



Operations and Sales Manual

Table of Contents

Company Overview.....	5
Company: eMONEco, Inc.....	5
Websites	6
www.eMONEco.com – Corporate site (Coming soon)	6
www.mobilemone.com – Product Site	6
http://emoneco.net/ (NOTE: no “www.”) – eMONEco’s Information site	6
Company Name.....	6
Product Name and Capitalization	6
Product Flowchart.....	7
Business Model and Distribution Channel.....	8
Getting Started.....	9
Email.....	9
Portal Login - http://emoneco.net/	10
Portal – Sell Sheets.....	11
Posters	12
Brochures and Flyers.....	12
Benefits Sheets.....	13
PowerPoint Presentations	13
User Guides	14
Sales Tools.....	14
Business Tools	15
Portal Login – From Cell Phone	16
Software.....	17
Essential Software.....	17
HIGHLY Recommended Software!! (Most all are FREE!)	17
Information Sources – Automated for your convenience	18
LinkedIn Personal Profile	20
Industry Information.....	21
Prepaid Card Programs	21

Why mobile monē? 23

 Original TED Video - <http://www.youtube.com/watch?v=d2SEPoQEgqA> 23

 Why mobile monē? 23

What is mobile monē? 24

 Video Introduction Overview - <http://emoneco.net/mone/> (2.5 minute video overview) 24

 Endless Opportunities 24

 Program Components / Makeup 25

 Talking Points 27

Product Features and Essential Specifics to know! 28

Product Offerings 29

 Key Differentiation 29

Consumer Card Art Proof Sheet..... 30

 Banks 31

 Value Proposition 31

 Sell Sheet 31

 PowerPoint..... 31

 BillPay 32

 Value Proposition 32

 Sell Sheet 32

 Cash Management 33

 Value Proposition 33

 Sell Sheet 33

 Power Point..... 33

 Consumer 34

 Value Proposition 34

 Sell Sheet 34

 “Fee Sheet” 34

 PowerPoint..... 34

 Credit Unions – CAUTION: Language is different!! 35

 Credit Union Language..... 35

 Value Proposition 35

 Sell Sheet..... 35

PowerPoint.....	35
Generic.....	36
Organizations	36
Prepaid Cards	37
Why Outsource?	38
Giving (Non-Profits)	39
Insurance.....	40
Merchants.....	41
Payroll	42
Value Proposition.....	42
Sell Sheet.....	42
PowerPoint.....	42
Schools	43
Value Proposition.....	43
Sell Sheet.....	43
PowerPoint.....	43
Security	44
Value Proposition.....	44
Sell Sheet.....	44
PowerPoint.....	44
Rewards Programs	45
New Benefits Programs.....	45
Assist Plan	46
Advantage Plan	47
Premier Advantage Plan	48
Ultimate Advantage Plan	49
Quick Start Guides	51
Mobile monē Quick Start Guide	51
Mobile monē SMS and IVR Guide.....	52
Competition	53
In General	53
Mobile Banking – mobile apps that access your bank account.....	54

Mobile Wallets	54
Sales	55
ABC ... Always Be Closing!!	55
Elevator Pitches.....	56
Networking Opportunities	58
LinkedIn Groups	58
Meetup.com – NBI Groups	58
LeTip Meetings	58
Merchant Processing / Standard Credit Card Processing	59
Resellers	62
Definitions / Levels.....	62
Reseller Startup Process Flowchart	63
Reseller Startup Process Flowchart – Reseller Level Determination	64
Reseller Startup Process Flowchart – Reseller Startup Process.....	65
Reseller Startup Process Flowchart – Order Processing	66
Reseller Startup Process Flowchart – Order Processing with Benefits.....	67
Employer Registration (Bulk) Page.....	68
Employee Registration (Bulk) Page	69
Bulk Registration Excel Worksheet	70
Application (only eMONE III and higher)	71
Reseller Matrix – Levels, Documents and Resources Provided	72
Interview Process (only eMONE III and higher)	73
Mobile monē - Custom Branded Requirements	74
Mobile monē Merchant	75
Resource Center / Portals	76
Direct Rep Portal	76
Resellers Portal	77



Company Overview

Company: eMONEco, Inc.

Stock OTCQB: EMON

Address: 4745 W. 136th Street
Leawood, KS 66224

Phone 913.871.4336

Toll Free 800.952.3722

Facsimile 913.738.5549

Customer Service – 800.418.0223



Websites

www.eMONEco.com – Corporate site (Coming soon)

www.mobilemone.com – Product Site

<http://emoneco.net/> (NOTE: no “www.”) – eMONEco’s Information site

Company Name

The company is spelled and capitalized eMONEco, Inc.

The company name is pronounced “e-MONEY-co”.

There are specific branding guidelines if you need it.

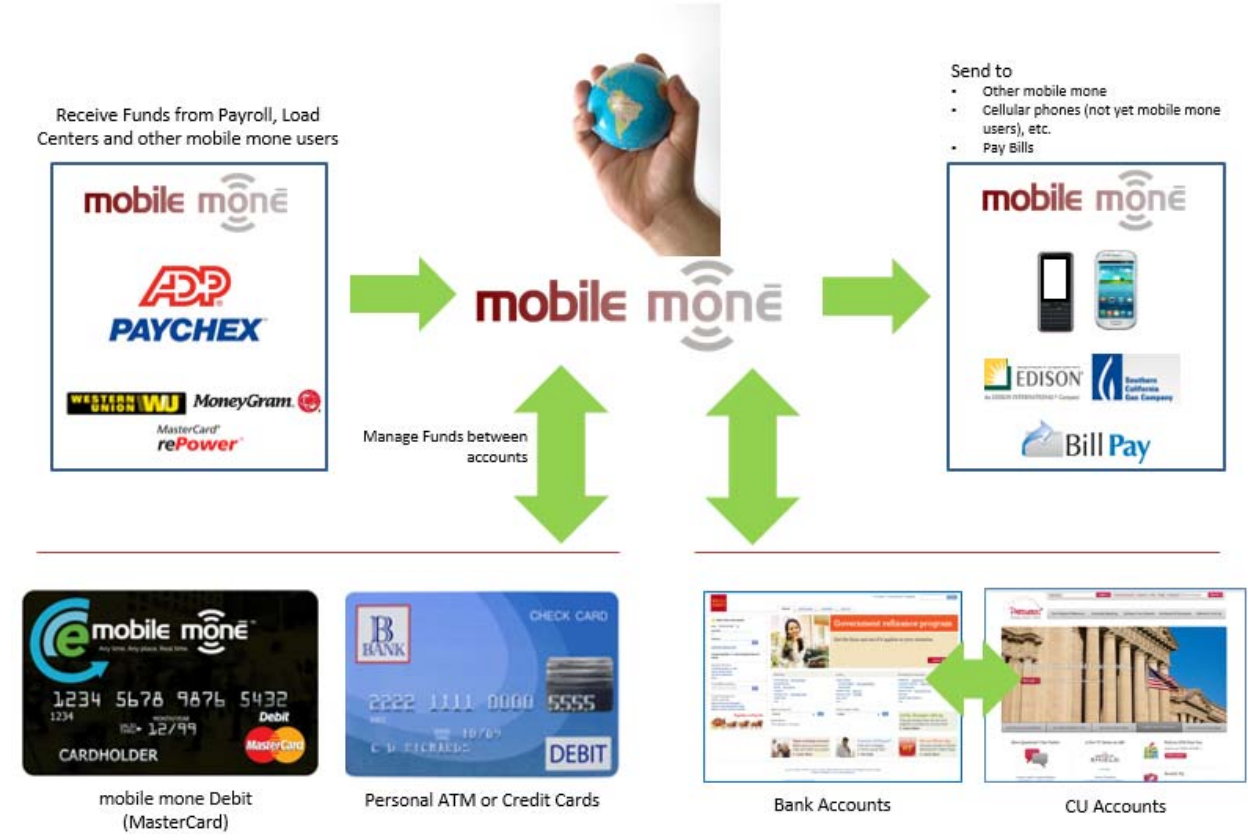
Product Name and Capitalization

The product is spelled and capitalized mobile monē.

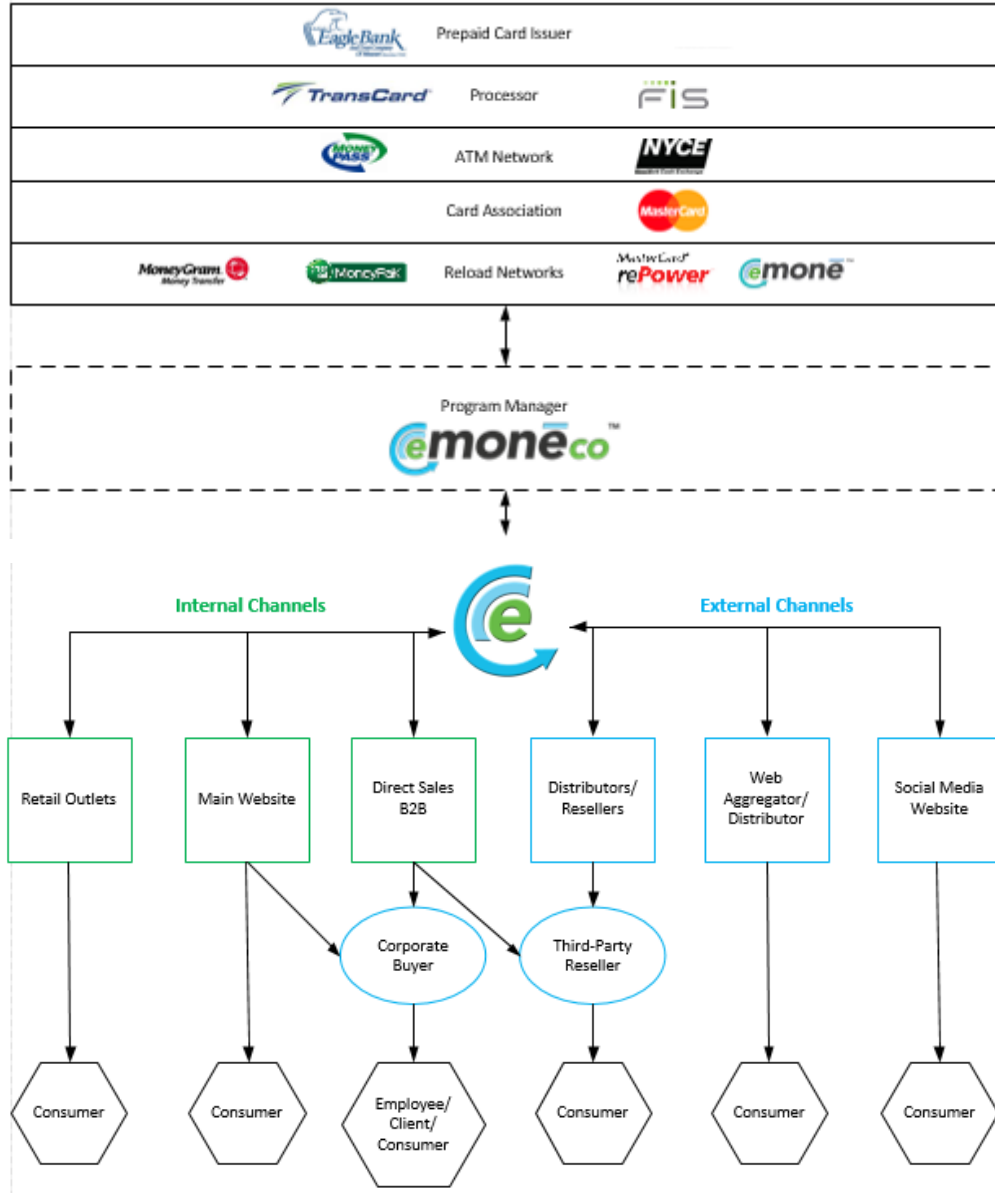
If written at the beginning of a sentence, you capitalize the m of mobile (Mobile monē)

There are specific branding guidelines if you need it.

Product Flowchart



Business Model and Distribution Channel



Getting Started

Email

NOTE: PLEASE BE AWARE!!!

Since eMONEco is a public company, we are required by law to record and store all incoming and outgoing emails from the eMONEco.com domain.

Certain keywords are also scanned for, and emails containing those keywords will be flagged for review by a corporate representative.

Setup

Complete instructions are available on the Direct Rep Portal under the:

- Business Tools
 - o Company Email Setup (Word and PDF versions of the file is there)

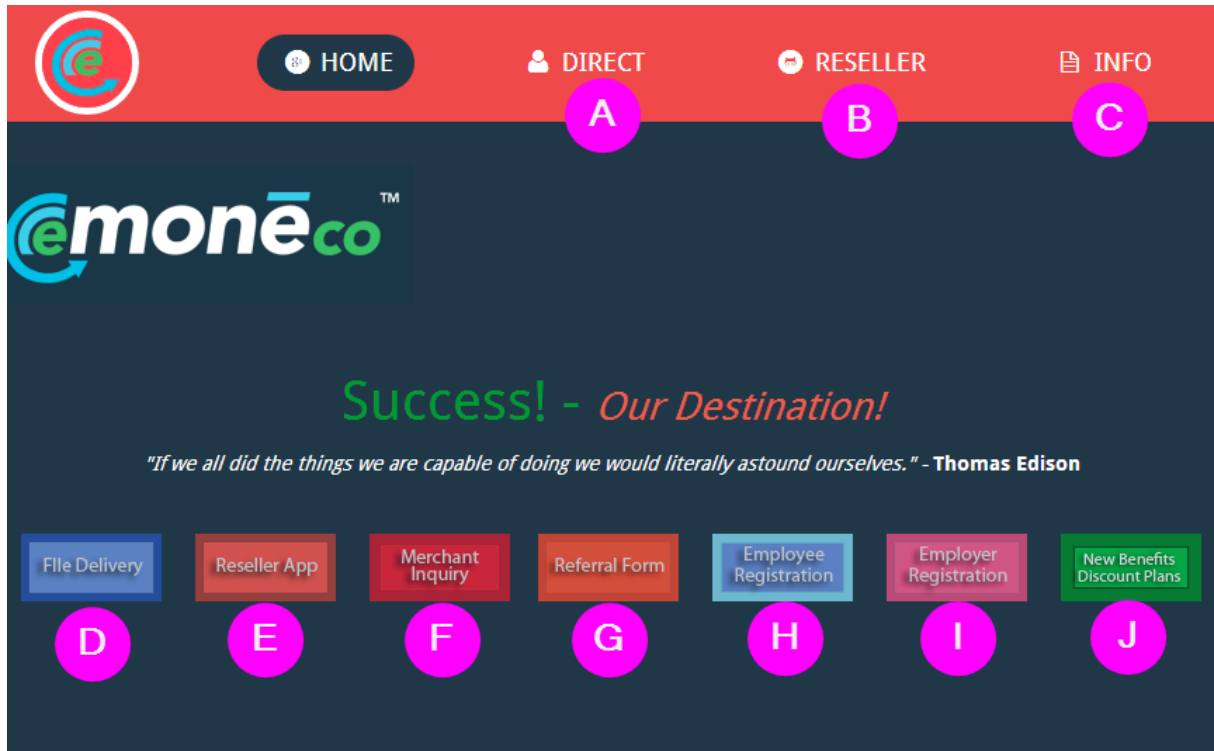
This document includes setup for

- Outlook (PC and MAC)
- Android
- Apple (iPhone / iPad)

Call if you have any issues, we can get on a GoToMeeting and Fix it!!

