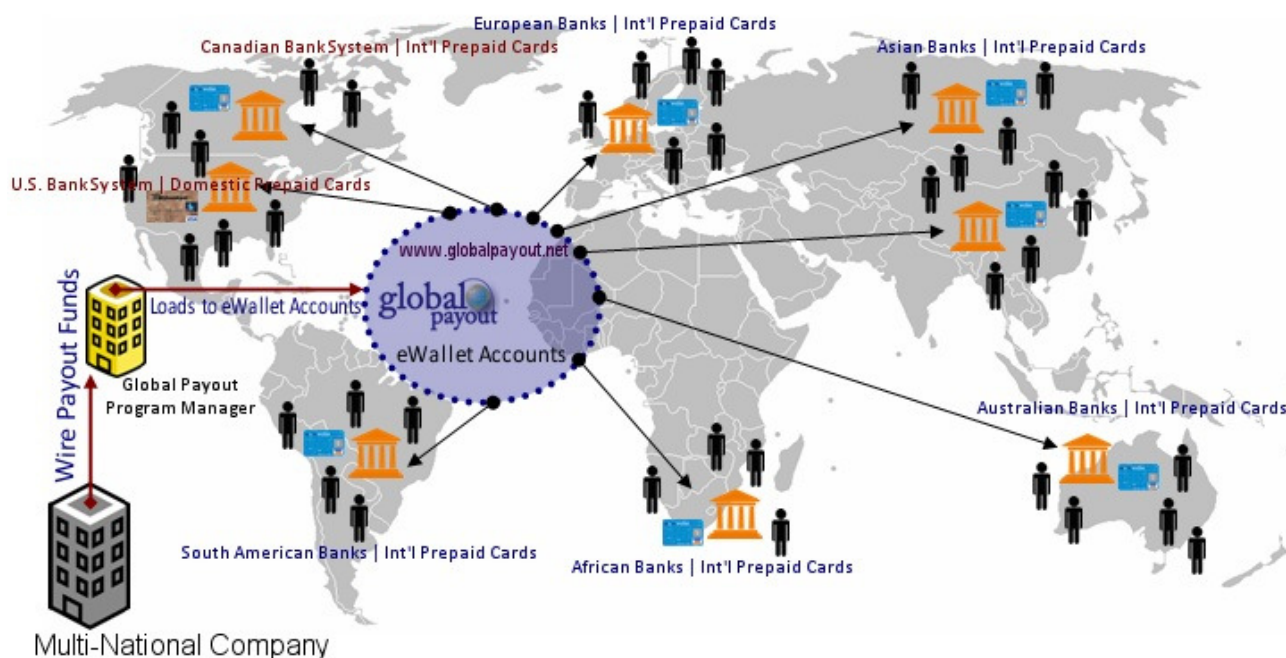


MONEY FLOW ON THE eWALLET PLATFORM



Global Payout's eWallet Payment Gateway Platform

- The payment platform connects financial institutions around the world to securely deliver international funds
- The payment platform has key banks in each country used to connect into an EFT system in that country
- The key banks are used to initiate the transfer of funds to other banks within that country

Money Flow of the Closed Loop System at the MACRO Level:

1. The multi-national company transfers funds from their corporate account to Global Payout's bank;
2. The multi-national company loads ("funds") eWallet accounts by making ledger entries using web access to the eWallet platform;
3. Custom fees for each company based upon volume; and,
4. Revenue shared by each company from transactions.

Money Flow of the Closed Loop System at the MICRO Level:

1. The eWallet account is loaded by the multi-national company using web access to the eWallet platform (funds remain in Global Payout's eWallet-connected bank account); and,
2. The eWallet account holder can now transfer funds to:
 - a. Bank Account (U.S. and internationally)
 - b. Prepaid Debit Card (U.S. and internationally)
 - c. Credit Card (pay down balance)
 - d. Another eWallet
 - e. Purchase product and services from the company – eliminating merchant processing fees
 - f. Auto debit for subscription payments or product purchases from eWallet account