

GlobalOnePay Issues Best Practices for Choosing and Integrating a Mobile Payments Platform

PLANO, TEXAS – February 16, 2016 – GlobalOnePay, a leading provider of global omni-channel payment processing technologies and merchant services, announced today that it has published a new white paper, *Best Practices for Choosing and Integrating a Mobile Payments Platform*, that offers insights into how to successfully navigate today’s dynamic mobile payment landscape.

“Today’s merchants are challenged to give their customers a seamless payment experience whether they shop online or in-store, especially when making mCommerce transactions on personal mobile devices or purchasing with a smartphone at mobile point-of-sale terminals in stores,” said Philip Fayer, president and chief executive officer of GlobalOnePay. “Yet the perception among many merchants is that adopting mobile payments is too complicated and costly. GlobalOnePay dispels that myth by giving merchants some best practices to help them integrate mobile payments more easily and cost-effectively.”

Best Practices for Choosing and Integrating a Mobile Payments Platform is targeted at both eCommerce merchants and software application developers who want to integrate mobile payments into a payment platform. Highlights of GlobalOnePay’s new mobile white paper include:

- Why it’s important to understand the advantages of each type of mobile payments – mobile commerce (mCommerce), in-app payments, and mobile point of sale (mPOS) – and how they are processed
- Why mobile should not stand alone as a payment processing option, but rather be an integrated component of an omni-channel payment platform
- What to look for in a payment processing vendor to ensure easy integration of a mobile platform
- Why support for global multi-currency processing is a “must” for mCommerce
- How a vendor-provided developer’s toolkit can streamline and escalate mobile payment integration

“Accepting mobile payments is a capability that merchants must adopt now, or else lose sales to more mobile-savvy competition in the future,” said Fayer. “The good news is that it is not difficult for merchants to take proactive steps today to starting building a consistent omni-channel payment experience for their customers.”

A complimentary copy of GlobalOnePay’s executive white paper, *Best Practices for Choosing and Integrating a Mobile Payments Platform* is available to download at: www.GlobalOnePay.com/resources.

About GlobalOnePay

GlobalOnePay is a leading provider of global omni-channel payment processing technologies and merchant services. The company's modular, scalable, cloud-based platform enables businesses of all sizes to grow faster by accepting a wider range of payments from virtually any market in the world. GlobalOnePay also provides a comprehensive range of merchant services to help businesses increase sales and efficiencies for online, in-store, and mobile purchases. For more information, visit www.GlobalOnePay.com.

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GlobalOnePay Simplifies Multi-Currency Acceptance and Supports International Expansion at ORGANO

PLANO, TEXAS – February 9, 2016 – GlobalOnePay, a leading provider of global omni-channel payment processing technologies and merchant services, announced today that ORGANO, a fast-growing global sales distribution and marketing company, has selected GlobalOnePay to process its multi-currency online credit card transactions in the U.S., Canada, Italy, Sweden, Norway, and Hong Kong.

GlobalOnePay's Multi-Currency Processing technology enables ORGANO to accept orders in more than 80 currencies. Because ORGANO uses GlobalOnePay's payment processing gateway, it can quickly expand into new global markets where GlobalOnePay conducts business without having to set up a local legal entity or bank account. ORGANO distributors also benefit because they can see products priced in their own respective currencies on the ORGANO website, making it easier and more efficient for them to place orders and pay for them in a familiar currency. ORGANO also uses GlobalOnePay's secure card storage and tokenization capabilities, which provide access to billing data without the liability of storing sensitive card information.

"ORGANO is a model of success for any direct sales distribution company that wants to expand globally," said Philip Fayer, president and chief executive officer of GlobalOnePay. "Using GlobalOnePay's payment platform, ORGANO has driven its international growth by pricing and selling its specialty organic coffee and beverage product lines in multiple currencies and optimizing its international transactions."

"GlobalOnePay understands the direct selling industry and that's an important reason why we have been able to grow together and expand our business to other countries," said Shella Chua, senior vice president for administration and distributorship services at ORGANO. "We have a partnership rather than just a client/vendor relationship."

On a technical level, Chua is also complimentary about the ease of integration to the GlobalOnePay payment processing platform. "Compared to other payment processing vendors we have worked with, GlobalOnePay is easier to integrate with our internal order processing system because they have more advanced technology," said Chua. "Our IT department reports that it's much faster to integrate with our back-office systems when setting up payment processing for a new international market."