Portal Login - <http://emoneco.net/>

At the site found at <http://emoneco.net> you will find the following page



There you will find a few different tabs and capabilities

- A – Direct – Portal access for direct reps. Clicking will ask for login/password for direct rep
- B – Reseller – Portal access for Resellers (Levels of monē III and higher). Clicking will ask for login/password for Resellers
- C - Info – Industry Info
- D – File Delivery - Bulk Spreadsheet Delivery (NOTE: Encrypted)
- E – Reseller Application – Now an online application
- F – Merchant Inquiry (Initial request for Merchant Processing)
- G – Referral Form - Referral Request for Referral Agents to forward Contacts (NOTE: Encrypted)
- H - Employee Bulk Registration portal (NOTE: Encrypted)
- I - Employer Bulk Registration portal (NOTE: Encrypted)
- J – New Benefits Discount Signup Page

Portal – Sell Sheets

eMONEco Direct Representatives

Sell Sheets

mobile mone

111 for Banks

Mobile mone helps you embrace increasing demand for **Person-to-person payments** and **Person-to-business payments** and revenue outside traditional methods.

emoneco

mobile mone

123 for Bill Payment

Mobile mone online bill payment is simply a faster and more efficient way to pay local and national bills.

emoneco

mobile mone

123 for Cash Management

As you manage your business, it's hardly cash there to do your work every day. Using mobile mone can help you streamline your cash management methods so you can focus on your customers and your cash.

emoneco

mobile mone

123 for Consumers

Start using mobile mone today to send, receive, manage and request money instantly, safely and easily.

emoneco

mobile mone

123 for Smart Shoppers

Prepaid cards and mobile payments solutions seem to be everywhere, but do you know how much they cost?

emoneco

mobile mone

123 for Credit Unions

Mobile mone helps you embrace increasing demand for Person-to-person payments and grow and retain your member base using new and innovative methods.

emoneco

mobile mone

123 for Giving

Giving is a very personal act. Often it's planned in advance and conducted when it's impulsive and immediate, so many donor supporters want to help. They want to contribute.

emoneco

mobile mone

123 for Insurance

Identify processing and reduce the cost of processing and processing insurance payments with mobile mone.

emoneco

mobile mone

123 Merchant Solutions

Adding mobile mone means introducing merchants to a new world of opportunities.

emoneco

mobile mone

123 Merchant Solutions

Adding mobile mone means introducing merchants to a new world of opportunities.

emoneco

mobile mone

123 for Organization

If your Prepaid Card solution isn't giving you results in a key area, it's time to stop calling it a solution.

emoneco

mobile mone

123 for Payroll

Separate yourself from your competition by adding innovative methods of electronic payroll processing to your product line or employee benefits.

emoneco

mobile mone

123 Prepaid Cards

If your Prepaid Card solution isn't giving you results in a key area, it's time to stop calling it a solution.

emoneco

mobile mone

123 for Consumer Security

Safety and security in our number one concern. Stop receiving your ID card numbers and your bank account information in the world. Ask all your sensitive information behind your mobile number.

emoneco

mobile mone

123 for Schools & Students

A secure mobile financial instrument. It's time to give up paper checks. It's a Prepaid Card. And now it's time to give up student ID cards. It's time to give up student ID cards. It's time to give up student ID cards.

emoneco

mobile mone

123 Prepaid Solution

Putting a prepaid solution in consumers' hands means providing them with a complete financial solution. The complete financial solution must be met with exceptional support.

emoneco



Posters



Brochures and Flyers



Benefits Sheets

Benefit Sheets

<p>mobile monē</p> <p>Pharmacy Discount</p> <p>Save 5% to 10% on most prescriptions with the local pharmacy program.</p> <p>It's simple to use. The member goes to a local pharmacy to get their prescription filled. The pharmacist will then scan the member's phone to receive the discount. The member will then pay the pharmacist. The member will then receive the discount on their receipt.</p> <p>Only the Best Savings on most prescriptions and acute care.</p> <p>Use the Online Drug Price Checker. Link to the Online Drug Price Checker. Link to the Online Drug Price Checker. Link to the Online Drug Price Checker.</p> <p>Check for drug interactions, including over-the-counter medications and herbal supplements. Includes information on drug interactions.</p> <p>Let's talk about real solutions for you today!</p> <p>800.952.3722</p>	<p>mobile monē</p> <p>Dental Discount</p> <p>As most businesses, members receive discounts on dental services at your local mobile monē dental partner.</p> <p>Members already know their local dental partner. They just need to go to the mobile monē dental partner to get their dental services. The member will then receive the discount on their receipt.</p> <p>Members save 10% to 20% per visit on services from general dentistry and emergency dental services.</p> <p>Over a \$500* available dental services available to the national network.</p> <p>Save on routine dental services such as X-rays and fillings. Some services may not be covered. Services where available.</p> <p>Let's talk about real solutions for you today!</p> <p>800.952.3722</p>	<p>mobile monē</p> <p>Elderly Care</p> <p>The Long Term Elder Care program adds the member's spouse and dependent parents and family members. The member's spouse and dependent parents. They help you make the right choice for your family.</p> <ul style="list-style-type: none"> • Elder Care Information and Referrals. Elder Care Information and Referrals. Elder Care Information and Referrals. • Member Care. Member Care. Member Care. • Member Care. Member Care. Member Care. <p>Let's talk about real solutions for you today!</p> <p>800.952.3722</p>
<p>mobile monē</p> <p>Hearing Discount</p> <p>Save 10% to 20% on hearing services. Save 10% to 20% on hearing services. Save 10% to 20% on hearing services.</p> <p>Save 10% to 20% on hearing services. Save 10% to 20% on hearing services. Save 10% to 20% on hearing services.</p> <p>Save 10% to 20% on hearing services. Save 10% to 20% on hearing services. Save 10% to 20% on hearing services.</p> <p>Let's talk about real solutions for you today!</p> <p>800.952.3722</p>	<p>mobile monē</p> <p>Roadside Assistance</p> <p>Save 10% to 20% on roadside assistance. Save 10% to 20% on roadside assistance. Save 10% to 20% on roadside assistance.</p> <p>Save 10% to 20% on roadside assistance. Save 10% to 20% on roadside assistance. Save 10% to 20% on roadside assistance.</p> <p>Save 10% to 20% on roadside assistance. Save 10% to 20% on roadside assistance. Save 10% to 20% on roadside assistance.</p> <p>Let's talk about real solutions for you today!</p> <p>800.952.3722</p>	<p>mobile monē</p> <p>Savers Guide</p> <p>Save 10% to 20% on savers guide. Save 10% to 20% on savers guide. Save 10% to 20% on savers guide.</p> <p>Save 10% to 20% on savers guide. Save 10% to 20% on savers guide. Save 10% to 20% on savers guide.</p> <p>Save 10% to 20% on savers guide. Save 10% to 20% on savers guide. Save 10% to 20% on savers guide.</p> <p>Let's talk about real solutions for you today!</p> <p>800.952.3722</p>
<p>mobile monē</p> <p>TeleDoc Services</p> <p>Save 10% to 20% on teledoc services. Save 10% to 20% on teledoc services. Save 10% to 20% on teledoc services.</p> <p>Save 10% to 20% on teledoc services. Save 10% to 20% on teledoc services. Save 10% to 20% on teledoc services.</p> <p>Save 10% to 20% on teledoc services. Save 10% to 20% on teledoc services. Save 10% to 20% on teledoc services.</p> <p>Let's talk about real solutions for you today!</p> <p>800.952.3722</p>	<p>mobile monē</p> <p>Vision Discount</p> <p>Save 10% to 20% on vision discount. Save 10% to 20% on vision discount. Save 10% to 20% on vision discount.</p> <p>Save 10% to 20% on vision discount. Save 10% to 20% on vision discount. Save 10% to 20% on vision discount.</p> <p>Save 10% to 20% on vision discount. Save 10% to 20% on vision discount. Save 10% to 20% on vision discount.</p> <p>Let's talk about real solutions for you today!</p> <p>800.952.3722</p>	<p>mobile monē</p> <p>Work / Life Services</p> <p>Save 10% to 20% on work/life services. Save 10% to 20% on work/life services. Save 10% to 20% on work/life services.</p> <p>Save 10% to 20% on work/life services. Save 10% to 20% on work/life services. Save 10% to 20% on work/life services.</p> <p>Save 10% to 20% on work/life services. Save 10% to 20% on work/life services. Save 10% to 20% on work/life services.</p> <p>Let's talk about real solutions for you today!</p> <p>800.952.3722</p>

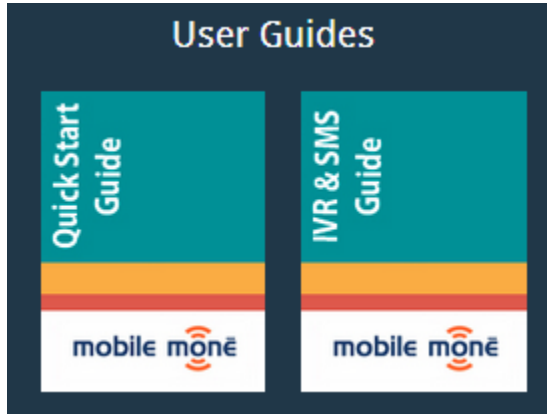
PowerPoint Presentations

Power Point Presentations

	<p style="text-align: center;">NOTES</p>
	<p style="text-align: center;">NOTES</p>
	<p style="text-align: center;">NOTES</p>












User Guides



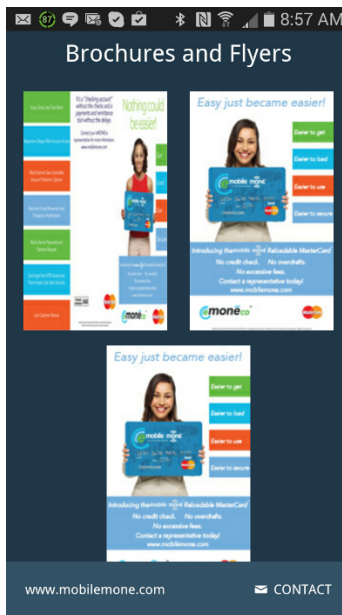
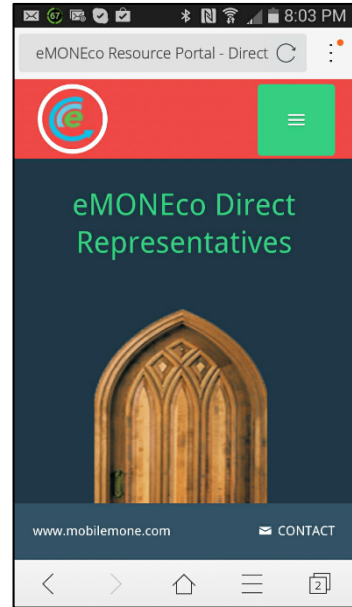
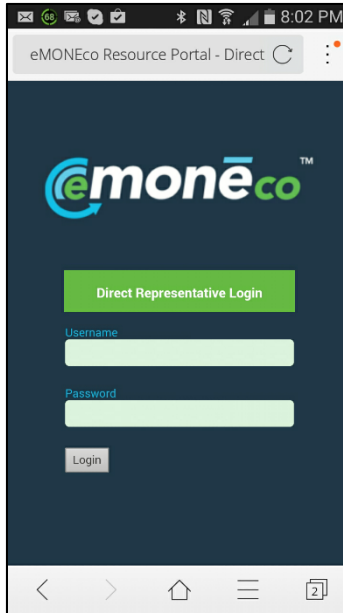
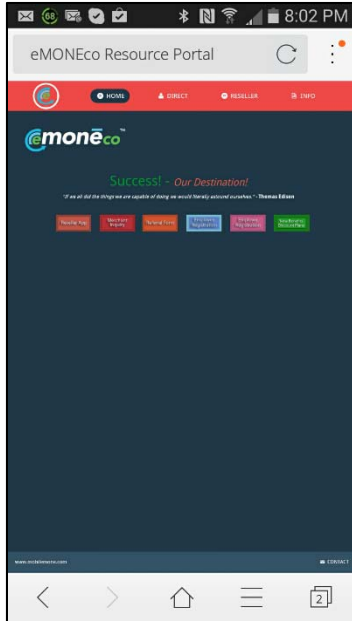
Sales Tools



Business Tools

Business Tools		
 Company Email Setup Business Tool	 Earnings Calculator SMS / MS Business Tool	 Earnings Calculator Referral Agent Business Tool
 Earnings Calculator eMONE III Business Tool	 Earnings Calculator eMONE IV Business Tool	 Earnings Calculator eMONE V Business Tool
 Purchase Request Business Tool	 Sales Forecast Business Tool	 Travel Request Business Tool

Portal Login – From Cell Phone



Software

DO NOT USE PIRATED SOFTWARE EVER!!!

Essential Software

Adobe PDF Reader (Free, download from www.adobe.com)

Anti-Virus Software – YOU HAVE TO HAVE THIS!!!

PC = Free AVG <http://free.avg.com/us-en/free-antivirus-download>

Mac = iAntiVirus <http://www.iantivirus.com/download/>

GoToMeeting Viewing – You can work from web viewer or software client. Optional download first time you join.

