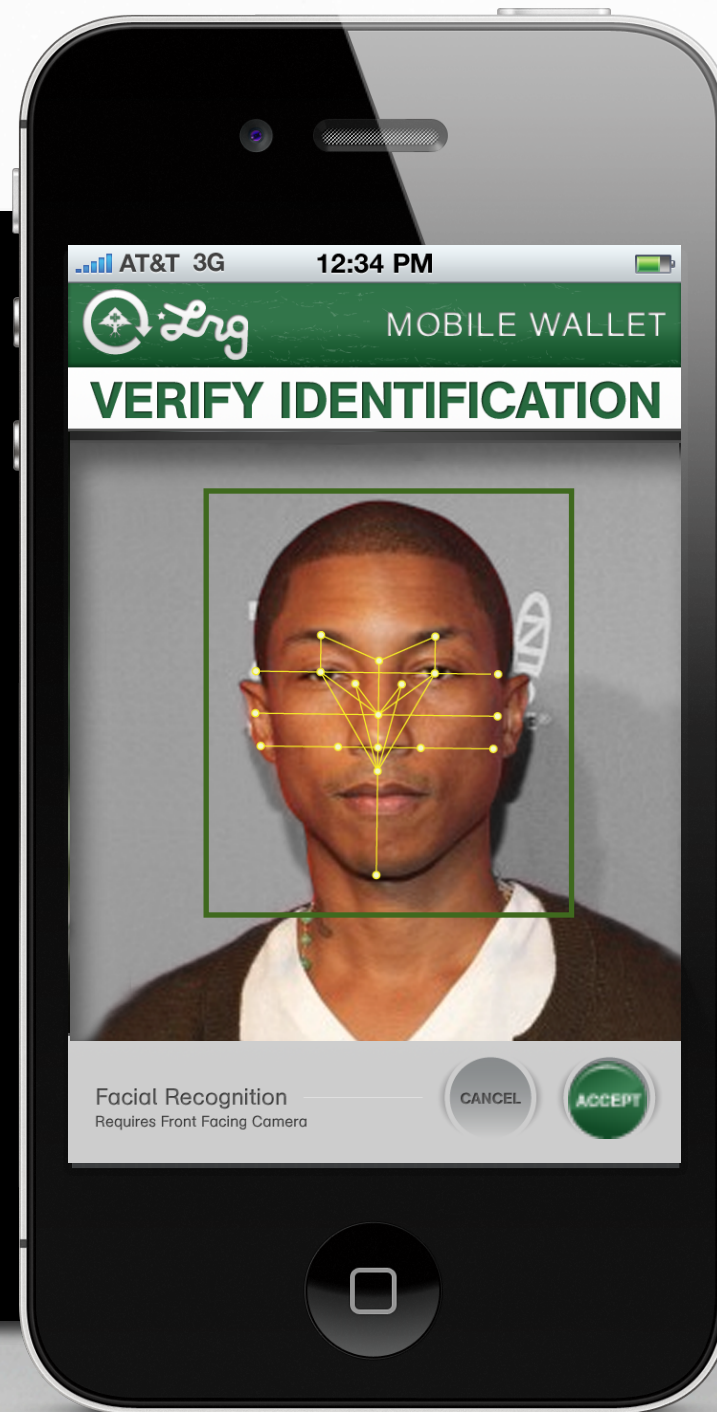




MOBILE WALLET

VERSION 1.0



mobile shopping.
payments.
rewards.
life.

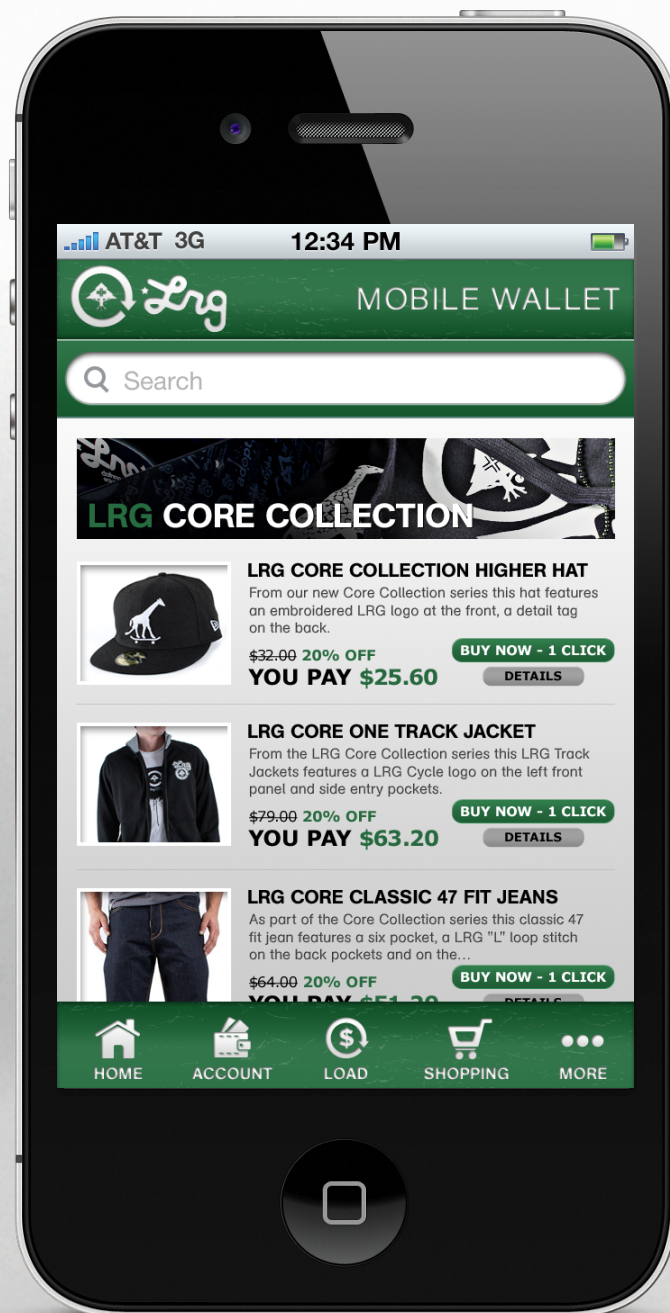
Convenient and Secure Access To Your Everyday Life



C.R.E.A.M.® Mobile Wallet Solution

White Label Solution Driving B2B and B2C

Mobile Commerce



LRG can leverage EvoSpend's proprietary platform C.R.E.A.M.® to increase partner and consumer revenues while reducing costs.