"GlobalOnePay recently helped ORGANO set up our new distributorship in Hong Kong, and we will continue to build our relationship with them as our business evolves," said Cosette Kagaoan, senior accountant for merchant accounts at ORGANO. "Most of all, there is a strong element of trust with GlobalOnePay because they have always been responsive to our changing business requirements over the years."

To download the detailed ORGANO case study, please visit: www.GlobalOnePay.com/resources.

About ORGANO

Founded in 2008 with headquarters in Vancouver, British Columbia, ORGANO is a global gourmet coffee company that sells Certified Organic Ganoderma lucidum through a variety of coffees, teas, supplements and personal care products. ORGANO offers its suite of products through its Independent Distributor network and to consumers through its Coffee Connoisseur Club in the United States and Canada. The company currently operates in 44 countries and is privately held. For more information about ORGANO, visit www.ORGANOgold.com.

About GlobalOnePay

GlobalOnePay is a leading provider of global omni-channel payment processing technologies and merchant services. The company's modular, scalable, cloud-based platform enables businesses of all sizes to grow faster by accepting a wider range of payments from virtually any market in the world. GlobalOnePay also provides a comprehensive range of merchant services to help businesses increase sales and efficiencies for online, in-store, and mobile purchases. For more information, visit www.GlobalOnePay.com.

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GlobalOnePay Enables Merchants to Tap Into Growing Chinese eCommerce and Mobile Payment Markets

PLANO, TEXAS – February 2, 2016 – GlobalOnePay, a leading provider of omni-channel payment processing technologies and merchant services, announced today that its payment processing platform is now accepting UnionPay transactions in-store, in-app and online worldwide.

GlobalOnePay will provide a full-service implementation of UnionPay, including direct integration, rapid boarding, streamlined risk and underwriting, full online reporting and dedicated support. As a result, GlobalOnePay merchants will be able to accept payments from the world's largest online retail market and the fastest growing payment scheme globally.

UnionPay is a fast-growing bankcard association. In partnership with more than 400 institutions worldwide, UnionPay International has enabled card acceptance in over 150 countries with issuance in more than 40 countries. According to the company, the cumulative number of UnionPay cards issued globally has exceeded 5 billion and its online and mobile payment users have surpassed 200 million¹. The Nilsen report forecasts that UnionPay's global circulation of payment cards will grow 51% between 2012 and 2017, compared to 28% and 36% for Visa and MasterCard respectively².

"We are proud to welcome GlobalOnePay to our network," said Miriam Park, General Manager of UnionPay International America. "As the payment network serving the world's largest cardholder base, UnionPay is dedicated to providing convenient and safe payment experiences for our cardholders. Our partnership with GlobalOnePay will further improve our global service system, enabling more UnionPay cardholders across North America and beyond to enjoy the service and privileges we offer."

"GlobalOnePay is all about expanding growth opportunities for our merchants, domestically and internationally," said Philip Fayer, president and chief executive officer of GlobalOnePay. "This agreement with UnionPay International is a prime example of how merchants can leverage the GlobalOnePay payment processing platform to grow by accessing new markets and more potential customers."

One company that has selected GlobalOnePay because of its ability to process UnionPay online transactions is Ashford (www.ashford.com), a luxury retailer of watches and jewelry and an Internet Retailer "Top 500" member.

GlobalOnePay provides a highly scalable, cloud-based platform that enables online businesses of all sizes to grow faster by processing a wider range of online, in-store and mobile payments (including mPOS and in-app) from virtually any market in the world. Easy-to-implement and integrate, GlobalOnePay merchants can access an industry-leading set of modular technologies to increase sales revenues, efficiencies and security. Customers can also draw upon additional services including merchant processing, next day funding, as well as gift card/loyalty programs.

The GlobalOnePay platform accepts an ever-changing range of payment options, including card not present, EMV, magnetic stripe and contactless payment. One of the few payment gateways with truly international reach, GlobalOnePay enables businesses to access 130+ global payment processors and sell and price in 80 currencies, making it easy for merchants to accept all major credit cards, bill and receive funds in their primary currency, and accept local and alternative payments, as well as to test and enter new markets without significant upfront capital costs.

About UnionPay International

UnionPay International (UPI) is a subsidiary of China UnionPay focused on the growth and support of UnionPay's global business. In partnership with more than 400 institutions worldwide, UnionPay International has enabled card acceptance in over 150 countries and regions outside the Chinese mainland with issuance in more than 40 countries and regions. UnionPay International provides high quality, cost effective and secure cross-border payment services to the world's largest cardholder base and ensures convenient local services to a growing number of global UnionPay cardholders and merchants. For more information about UnionPay International, please visit www.unionpayintl.com, like "UnionPay International" on Facebook, follow "@unionpay_intl" on Twitter, or download its official mobile application by searching "UnionPay International" in Apple's App Store or Google's Play Store.

