



GLOBAL LOYALTY X-CHANGE EXECUTIVE SUMMARY SERVICES FOR HUMANITY DIVISION

Global Loyalty X-Change, drawing on 14 years of devoted education and understanding of how electronic transactions impact our society, has designed a philanthropic model utilizing its GeN "X-2" Global Platform that could dramatically impact human suffering as we know it today. Within seconds GeN "X-2" can deliver value, in any currency, to any person in any country in the world. Anyone, anywhere with internet access can within seconds load value to a recipient cardholder giving the person the ability to spend that value instantly or withdraw money, to the extent necessary, from white label ATM's that can operate in any country. Transactions either ride over the rails of traditional credit, debit and ATM banking networks, (in some cases this route may be appropriate) or are completed entirely by the private stored value component of the GeN "X-2" Platform.

The latest statistics, unimaginable, account for over 1.8 billion people in our world living in desperate and seemingly hopeless conditions (Scientific American "The Climax of Humanity" September, 2006). They lack basic human needs and dignities that most of us take for granted. What is so unfortunate is that in relative terms, the amount of support needed to provide proper food, clothing, shelter, medicine, education and infrastructure is far less than anyone might think, especially when you overlay the need with the incredible wealth and spending that goes on in just the United States by itself. In our country there are approximately 2 million homeless people living in the shadows of communities in most every city. The cost to eliminate this problem does not equal a month of budgetary spending on the war in Iraq. What is required is a reordering of priorities and the willingness by the people in positions of power, including the media to stand up and recognize the inequities in our society and start taking massive action to create change for the greater good of us all.

Our society today, like no other time in history, has the tools available that are necessary to make a dramatic and lasting impact on human suffering anywhere in the world. The electronic transactions industry has seen the dawn of a new technological age. Leading the way has been advanced satellite communications and supporting infrastructure; in just the last 3 years, 98% of our world has been mapped by satellite technology. Using cellular communication towers that provide very strong signal, and are now much less costly to implement, the Global Packet Receiving Service (GPRS) combined with secure internet gateways can deliver wireless transactions that can reach a proprietary host and return to the initiating device in less than 4 seconds. Cards are distributed in any quantity and can include photo identification security. Active cards can be loaded using the internet and the transfer of value to the card member is received in the mother currency of the country to which it is sent. Transactions are routed over the GeN "X-2" Platform and as mentioned do not require processing through a banking network. Transactions are highly secure, as cards have smart chips embedded to allow pin-based security. The transaction packets are sent from the devices using Selective Advanced

Triple Encryption (SATE). As terminal devices have also evolved, using the same GPRS technology they have become lighter, portable and significantly more user-friendly and fit in the palm of your hand. GLX is in the final stages of certification of its "Trigger Modules" on a portable hand-held wireless device with full support of credit and debit and supporting both magnetic-stripe and chip based cards. We are also able to trigger a transaction using RFID (radio frequency identification).

Many donor organizations, international and local, have remained complacent and have not upgraded systems that could dramatically improve the delivery of services and accountability to their individual donors. The donor community as a whole has been dwindling at an alarming pace as donors have become less and less confident of the significance and impact of their contributions. This community could grow in size and demographic profile (i.e. the youth of society) if there was verifiable accountability for each and every donation. There are many organizations that are doing tremendous work around the world. Unfortunately due to many extenuating factors including bureaucracy and corruptness, it is estimated that only 20% of worldwide donations from all sources actually trickle down to the intended purpose and persons the donation was directed to.

Global Loyalty has developed its philanthropic model to responsibly facilitate donations to qualified non-profit organizations and in the process has created a system of checks and balances to account for every penny that changes hands. Our Local Heroes model will provide reoccurring donations that are routed within 24 hours to the bank account of the donor entity from any consumer transaction worldwide. Donations can also be directed from any existing non profit organizations or from corporations, government agencies, and high net-worth individuals and the transactions can be completed end-to-end from anywhere internet protocols are supported.

Our GeN "X-2" Platform, through a series of web-based interfaces and reporting engines will provide exact details of each and every transaction and will send reports directly to the donor entity with any preset frequency, regardless of the size of their donation. Global Loyalty guarantees that a minimum of 95% of the original donation will reach the precise intended purpose and/or person(s) that each donation is to benefit.

Global Loyalty believes strongly that the current delivery channels available have impeded the change necessary to preserve a sustainable sharing model. A model, that at its core, requires accountability and the scalability to rapidly deploy in any country in the world and one that can be adapted to instantly respond assistance to communities and individuals affected by natural disasters. Katrina was a testimony to all of us that we as a nation can do better in taking care of our citizens, especially the ones most in need of care. We must improve the systems that are currently in place. With the grace of God our leaders will begin to change their hearts and minds and find pathways to work in better cooperation in local communities at home and together with other leaders in communities in every corner of our globe. Together, united, for good of all Humanity, we can put an end to unnecessary despair and hopelessness afflicting so many millions of people. May God Speed befall those most in need.

