



KUAIPAY, A PAYMENT TERMINAL NETWORK OPERATOR



WHICH RETAILER MERCHANTS CURRENTLY USE KUAIPAY SERVICES?

Currently more than 500 retail merchants have deployed Kuaipay payment terminals.

Select merchants include:



BACKGROUND

Kuipay built and operates a payment terminal network for Beijing Municipal Administration and Communication Card Co., Ltd, a.k.a. Beijing YKT, a state owned company that is responsible for transportation card issuance, distribution and financial settlements. Beijing YKT was established as a government initiative, aiming to improve local residents' quality of life, and add convenience to their day to day activities.

Beijing YKT has issued more than 30 million cards to date. Beijing YKT considers Kuaipay as its key strategic partner for achieving the objectives set by Beijing Municipality.

Kuaipay is a Vesta-invested Chinese company.

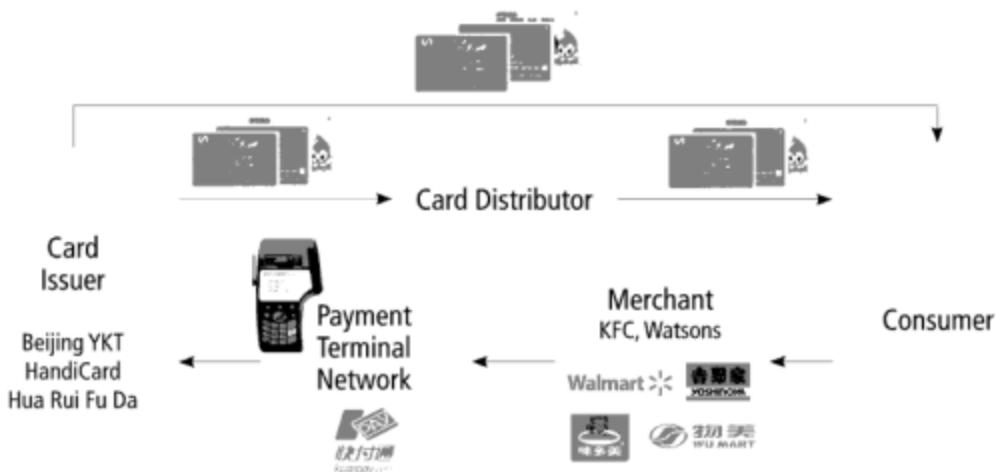
WHAT KIND OF SERVICES DOES KUIPAY PROVIDE?

- Small consumption payment processing
- Small consumption top-up service
- Mobile phone airtime top-up service
- Store value card payment processing
- China Merchant Bank Acquiring

Kuaipay's payment terminals are also certified to process credit cards with Visa, MasterCard and China UnionPay logos.

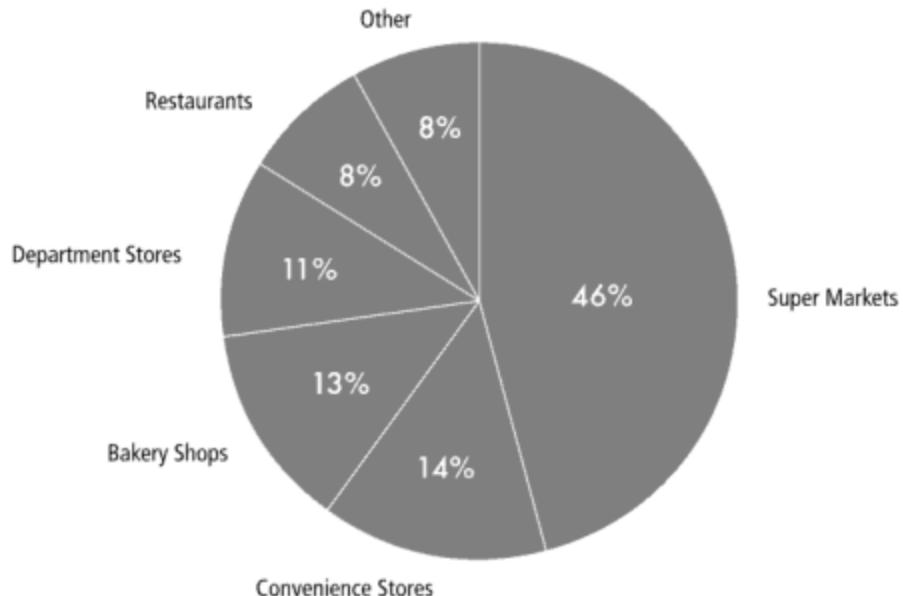


VALUE CHAIN PARTICIPANTS



WHERE DO CONSUMERS USE KUAIPAY SERVICES?

As shown in the diagram, super markets rank No. 1 in consumer use of Kuaipay's service, followed by convenience stores, bakery shops, department stores and restaurants.



CITY	POPULATION	EXPECTED TERMINALS DEPLOYED
Beijing	18 M	20,000
Chongqing	30 M	20,000
Dalian	6 M	10,000
Harbin	9.9 M	10,000
Chengdu	12 M	15,000
Xian	8.3 M	10,000
Wuhan	8.3 M	10,000
Kunming	6.2 M	10,000

KUAIPAY'S EXPANSION PLAN

Kuaipay launched its Dalian operations and payment terminal networks in 2010. In the next few years, Kuaipay plans to expand from current location and position of strength throughout China. Primary targets will include northern cities around Beijing and other provincial capitals.

See table at left for reference.

ABOUT VESTA

Headquartered in Portland, Oregon, with operations in China and Europe, Vesta has been a pioneer and worldwide leader in electronic payment solutions since 1995. Vesta was the first company to successfully build and deploy non-retail electronic payment solutions for the telecommunications industry. Vesta delivers innovative payment solutions to a variety of verticals including financial services and e-commerce, and is recognized today as a global leader in payment technologies, data and security compliance and fraud management.

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