Malware Scanner

PC = Search and Destroy - <http://www.safer-networking.org/>

Mac = Sophos <http://www.sophos.com/en-us/products/free-tools/sophos-antivirus-for-mac-home-edition.aspx>

Office Online (formerly Office 365) – Office 365 Home Premium - \$9.95 per month for up to 5 computers, includes Microsoft Online Storage

Outlook – Provided free for your eMONEco personnel. Please request the link.

HIGHLY Recommended Software!! (Most all are FREE!)

Backup Software (and backup location – cloud or external drive. BACKUP WEEKLY!!

PC = SyncBack Free - <http://www.2brightsparks.com/freeware/freeware-hub.html>

Mac = AirPort Time Capsule

DropBox – Cloud Storage

2GB for Free, we use for sharing large files. www.dropbox.com

HyperSnap – Screen grab and Editing Software

<http://www.hyperionics.com/>

Secunia PSI

Tracks all your software that is installed, and will update/alert the software that is out of date or vulnerable.

http://secunia.com/vulnerability_scanning/personal/

Skype

Great IM program, also free computer to computer calling.

<http://www.skype.com/en/>

Tune-up Utilities (PC)

Auto-scans PC for issues, and fixes them for you before they become problems.

www.tune-up.com

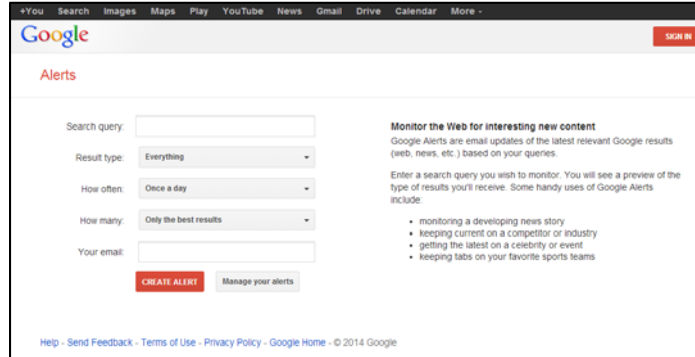
Information Sources – Automated for your convenience

Google Alerts (Info delivered to your inbox)

Login to your Google Account (or great a GMail account)

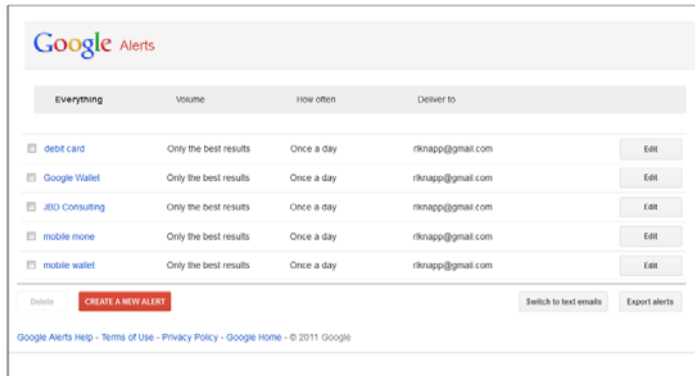
Access via <http://www.google.com/alerts>

Enter keyword you want to receive alerts from, result, how often, etc.

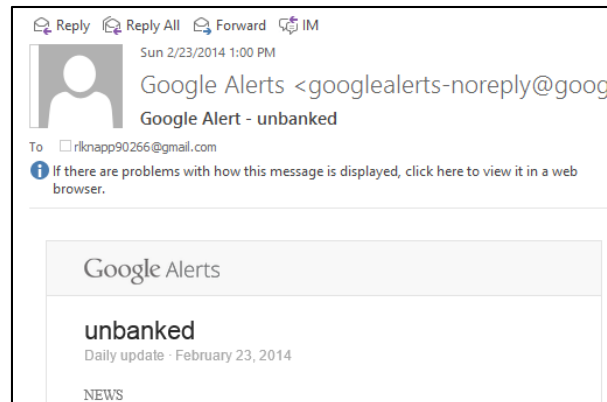


You can have as many Google Alerts as you care to.

Suggested ones: mobile wallet, mobile payments, Google Wallet, etc.

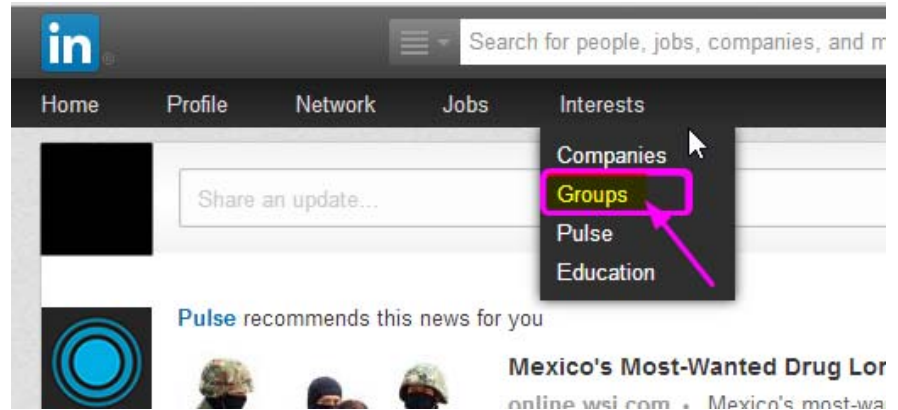


Great research info, delivered to your email.



LinkedIn Groups (www.linkedin.com)

Go to their site, and sign up for various groups.



Great groups on Mobile Wallets, Mobile Payments, etc.

Payment Eye (www.paymenteye.com)

Go to their site, and sign up for their newsletter.

Great research info, delivered to your email.

Payments.com

Go to their site, and sign up for their newsletter.

Great research info, delivered to your email.

LinkedIn Personal Profile

If you do not have one – YOU SHOULD!!

People will check out your profile after meeting or speaking with you.

Link eMONEco Company Page as your current position. (Use eMONEco, Inc.)

No other position should be shown in the first position chronologically.

We are establishing text for your profile as well.


Industry Information

Prepaid Card Programs

Prepaid Card Programs are

1. Expensive
2. Take a long time to setup

	Traditional In-House Prepaid Card Program	mobile monē Standard Program	mobile monē Custom Program
Time to Implement	1.5 years (average)	Immediate	45-60 Days for Artwork Approval
Cost	\$1.5 Million +	\$0	Setup: Up to \$22,500 + cost of "Plastic"
Risk	FI assumes 100% of all Risk	None	None



 Potential to make a LOT of MONEY with no risk and Minimal investment!

NOTE: The cost and time is usually a LOT higher. These can take 2+ years, and \$2+ Million!!

General Purpose Cards / Prepaid Cards (continued)

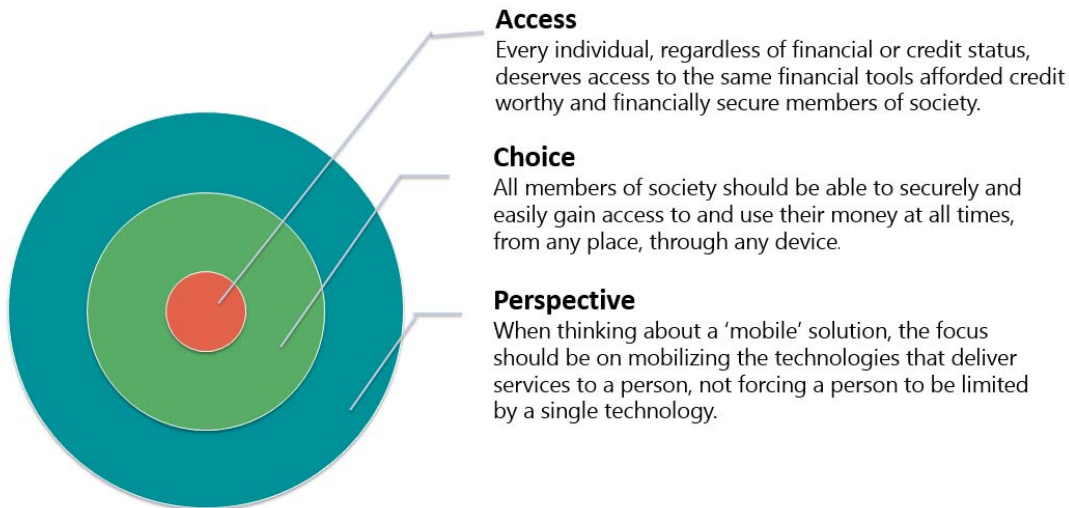


- “Flat” Prepaid Card (Glorified “Gift Card”)
- Then have a choice to:
 1. Take to ATM and withdraw
 2. Spend the money (Credit / Debit)
 3. Physically go to bank branch and withdraw and deposit into account
- If you lose the card – you lose the funds
- No way to link accounts and move funds to them
- No means to have “multi-channel access”
 1. Cannot access funds by IVR / Text / Web / Smart Phone App
- No revenue share with the solution (For Partner)
- Same as every other payroll processor out there (no differentiation)

Why mobile monē?

Original TED Video - <http://www.youtube.com/watch?v=d2SEPoQEggA>

Why mobile monē?



- An introduction of our core essence; born from the ideas that Access, Choice and Perspective are the foundation for a new payments ecosystem
- We solve real money movement and real money management problems
 - Our five pillars of strength
 - Safe and Secure - We ensure that all applicable governmental regulations and industry best-practices are adhered to/exceeded; we protect the consumer with individually insured accounts (FDIC today, seeking NCUA), not aggregate account protection
 - Real Value - Our users benefits exceed any in the industry; they simply do more for, and provide more value to, our account holders; pricing is more than competitive and transparent
 - Technologically Advanced - We own our proven technology, allowing us to control security, compliance, quality and features; cloud-based/SaaS – no costly infrastructure and implementation requirements; no integration to core systems
 - Mobile Money Management – It's not in the near future – it's now! 91% of adult Americans have cell phones (source: Pew Internet and American Life Project); they ABOSOLUTELY should be able to manage their money from their mobile phones
 - Financial Stability - Part of a family of companies backed by a multi-billion dollar, privately held corporation

What is mobile monē?

Video Introduction Overview - <http://emoneco.net/mone/> (2.5 minute video overview)

Endless Opportunities



- Mobile monē isn't B2B or B2C; it's a powerful hybrid solution that can position you in any or all of these areas
- Mobile payments and mobile banking are not only two of the fastest growing initiatives, they also can introduce banking and payments services to new markets if properly deployed INCLUDING UNDERSERVED MARKETS (GEN Y, credit-challenged, cash users, etc.)
- We've developed a single solution that addresses all five of today's 'hottest' areas of financial services interest
 - Banked (Chase, B of A) – Account aggregation: connect all credit cards, debit cards, checking, savings, share draft accounts to your mobile monē wallet and benefit from the added security and multi-channel accessibility to funds 24/7
 - Under-Banked (MetaBank, netSpend) - Benefit from the low-cost delivery of a full featured multi-channel banking tool that adds levels of transaction security not commonly made available to the under-banked and unbanked members of society
 - Peer-to-Peer (obopay, PayPal) - Simply put, DO MORE...PAY LESS! A need for a cost-effective Person-to-Person (P2P) micro-payments OPEN network was clearly recognized and mobile monē delivers the perfect real-time multi-channel solution
 - Merchant Network (VISA, MasterCard) - Expand reach to a broader customer base and save money on current transactions by reducing interchange costs with same day settlement
 - Remittance (Western Union, MoneyGram) - Transfer money from any mobile phone (monē account) to anyone's mobile phone anywhere in the world at a fraction of the cost of a wire transfer or retailer transfer with IMMEDIATE AVAILABILITY

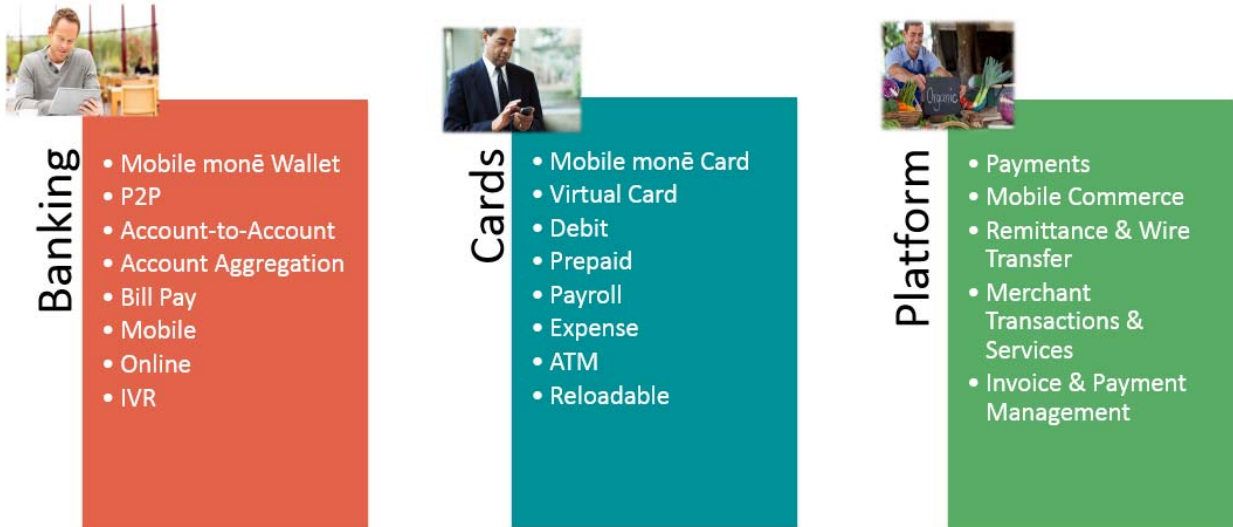
Program Components / Makeup



Four areas make up our offering

- Issuer/Issuing FI (Eagle Bank is the main Issuing Bank, and others are being added)
- Program Manager (eMONEco, Inc.)
- Processor (TransCard)
- Card Association (MasterCard)

Program Components / Makeup



- The business/operating model allows you to decrease internal cost and collect revenue while decreasing risk
 - Good Funds Model
 - No high-tech/high-cost implementation or integration to core/legacy systems
- High level overview and application/examples of hybrid solution by each category (audience determines examples/focus on their interests/problem needing solution)
 - Banking
 - Cards
 - Platform

Talking Points

At eMONEco, we offer a mobile wallet/prepaid card solution called mobile monē. Mobile monē provides mobile financial services and money movement solutions.

