



Springboard Presentation

July 10th, 2007



CONNECT Springboard
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SPRINGBOARD



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Springboard Presentation

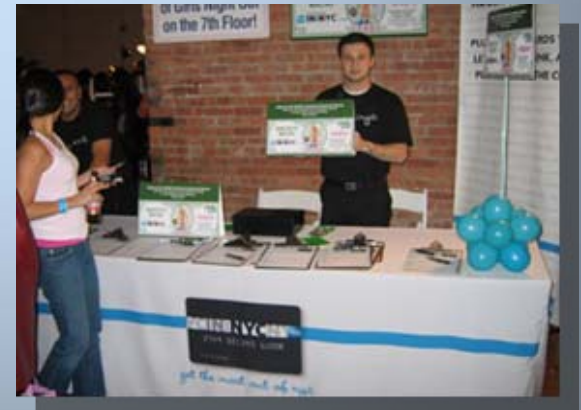
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Credit Card Event Marketing



The Future Of Event Marketing: Aqua



Questions

- What should be our go to market strategy?
- What is the most effective marketing collateral to reach potential clients?
- How do we build credibility as a start-up?

Market: Credit Card Event Marketing

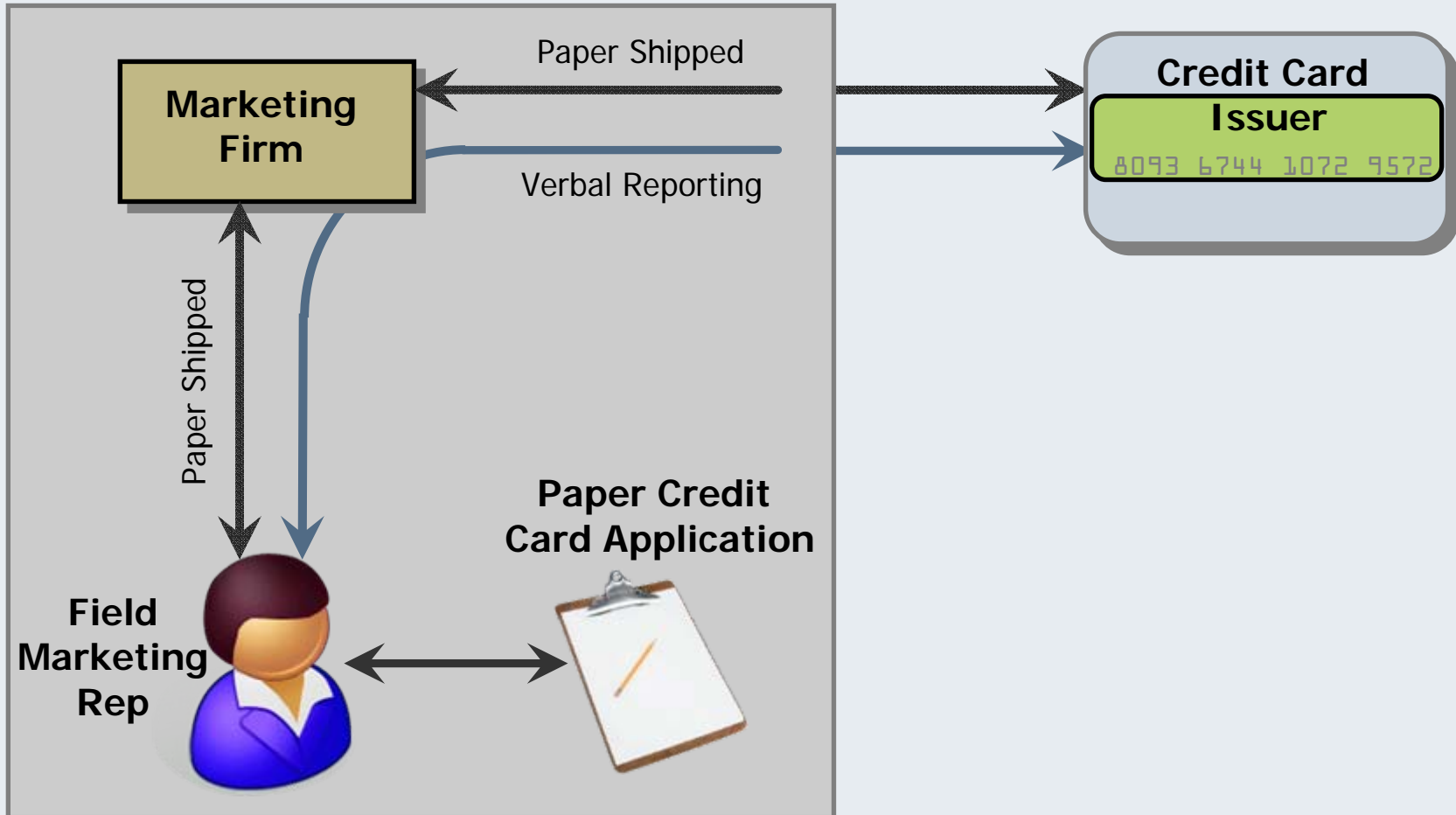
- Credit card industry \$145.3 billion
- Aqua's segment: event marketing channel- \$1.45 billion
- Event channel in high-growth phase
- College segment is never saturated with high profit potential
- Aqua's market controlled primarily by top 5 issuers
- 1 issuer would provide 17% market access