About GlobalOnePay

GlobalOnePay is a leading provider of global omni-channel payment processing technologies and merchant services. The company's modular, scalable, cloud-based platform enables businesses of all sizes to grow faster by accepting a wider range of payments from virtually any market in the world. GlobalOnePay also provides a comprehensive range of merchant services to help businesses increase sales and efficiencies for online, in-store, and mobile purchases. For more information, visit www.GlobalOnePay.com.

1. <http://www.prnewswire.com/news-releases/china-unionpay-chairman-global-unionpay-card-issuance-exceeds-5-billion-300097667.html>
2. <http://knowledge.ckgsb.edu.cn/2015/03/31/finance-and-investment/wholl-win-visa-and-mastercard-versus-unionpay/>

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GlobalOnePay Expands Products and Services to Enable Easier Omni-Channel Payment Processing

PLANO, TEXAS – January 26, 2016 – GlobalOnePay formally called GlobalOne, is a leading provider of global omni-channel payment processing technologies and merchant services, announced today that it has completed a number of product and service enhancements, including the addition of in-store point of sale (POS) and mobile POS (mPOS) solutions, to better serve the needs of merchants and enable easier adoption of omni-channel payment processing.

Industry research shows that a majority (87%) of consumers believe brands should work harder to provide a seamless experience for customers¹. In addition, 84% of global retailers indicated they think a consistent customer experience across channels is very important¹. Payment processing is a key part of a company's brand and overall buying experience, but is often fragmented and challenging to implement in an omni-channel environment. With its ability to now process all types of payment methods and multiple currencies across online, in-store and mobile channels, the GlobalOnePay payment-processing platform makes it easier for brands and merchants to unify the purchasing experience worldwide.

“The payment world is getting more complex and is always changing and most merchants don't have the time or resources to stay on top of it all,” said Philip Fayer, president and chief executive officer of GlobalOnePay. “With the trend toward omni-channel, we have enhanced and expanded our platform and services so merchants can obtain an industry-leading payment processing solution for all commerce channels from one vendor and deliver a consistent payment process to their customers worldwide.”

GlobalOnePay provides a highly scalable, cloud-based platform that enables businesses of all sizes to grow faster by processing a wider range of online, in-store and mobile payments (including mPOS and in-app) from virtually any market in the world. Easy-to-implement and integrate, GlobalOnePay merchants can access an industry-leading set of modular technologies to increase sales revenues, efficiencies and security while accessing more than 130 international payment solutions. Customers can also draw upon the company's merchant services that include merchant acquiring, merchant processing, Multi-Currency Pricing, global multi-currency acquiring, as well as reporting and reconciliation.

“GlobalOnePay offers growing businesses the flexibility they want and need,” said Fayer. “Merchants can choose to use our payment gateway and or our merchant services, either singularly if they already have a contract with another provider, or bundled together in one, powerful solution. As their payment requirements change GlobalOnePay can support them when, where and as needed.”

As part of its product and services expansion, GlobalOnePay has completed a rebranding effort and changed the company name from GlobalOne to GlobalOnePay. In addition to a fresh, new logo, GlobalOnePay has adopted a new tagline to reflect its emphasis on helping businesses grow: The

Commerce Growth Platform. The new brand identity can be seen at the company's new website at www.globalonepay.com. The company will continue to roll out additional services in 2016.

The GlobalOnePay merchant services platform accepts an ever-changing range of online, in-store and mobile payment options, including card not present, EMV, magnetic stripe and contactless payment. One of the few payment gateways with truly international reach, GlobalOnePay enables businesses to access 130+ global payment processors as well as price and sell in 80 currencies. This makes it easier for merchants to accept all major credit cards, bill and receive funds in their primary currency, and accept local and alternative payments, as well as to test and enter new markets without significant upfront capital costs.

"Our technologies simplify the critical payment process for omni-channel commerce without bureaucracy, the hassles of managing multiple providers or having to learn deep technical skills," said Fayer.

"GlobalOnePay supports all major independent software vendor, value-added reseller, and shopping cart integrations to minimize development time so businesses can focus on sales and growth."

About GlobalOnePay

GlobalOnePay is a leading provider of global omni-channel payment processing technologies and merchant services. The company's modular, scalable, cloud-based platform enables businesses of all sizes to grow faster by accepting a wider range of payments from virtually any market in the world.

