



One electronic transaction
pays thousands of people...
Globally in seconds!

Virtual e-Money Accounts (VEMA)

Turn your payroll expenses into... "Payroll Profits!"

The Challenge:

What if you could reduce your overall payroll expenses up to 30% or more? Until now...stored-value cards presented the most practical way to electronically pay large numbers of people...located all over the world. However, there are several drawbacks associated with "card only" e-payments, especially for commission-based companies with a sizable Distributor base, i.e. MLM, Insurance, Real Estate, etc:

- Expensive start-up costs for potentially "dead plastic" (Short-term & Non-producers).
- Loss of profits from bank fees accrued from inactive card accounts.
- Loss of interest in your bank account due to "real-time" payroll loads (No float time).
- Loss of profits from Merchant fees charged by credit card companies (Recurring orders).
- Loss of due to excessive transaction fees on commissions and other card usage.

The Solution:

We now offer all businesses a fully automated payroll solution that is convenient and cost-effective, while offering exceptional features and benefits to their payees. Our unique web-based proprietary software affords you a complete Domestic and International payroll

The Solution (con't):

solution for your geographically dispersed payees; and provides its users with an efficient and cost-effective method of managing their money. Within seconds...at the push of a button, VEMA allows you to fund payees directly to their own personal virtual account. Once funds are transferred to the payee's account they can disperse the funds according to their individual needs:

- Payees have multiple options for dispersing funds, i.e. to a Checking, Savings or VEMA Debit MC account; or to another VEMA account.
- They can use VEMA to pay bills online.
- They can initiate auto-ship and other recurring payments to the company.
- Funds can be converted and paid out in over 45+ currencies worldwide.
- They can order a personal VEMA Debit MasterCard® card (optional).
- Or, VEMA can even write and disperse the Payee a check!

Best of all, VEMA payments remain in your bank account (float) until they are off-loaded to an outside source. And, there is no cost to you to receive VEMA payments from a VEMA account!

We also create custom debit V/MC® payroll card programs. All programs provide interactive "real-time" web-based tracking and reporting.

Bottom line...exceptional value for your Payees...

Payroll Profits for your Bottom Line!

For additional information:

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