– 1-2% of issuers cards are produced from the event channel, Credit Card Management magazine

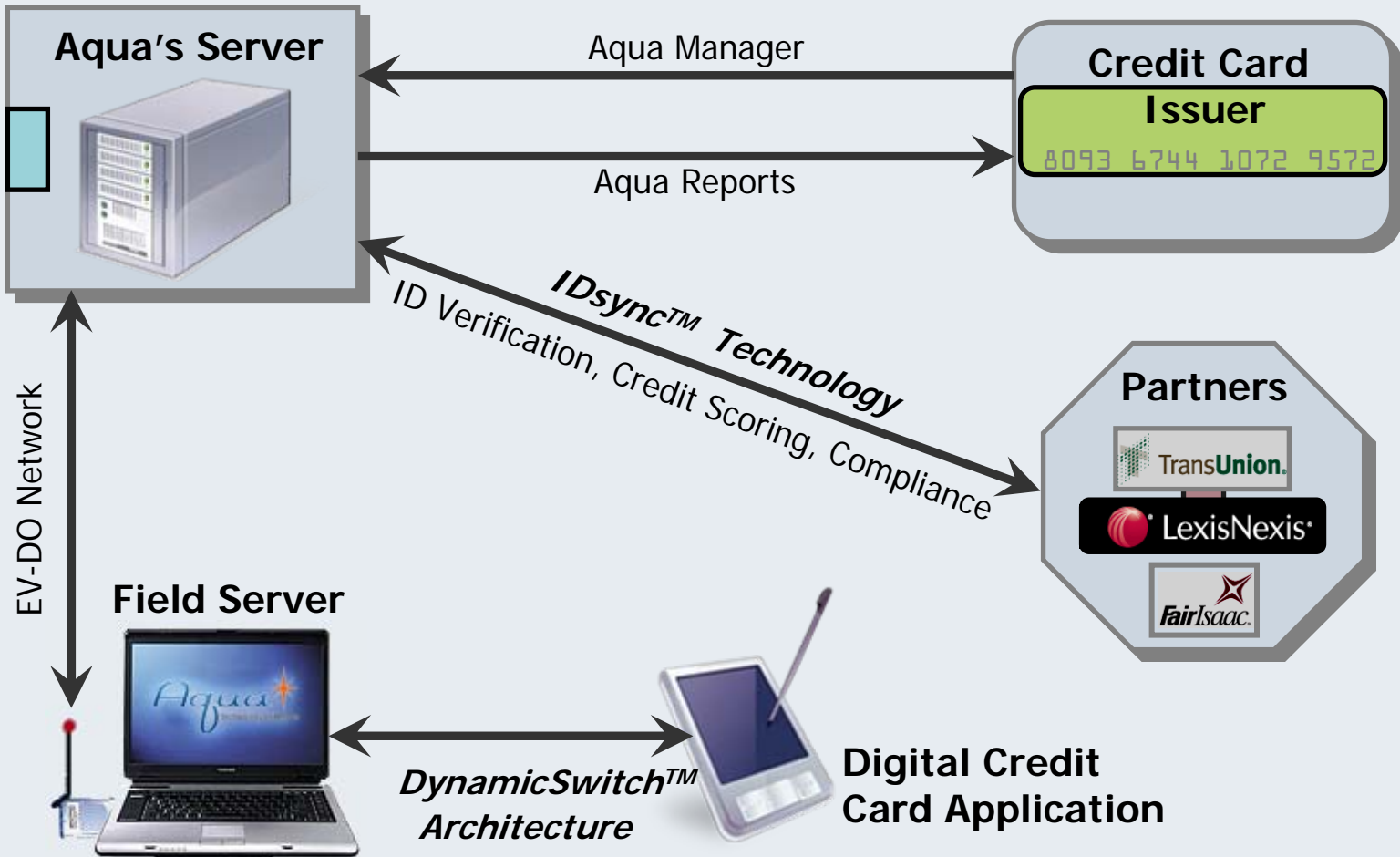
Market Pain

- Pain: ID theft, application fraud, & high costs of paper
 - “Soft ID theft” committed by marketing reps
 - Application fraud committed by applicants and reps
- Identity theft, fraud, and inefficiency in the event channel cost issuers >\$50 million annually
- Paper application use is root cause

Current Approach



Aqua: An Innovative Approach



Value Proposition

Increased credit card portfolio profitability while decreasing identity theft, fraud, and account acquisition costs.

	Current Method (Paper)	Aqua Technology (Paperless)
Total Applications	20,000,000	15,000,000
Approved Apps %	10%	20%
Approvals	2,000,000	3,000,000
Cost per Approval	\$200	\$125
Total Cost	\$400,000,000	\$375,000,000
New Revenue	\$612,000,000	\$918,000,000

*Diagram illustrates current industry wide metrics compared to forecasted metrics if Aqua Technology's solution is adopted.

Competition

- Citibank- credit card issuer
- MobileFrame- mobile data capture
- BancTec- information processor for issuers

	Citi EDC	Mobile Frame	BancTec	Aqua