C.R.E.A.M.® Mobile Platform
Drives Consumer and Partner
Spend.

Consumer Loyalty





Mobile Wallet - Mission

Intent - Content - Transactions

The LRG Mobile Wallet Solution combines a proprietary Mobile Wallet App, Re-loadable Card and Consumer Incentive Program.

The LRG Mobile Wallet (LMW) empowers the upwardly mobile consumer with financial management tools, m-commerce access and experiential rewards in a convenient and secure product.

LMW monetizes LRG's existing media and partner relationship driving ancillary revenues.

LRG Mobile Wallet Suite includes Re-loadable debit card, premium mobile app and F.A.M.E Rewards Experience™ Membership



+



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LRG Mobile Wallet App & Card Powered by Virtual MasterCard®





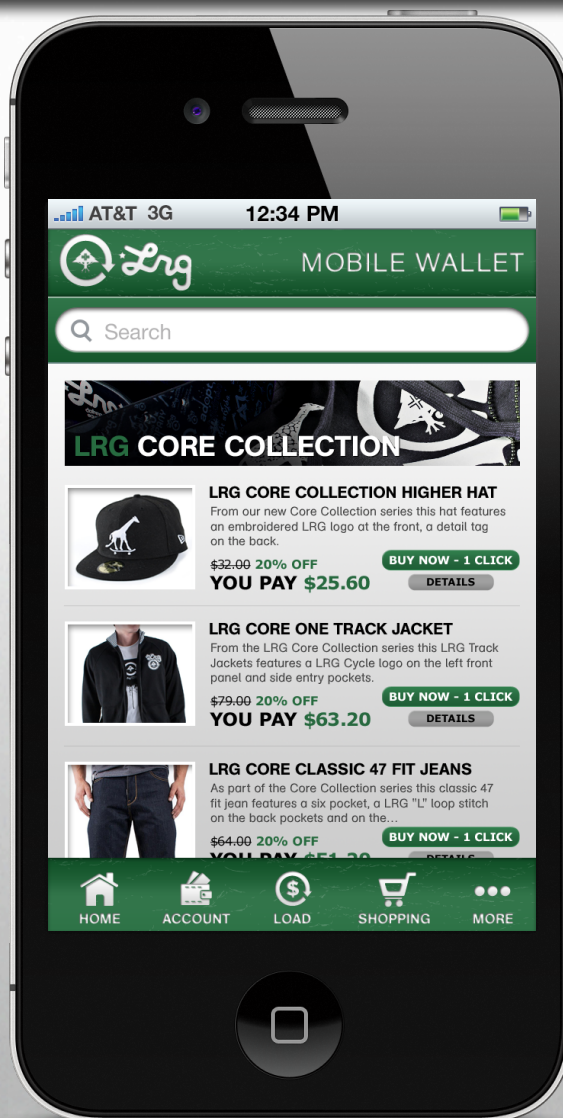
Mobile Wallet - Overview

mobile **money**



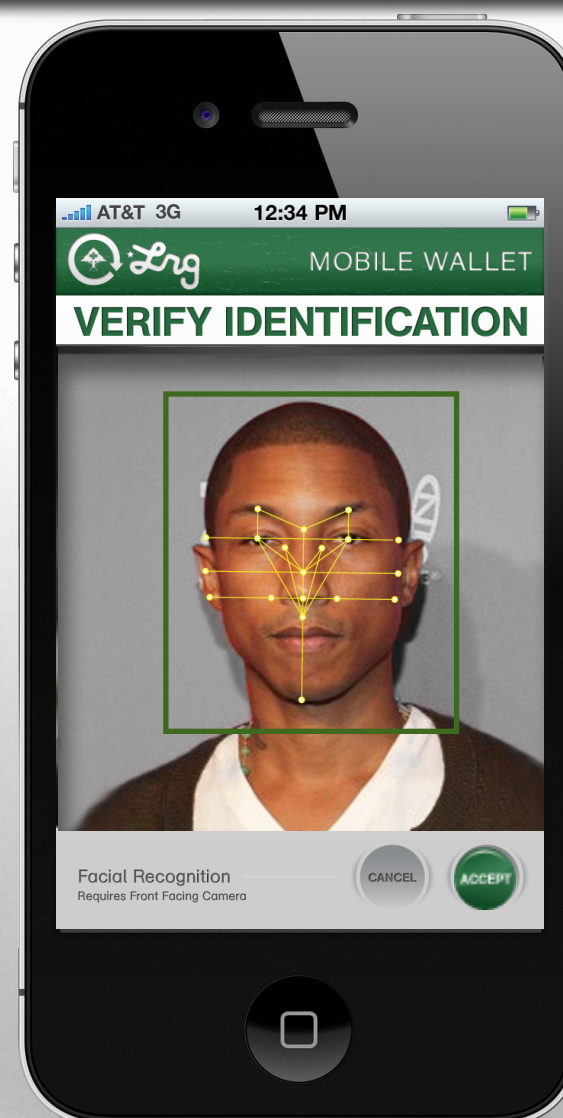
View your card account balance from your mobile device.
Check Account Transactions.
Share Funds with Peers.

