



**A safer way
to pay**



You didn't start your company to worry about payments. We did. It's what we've done exceptionally well for over a decade. Let us alleviate this headache and allow you to focus on why you get up every morning: to provide your customers the best products and services you can. That's the peace of mind we offer with VLoad.

Justin Block
Chief Strategy Officer





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Welcome to VLoad

VLoad is a new and innovative form of online payment that provides consumers the privacy and security they demand while delivering to businesses the fraud prevention and dispute management services they need.

VLoad is a prepaid access account available exclusively online at vloadcards.com. Consumers use VLoad Digital Cards to shop online with merchants participating in our proprietary Merchant Network.

Consumers can purchase VLoad Digital Cards through our website with:

- **Credit card**
- **Debit card**
- **ACH/bank transfer**
- **Domestic wires**
- **Cryptocurrency**

Additionally, consumers may purchase printed **VLoad Digital Card Vouchers** at participating retail distribution partners.

VLoad Digital Cards are single-use, nontransferable, and non-reloadable. At the time of purchase, consumers are charged a small activation fee. Consumers pay no other fees to use the product. Unused balances on used VLoad Digital Cards are automatically issued on a new Digital Card to the consumer, ready for immediate use.

VLoad was designed for and is perfectly suited to serve a broad range of domestic eCommerce businesses.

The future of eCommerce is VLoad: secure, private, and easy.

LET VLOAD HELP GROW YOUR BUSINESS

Let VLoad help grow your business

Tired of fighting with your payment processor over disputes instead of focusing on growing your business? We can help.

When you accept VLoad as a form of payment, any consumer dispute, such as a credit card chargeback or an ACH dispute, is actually between the consumer's bank and Global Primex LLC. This is because the dispute is related to the purchase of the VLoad Digital Card instead of your product or service. Our experienced team of payment experts manages this time-consuming process, so you can focus on running your eCommerce business.

When you join the VLoad Merchant Network, we not only resolve consumer disputes as they arise, we proactively work with you to reduce consumer complaints from happening in the first place. We do this through establishing specific proofs of delivery and providing clear receipts to the consumer at the time of payment on your eCommerce site.



How we do it

VLoad runs exclusively on the Global Primex alternative payments network and is managed through our proprietary PCI DSS Level 1 certified payments platform built with business owners in mind. Our risk engine is designed to detect and stop fraud before it happens by utilizing a wide range of monitoring tools and automated alerts, 3D Secure technology, and “negative databases” to screen out consumers with a history of fraud or excessive payment disputes.

What does this mean for you? By the time a VLoad user gets to your website, we have already vetted and screened them through our stringent Know Your Customer (KYC) process. A payment made with VLoad is instantly successful – no more declines from the bank; no more calls to the number on the back of the card to get approval for the transaction.



Uncompromising Regulatory Compliance

Our promise of privacy and security to consumers and businesses rests on a granite foundation of regulatory compliance. Our rigorous Know Your Customer and Due Diligence Processes are managed by our highly skilled and experienced compliance team to ensure that we verify the identity of consumers and businesses alike.

As a licensed money services business*, compliance with applicable BSA/AML, privacy, and consumer protection laws are what we do best and how we run our business.

Let us help you make the most of yours.

*Currently licensed in AR, AZ, FL, GA, IL, NC, ND, and WY.
FinCEN MSB Registration Number: 31000180881469.



Designed for consumers, with businesses in mind

VLoad was built first and foremost with payment security and privacy in mind, but it was also developed with the knowledge that both businesses and consumers are always looking for a quick and easy way to pay.

Your customers can start transacting with VLoad after completing a quick and seamless online KYC verification process.

Reliable customer service

Our experienced call center team has an excellent track record of winning disputes and is well equipped to resolve any issue faced by VLoad customers and merchants.