Mobile monē is an individual insured bank account that:

- 1) Anyone can get
- 2) Cannot be overdrawn
- 3) Has a very low cost of use for the consumer

It can be accessed by texting, telephone, internet, smartphone and debit card - though a smartphone is not needed. These channels are integrated, working together in real time. Funds transfers in network are instant.

The solution is highly secure as well. All accounts may be locked; so losing card and/or phone does not mean the money is lost.

No Chex system or credit check – but consumer does need one of the following:

- 1) US - issued ID
- 2) Permanent Resident (green) card
- 3) Mexican Consulate Matricula ID

Mobile monē means that ALL consumers can have secure, convenient & low cost access to their money - and be able to send money, pay bills and conduct financial transactions.

Product Features and Essential Specifics to know!

Overall:

- FDIC Insured Bank Account associated to your cell phone
- Real Time Account to Account Transfer (done literally in milliseconds)
- Ability to Lock Accounts - Highly Secure
- Access your funds through Multichannel Access (SMS Texting, Web and Voice Banking)

Who can sign up and use?

- Anyone, who satisfies an OFAC Screening (US Department of Treasury - Office of Foreign Assets Control)
- Every user **must** sign up and provide their information
 - Name
 - Cell Number
 - Email
 - Social Security Number (Green Card or Mexican Matricula Card)
 - Physical Address (not PO Box) to receive physical card)
- Must be over 18 years of age for your own account.
- Account holder needs to be in the United States

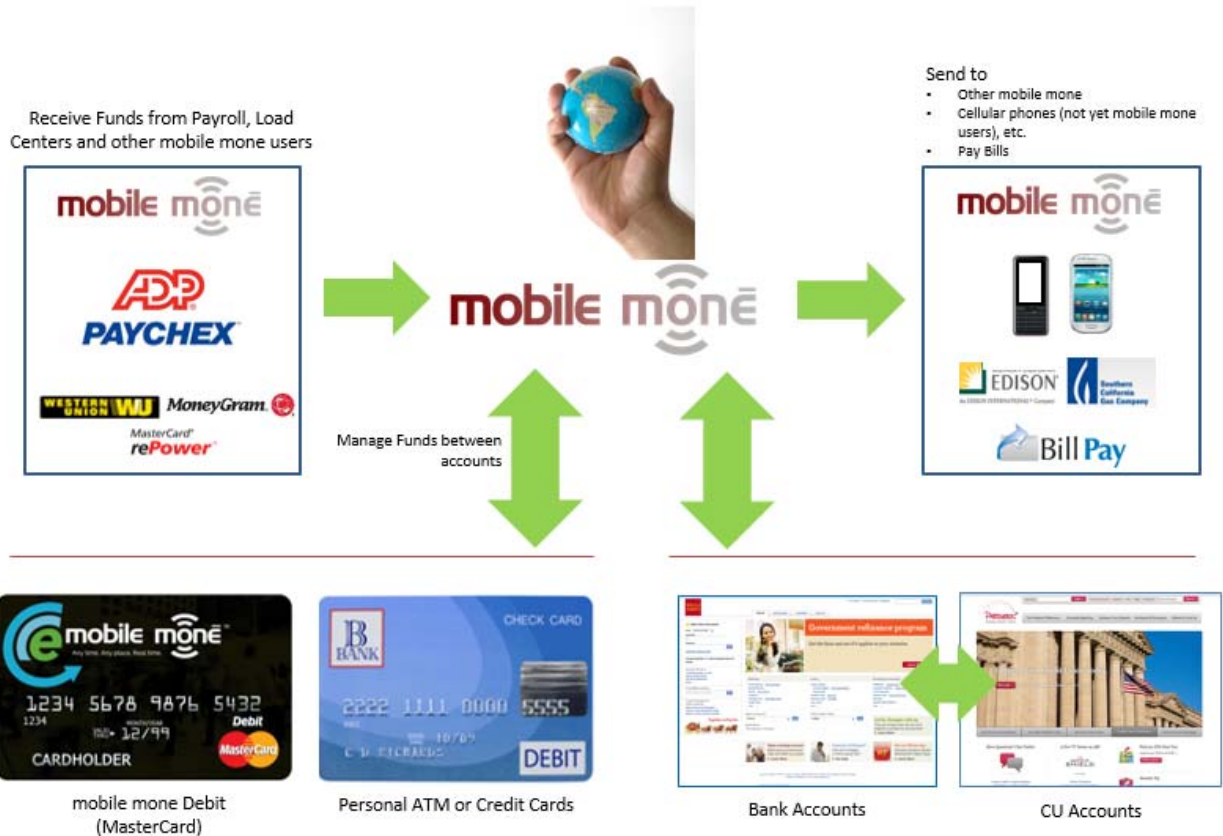
Any restrictions to your accounts?

- All mobile monē accounts are subject to the Patriot Act.
- In your account, you may only have a maximum of 3 accounts (wallet or card accounts)
- The maximum amount you may have in each account is \$10,000 (in a standard account)
- You may only send up to \$10,000 per day

Product Offerings

Key Differentiation

- Complete solution for mobile financial services and money movement solutions
- Mobile payments, P2P, mobile banking, etc. all in one
- Real time A2A and P2P
- Ability to “Lock Accounts” - Highly Secure
- FDIC Insured



Consumer Card Art Proof Sheet



Banks

Value Proposition

Unique customer loyalty program that can open new markets while providing innovative online banking features. It provides a flexible fee structure that can create a new revenue stream for your financial institution.

Community Reinvestment Act provided the banks with money to help with underbanked. This is the perfect program to help them achieve their needs.

Customer / Member

Low-fee debit card that creates a FDIC-insured account, is linked to your existing bank accounts, and provides Internet banking features to securely manage your money.

Sell Sheet

Find this in Sell Sheets



PowerPoint

Find this in Power Point Presentations



Cash Management

Value Proposition

As you manage your business, a healthy cash flow is on your mind every day. Using mobile monē can help you optimize your cash management methods so you can focus on your customers, not your cash.

Sell Sheet

Find this in Sell Sheets



Power Point

No Presentation exists for Cash Management

Consumer

Value Proposition

With mobile monē your phone is turned into an FDIC insured account, placing funds management, protection, and control in the palm of your hand. Request payments or pay anyone, anytime, anyplace, anywhere — using your mobile phone number — without sharing sensitive information.

Sell Sheet

Find this in Sell Sheets

“Fee Sheet”

Find this in Sell Sheets

Transaction Type	Transaction Fee	Transaction Fee	Transaction Fee	Transaction Fee	Transaction Fee
ACH Transfer	\$0	ACH Transfer	\$0	ACH Transfer	\$0
Bill Payment	\$0	Bill Payment	\$0	Bill Payment	\$0
Card Payment	\$0	Card Payment	\$0	Card Payment	\$0
Check Deposit	\$0	Check Deposit	\$0	Check Deposit	\$0
Direct Deposit	\$0	Direct Deposit	\$0	Direct Deposit	\$0
Mobile Payment	\$0	Mobile Payment	\$0	Mobile Payment	\$0
Peer-to-Peer	\$0	Peer-to-Peer	\$0	Peer-to-Peer	\$0
Wire Transfer	\$25	Wire Transfer	\$25	Wire Transfer	\$25

PowerPoint

Find this in Presentations



Credit Unions – CAUTION: Language is different!!

Credit Union Language

Credit Unions speak a different language, and you must be careful! While Banks have “customers”, Credit Unions have “members.” This may seem minor, but it is a huge thing with Credit Unions.

Value Proposition

Unique customer loyalty program that can open new markets while providing innovative online banking features. It provides a flexible fee structure that can create a new revenue stream for your financial institution.

Community Reinvestment Act provided the Credit Unions with money to help with underbanked. This is the perfect program to help them achieve their needs.

Customer / Member

Low-fee debit card that creates a FDIC-insured account, is linked to your existing credit union accounts, and provides Internet banking features to securely manage your money.

Sell Sheet

Find this in Sell Sheets



PowerPoint

Find this in Presentations



Generic

Organizations

Value Proposition

Organizations will say they have Prepaid Card programs. This asks if the solution isn't giving them results in 5 key areas: 1. Cost, 2. Security, 3. Management, 4. Payments, 5. Cash Accessibility.

Sell Sheet

Find this in Sell Sheets



mobile monē for Organization

If your Prepaid Card solution isn't giving you results in 5 key areas, it's time to stop calling it a solution.

1. Cost
2. Security
3. Management
4. Payments
5. Cash Accessibility

The reasons to offer and use a prepaid card solution can vary. But whatever your reason, you expect results. Demand faster, more efficient account management control with unparalleled payment options, access and security. Oh, and don't forget to save money. The mobile monē prepaid card solution does this and more. It's all about results.

emoneco
Real solutions for real problems.

mobile monē

- Inexpensive** monthly cost: Low cost fee structure and integration with integrated mobile mobile banking, P2P payments, remittance, and corporate services.
- Cash accessibility**: Cardholders benefit and easily access funds from anywhere MasterCard® is accepted worldwide.
- Secure multi-channel**: User certified account linking and password across multiple access channels, and for end-to-end commercial encryption and multi-factor authentication. Money movement verification.
- Real time Payments**: Using mobile monē with other mobile monē members makes funds are delivered to cardholders, and merchant accountholders, in real time!
- Management** multi-channel: Adaptive, anytime, anywhere, mobile monē grant cardholders comprehensive account management and payment control via web, voice or SMS channels.

Benefits for Organizations

- Offer a branded turn-key card solution with integrated real banking and mobile payments functionality, not just information alerts and online transaction and expense review.
- Generate revenue in the lucrative P2P space.
- Respond to growing P2P payments demand.
- Attract new customers and increase loyalty with innovation.
- Grow customer base through use SMS-based money movement.
- Reduce costs associated with credit card, check and wire processing.
- Eliminate the hassle and potential of loss managing travel expenses.
- Promote green payment services and appeal to eco-friendly demographics.

Benefits

- Transfer money and make payments instantly to anyone, anytime, anywhere.
- Stay informed - real time transaction alerts.
- Secure accounts with customer controlled account linking.
- Eliminate the need to carry cash, send expense reports or money orders, or use check-cashing outlets.
- Finance any expense and ongoing bill payment, including immediate and recurring payments.
- Fast, secure funds payments - no checks, stopgap, awkward or slow.
- Track account activity quickly and easily.

Fee Overview

ACTING	DEPOSIT	ATM
Mobile Prepaid Account: \$0.00	Mobile monē to mobile monē: \$0.00	Domestic in-network withdrawals: \$0.00
Mobile Prepaid Card: \$3.00	Domestic account to mobile monē: \$0.00	Domestic out-of-network withdrawals: \$0.50
RECURRING AUTOMATIC DEBITTERS	TRANSFER	OVERSEAS
Mobile Prepaid Card: \$0.00	Mobile monē to mobile monē: \$0.00	International electronic debits: \$0.00
Mobile Prepaid Account: \$0.00	Mobile monē to International account: \$0.00	Overseas mobile payment transfers: \$0.00

Contact us today! **800.952.3722**

mobile monē 100%
 4750 W. 210th Street
 Greenwood, WI 53022

PowerPoint

No Presentation exists for Generic



Prepaid Cards

Value Proposition

Organizations will say they may be looking at Prepaid Card programs.

Sell Sheet

Find this in Sell Sheets



PowerPoint

No Presentation exists for Prepaid Cards

Giving (Non-Profits)

Value Proposition

Every time a supporter uses their mobile phone or card, say for everyday purchases, you receive incremental revenue. Plus, donors can use mobile monē for planned and spontaneous giving to your organization anytime and any way they choose. Mobile monē makes it easy for you and your donors to support each other.

Sell Sheet

Find this in Sell Sheets



PowerPoint

No Presentation exists for Giving



Insurance

Value Proposition

Mobile monē reduces overall payment acceptance and delivery costs while you offer enhanced convenience and value-added benefits to your policy holders and service providers.

Your policy holders can use their FDIC insured mobile monē Wallet and Card, a virtual bank account with a routing and account number, anywhere MasterCard® Debit is accepted, including merchants, financial institutions and ATMs – even internationally.

Sell Sheet

Find this in Sell Sheets



mobile monē
for Insurance

Simplify processing and reduce the cost of receiving and disbursing insurance payments with mobile monē.

Mobile monē is a low-cost, turn-key solution that helps you generate additional revenue, increase operating efficiencies and better serve both banked and unbanked customers.

An alternative in cash management, the reloadable, prepaid mobile monē Wallet and Card are ideal when traditional Direct Deposit, Direct Debit, checks or money orders are not the best options for you, your policy holders or your service providers.

eMonēco
 Reduce risk. Enhance service. Increase revenue.

Enhance Your Portfolio and Your Processing

Mobile monē reduces overall payment acceptance and delivery costs while you offer enhanced convenience and value-added benefits to your policy holders and service providers. Your policy holders can use their FDIC insured mobile monē Wallet and Card, a virtual bank account with a routing and account number, anywhere MasterCard® Debit is accepted, including merchants, financial institutions and ATMs – even internationally. All you offer this way, you can benefit. Account, you can benefit. Account, you can benefit. Account, you can benefit.

mobile monē
 Used in Claims Processing

Benefits

- Real-time, good funds processing increasing collection rates, improving cash flow and lowering financing costs.
- Reduced processing processing costs by up to 10%, no need to accept or send checks, money orders or wires.
- No software integration required.
- Reloadable, pre-authorized, secure FDIC insured Wallet and Card for policy holders and providers.
- Multi-channel access via mobile device online, voice response or live operator for 24/7/365.
- Eliminate check fraud, stop payment and lost or stolen check costs.
- Customize card and custom mobile app/website and strengthen your brand.
- Knowledge based, reliability, streamlining your workflow and increasing accuracy fees for policy holders and providers.
- Payment Card Industry (PCI) and banking industry compliant with multiple forms of security and authentication.