mobile **commerce**



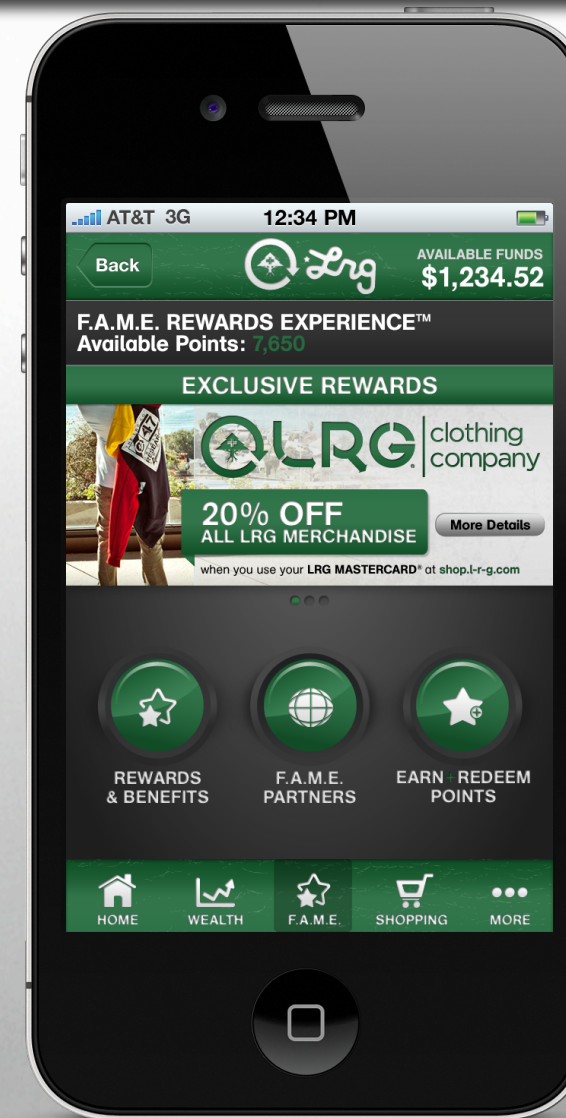
LRG Mobile Wallet integrates a Mobile Shopping Experience to safely purchase LRG brands.

mobile **security**



Biometric Facial Recognition Security while using your iPhone, Android or tablet device.
(Requires forward facing camera on device)

mobile **rewards**



F.A.M.E Rewards Experience™ Social Events and Rewards:
Members can share points to attend events and redeem points for exclusive offers.