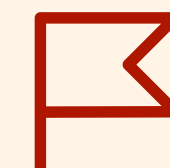
VLoad's customer support



Available 24/7



Answers inquiries in real time



Increases client loyalty to your product and your store



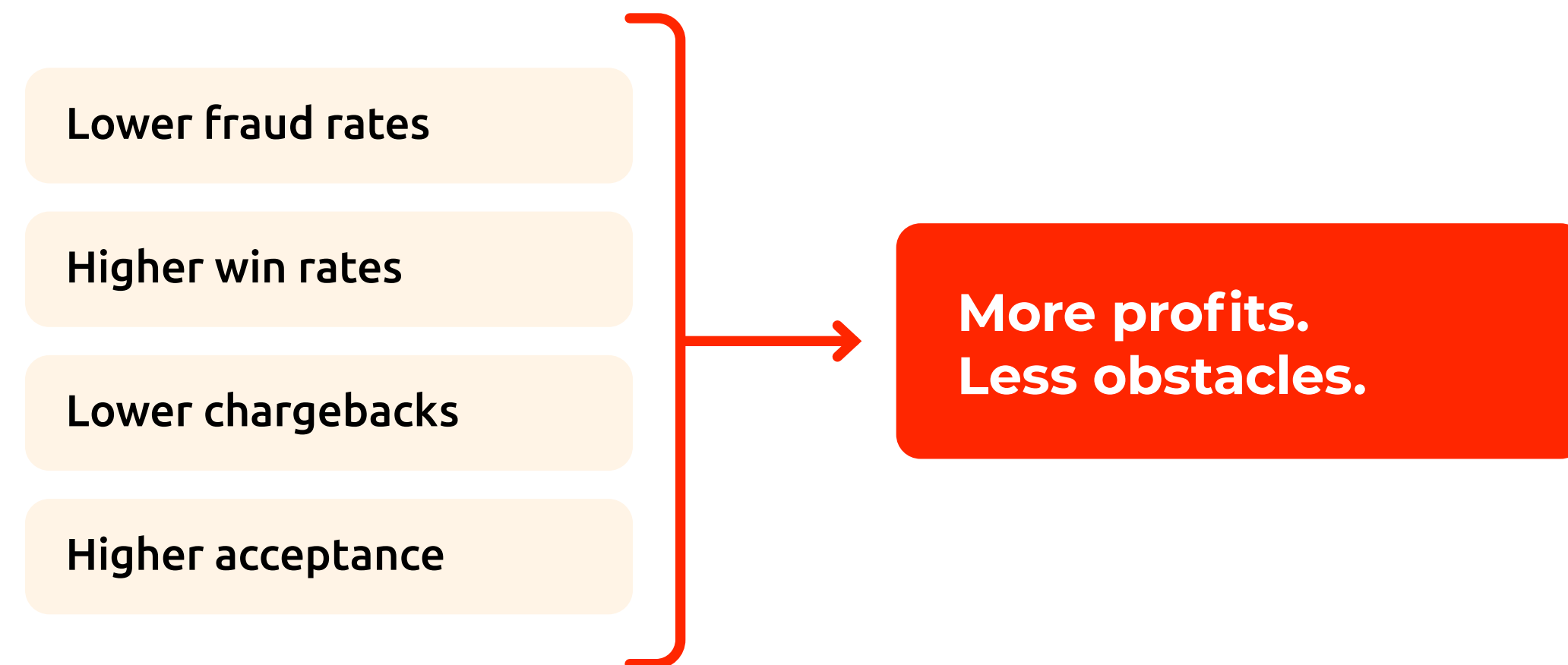
Resolves issues before they escalate

More business. Less headaches.