GlobalOnePay also provides a comprehensive range of merchant services to help businesses increase sales and efficiencies for online, in-store, and mobile purchases. For more information, visit

www.GlobalOnePay.com.

1. <https://www.marketingtechblog.com/prevent-data-breaches-omni-channel-world/>

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Apple Pay Now Available to Merchants on the GlobalOnePay Platform

Offering an Easy, Secure & Private Way to Pay

PLANO, TEXAS – NOVEMBER 19, 2015 – GlobalOnePay, a leading provider of omni-channel payment processing technologies and merchant services, now supports Apple Pay, which is transforming mobile payments with an easy, secure and private way to pay that’s fast and convenient.

GlobalOnePay merchants will now have another payment method in Canada to offer buyers. The GlobalOnePay payments processing platform is already accepting Apple Pay in the United States and United Kingdom, where the mobile payment service was already operating.

To begin accepting Apple Pay, Canadian GlobalOnePay merchants just need to show buyers that Apple Pay is now an accepted form of payment for American Express cardholders in-store or within apps. Apple Pay transaction processing has been built into the GlobalOnePay payment gateway and requires no additional software development or integration between the merchant and GlobalOnePay.

Security and privacy is at the core of Apple Pay. When you add a card to Apple Pay, the actual card numbers are not stored on the device, nor on Apple servers. Instead, a unique Device Account Number is assigned, encrypted and securely stored in the Secure Element on your device. Each transaction is authorized with a one-time unique dynamic security code.

“Many consumers want additional, convenient payment methods, and GlobalOnePay is committed to ensuring our merchants can meet those demands,” said Philip Fayer, president and chief executive officer of GlobalOnePay. “As of today, GlobalOnePay merchants in Canada can now accept Apple Pay across all commerce environments, including online, card present in-store, and mobile, including mPOS and within apps.”

Apple Pay is easy to set up and users will continue to receive all of the rewards and benefits offered by their payment cards. In stores, Apple Pay works with iPhone 6s, iPhone 6s Plus, iPhone 6, iPhone 6 Plus and Apple Watch.

Online shopping in apps accepting Apple Pay is as simple as the touch of a finger with Touch ID, so there’s no need to manually fill out lengthy account forms or repeatedly type in shipping and billing information.

When paying for goods and services within apps, Apple Pay is compatible with iPhone 6s, iPhone 6s Plus, iPhone 6, iPhone 6 Plus, iPad Air 2, iPad mini 3 and iPad Pro, upon availability.

Payment gateways, just one aspect of GlobalOnePay's payment processing platform, link mobile, in-app, in-store, POS software and e-commerce Web sites with payment networks. Merchants, developers and value-added resellers save time and money by using gateway services, because there is no need to integrate with multiple third party processors. The gateway provider market is primarily divided into well-established companies that have a traditional financial/payments background and technology, mobile and API-driven "new kids."

"GlobalOnePay is different in that it offers the size, services and reach of the large, traditional providers, but with the technology-driven savvy of the upstarts," said Fayer. "Our technologies simplify the critical payment process for omni-channel commerce without bureaucracy, the hassles of managing multiple providers or having to learn deep technical skills."

The GlobalOnePay merchant services platform accepts an ever-changing range of online, in-store and mobile payment options, including card not present, EMV, magnetic stripe and contactless payment, making it easier for businesses to deliver a unified purchase experience online, in-app and in-store. One of the few payment gateways with truly international reach, GlobalOnePay enables businesses to access 130+ global payment processors and sell and price in 80 currencies, making it easy for merchants to accept all major credit cards, bill and receive funds in their primary currency, and accept local and alternative payments, as well as to test and enter new markets without significant upfront capital costs.

Integration to the GlobalOnePay payment processing platform via API is simple, and once completed, merchants can access a unique, modular, integrated set of payment technologies to support omni-channel commerce, including: multi-currency processing, smart transaction routing, automatic account updating, automatic recurring billing, transaction decline recycling, and tokenization. GlobalOnePay supports all major independent software vendor/value-added reseller/shopping cart integrations, minimizing development time and cost.

As a full-service merchant service provider, GlobalOnePay offers a comprehensive portfolio of services to help businesses domestically and internationally, as well as global multi-currency processing for all commerce environments, including mCommerce, mPOS, in-app, and card present EMV; gateway and transaction routing; reporting and reconciliation; and credit card data security/PCI management.

About GlobalOnePay

GlobalOnePay, formally known as GlobalOne, provides a modular, scalable, cloud-based platform that enables omni-channel businesses of all sizes to grow faster by processing a wider range of payments from virtually any market in the world. Easy-to-implement, GlobalOnePay provides access to an industry-

leading set of integrated technologies that increase sales revenues, efficiencies and security for online, in-store, in-app and mobile payments. For more information, visit www.GlobalOnePay.com.

