.

Online

An icon of a laptop with a mouse cursor pointing at the screen, representing online transactions.

10% unspent



Whose money is it?



Government



Business



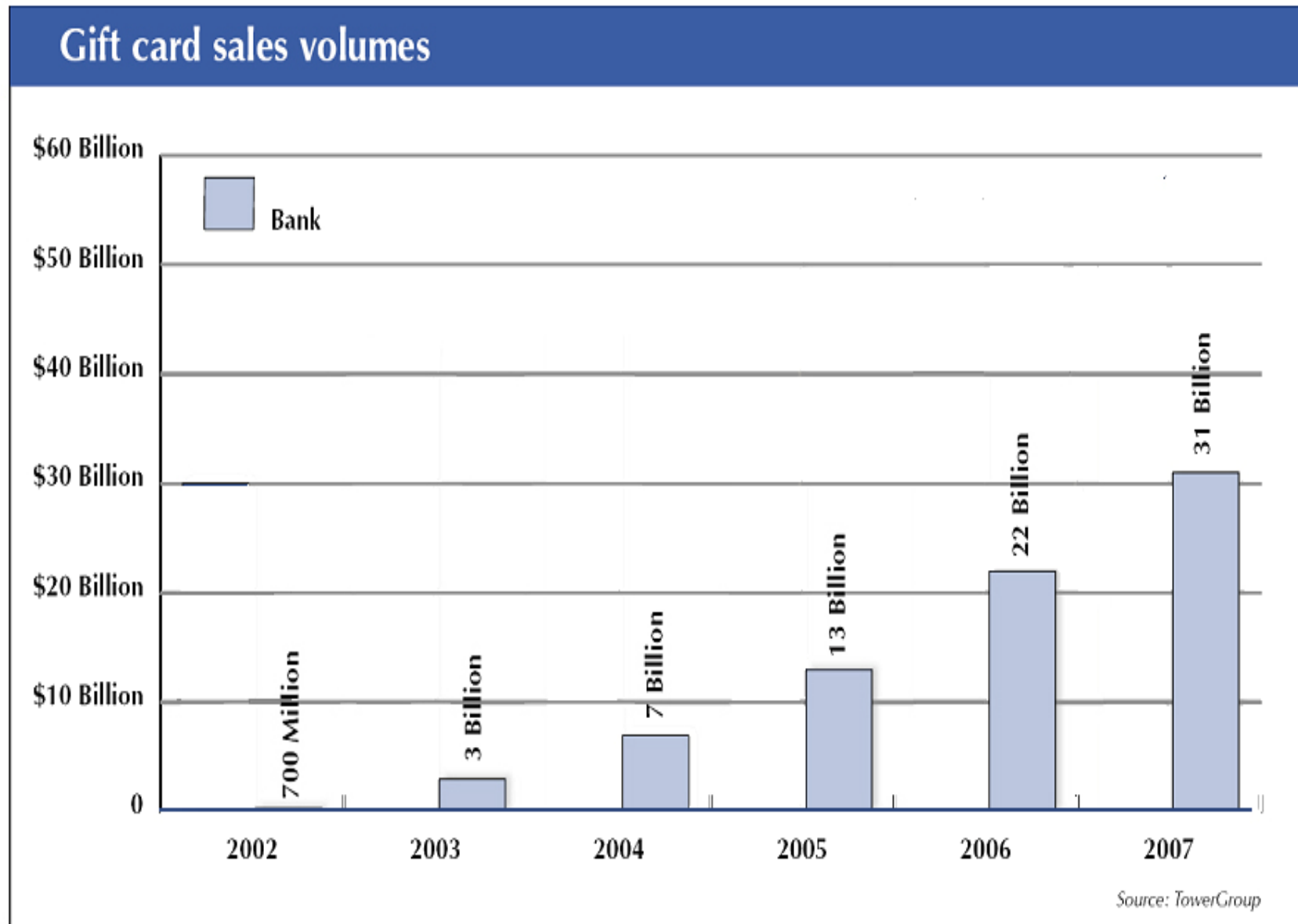
Consumers

Our Solution

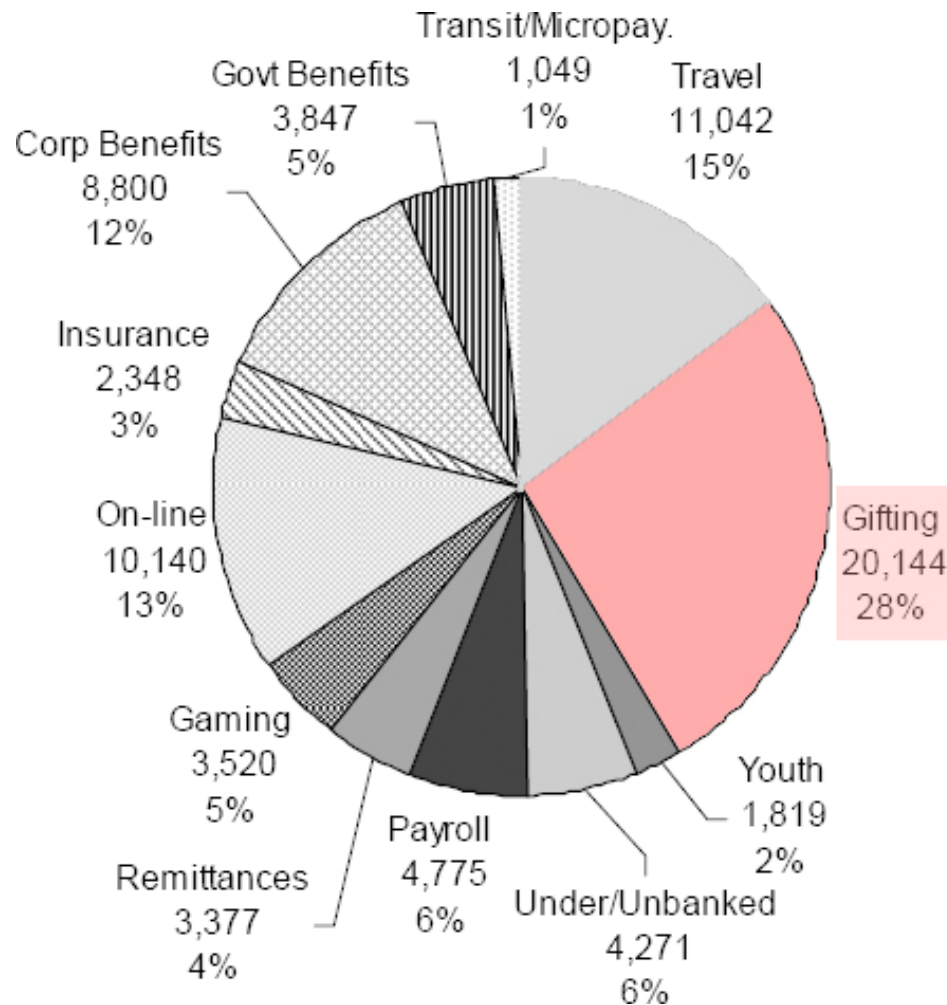
Give it away!



State of the market, US



Predicted state of the market, EU



Financial experts predict that, by 2010, the European prepaid gifting market will generate turnover of around €20 billion.

- Source: PSE Consulting.

European Prepaid Market Segment Turnover by 2010 (€m)

Marketing

There are two broad categories of the market:

Gift



“Gift of Choice”