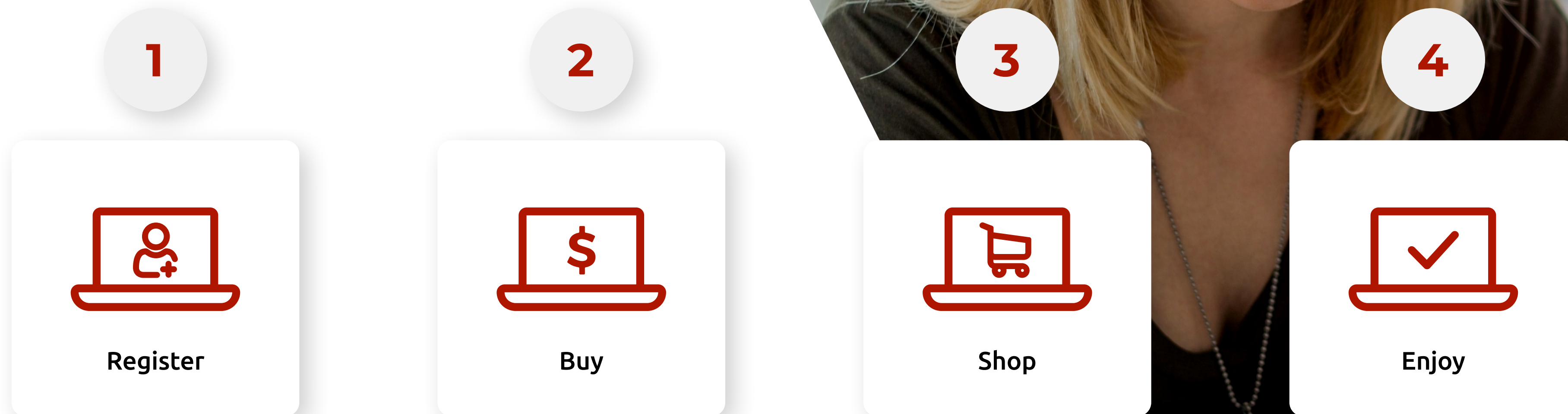
VLoad's expansive network of users allows participating merchants to tap into an affluent client base motivated by privacy and security.

Consumers trust VLoad, and by extension, the businesses who accept it. This leads to more spending and more money in your pocket.

Our highly experienced team handles all transaction disputes. That's why participating merchants also enjoy these benefits:



Using VLoad



VLoad Purchasing Limits/ Registration Requirements

Consumers can establish a VLoad account and purchase **up to \$1,000** worth of VLoad Digital Cards per day (**Level 1**) simply by providing their name, date of birth, residential address, phone number, and verified email.

Consumers who want higher purchasing limits (**Level 2**) simply provide a few additional pieces of information directly through their online VLoad profile.

Global Primex uses the latest ID verification technology to verify consumers' identity so you can rest easy. When required, our compliance experts work quickly behind the scenes to resolve customer service issues, account upgrades, and potential fraud and risk issues.

If a consumer wishes to upgrade their account to **Level 2 access** to:



purchase more than \$1,000 per day



use their VLoad Digital Cards for:
gambling/gaming/betting purposes



receive a payout from a participating
merchant

we require additional information to further verify the consumer's identity.

VLoad Information

Refund policy

Digital Card purchases will be refunded to the payment method used at purchase for unused Digital Cards only.