For more information on Apple Pay, visit: apple.com/apple-pay

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GlobalOne Partners with Flight System Consulting to Provide Payment Processing for New mPOS Solution

Japan's largest mPOS provider launches INCREDIST Premium in U.S.

PLANO, TEXAS – OCTOBER 26, 2015 – GlobalOne, a leading provider of payment processing technologies, announced today it has partnered with Flight System Consulting (3753.T), Japan's largest mobile point of sale (mPOS) provider. Flight System Consulting launched INCREDIST Premium, a tablet-linked mPOS solution, in the United States today.

INCREDIST Premium is an all-in-one payment terminal that is compatible with contactless EMV such as Master Card PayPass, Visa payWave, Apple Pay and more. GlobalOne has worked closely with Flight System Consulting to integrate INCREDIST Premium mPOS terminals with its modular, scalable, cloud-based payment processing platform.

Flight System Consulting is launching its new terminal in the U.S. at a time when demand for mPOS terminals is increasing rapidly. In its recent report, *"Mobile Point of Sale: Smart Devices Earn a Growing Share of Global Payment Acceptance,"* 451 Research predicts the mPOS device market in the United States and Canada will achieve a 21% compound annual growth rate over each of the next five years.¹ Starting today, U.S. merchants using INCREDIST Premium will be able to accept card present swipe transactions, all processed through the GlobalOne platform.

"No other payment processing platform matched the flexibility of GlobalOne, and its open, mobile software development kit simplified integration for our developers," said Keiichiro Katayama, CEO at Flight System Consulting. "We are looking forward to working with GlobalOne, the industry's top service provider, in developing a next generation payment solution that is reasonably priced and competitive in the evolving U.S. market."

"GlobalOne is pleased to support Flight System Consulting's expansion into the United States with our acquiring platform," said Philip Fayer, president and chief executive officer of GlobalOne. "The fact that Japan's leading mPOS provider chose to integrate to the GlobalOne platform illustrates the appeal and innovation of our market-leading technology."

Payment gateways, just one aspect of GlobalOne's payment processing platform, link POS software and e-commerce Web sites with payment networks. Merchants, developers and value-added resellers save time and money by using gateway services, because there is no need to integrate with multiple third party processors. The gateway provider market is primarily divided into well-established companies that have a traditional financial/payments background and technology, mobile and API-driven "new kids."

¹ http://www.digitaltransactions.net/news/story/U_S_-Mobile-POS-Installations-Forecasted-To-Reach-17_4-Million-by-2019

GlobalOne is different in that it offers the size, services and reach of the large, traditional providers, but with the technology-driven savvy of the upstarts.

The GlobalOne merchant services platform was developed from the ground up to help businesses grow faster by enabling them to accept an ever-changing range of online, in-store and mobile payment options, including mPOS and in-app, from virtually any market in the world. One of the few payment gateways with truly international reach, GlobalOne enables businesses to access 130+ global payment processors as well as sell and price in 80 currencies, making it easy for merchants to accept all major credit cards, bill and receive funds in their primary currency, and accept local and alternative payments, as well as to test and enter new markets without significant upfront capital costs.

Integration to the GlobalOne payment processing platform via an API is simple, and once completed, merchants can access a unique, modular, integrated set of payment technologies, including: multi-currency processing, smart transaction routing, automatic account updating, automatic recurring billing, transaction decline recycling, tokenization and omni-channel integration. GlobalOne supports all major independent software vendor/value-added reseller/shopping cart integrations, minimizing development time and cost.

As a full-service merchant service provider, GlobalOne offers a comprehensive portfolio of services to help businesses domestically and internationally, as well as global multi-currency processing for all commerce environments, including mCommerce, mPOS, in-app, and card present EMV; gateway and transaction routing; reporting and reconciliation; and credit card data security/PCI management.

About Flight System Consulting

Flight System Consulting is a public listed company primarily engaged in the IT business, and is in Tokyo Stock Exchange under FLIGHT Holdings Inc. The company has been working on system development in a various field, however, with the launch of our mPOS solution called "Payment Meister" in September 2010, we have been growing our presence in the payment industry. Always on the cutting edge, the company introduced the multi-payment device "Incredist" in 2013, and holds the top market share among Japan's major tablet payment devices (Reference: https://www.flight.co.jp/meister/pdf/sbjirei_en.pdf). For details: <http://www.incredist.com/>

About GlobalOne

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