



## About GLX Global-Debit Cards...

**Valid @ ATM's and 99% of Point of Sale Terminals worldwide, including internet based transactions...**

### **What is a GlobalDebit Card?**

The GlobalDebit Card is a "universal" stored value card that looks and acts like a traditional credit or debit card and can be used as payment wherever MasterCard or VISA are accepted; worldwide. The card contains other value added features including a preference-based loyalty program that adds immediate value to the card. That means those who receive a GlobalDebit Card can use it at literally tens of millions of places for both traditional and on-line purchases. In most cases, these transactions do not carry the high fees and interest rates associated with other credit and debit cards. The card is accepted at 100% of the ATM machines worldwide. Further, the card can be utilized to send money card to card to any country from any country for much less than traditional wire transfer methods.

GlobalDebit Cards are actually pre-paid debit cards personalized with the branding of the affinity group who has sponsored the card or a generic version of the card, if no such sponsor exists. They bear the Maestro, Cirrus, Plus and Interlink logos and have a hologram embedded in the right corner. 15 years of experience in the international cash

card business has led to the development of the universal GlobalDebit Card. It is ideal for international, internet businesses that need both a secure commission payment vehicle and a method to receive incoming funds without the risks associated with credit cards.

The GlobalDebit Card is a Maestro® Card -- MasterCard's international debit card -- that gives cardholders access to millions of ATMs worldwide as well as the ability to make purchases at tens of m of Point-of-Sale (POS) Terminals and Electronic Cash Registers (ECR's) around the world.

It is the most efficient way for companies to pay commissions; and to receive funds through the card-to-card transfer system. Co-Branded Products are available to approved companies. Contact us for information.

### **How does the GlobalDebit Card Work?**

You can purchase a pre-loaded GlobalDebit Card in any amount from \$10 to \$10,000. For your personal card you can store value to the card in any denomination. The card is secured by an account set up specifically to manage your card. The card can be loaded free of charge online or at any of the 10,000 Bank of America locations.

A Card Member simply presents the GlobalDebit Card for payment as they would present a credit or debit card. If their purchase is less than the value of the card, the purchase is deducted from the balance, and they continue to use the card until all of the funds are spent, just like a checking account debit card, the cards can be reloaded at anytime.

### **GlobalDebit Cards can be used as one-time gifts, or reloaded and used again and again.**

GlobalDebit Cards are ideal for special occasion gift giving, as part of an on-going incentive program or as payroll cards for persons that are un-banked or ex-patriots.

As a Payroll Card, value can be loaded to the card at pre-designated times, thus allowing the recipient the opportunity to spend the value however they wish. This feature eliminates the need to issue a check.

Card balances can be replenished or "reloaded" when and how a Card Member or Sponsor so chooses. The minimum denomination for both cards and replenishing accounts is \$10. You can replenish cards as often as you like, which also makes GlobalDebit Cards perfect for expense accounts, incentive programs or allowances.

### **How does the Cardholder know the balance remaining on their card?**

Cardholders can visit the GlobalDebit Web site or call our toll-free number to check their balance. ATMs display the balance when used to withdraw cash.

### **What if the cardholder wants to make a purchase for a greater value than the balance of their card?**

They simply present the GlobalDebit Card for part of the purchase and make up the difference with any other form of payment.

### **GlobalDebit Cards solve all your gift giving and incentive needs quickly and easily!**

After you order your GlobalDebit Cards at our Web site: [www.global-loyalty.com](http://www.global-loyalty.com) or by calling us at 661-287-3344.

If you or your company currently have a sales incentive program, special bonuses or manage expense accounts, GlobalDebit Cards can simplify your programs administration, streamline paperwork, save time and reduce costs. There is a small monthly charge for each card to cover order processing, shipping, handling, card manufacturing and distribution.

### **How does a recipient receive the GlobalDebit Card?**

After you order and completion of your GlobalDebit Card form, you will first receive a personal notification announcement and confirmation of your account being activated.

If you are sponsoring a card the fulfillment package is personalized with your message and branding. Included is a welcome letter detailing all of the features contained on the card.

The actual card arrives a few days later, usually within 7-10 business days of when the order was placed.

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***Order your GlobalDebit Cards today, and start enjoying the convenience simplicity and savings year-round.***

[www.global-loyalty.com](http://www.global-loyalty.com)

**1-661-287-3344**



**GLOBAL LOYALTY X-CHANGE**