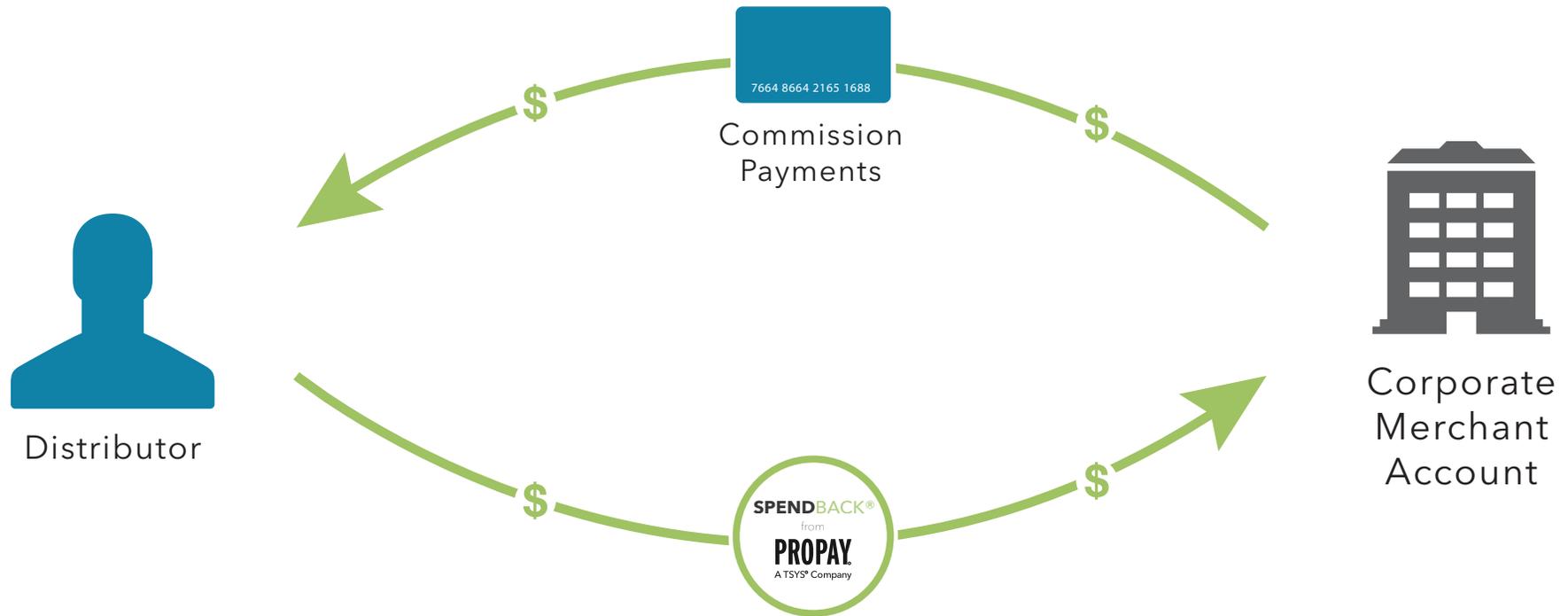


SPENDBACK®



Reduce Transaction Costs. Simplify and Accelerate the Order Process.

ProPay SpendBack® is essentially a "Payment Intranet" that lets distributors pay for wholesale orders directly from their ProPay account at significant savings to the wholesaler. ProPay SpendBack can significantly decrease the cost that companies pay on wholesale orders and promotes distributor activity by simplifying the wholesale purchase process.