

November 2008

FREQUENTLY ASKED QUESTIONS

Ezymerchants

1. Q. What is the EzyMerchant Program?

A. The Ezymerchant program is a free operating software system accessible by all registered Ezyaccount members. As an Ezymerchant, you can instantly receive payments from your customers without the need to establish a conventional merchant account or worry about fraudulent charge backs. By using our unique on line payment button, you can instantly accept Ezyaccount email transfers by simply installing our payment button on your web site. All transactions are then processed directly into your Ezyaccount.

2. Q. Are there any Ezymerchant approval processes?

A. No. As long as you are a registered Ezyaccount member, then there are no approval processes and you can begin immediate installation.

To open your free Ezyaccount, simply complete the on-line registration form located at www.ezybonds.com. It's that Ezy!

Installation of our payment button usually takes place within an hour rather than the normal three to four weeks indicated by alternative credit card/bank processors.

3. Q. What is the Ezyaccount Payment Button all about?

A. This is a user friendly on line coded HTML button that facilitates instant payments to you from your customers. The payment button permits **new customers** to simultaneously open a free Ezyaccount and pay you within seconds without ever leaving your web site. It addition, it also permits your **existing customers** to pay you by their Ezyaccount within seconds without ever leaving your web site.

4. Q. Do my customers have to pay anything to open an Ezyaccount when paying me via the Payment Button for the first time?

A. No. The Ezymerchant program is so flexible that you can actually preset the Payment Button to automate the type of membership level and transaction fees most suitable to your customers. If your customers pay you less frequently, then you may be inclined to activate the free membership level. Alternatively, you may elect to activate the weekly or monthly membership levels so that your customers also participate in the Ezybond™ Dividend Draws and pay less transaction fees for a nominal membership fee.

5. Q. What happens when existing customers use the payment button without having sufficient cleared funds in their Ezyaccount?

A. The Payment Button was specifically designed to reduce processing times by offering existing customers instant payments should there be insufficient cleared funds available in their Ezyaccount. These additional funds are instantly uploaded into their Ezyaccount, cleared in real time and transferred to the merchants Ezyaccount. All this is done without the customer ever having to leave the Merchants store or website.

6. Q. As an EzyMerchant do I have to pay any fees?

A. As an Ezymerchant, you pay no fees **unless** you decide to subsidize your customers fees. As detailed in the Table below, there are absolutely no bank fees, credit card fees, turnover fees, charge backs or reserves payable.

Transaction	EzyMerchant	Competitors
Set Up or Application Fee	Free	70.00 - 100.00
Minimum Monthly Service Fee	Free	30.00 - 60.00
Minimum Monthly Terminal Fee	Free	10.00 - 20.00
Annual Account Service Fee	Free	20.00 - 35.00
Bank Account Transaction Fee	Free	1.00 - 2.00 per transaction
Credit Card Merchant Service Fee (Discount	(a) Free if 100% paid	1.8% - 14%

Rate)	by Customer. (b) 1% - 3.5% if 100% paid by Merchant. (c) Any combination of the above.	
Credit Card Transaction Fee	(a) Free if 100% paid by Customer. (b) 0 - 2.00 per transaction if 100% paid by Merchant. (c) Any combination of the above.	Up to 5.00 per transaction.
Email Transfer Fee	(a) Free if 100% paid by Customer. (b) 0 - 0.50 per transaction if 100% paid by Merchant. (c) Any combination of the above	Up to 2% per transaction
Rolling Reserves	Nil	4% - 15% up to 180 days
Charge Backs	Nil	25.00 - 45.00 per chargeback
Receipt of Funds - Customer Pays via Credit Card	24 Hours	24 Hours - 2 Weeks
Receipt of Funds - Customer Pays via SMS Text	Instant	Not Available
Receipt of Funds - Customer Pays via Email	Instant	Not Available
SMS Text Transaction Fee	1.50 paid by customer	Not Available
Early Account Termination Fee	Free	30.00 - 400.00

7. Q. I am a very large organization with many customers and wish to see our Ezyaccount funds in a bank of my choice. Can I do this?

A. Yes. As an organization with large customer database, there is no need for you to change your current banking arrangements. We can arrange for your Ezyaccount funds to be held in an “escrow account” with bank of your choosing.

8. Q. Can I send invoices using my Ezyaccount?

A. Yes. After logging in, just click the “Invoice” button on the Ezymerchant overview page and begin creating, sending or receiving invoices and refunds by way of email in real time.

9. Q. Can I make multiple or scheduled payments using my Ezyaccount?

A. Yes. As an EzyMerchant, you can make single, multiple or scheduled payments instantly by uploading data via an XML spreadsheet. This is a useful function for organizations seeking to make instant payments of wages, commissions and supplier invoices to large numbers of staff, affiliates and suppliers.

10.Q. Many of my customers are referred to my site by resellers or web masters. Can I automatically pay them for their percentage share of payments made by such referred customers?

A. Yes. After logging in and clicking the “Payment Splits” button in the Ezymerchant overview, simply preset the required payment sharing parameters and the Ezymerchant operating program will automatically transfer payments to your webmasters or resellers the instant a customer makes a payment.

11.Q. What security measures have you taken to verify credit card and bank account signatories?

A1. The Ezyaccount uses VeriSign’s (Nasdaq:VRSN) critical infrastructure services to deliver an unmatched level of security and reliability to Internet and telecommunications customers around the world. Nearly all of the Fortune 500, various governmental bodies and other organizations, hundreds of thousands of small businesses, and nearly one thousand telecommunications carriers and service providers rely on VeriSign to engage in digital commerce and communications.

A2. The Ezyaccount has successfully developed and integrated the “EzyValidation” process to verify member’s identities when using their credit card, debit card or bank account for any transaction.

By using Ezyaccount’s unique automated “self clearing” process, members are notified by email to logon to their Ezyaccount and clear their own credit card or bank account transactions by simply entering a unique PIN Code where indicated.

Members obtain a PIN Code after successfully validating their credit card or bank account by identifying a randomly generated amount after contacting their financial institution, reviewing their physical monthly bank account or card statement, or accessing their online bank account or card statement.

In the event of a member failing to insert the correct randomly generated amount after one attempt or within 4 days for credit cards or 10 days for bank accounts, then the EzyValidation process will automatically reverse the transaction and refund all monies to the original bank account or credit card.

The EzyValidation process was only made possible as a direct result of the exclusively developed and protected automated “self clearing” process.