Mobile Wallet - Architecture

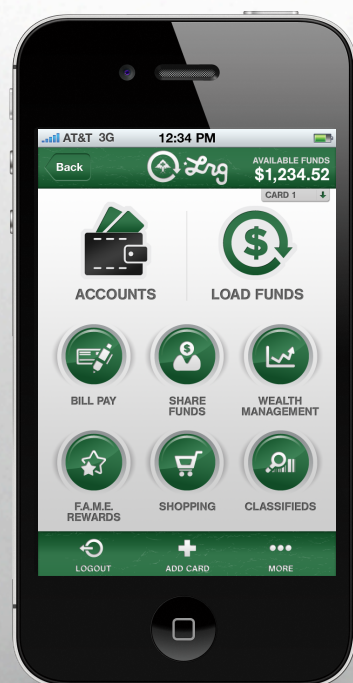
Engagement - Empowerment - Execution

LRG Mobile Wallet

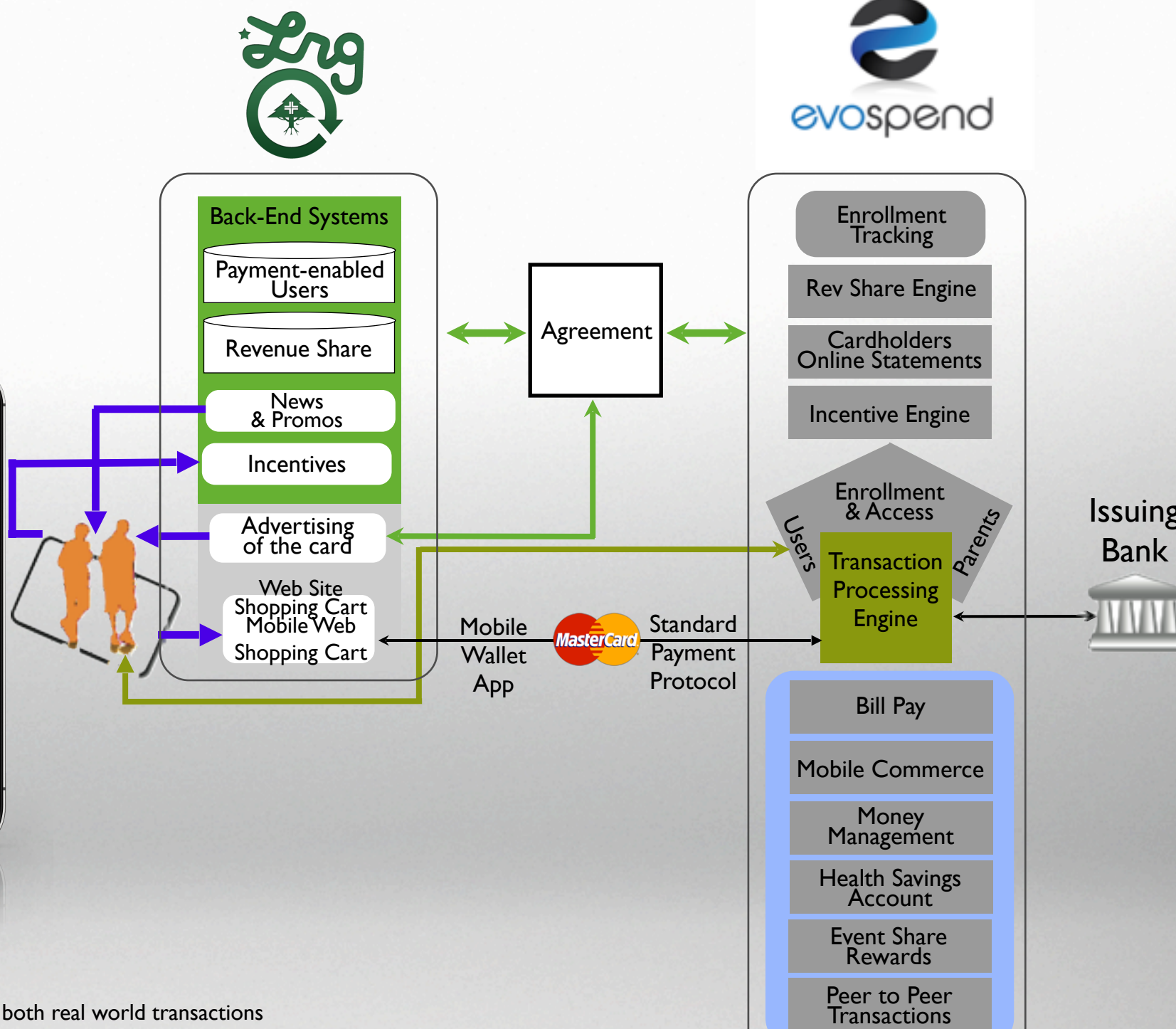
Powered by Virtual MasterCard®

Suite includes:

- Re-loadable MasterCard® Debit Card
- M-commerce App & Account
- Account Balance
- Account Transaction History
- Biometric Facial Recognition
- Share Funds (peer to peer)
- Loyalty Rewards
- Event Share Rewards
- Bill Payment
- Money Management Tools
- Social Group Discounts
- Account Settings & Profile
- Message Inbox
- Find a Reload Center
- Direct Deposit Access
- ATM Access



Card and App combination allow both real world transactions and online transactions for increase in revenue share and point of sale touch-points.



Cardholders will have 24 x 7 access to their mobile banking and mobile shopping experience.



Mobile Wallet - Extensive Ancillary Benefits

Enhanced Marketing & Advertising Platform:

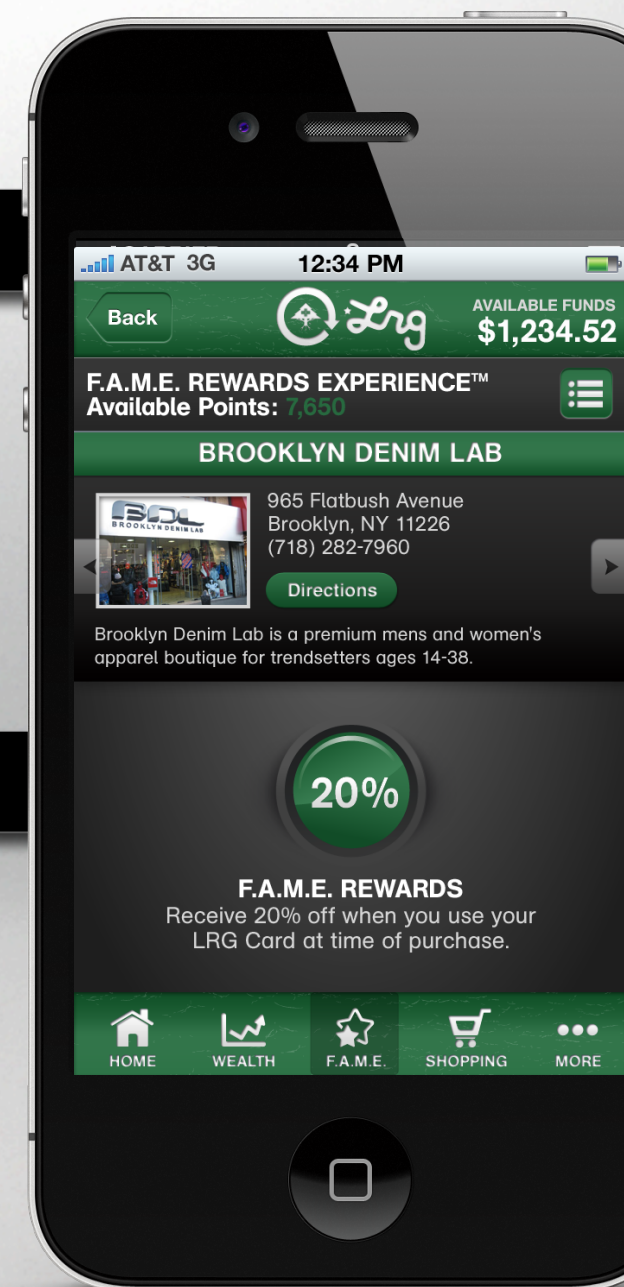
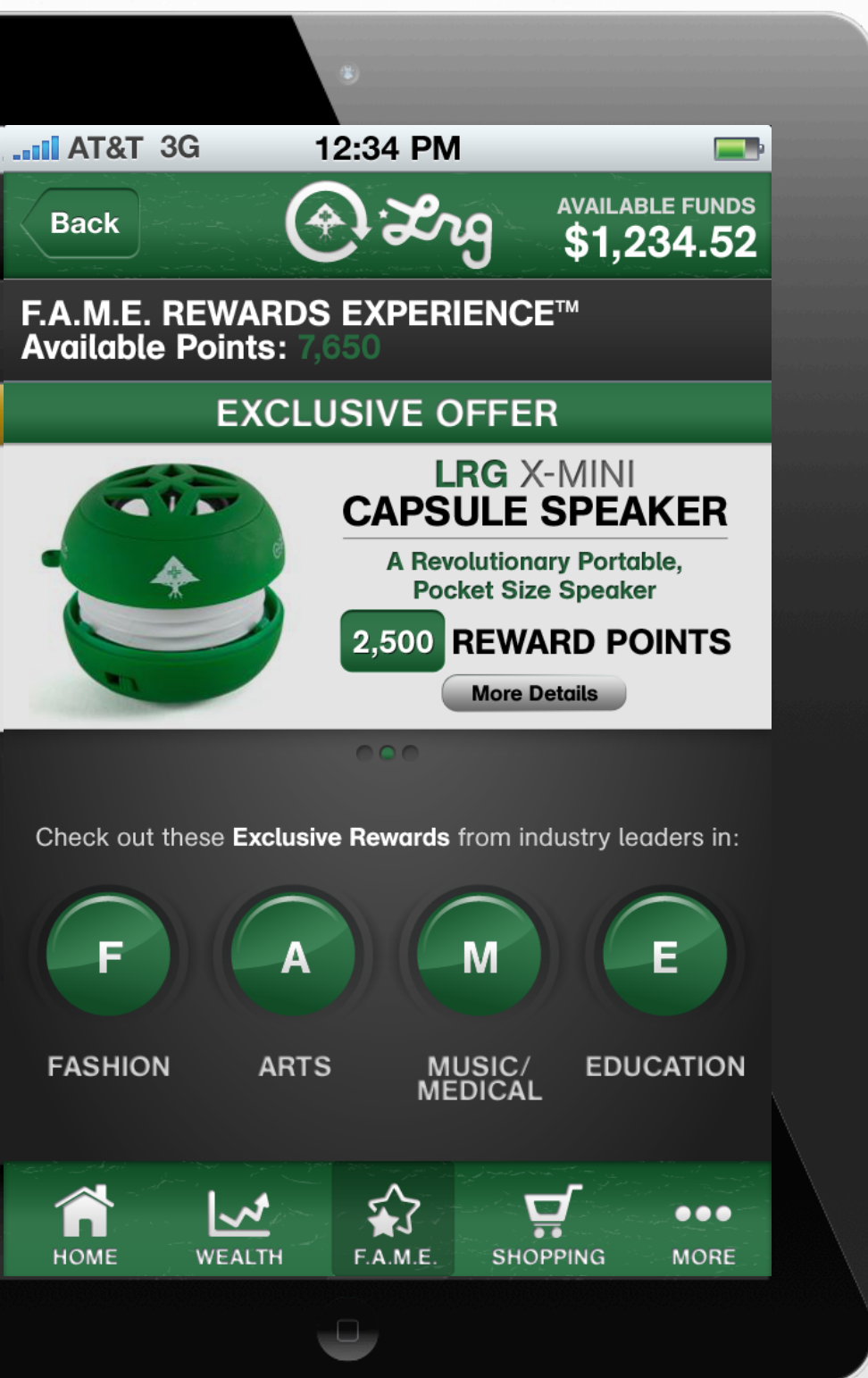
LRG's direct daily access to account holders will deepen LRG's Marketing & Advertising distribution platform driving additional marketing revenues.