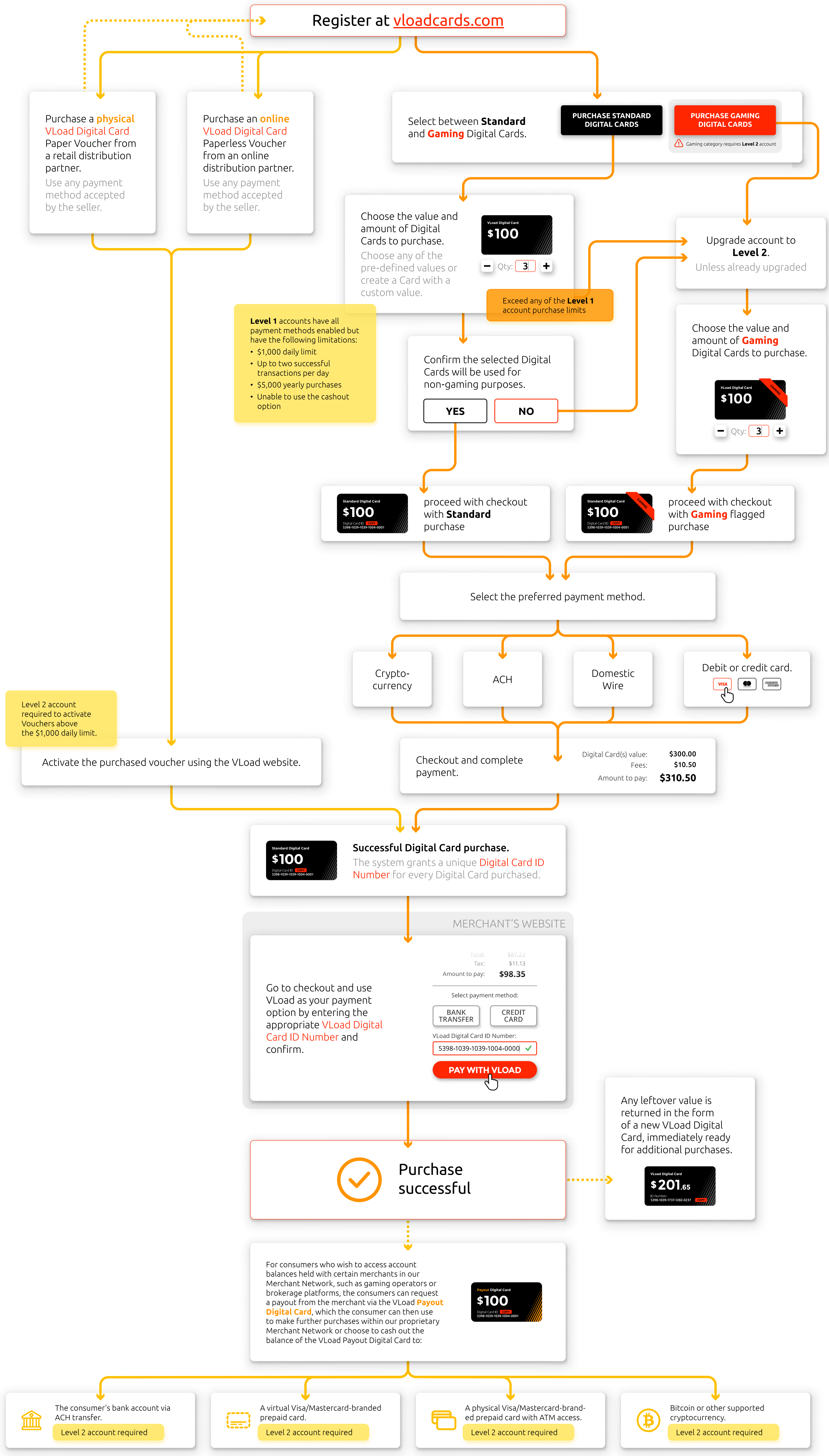
Integration

Simple integration on our stable and established platform requires only two APIs, with five additional APIs available.

Merchant support

- Get 24x7 tech support with no bots and no auto reply tickets; just reach out to a live agent.
- Direct and personal access to an account manager.
- techsupport@globalprimex.com, 855-966-0024

VLoad Supports Industry-Specific Network Requirements





Appendix

Regulated Gaming/Gambling

First Target State - Illinois

Introduction

Thanks to fast but deep KYC processes and seamless layers of proprietary security, VLoad is a natural fit for regulated industries such as gambling and forex brokerage. With an office in suburban Chicago, Global Primex has decided to first support licensed online and in-person gaming/gambling operators in Illinois.

Background

- Illinois in-person sports wagering started in March 2020, with online wagering going live that summer
- Global Primex is a licensed money transmitter in the State of Illinois (License No.: MT.0000368)

State-Specific Requirements

In close cooperation with specialized gaming, payments, and compliance counsels, Global Primex LLC brings to market a compliant, innovative payment method specifically tailored to online gaming/gambling operators in the State of Illinois.



