

Dear Sir/Madam:

EXPRESSPAY is a premiere accounting software distributor, SAGESOFT SOLUTIONS, it was conceptualized by innovative, socially conscious individuals who recognized the need to provide secure, cost-efficient, technology-driven financial services that are sorely lacking in rural-based communities.

**COMPANY BACKGROUND**  
- Stable and Trusted IT Company that has been operating for more than 10 years  
- A Leader in the Open Source IT Arena  
- Philippine Stock Exchange Registered  
- Publicly Listed Corporation 

ExpressPay, Inc. is offering a ready-to-operate, **ALL in ONE** e-Business Center that allows you to operate the following businesses:

1. **EXPRESSREMIT MONEY TRANSFER**

**DOMESTIC MONEY TRANSFER**

The ExpressPay system allows to offer different money transfer options to better serve the needs for customers.  
Customer Options:  
A.Door-to-Door Cash Delivery (Nationwide)  
B.Branch Pick Up - Expresspay Branches (400+ Branches Nationwide)  
\*>Expresspay-to-Mlhuillier ( over 1,000+ branches)  
\*>Expresspay-to-LBC ( over 1,000+ branches)  
\*>Expresspay-to-Prime Asia Pawnshops (190+)  
\*>Expresspay-to-Smart Money (over 4,000+ Branches)  
C.Credit-to-Bank Accounts  
\*>BDO, BPI, Metro Bank, Land Band, PNB etc....  
D. Expresspay-to-Visa Cash Card   
\*>Debit Card  
\*>ATM Card  
\*>Remittance Card  
\*>No initial Deposit and maintaining balance Requirement  
\*>24/7, Real Time Card Loading System

**INTERNATIONAL MONEY TRANSFER**

ExpressPay is partnered with leading international remittance companies:

1. iRemit
2. Elite Express Corporation (EEC)
3. Coinstar Money Transfer (CMT)
4. **BILLS PAYMENT**

Expresspay provides a reliable system to accept bill payments from more than **125 merchants**:

* 1. **UTILITIES:**

Meralco, Meralco Past Due, Manila Water, Maynilad, Visayas Electric Cooperative (VECO), Prime Water, First Peak Resources, Subic Water, Skyway E-Pass, Easytrip

* 1. **CREDIT CARDS:**

Allied Bank, AIG, AMEX Platinum, BDO, Bankard-RCBC/JCB Int’l., Citibank, Diners Card/Security Bank, EastWest Bank, Equitable Card Network, HSBC, Metrobank, Standard Chartered and Unionbank

* 1. **TELECOMS:**

Smart, Globe, Sun Cellular, PLDT, Bayantel, Digitel, Innove, PT&T and Eastern Telecoms

* 1. **LIFE INSURANCE:**

AXA Philippines, Fortune Care, Fortune Life, PNB Life, Great Life Insurance, Grepalife, Paramount Life, Pioneer Life, Prulife UK, Prudential Life and Sun Life

* 1. **SSS CONTRIBUTIONS:**

Non-working spouse, Self-employed, Voluntary, Farmers & Fishermen and OFW

* 1. **NSO:**

Birth Certificate, Marriage Certificate, Death Certificate, Certificate of No Marriage

**AND LOTS MORE!**

1. **PREPAID LOADING**

Be able to dispense over 300 types and denominations of e-loads **(Globe 11%, Smart and Sun 13%)** and e-PINS of call cards, prepaid internet, online gaming, satellite cards, etc. You no longer need to have a physical card inventory.

**NEW!** To expand the reach of your prepaid loading business, ExpressPay has launched its mobile retailing system, **XPLOAD**. This allows you to register unlimited number of users/retailers that will be able to dispense the same list of prepaid products that you have from their mobile phones at above average discount rates. You in turn also earn from all of their transactions.

1. **E-TICKETING AND BOOKING**

Book air and sea travel itineraries and issue e-tickets of Philippine Airlines (PAL), Cebu Pacific, Zest Air n 2Go Travel (Negros Navigation, Cebu Ferries, SuperFerry and SuperCat)Expresspay s E-Ticketing Service allows you to book their tickets at a LOW COST than the Online Ticket.

1. **TRAVEL AND TOURS**

You can also   
Book Local & International Hotels  
Book Local & International Tour Packages

1. **XPACK COURIER SERVICE**

This is a courier service that offers:

- SAME-DAY,

- Insured parcel and cargo delivery

- With money back guarantee

- At rates that are lower than market standards.

1. **XP MARKET**

Expresspay has partnered directly with leading brands such as Nokia, Lenovo, Kingcom, Yamaha Motorcycles, Hanabishi, etc.  
XP Market Place allows our Branch Partners to offer the latest products of our above partners, getting it at Dealer rates, without the inventory and the store space required.

Best of all, you can operate all of these services and access detailed reports using only **ONE system and utilizing ONE pre-funded account.**

These services will provide substantial additional revenues (with minimal increase in your overhead expenses) and generate more customer traffic to your branches. The only requirements to operate this e-Business Center is a computer, printer and an internet connection.

**E-BUSINESS FRANCHISE MODEL  
ONE-TIME SET UP FEE:   
Option A.) Php50, 000.00/branch term is for a period of ONE YEAR Contract.**

**Option B.) Php112,000.00/branch Franchise term is THREE YEARS Contract.  
Option C.) Php168, 000.00/branch Franchise term is FIVE Years Contract.  
Option D.) Php196, 000.00/branch Franchise term is Life Time Contract (No Renewal Fee).**

**This includes the following:**\* Set-up of branch and user accounts  
\* Training of authorized users (Max. of 2)  
\* User Manual  
\* One set of Forms  
\* Marketing Collaterals: Signage, Roll-up Banner, Posters, Banners, Flyers, etc..  
\* Marketing Support-TV Advertorial, Promotions, etc.  
\* Helpdesk  
\* Franchise Territory (500mters)

**WHAT DO YOU NEED?**

•**Computer, Printer and Internet Connection**

•**Remittance Agent Registration with BSP**

Registration Fee: P1,000

AMLA Seminar:         300

Total  P1,300

And we shall have a revenue sharing agreement for the transaction fees. This ensures our continued support to your success. **Return on Investment (ROI) is generally within three to six months.**

Thank you!

Sincerely,

**CLARENCE RICAFORTE**

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