Travel

Personal

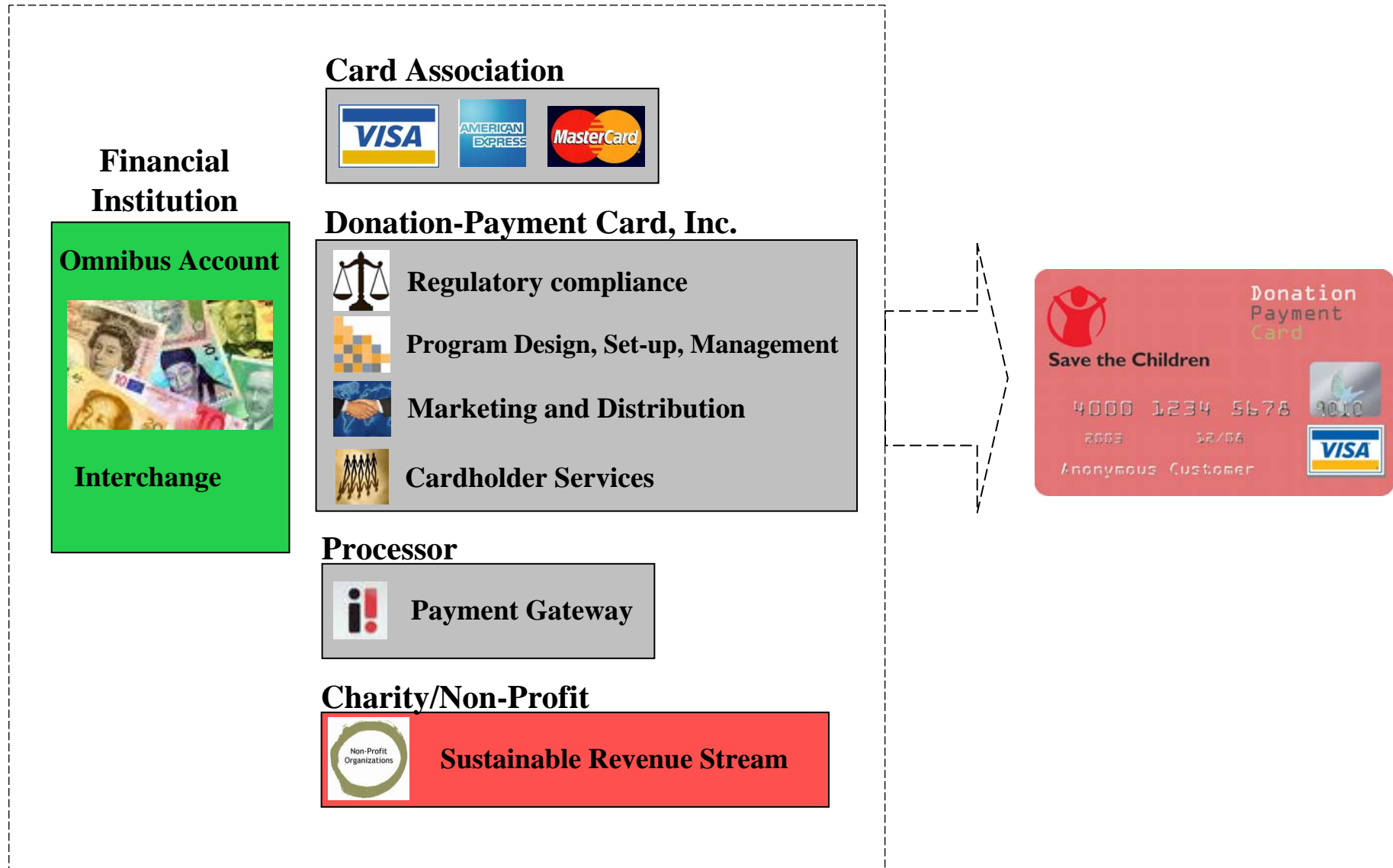
Online
Fraud



Unbanked



Business Model



Achievements: Where are we?

**Financial
Institution**

**Discussions
with Chief
Financial
Officer of**



Charity/Non-Profit

Discussions with VP of



Save the Children



Why should you invest?

European prepaid market:

- Poised to generate significant revenue
- Explosive projected growth in immediate future
- Successful Mastercard pilot project underway

Donation-Payment card:

- Preempts legal issues (whose money?)
- Channels funds back to society
- Strong value-proposition to consumers, financial institutions
- Attracts consumers: it is more than just a card!