Brand Engagement:

Account holders will move from passive periodic engagement to active daily brand engagement.

Mobile Impressions:

LRG will be 'Front Of Mind' with Verge consumers who can now be reached any time, any where.

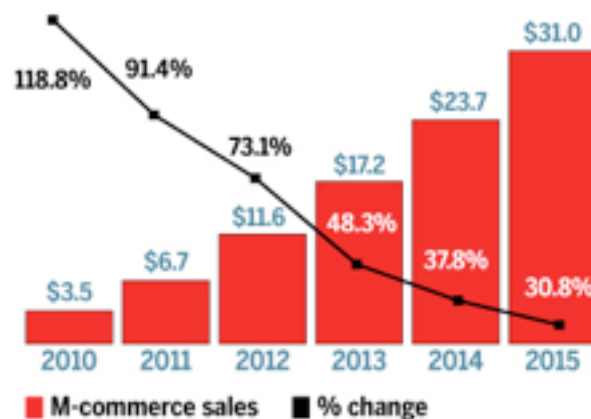




Mobile commerce: The reasons consumers buy

ComScore finds 63% of smartphone owners buy via m-commerce for the on-the-go convenience. 41% buy because they are in a store and the store is out of stock.

Source: comScore



U.S. M-Commerce Sales, 2010-2015

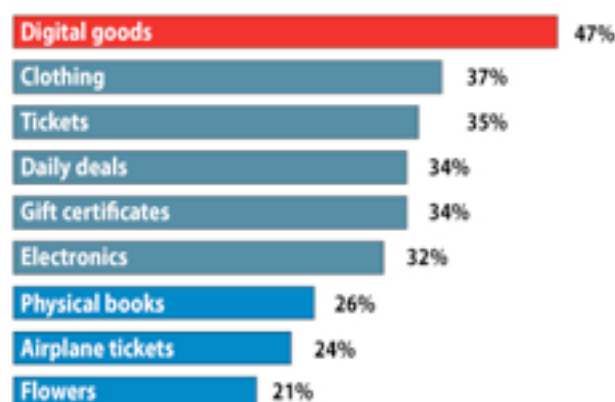
Sales stemming from mobile devices accounted for only \$3.5 billion in 2010 but are projected to grow to \$31.0 billion in 2015, according to research firm eMarketer Inc.

Source: eMarketer

September 2011 Mobile Commerce Purchases

Two-thirds of smartphone owners conducted mobile shopping activities in September 2011. Movies, e-books and clothing were popular purchases.

Source: comScore



Mobile Commerce Growth

Two research firms project rapid growth in mobile commerce revenue from 2009 to 2015.

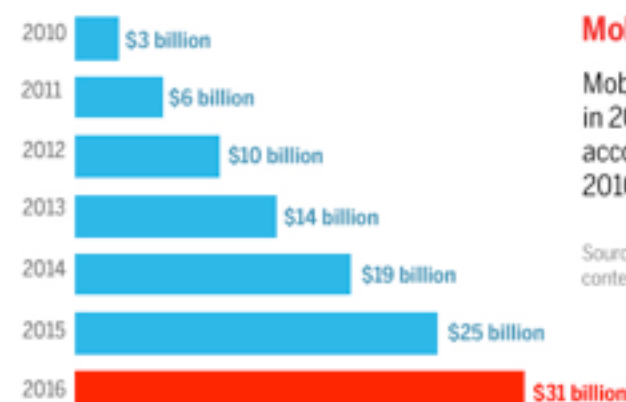
Source: Coda Research Consultancy & ABI Research.