Real-time Identity Verification & Credit Scoring	limited	x	✓	✓
Real-time Event Reporting Tools	limited	x	x	✓
Real-time Event Remote Management	x	✓	x	✓
Embedded Video Advertising	x	x	x	✓
Self-serve Automated Kiosk Support	x	x	x	✓
Remote IT Support	x	x	x	✓
Compliance: ·Payment Card Industry (PCI)	✓	x	✓	✓
·Patriot Act Section 326	x	x	x	✓
·Office of Foreign Asset Control (OFAC)	x	x	x	✓

Why Aqua? Why Now?

	<u>2000</u>	<u>2007</u>
• Regular internet users:	44%	70%
• Hardware unit cost:	\$1500	\$500
• National broadband coverage:	n/a	

Team

- Steve Kozyk- CEO/ Founder
 - credit card event marketing
 - marketing rep, marketing firm founder, issuer consultant
- Khaled El Henawy- CTO
 - software development and mobile data technology
 - Developed financial intranet, database reporting & remote network monitoring system
- Kurt Kandler- VP Business Development
 - credit card industry and co-brand/affinity card programs
 - MasterCard Global Cobrand Development Lead

Risks

- Evolving wireless network coverage renders technology obsolete
- Tighter US credit card industry regulation drastically shrinks our market
- Launching without securing major credit card issuer partner

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