Fee Overview

INITIAL	MONTHLY	ANNUAL
Mobile monē Wallet	\$0.00	\$0.00
Mobile monē Card	\$0.00	\$0.00
Mobile monē Debit Card	\$0.00	\$0.00
Mobile monē Wallet	\$0.00	\$0.00
Mobile monē Card	\$0.00	\$0.00
Mobile monē Debit Card	\$0.00	\$0.00

CONTACT US TODAY!
 800.952.3722

eMonēco
 474 W. 12th Street
 Leavenworth, KS 66042

PowerPoint

No Presentation exists for Insurance



Payroll

Value Proposition

Reduced cost. Increased security. Improved control. Crazy convenience. Deliver a payroll tool that's safer than cash...and way more convenient. The mobile monē product suite for payroll gives employees total control, including up-to-the-minute balances — 24 x 7 x 365 — with free on-demand statements and secure, pin-based options.

Payday is any day with mobile monē!

Sell Sheet

Find this in Sell Sheets



mobile monē
for Payroll

Separate yourself from your competition by adding **innovative methods** of electronic payroll processing to your product line or employee benefits offering.

Mobile monē for payroll helps you generate additional revenue and strengthen relationships as you bring innovation to your marketplace.

And mobile monē lets employers offer their workforce better choices and serve their Unbanked and Under-banked employees in safer, simpler and more affordable ways.

eMonēco
 Reduce expense. Increase happiness.

How do you mobile monē?
 Reduced cost. Increased security. Improved control. Crazy convenience.

Deliver a payroll tool that's safer than cash...and way more convenient. The mobile monē product suite for payroll gives employees total control, including up-to-the-minute balances — 24/7/365 — with free on-demand statements and secure, pin-based options.

Payday is any day with mobile monē!

Features

- Free Direct Deposit
- FDC insured Card and Wallet accounts
- Cash available at thousands of locations worldwide
- Up to 70% transaction alerts and notifications
- Workforce ATM withdrawals
- Full service bill payment

Benefits of Employees

- More private than a paper check
- No need to give out account information
- No more check copying fees
- More secure than carrying large sums of cash
- Elimination need to purchase money orders or cashiers checks for bill payment
- Accepted anywhere MasterCard® Debit is accepted worldwide

Benefits of Employers

- Reduced staff time managing paper payments
- Reduced check processing and handling expenses
- Reduced printing costs
- Reduced out-of-state check replacement costs
- Reduced likelihood of check fraud
- Elimination of overdraft liability

Fee Overview

INITIAL	DEPOSITS	ATM
Personal Payroll Process: \$100	Mobile credit to mobile monē: \$100	Domestic in-network withdrawals: \$100
Online Services and Card: \$0 per	Balance account to mobile monē: \$0 per	Domestic out-of-network withdrawals: \$0 per
Mobile monē Virtual Card: \$0 per	TRANSFERS	International withdrawals: \$0 per
Virtual Card Deposit: \$0 per	Mobile monē to mobile monē: \$100	STATEMENTS
Virtual Card Deposit: \$0 per	Mobile monē to from external account: \$0 per	Unlimited electronic statements: \$100
Virtual Card Deposit: \$0 per		Optional monthly paper statements: \$2.00

eMonēco
 Reduce Expense. Increase Happiness.

Contact us today!
800.952.3722

4100 W. 120th Street
 Lakewood, CO 80421

PowerPoint

No Presentation exists for Consumer



Schools

Value Proposition

A secure multi-functional instrument: It's two cards in one, an official photo ID and a MasterCard® debit card. It's a: student-to-school; student-to-student; student-to-merchant payments and funds management instrument.

Sell Sheet

Find this in Sell Sheets



mobile monē
for Schools & Students

A secure multi-functional instrument: It's **two cards in one**, an **official photo ID** and a **MasterCard® debit card**. It's a: student-to-school; student-to-student; student-to-merchant payments and funds management instrument.

Year after year, either because of a lack of knowledge or understanding, schools continue the cycle of distributing ID Cards that deliver very little benefit. Why not break the cycle?

Mobile monē helps school generate additional recurring revenue, increase operating efficiencies, and better serve students, faculty, alumni and employees.

Do more than just implement another generic school ID, implement a mobile monē ID and immediately experience a gift that keeps on giving.

emoneco
Anytime. Anyplace. Anywhere.

Use it for Access

ACCESS:
It's an official ID card
Secured buildings access card
Meal plan card
Campus dollars
Academic advising
Exam identification card
Library and check out card
Athletic events card
Special events access card

Use it for payment

ACCESS:
It's your bank card
Accepted at MasterCard® locations worldwide
Use at ATMs worldwide
Campus health services
Campus parking services
Campus Stores items
Student-to-Student or Guardian-to-Student

Benefits

- Transfer money and make payments instantly to anyone, anytime, anywhere, anywhere.
- Stay informed - real-time transaction alerts
- Secure accounts with customer controlled account locking
- Eliminate the need to carry cash, send expensive wires or money orders, or use check cashing outlets
- Flexible pay anyone and ongoing bill payment, including immediate and recurring payments
- Fast, eco-friendly payments - no checks, stamps, envelopes or fees
- Track account activity quickly and easily
- Unlimited online, text message and voice banking account access

Fee Overview - For Actively Enrolled Students

INITIAL	DEPOSITS	ATM
Personal Financial Review: FREE	Mobile monē to mobile monē: FREE	Domestic in network withdrawals: FREE
Student ID Card and Services: \$2.95	External account to mobile monē: \$3.00	Domestic out of network withdrawals: \$1.25
Mobile monē Virtual Card: \$3.25	TRANSFERS	International withdrawals: \$3.00
MONTHLY ACCOUNT SERVICES	Mobile monē to mobile monē: FREE	OTHERS
Wire Direct Deposit: FREE	Mobile monē to/from external account: \$3.00	Unidentified electronic statements: FREE
Without Direct Deposit: FREE	ANNUAL SERVICES RENEWAL	Optional monthly paper statements: \$3.00
Annually while actively enrolled: \$2.00		REPLACEMENT CARDS
		Replacement of lost card: \$4.50

Contact us today!
800.952.3722

mobilemonē.com
4745 W. 136th Street
Lawrence, KS 66044

913.871.4336 | INFO@EMONECO.COM | This program card is issued by Eagle Bank and Trust of Missouri pursuant to a license by Missouri and is not insured or guaranteed. Missouri and the Missouri State Bar are approved providers of Professional International Association. The mobile monē mobile bank account is issued by Eagle Bank and Trust of Missouri. Copyright 2014 emoneco.com

PowerPoint

No Presentation exists for School

Rewards Programs

New Benefits Programs

There is a link from the portal today, to the signup for New Benefits Programs.

This will also be located inside the product as well.



Here is the sign up page for the plans:

A screenshot of the eMONEco "PACKAGE SELECTION" page for a "Discount Medical Plan Application". The page features the eMONEco logo at the top left and a progress indicator with four steps, the second of which is "PACKAGE SELECTION". Three plan options are presented in white boxes with black borders:

- ADVANTAGE PLAN**: Includes Vision, Retail Pharmacy, and Dental. Monthly cost: \$3.95. One-Time Application Fee: \$4.95.
- PREMIER ADVANTAGE PLAN**: Includes Vision, SaversGuide®, Roadside Assistance, Retail Pharmacy, and Dental. Monthly cost: \$7.95. One-Time Application Fee: \$4.95.
- ULTIMATE ADVANTAGE PLAN**: Includes Worklife Services, Vision, Teladoc, Retail Pharmacy, Hearing Aids, Dental, and Long Term Elder Care. Monthly cost: \$9.95. One-Time Application Fee: \$4.95.

Each plan box has a "SELECT" button at the bottom. A note at the bottom of each box states: "Not available in KS, UT, VT, WA, and FL". The page footer includes "FORM #NB-48226" and the "SECURE ROLLMENT.com" logo.



Assist Plan

Value Proposition

First, it's FREE! Then save 10% to 85% on most prescriptions with the local pharmacy program.

It's simple to use. The member simply shows the membership card and prescription to the pharmacist. The pharmacist calculates the discount and the member pays the lowered price. No other forms required.

Benefit Sheets – Pharmacy Discount Plan

Find this in Benefits Sheets section



Advantage Plan

Value Proposition

First, includes Assist Plan (Free Pharmacy card).

Dental Plan (within Advantage Plan)

In most instances, members receive discounts of 15% to 50% per visit* on dental services at over 132,000** available dental practice locations nationwide.

Benefit Sheets – Dental Discount Plan

Find this in Benefits Sheets section



Vision Plan (within Advantage Plan)

Save 20% to 60% on prescription eyewear. Coast to Coast Vision (CTC) has over 12,000 eye care locations nationwide. Members save on eyeglasses, contacts, and laser surgery. The CTC provider network includes ophthalmologists, optometrists, independent optical centers and national chain locations.

Benefit Sheets – Vision Discount Plan

Find this in Benefits Sheets section



Premier Advantage Plan

Value Proposition

First, includes Advantage Plan (Free Pharmacy card, Dental and Vision Plans).

Roadside Assistance (within Premier Advantage Plan)

Roadside Assistance is available 24/7/365. It helps members when owned or leased vehicles are disabled due to unavoidable circumstances. Members only have to pay for non-covered expenses or covered costs over the 15 miles towing per occurrence maximum (up to \$80 retail value).

Benefit Sheets – Roadside Assistance

Find this in Benefits Sheets section



SaversGuide® (within Premier Advantage Plan)

SaversGuide® is an interactive, online discount program that gives members access to over 235,000 discounts/locations from Entertainment’s® exclusive database of merchant offers. Members will be able to select relevant, high-value discounts by searching where they live, work, or travel

Benefit Sheets – SaversGuide

Find this in Benefits Sheets section



Ultimate Advantage Plan

Value Proposition

First, includes Assist Plan (Free Pharmacy card), Dental Discount, and Vision Discount Plans.

Teledoc Services (within Ultimate Advantage Plan)

You can connect via telephone or e-mail, free of charge, with our network of physicians for informational or diagnostic consultation. This service is a convenient and inexpensive alternative to non-emergent Emergency Room, Urgent Care or Physician office visits.

Benefit Sheets – Teledoc Services

Find this in Benefits Sheets section



Hearing Services (within Ultimate Advantage Plan)

This program offers all of the latest technologies and models with a network of more than 3,000 full service hearing centers.

Benefit Sheets – Hearing Services

Find this in Benefits Sheets section



Long Term Elder Care (within Ultimate Advantage Plan)

The Long Term Elder Care program aids and supports members with aging parents and family members. Our qualified specialists help members with issues related to caring for an older person.

Benefit Sheets – Elderly Care

Find this in Benefits Sheets section



Worklife Services (within Ultimate Advantage Plan)

Life in today’s world can be hectic, complicated and stressful. Balancing the demands of family, work and personal needs can be tough. Thanks to Work/Life Services, you can get help right when you need it. Work/Life Services can find solutions for child care, elder care and many other everyday personal, household and family issues

Benefit Sheets – Work / Life Plan

Find this in Benefits Sheets section

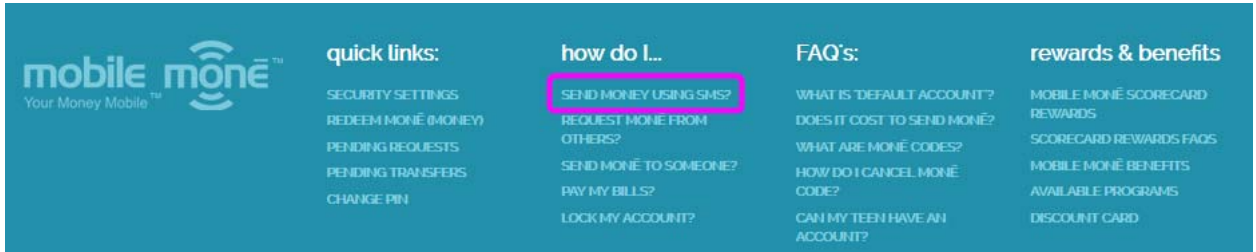


Quick Start Guides

Mobile monē Quick Start Guide

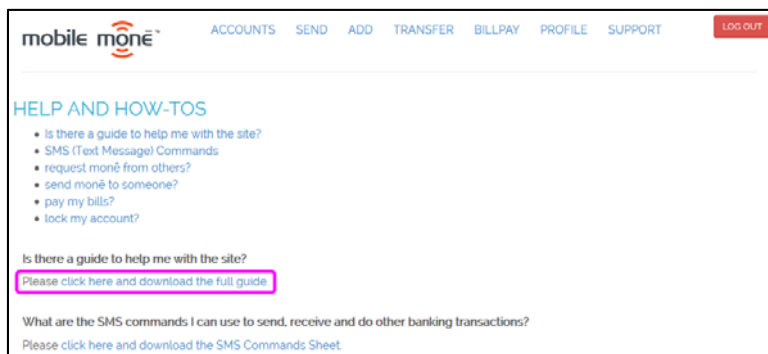
Quick Start User Guide for mobile monē.

In the footer, click on “send money using SMS?”



Then click on “click here and download the full guide”

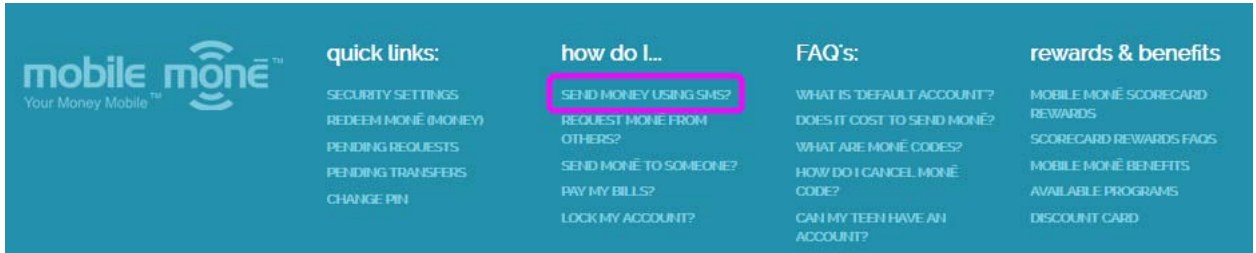
PDF



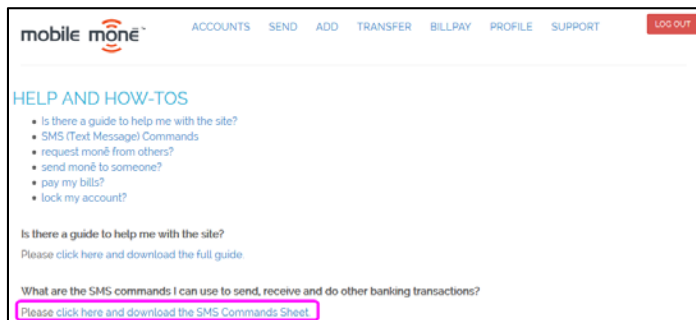
Mobile monē SMS and IVR Guide

Quick Start User Guide for mobile monē.