Mobile Commerce Growth

Two research firms project rapid growth in mobile commerce revenue from 2009 to 2015.

Source: Coda Research Consultancy & ABI Research.



Mobile Commerce Sales: 2010-2016

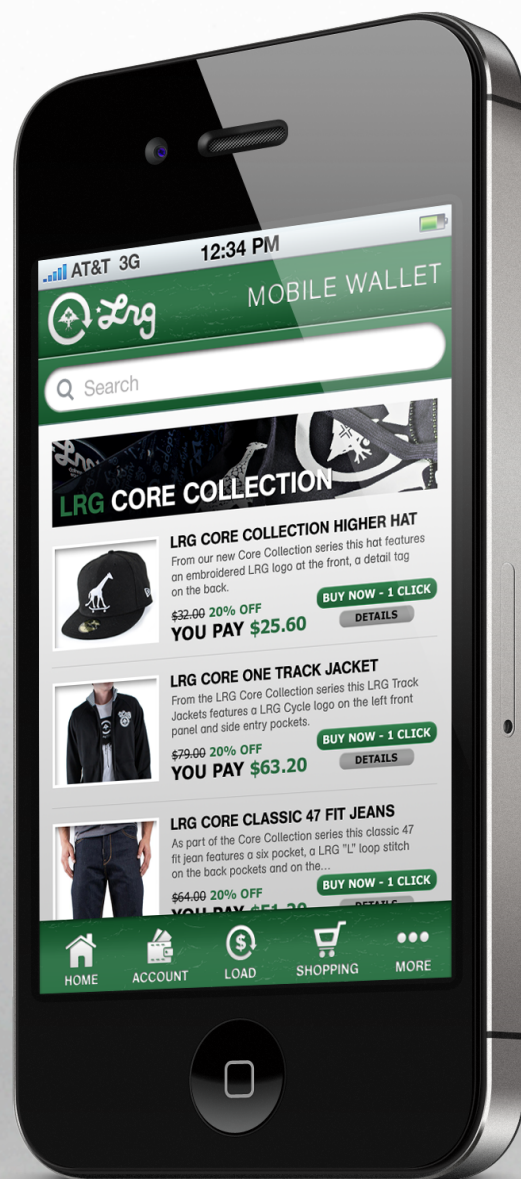
Mobile commerce sales will grow from \$3 billion in 2010 to \$31 billion in 2016. M-commerce sales accounted for only 1% of e-commerce sales in 2010, but will increase to 7% in 2016.

Source: Forrester Research Inc., sales of merchandise excluding digital content such as ring tones and mobile games