Prohibited List

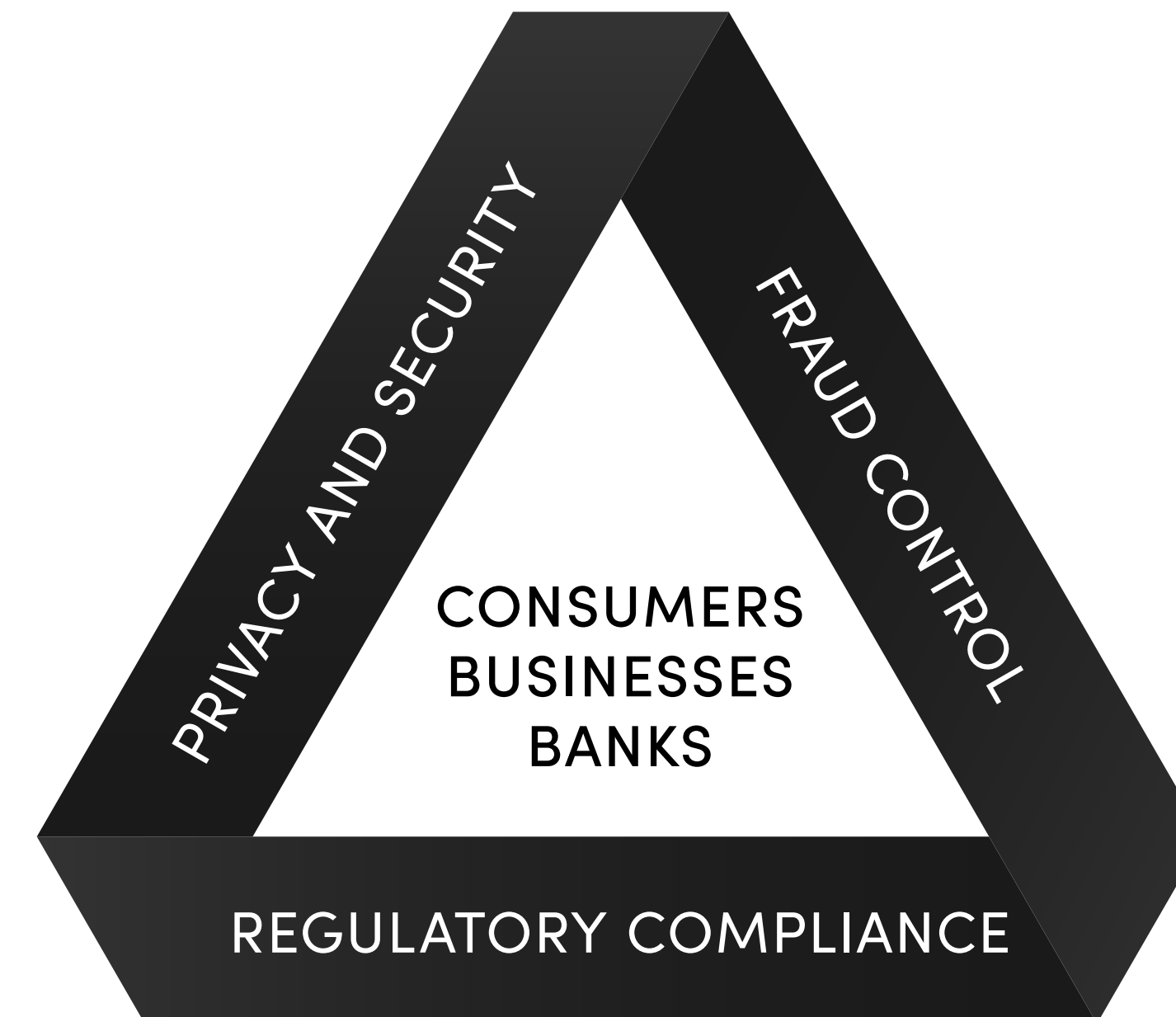
Businesses selling the following goods or services are prohibited from participating in the VLoad Merchant Network:

- Pharmaceuticals, narcotics, steroids, certain controlled substances or other products that present a risk to consumer safety, illegal sale of prescription drugs, drugs on Schedule I of the Controlled Substances Act (CSA)
- Animals & Wildlife
- Goods, media and software whose distribution is prohibited under copyright laws
- Product, service or activity that is deceptive, misleading, predatory, or prohibited by one or more payment networks (such as Visa, Mastercard, etc.)
- Any illegal substances or goods
- Firearms, Weapons and Knives
- Pyramid or Ponzi schemes, matrix programs
- Unsecured loan lenders
- Government IDs, documents, or uniforms
- Pyrotechnic devices and hazardous materials
- Counterfeit / stolen goods / replicas, including digital and virtual goods
- Protected cultural items and artifacts
- Human parts
- Modification chips
- Fake IDs and government documents

About Global Primex



Global Primex LLC, headquartered in Miami, FL with an office in Chicago, IL, is a member of the Global Primex international group of FinTech and RegTech companies providing innovative, secure, and private payment solutions to consumers and businesses, both online and in-store.





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