In the footer, click on “Send money using SMS?”



Then click on “click here and download the full guide”



PDF



Competition

In General ...

There is truly no competition out there.

There are sectors that make noise that sounds like us:

- Mobile Banking (Banks offer app to access your accounts)
 - Unable to send / receive from P2P, etc.
- Mobile Wallets (Applications that hold credit cards or rewards cards)
- Mobile Payments (Google Wallet, Paydiant, etc.)
 - Not able to truly link, send P2P, etc.
- Prepaid card
 - Not multi-channel – you lose the card – you are out the cash
- “Vaporware”
 - Lots of Press Releases of the latest and greatest wallet/payments – not a lot of these are real ...

The market is HUGE ... don't run into them in deals. However, people DO bring them up.

Some solutions are claiming FDIC insurance – but their insurance is on their WHOLE system (\$250,000 for all accounts – no individual accounts like us)

Mobile Banking – mobile apps that access your bank account



Mobile Wallets



- Closed Loop - requires “loading from credit cards”
- Card Vault – Rewards Cards
- Google Wallet – Prepaid and Credit Cards
- Aggregation model – banked with credit cards

Sales

ABC ... Always Be Closing!!

Like all sales situations ... Always Be Closing!!

Talk to everyone about it, but keep it simple. Quick 30 second overview, and ask what THEY do ... Then explain how it could help them.

Common Objections:

Objection	How to Respond
- I have "Free Checking" and don't pay fees	- "Free Checking" comes with a minimum balance – approx. \$25K - Mobile monē provides better security - Able to send money instantly to anyone (loved ones, friends)
- I keep more in my accounts	- For "banked" people, this is used more for discretionary spending.

Elevator Pitches

Elevator pitch – Top Level

“We specialize in integrating cards (debit and credit) and accounts into any cellular phone, regardless of the carrier, and in so doing deliver multichannel access to those cards and accounts for the control, management, and protection of your funds.

Best of all, accomplishing all of this while enabling you, the end user or merchant, to cost-effectively send and receive funds in real time.”

Elevator pitch – Top Level #2

Turns your mobile phone into a bank account that is FDIC insured and backed by MasterCard International. It links your phone to your banking account and gives you complete control over the security of your card and offers many money management features.

For Business

No-cost payroll card that eliminates checking writing, provides direct deposit through your existing payment provider, and is easy to implement.

Employees

Receive your pay check directly on your mobile phone which can then be linked to your designated account or cashed at a local payment center (ex. Green Dot or Western Union). Use your mobile monē card like any debit card for all goods and services.

For Non-Profits (Professional, Religious, Trade, etc.)

A unique loyalty and fund-raising tool (member benefit) that becomes a branded affinity card for your members and any of their friends and family who sign up as a result of the relationship with your organization. AND it provides downstream revenue for your organization from all associated card holders.

Members

Use the card like any debit card and support your organization every time you use it. Get your friends and family to get a mobile monē card and they can start supporting your organization as well. Pay bills, transfer money, use it every day, support your cause!

Banks / Credit Unions

Unique customer loyalty program that can open new markets while providing innovative online banking features. It provides a flexible fee structure that can create a new revenue stream for your financial institution.

Customer / Member

Low-fee (No fee?) debit card that creates a FDIC-insured account, is linked to your existing bank accounts, and provides Internet banking features to securely manage your money.

Networking Opportunities

LinkedIn Groups

LinkedIn has many groups you can join, that are great references, examples are

- All Payments Professionals
- Banking and Finance Technologies
- Card Services
- Financial Capability Through Technology
- Mobile Payments, MPOS, Mobile Banking
- Mobile Pay
- PaymentEye
- PCI Network
- Payment Experts
- Payment Strategy
- Payment Systems Network
- Prepaid Cards Conference
- Prepaid Program Owners
- PYMNTS.com: What's next in Payments

Meetup.com – NBI Groups

Meetup.com has a TON of meetings about all sort of subjects

Search for “NBI” – these are generally small businesses, good hunting grounds for payroll opportunities, and future merchant applications

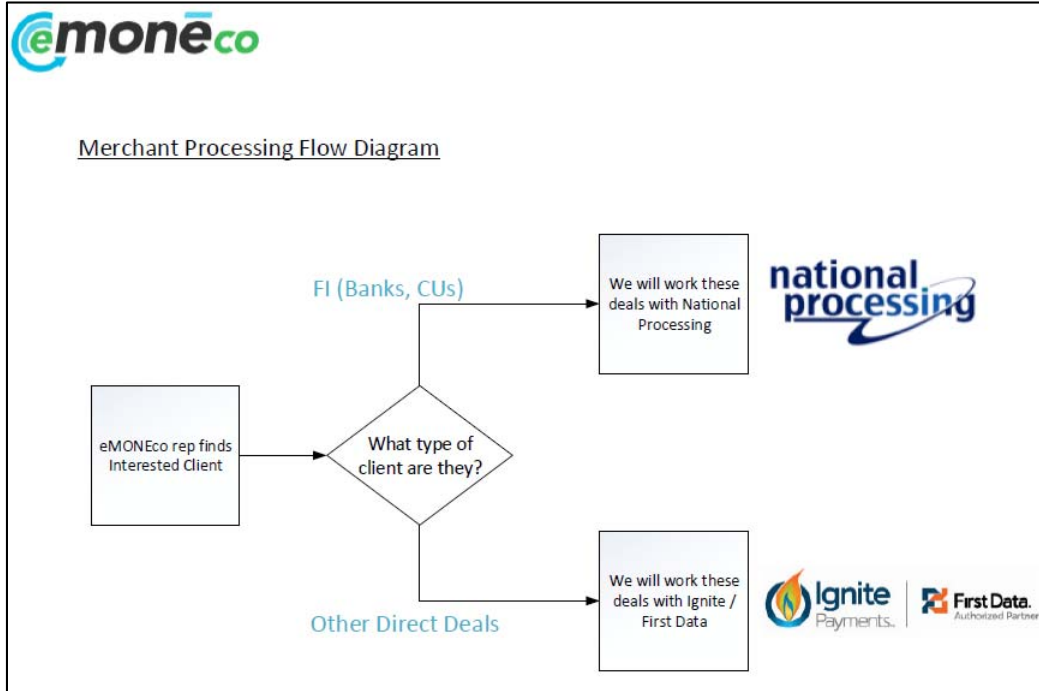
LeTip Meetings

LeTip (www.letip.com) has a TON of meetings and networking sessions.

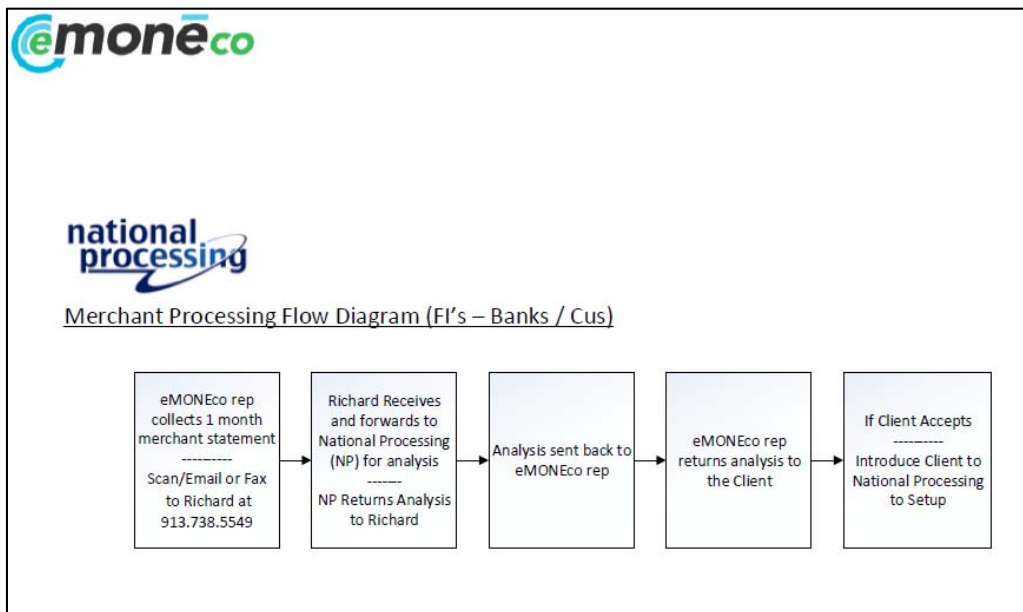
Most are breakfast meetings, and only one representative for a sector is allowed to attend the breakfast meetings. (Having the ability to explain how we are different than a Merchant Processor or Bank will be essential)

Merchant Processing / Standard Credit Card Processing

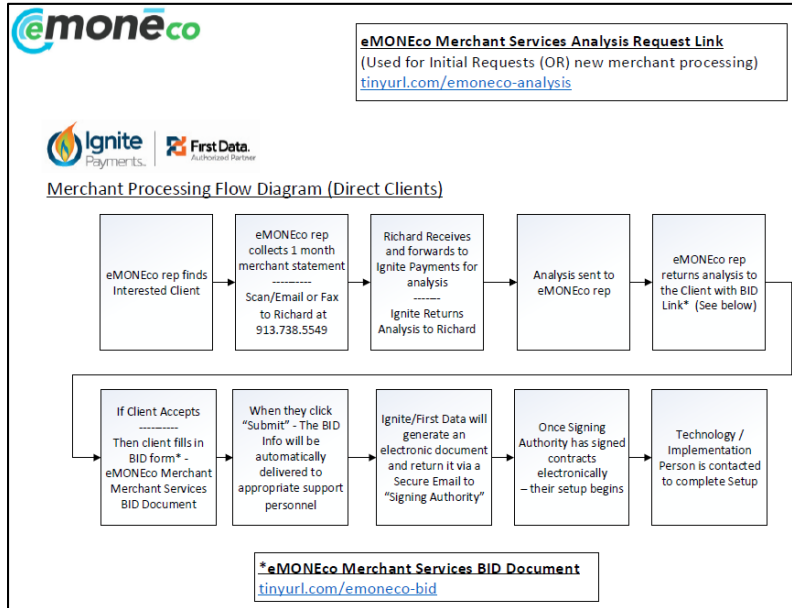
Qualifying



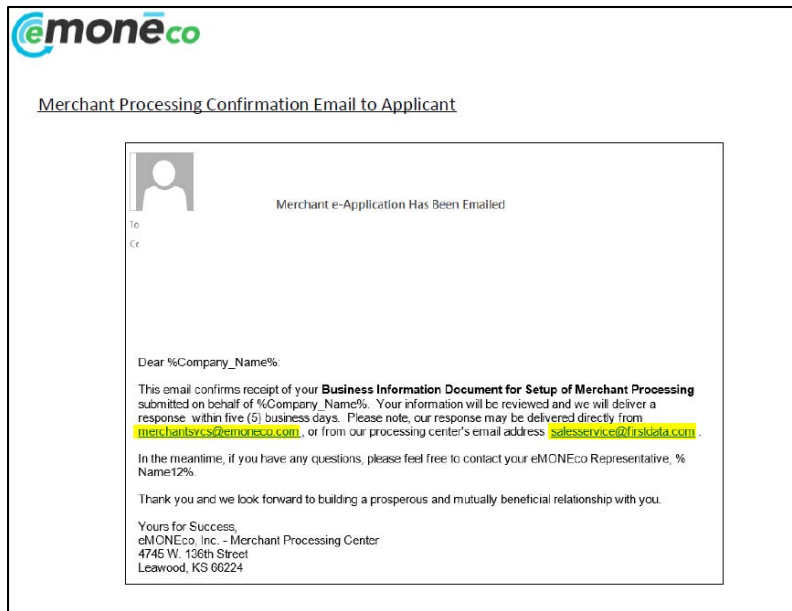
FIs – Banks / CUs




Other Direct Deals




Confirmation Email



Internal Email Received from Request





Merchant Processing Internal Email Received



Wed 6/18/2014 1:07 PM

Mobile Mone Processing Center <info@jbdconsulting.us>
 New submission for eMONEco Merchant Services and eMONE Entitlements

To:  eMONEco Info

 You forwarded this message on 6/18/2014 1:50 PM.