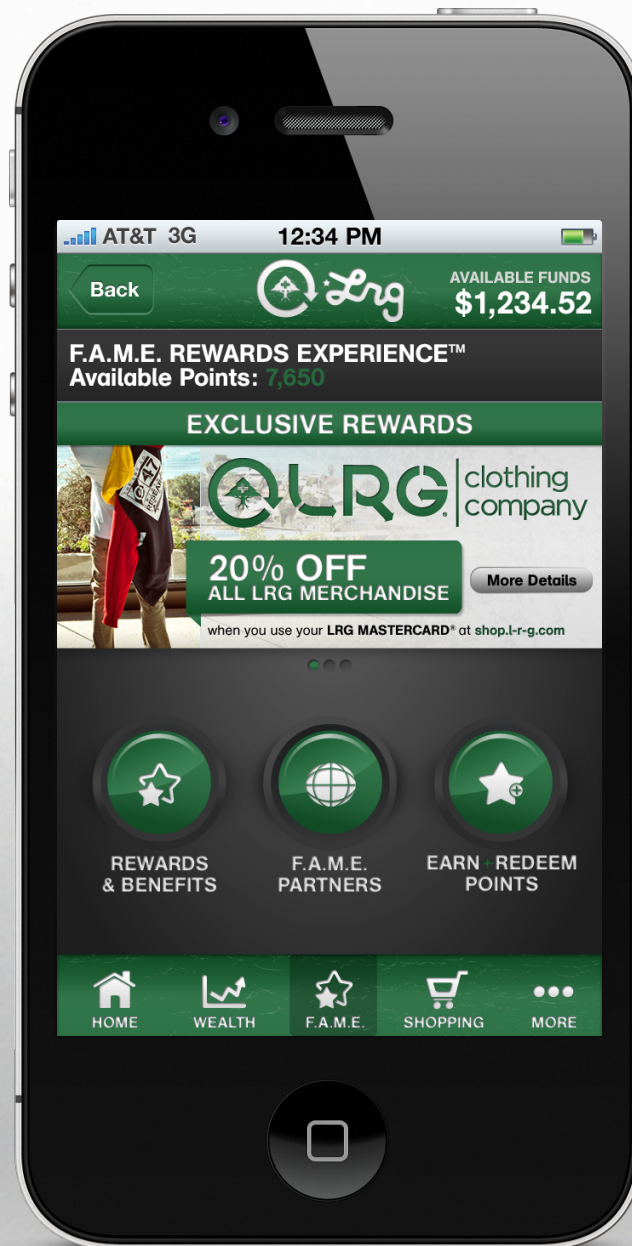


M-Commerce Solution

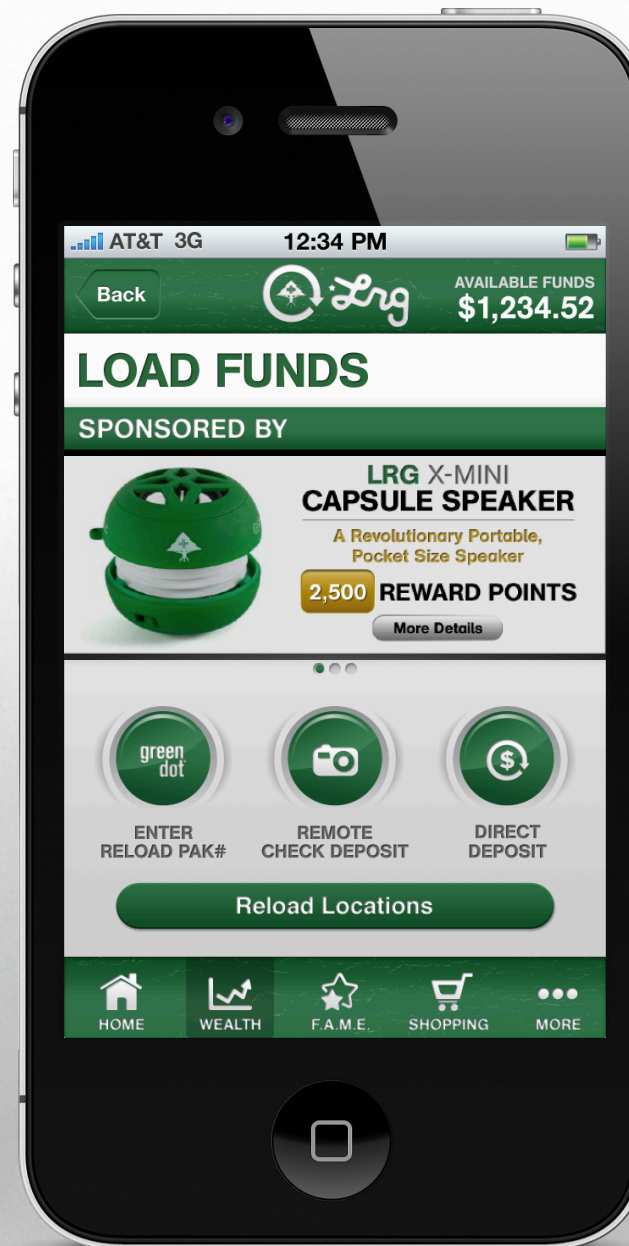
B2B: Partner Benefits - Drive Partner Spend, Save \$\$



Save real \$\$\$ on interchange.



Increase Marketing Platform & Distribution for LRG Partners.



Monetize promotional product & services while deepening consumer relationships.



Increased consumer data.

B2B - Extended Marketing & Advertising Real Estate

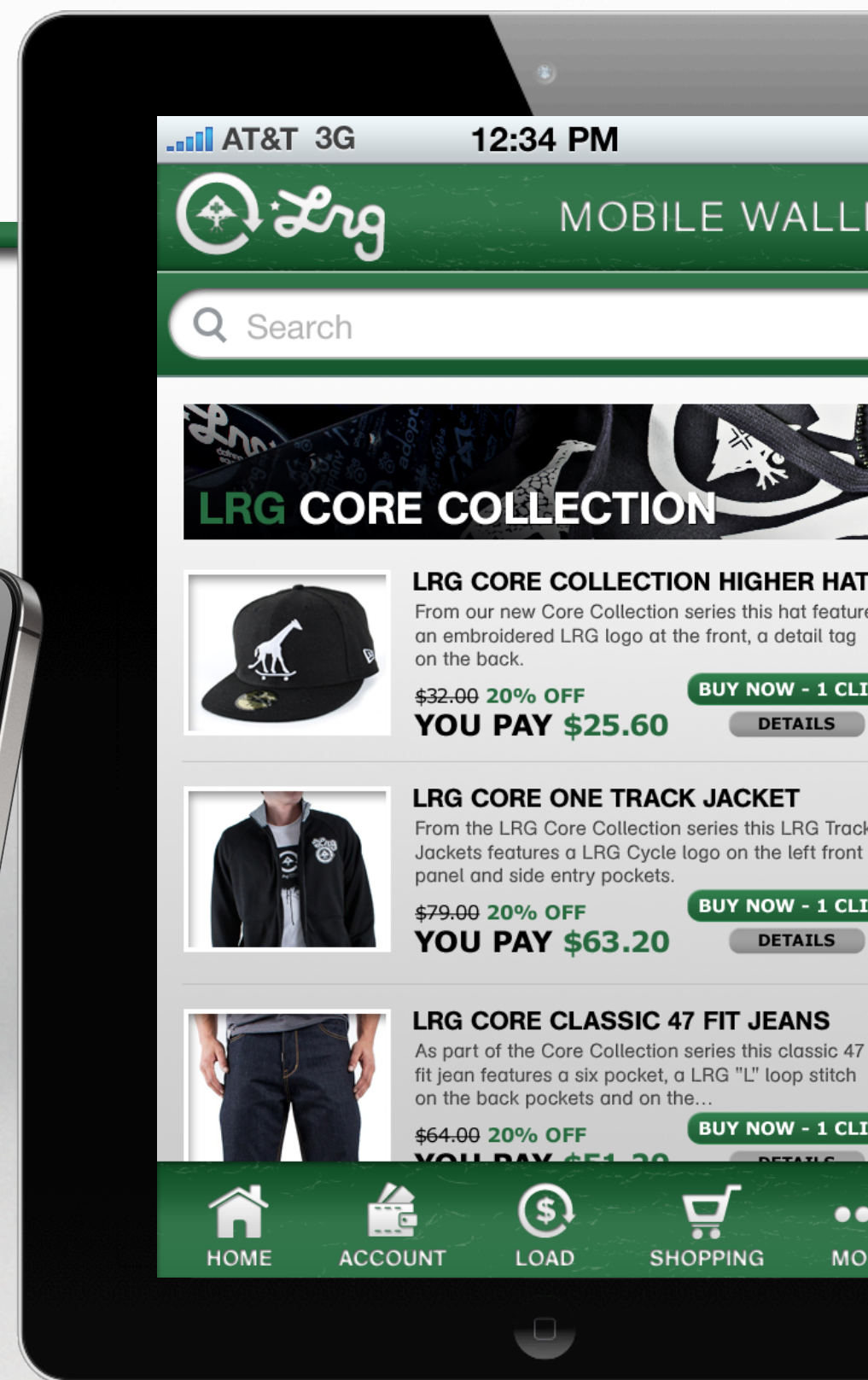
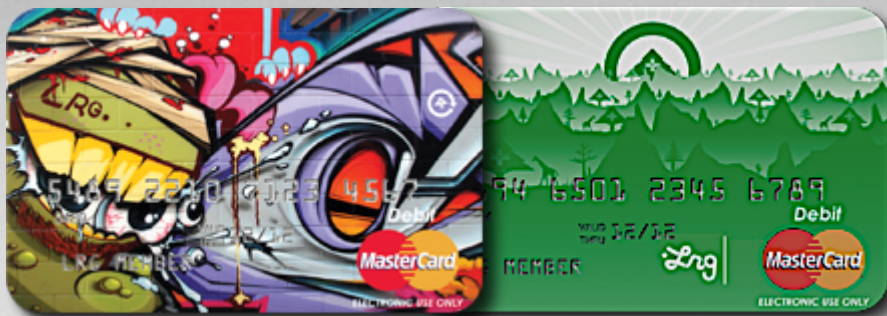


