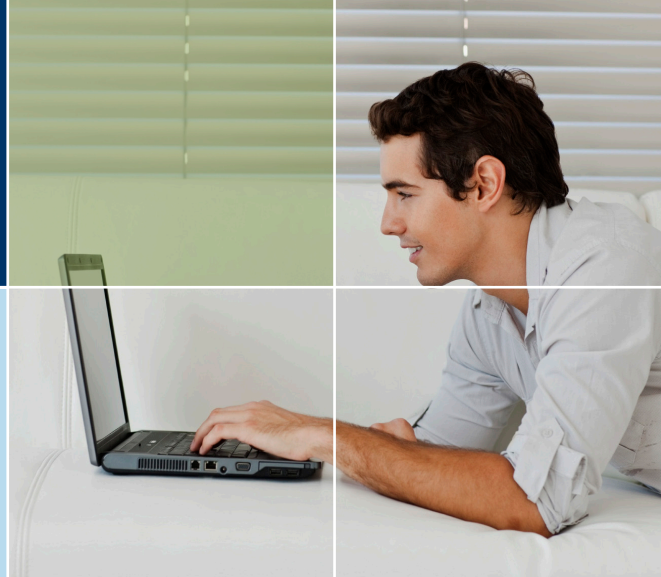


VESTA FLEXPOINTS™:
INCENTIVE REWARDS PROGRAM
FOR ONLINE MERCHANTS



*flex*Points™

HOW IT WORKS:

Vesta aggregates customer account and behavioral information (e.g., contact information, payment frequency/amount, etc.).

Vesta sets up and manages all account parameters including connectivity between clients/ redemption partners, reporting, and incrementing — and provides FlexPoints account access for customers 24x7x365 via IVR or the Web.

O V E R V I E W

Now there's a way to thank your online customers for their loyalty — with rewards tailored to their interests and activities. Using Vesta's exclusive FlexPoints™ program, merchants can incent and reward consumer behavior to build and enhance brand loyalty.

Designed for flexibility and quick time to market, FlexPoints can be used to reward customers for:

- initial account creation
- repeat purchases
- package purchases
- new customer referrals

FlexPoints are earned, awarded and managed virtually, in denominations determined by the merchant. Customers can redeem points for products and services, discounts or free or upgraded shipping.

At the core of this loyalty program is Vesta's Mobile Payments Platform, which seamlessly integrates with the merchant's infrastructure to append FlexPoints in real time to customers.

A W A R D A N D R E W A R D

FlexPoints gives a merchant the opportunity to create new revenue streams and build loyalty with their customer base. Designed to incent all aspects of customer behavior, FlexPoints can be associated with online purchases of products and services from industries and merchandisers including:

- airline and travel
- telecommunications
- financial
- oil and gasoline
- computers
- recreational products
- department stores and general merchandisers



CORPORATE OFFICES

Vesta Corporation
World Headquarters

11950 SW Garden Pl
Portland, OR 97223-8248 USA
Tel: +1 503.790.2500
Fax: +1 503.790.2525
info@trustvesta.com
www.trustvesta.com

EUROPE

Finnabair Business Park
Dundalk, County Louth
Republic of Ireland
Tel: +353 (0)42 939 4600
Fax: +353 (0)42 939 4601
info.ireland@trustvesta.com

ASIA

6F Tower A, Ocean Express
No. 66 Xiaguangli
Chaoyang District, Beijing
100027 P.R. China
Tel: +86 10 8446-6677
info.china@trustvesta.com

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