The following data was submitted in the form named emoneco_merchantbusiness by a visitor

Individual or Legal Business Name	Walt Disney
DBA Name	Imaginæing
Street Address	1401 Flower Street
Mailing Address	2711
Business Phone	9
Business Fax	3105551212
Merchant Email	frsapp@emoneco.com
Date Business Acquired	01/01/1900
Type of Business	Entertainment
Merchant URL	www.disney.com
Federal Tax ID	12345678
Number of Employees	4
AMEX Acceptance	no
Existing AMEX #	



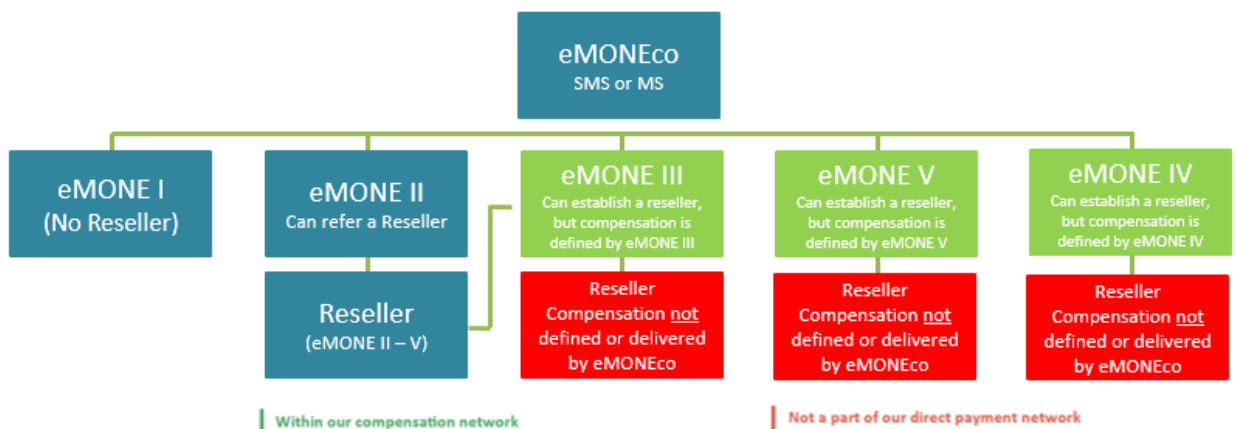
Resellers

Definitions / Levels

Document found on Sales Procedure / Reseller Responsibilities Guide (Internal doc)

Reseller Type	Description
Senior Market Specialist (SMS) or Market Specialist (MS)	Senior Market Specialist or Market Specialist is directly employed, or contracted, by eMONEco Inc. This individual undergoes a rigorous approval process, and upon approval, is required to participate in weekly training, business development and performance reporting sessions.
Authorized Reseller (AR) (Established Reseller)	Authorized Reseller is contracted by eMONEco Inc., after having submitted a reseller application, which must be approved after the applicant completes a phone interview. Authorized Reseller is required to perform at contracted levels and have direct sales (prospect identification and development) and marketing responsibilities (collateral creation and associated cost). eMONEco provided marketing collateral usage is optional.
Business Development Partner (BDP) (Less established)	Business Development Partner is contracted either by an Authorized Reseller or eMONEco Inc. directly. Business Development Partner is required to perform at contracted levels and have direct sales (prospect identification and development) and marketing responsibilities using eMONEco provided marketing collateral (associated creation cost is the responsibility of the BDP).
Referral Agent (RA) Individual who passes leads	Referral Agent is contracted by an Authorized Reseller or eMONEco Inc., directly. Referral Agent is required to identify opportunities and report the opportunities to eMONEco Inc. an MS or AR. Referral Agent has no specific performance requirements or marketing responsibilities.

Org chart of resellers / customers – THIS IS NOT AN MLM BUSINESS!!



Reseller Startup Process Flowchart

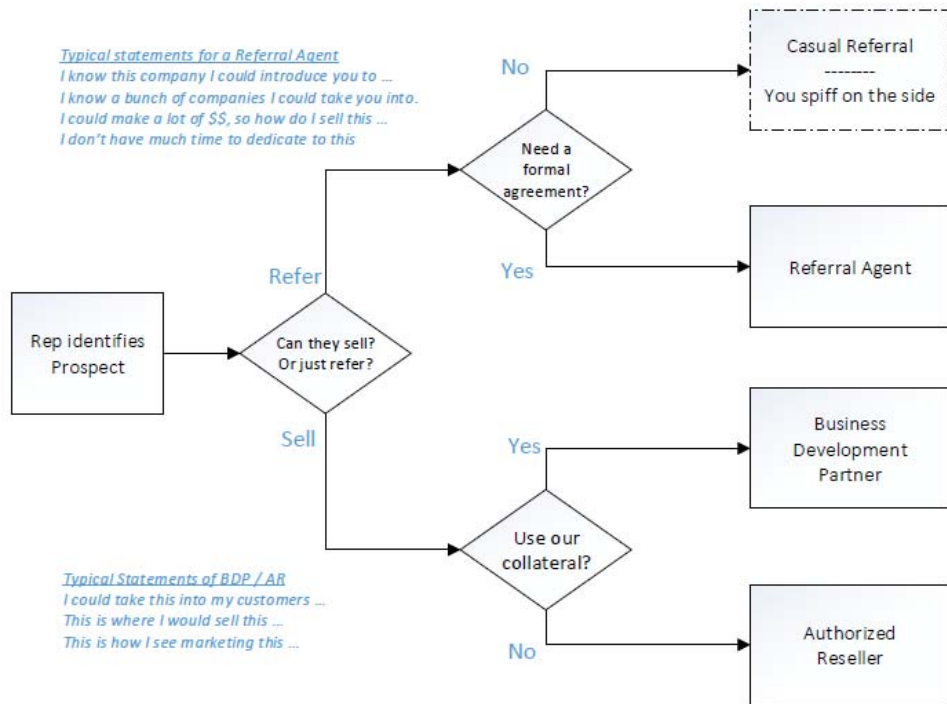
Document found on Direct Rep / Sales Procedure / Reseller Startup (Internal doc)
 (mm_gd_reseller_startup_process.pdf)

When qualifying a potential reseller, probe and discover the best level for them! NEVER ask them what they want to be (everyone will want to make the most they can).

Typically, we recommend eMONE II at most (unless they are SPECTACULAR!).



RESELLER STARTUP PROCESS Qualification Process



Reseller Startup Process Flowchart – Reseller Level Determination

Document found on Direct Rep / Sales Procedure / Reseller Startup (Internal doc)
 (mm_gd_reseller_startup_process.pdf)



RESELLER STARTUP PROCESS Level Determination

NOTE:

- Rep gathers information to determine what type of reseller they should be, and what commission level should be given to them (*DO NOT explain all levels, and let them choose!*)
- Either can enter into a III, IV, or IV Agreement and if extremely small numbers projected, they could be a II.

Contract Type Reseller Type	eMONE I Primary	eMONE II Referral Agent	eMONE III Standard Reseller	eMONE V Master Reseller	eMONE IV High Volume Large Corp or FI Only
Senior Market Specialist Market (SMS) or Market Specialist (MS)	✓	✓	✓	✓	✓
Authorized Reseller (AR) (Reseller/Market Specialist or Authorized Reseller)	✓	✓	✓	✓	Will be connected with a SMS, MS or AR (70 / 30)
Business Development Partner (Reseller/Market Specialist or Authorized Reseller)	✓	✓	✓	Will be connected with a SMS, MS or AR (60 / 40)	Will be connected with a SMS, MS or AR (60 / 40)
Referral Agent (Reseller/Market Specialist or Authorized Reseller)	✓	✓	Will be connected with a SMS, MS or AR (20 / 80)	Will be connected with a SMS, MS or AR (20 / 80)	Will be connected with a SMS, MS or AR (20 / 80)

(xx / xx) represents the percentage split of the standard compensation offered to an SMS, MS or AR respectively.

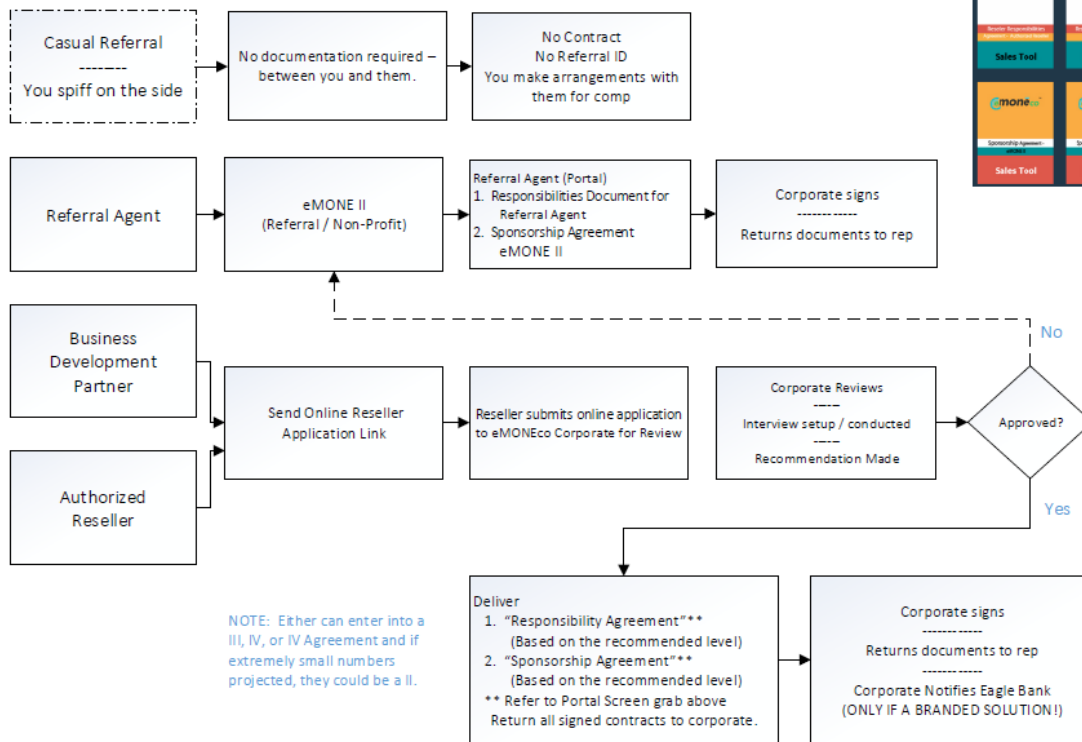


Reseller Startup Process Flowchart – Reseller Startup Process

Document found on Direct Rep / Sales Procedure / Reseller Startup (Internal doc)
 (mm_gd_reseller_startup_process.pdf)



RESELLER STARTUP PROCESS Paperwork Process

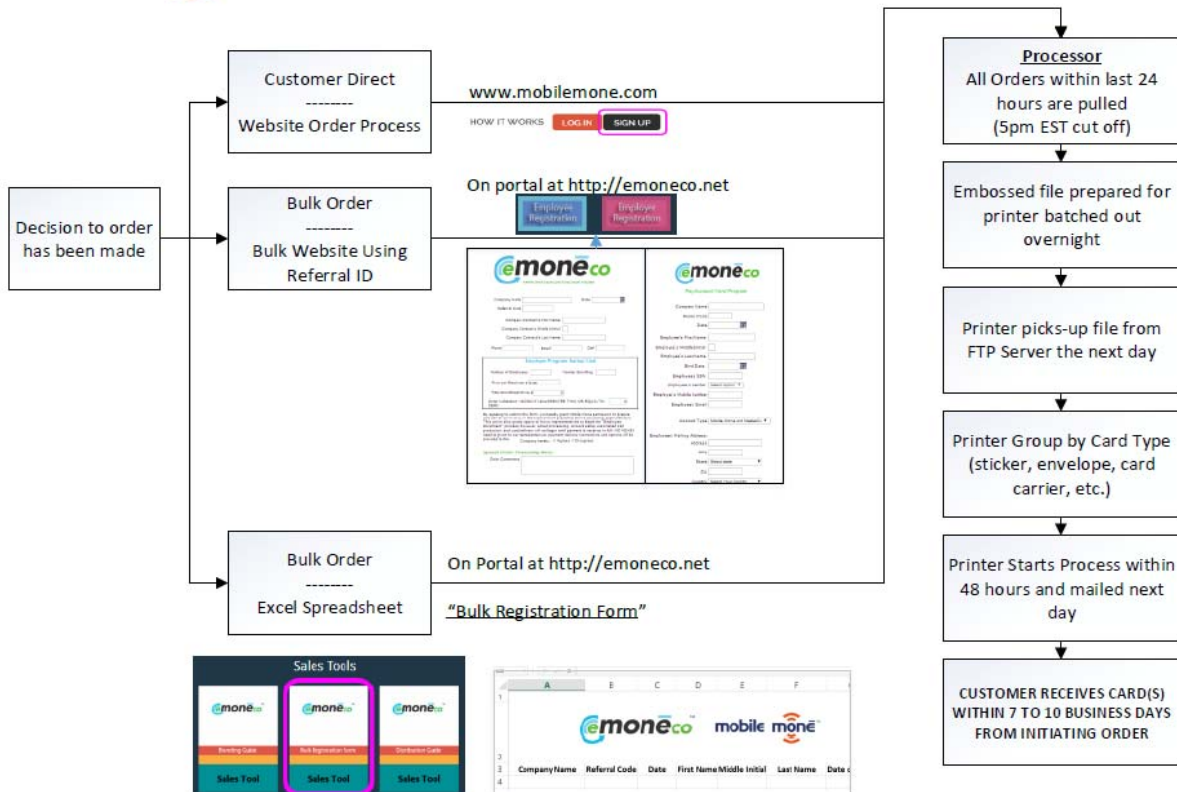


Reseller Startup Process Flowchart – Order Processing

Document found on Direct Rep / Sales Procedure / Reseller Startup (Internal doc)
(mm_gd_reseller_startup_process.pdf)



Order Processing and Fulfillment Process

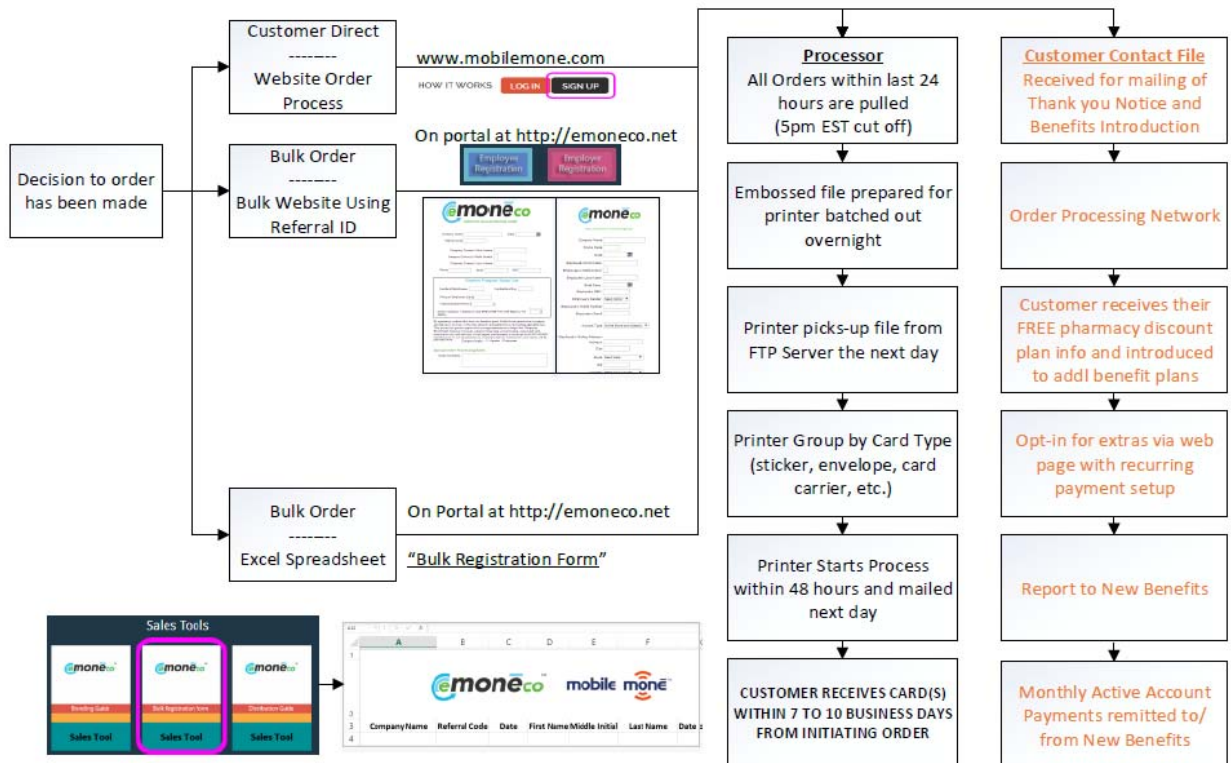


Reseller Startup Process Flowchart – Order Processing with Benefits

Document found on Direct Rep / Sales Procedure / Reseller Startup (Internal doc)
 (mm_gd_reseller_startup_process.pdf)



Order Processing and Fulfillment Process With Benefits Marketing



Employer Registration (Bulk) Page



How to get here:

1. Go to <http://emoneco.net/> (NOTE: no www.)
2. Click on “Employer Registration” Button in the center of the page
3. This is where you should end up
4. The Employer will fill out the page, and submit it to us.

emoneco
EMPLOYER REGISTRATION FORM
This is a secure https (encrypted) data entry page.