M-Commerce Solution

B2C, B2B, Cost Savings & ROI

Drive Consumer Spend

- ✓ **B2C** - Drive higher consumer spend
- ✓ **B2B** - Drive additional partner revenues
- ✓ **Cost savings** - Save \$ from Interchange
- ✓ **ROI** - Higher marketing ROI from data analysis to enhance targeted marketing
- ✓ **Customer Acquisition** - Card expands access to online and mobile commerce for New Customers.
- ✓ **Opted in consumers** drive higher conversions.
- ✓ **Simple "1 Click to Buy"** fully integrated fulfillment.
- ✓ **Easy integration** into existing systems.
- ✓ **Increase Marketing platform** and Distribution for LRG Partners.





EvoSpend - About Us

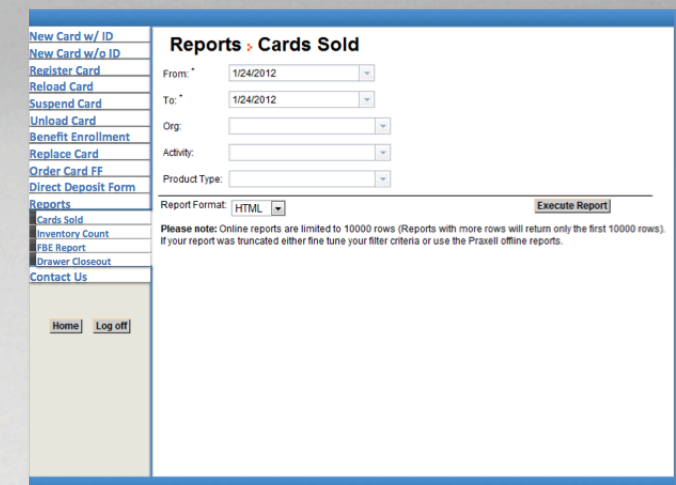
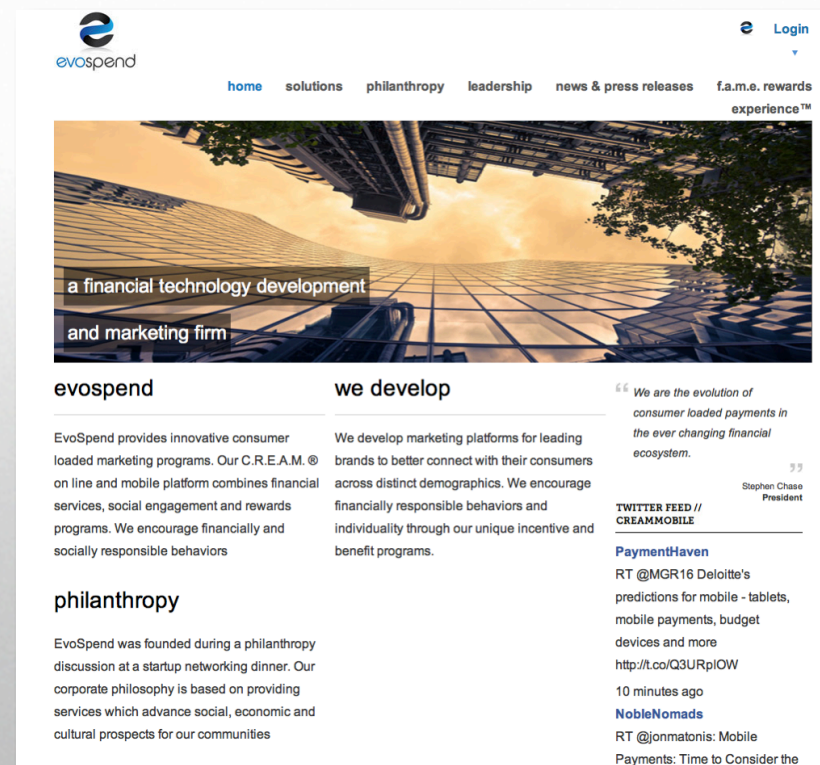
Company Overview

EvoSpend develops marketing platforms for leading brands to better connect with their consumers across distinct demographics. We encourage financially responsible behaviors and individuality through our unique incentive and benefit programs. Our C.R.E.A.M. ® on line and mobile platform combines financial services, social engagement and rewards programs. Our corporate philosophy is based on providing services which advance social, economic and cultural prospects for our communities.

- **Mobile Financial Management Platform**
- **F.A.M.E Rewards Experience™**
loyalty and rewards program
- **M-Commerce accessibility**
- **Emotional connections to brands**
- **MasterCard and VISA networks**

Real Time Reporting Snapshot:

- Our select co-branded partners receive detailed reports on card holder activity.
- Partners are granted a secure site to log in for suite of management reports.
- Customized portals.



THE EVOLUTION OF PAYMENTS