Company Name Date

Referral Code

Company Contact's First Name

Company Contact's Middle Initial

Company Contact's Last Name

Phone Email Cell

Employer Program Startup Cost

Number of Employees Number Enrolling

Price per Employee \$

Total Enrollment Price \$

Order Validation = GOOD if value GREATER THAN OR EQUAL TO ZERO:

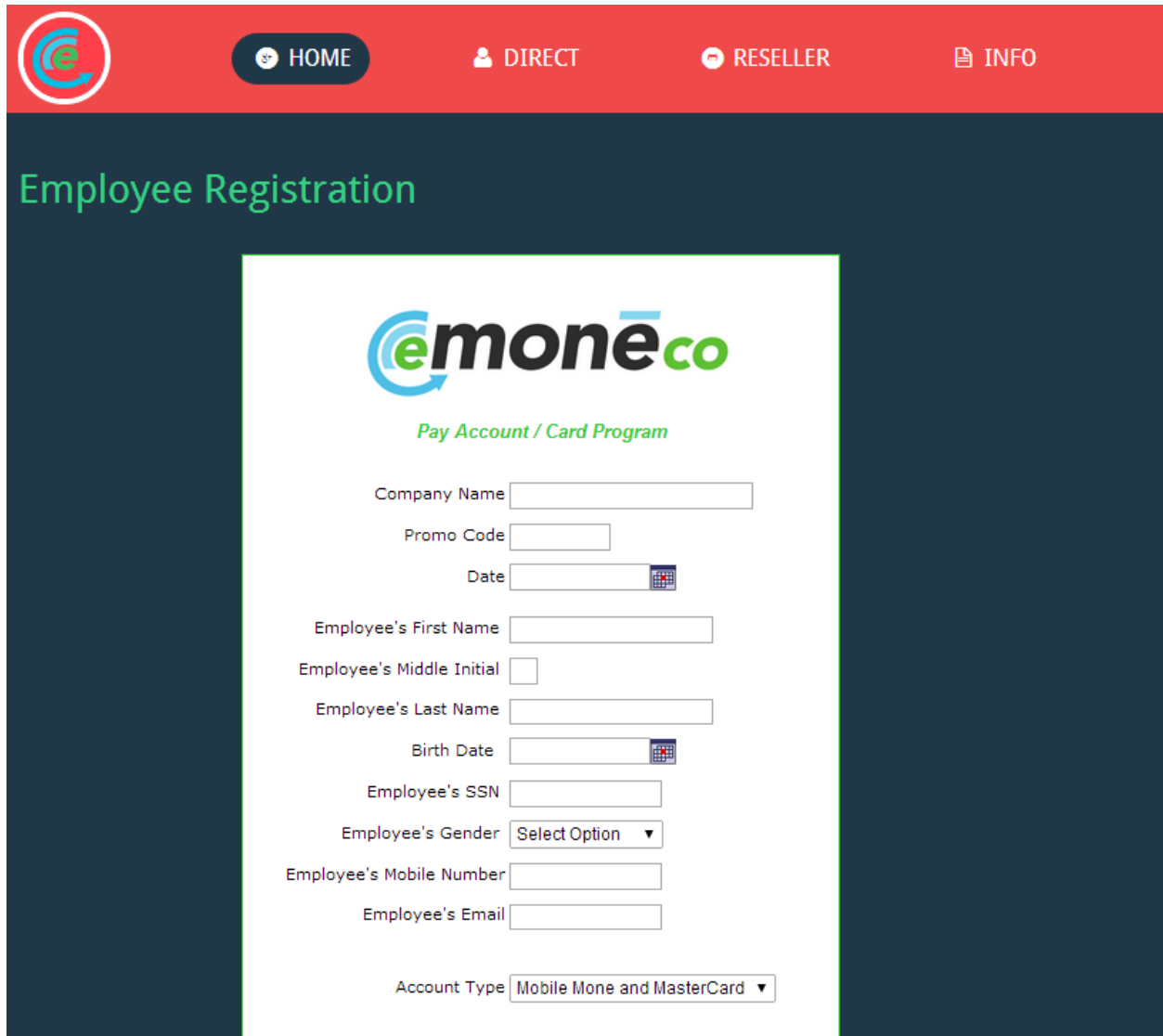


Employee Registration (Bulk) Page



How to get here:

1. Go to <http://emoneco.net/> (NOTE: no www.)
2. Click on “Employee Registration” button in the middle of the page
3. This is where you should end up
4. The Employee will fill out the page, and submit it to us.



The screenshot shows the 'Employee Registration' page on the emoneco website. The page has a red header with navigation links: HOME, DIRECT, RESELLER, and INFO. The main content area is dark blue with the title 'Employee Registration' in green. The registration form is white and contains the following fields:

- Company Name
- Promo Code
- Date
- Employee's First Name
- Employee's Middle Initial
- Employee's Last Name
- Birth Date
- Employee's SSN
- Employee's Gender
- Employee's Mobile Number
- Employee's Email
- Account Type

Bulk Registration Excel Worksheet



Bulk Registration for individuals may be too cumbersome for larger employers.

So registration may also be done via an Excel Spreadsheet.

This form is found on:

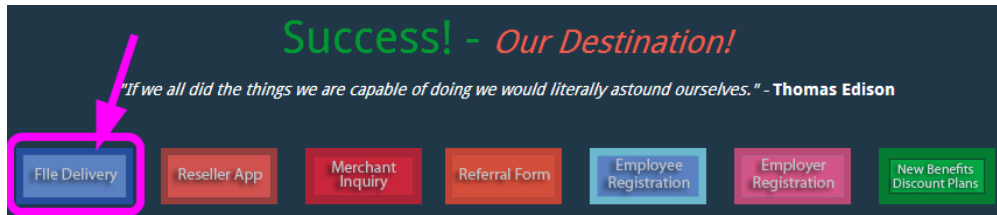
Sales Tools / Bulk Registration Form

It will look like this:

	A	B	C	D	E	F	G	H	I	J	K
1							 				
2											
3	Company Name	Referral Code	Date	First Name	Middle Initial	Last Name	Date of Birth	Social Security #	Gender	Mobile Phone	Email Ad
4											
5											

Once completed, the file may be securely uploaded from <http://emoneco.net>

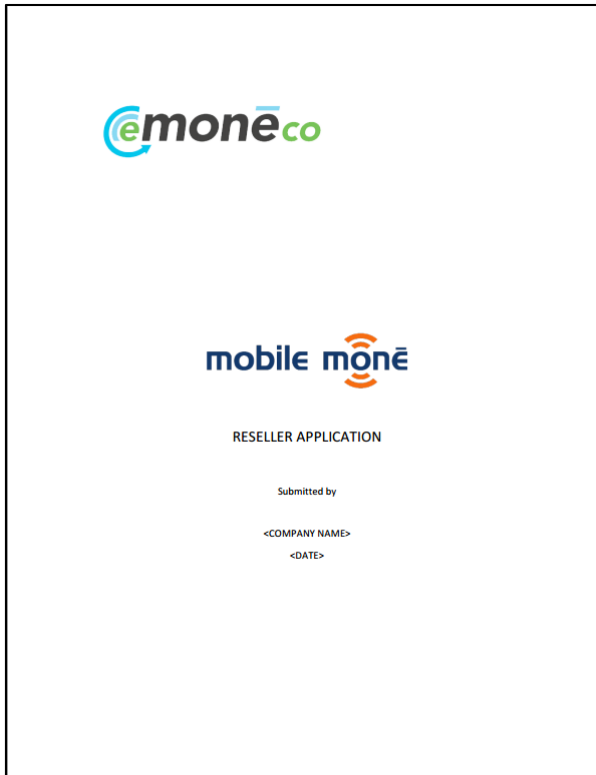
There is a button “File Delivery”



Application (only eMONE III and higher)

Document found on Direct Rep / Sales Procedure / Reseller Responsibilities Guide (Internal doc)

This application is very comprehensive, and requires the potential reseller to provide a lot of information. (A good qualification tool – if they don't, make them an eMONE II)



Reseller Matrix – Levels, Documents and Resources Provided

Level	Intent of Level	Application / Interview	Approval required?	Contracts to Complete	Referral ID Provided?	Reseller Portal Access?
eMONE I	Direct Deal	No	No	eMONE I	No	No
eMONE II	Referral or Individual	No	No	eMONE II + Contract for "Type"***	Yes	No
eMONE III	True Reseller (Current Company / Clients)	Yes. Have them complete, return and send to corporate.	Yes. Once Corporate Receives, Interviews, a decision is rendered.	eMONE III + Contract for "Type"***	Yes	Yes
eMONE V	High Volume FI			eMONE V + Contract for "Type"***	Yes	Yes
eMONE IV	Master Reseller (You do not do alone)			eMONE IV + Contract for "Type"***	Yes	Yes

** - "Type" – As defined in the Responsibilities Guide

Reseller Type	Description
Senior Market Specialist (SMS) or Market Specialist (MS)	Senior Market Specialist or Market Specialist is directly employed, or contracted, by eMONEco Inc. This individual undergoes a rigorous approval process, and upon approval, is required to participate in weekly training, business development and performance reporting sessions.
Authorized Reseller (AR) (Established Reseller)	Authorized Reseller is contracted by eMONEco Inc., after having submitted a reseller application, which must be approved after the applicant completes a phone interview. Authorized Reseller is required to perform at contracted levels and have direct sales (prospect identification and development) and marketing responsibilities (collateral creation and associated cost). eMONEco provided marketing collateral usage is optional.
Business Development Partner (BDP) (Less established)	Business Development Partner is contracted either by an Authorized Reseller or eMONEco Inc. directly. Business Development Partner is required to perform at contracted levels and have direct sales (prospect identification and development) and marketing responsibilities using eMONEco provided marketing collateral (associated creation cost is the responsibility of the BDP).
Referral Agent (RA) Individual who passes leads	Referral Agent is contracted by an Authorized Reseller or eMONEco Inc., directly. Referral Agent is required to identify opportunities and report the opportunities to eMONEco Inc. an MS or AR. Referral Agent has no specific performance requirements or marketing responsibilities.

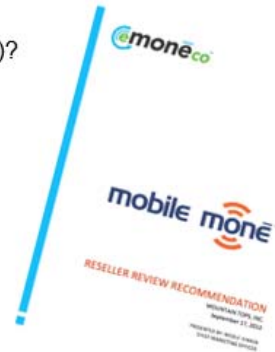
Interview Process (only eMONE III and higher)

Do not disclose these to the Potential Reseller.

Reseller Review Topics



- Describe your core competency.
- What is your experience in the financial services sector?
- How did you learn of mobile monē?
- Why is this a good fit w/ your current offering (expansion, new market, other)?
- How does mobile monē plug into your existing channel environments?
- Do you offer any products that compete w/ mobile monē?
- What is your target market strategy (marketing/sales, implementation)?
- What are your project resources/ bandwidth?
- How will you approach the learning curve?
- What is your approach to subject matter expertise?
- What expenses do you anticipate w/ your successful launch?
- What do you foresee as support requirements from eMONEco?
- Do you have a Top 5 list in mind for launch?
- Do you have any other value-added services to offer in conjunction w/ mobile monē launch?
- Please summarize how you will position mobile monē in your offering?
- Do you plan to target the un or underbanked?
- Why are you the right partner?



Mobile monē - Custom Branded Requirements

Custom Branded Cards require 45 – 60 days lead time. (Approval by MasterCard on all art)

Cost breakdown is shown here:

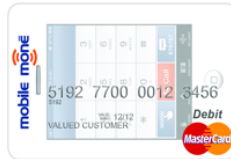
mobile monē Custom Branding Program

1. Origination Fee \$2,650.00

2. Custom Program \$8,500.00



3. Card Order – 2,000 minimum
 (\$7.35/card at 2K)



Summary

Origination \$2,650.00

Custom \$8,500.00

Card Order \$14,700.00

 Total \$25,850.00

Resource Center / Portals

Direct Rep Portal

How to get here:

1. Go to <http://emoneco.net/> (NOTE: no www.)
2. Click on “Direct Reps” button at top
3. Login
4. This is where you should end up
5. Dynamic Response page, with sections (Sell Sheets, Presentations, etc.) should be self-explanatory.
6. There have been references throughout this document referencing specific documents and their locations



Resellers Portal

How to get here:

1. Go to <http://emoneco.net/> (NOTE: no www.)
2. Click on “Resellers” button at top
3. Login
4. This is where you should end up
5. Dynamic Response page, with sections (Sell Sheets, Presentations, etc.) should be self-explanatory.
6. There have been references throughout this document referencing specific documents and their locations

