



Website: www.barter-software.com Email: sales@barter-software.com

THE XO BARTER SOFTWARE

WITH THE XO SYSTEM YOU CAN

Reduce your administrative overheads by up to

60%

Streamline & automate

many of your business functions

Provide brokering and transaction services

Allow members to

self-service

Increase your transaction volumes up to

200%

24/7

Eliminate your software and server

Capex costs

Create more opportunities

for your members to trade with one another

Stay at the leading edge of technology with constant new developments and

24x7x365 support

GREATER ACCESSIBILITY FOR USERS

The XO Software allows your end-users to self-service, thereby reducing processing costs and increasing the usability of the exchange dollar.

BECOME A FULL SERVICE BANK



- Telephone Banking
- Swipe Cards
- SMS / Mobile Banking
- Easy Internet Banking
- E-Statements
- Mobile and Email Alerts

- Members self-service
- Reduce paperwork
- Less double-entry
- Eliminate back-office human error



DECREASE TRANSACTION PROCESSING COSTS

GREATER ACCESSIBILITY FOR USERS

	<i>Telephone Banking</i>	<i>Internet Banking</i>	<i>Swipe Cards</i>	<i>SMS / TXT Banking</i>	<i>Pay Anyone</i>
ACCESSIBILITY					
Available 24x7	√	√	√	√	√
Multi-language	√	√	√	√	√
No configuration required at your end	√	√	-	√	√
Fully customizable emails	√	√	√	√	√
Fully customizable content	√	√	√	√	√
User can retrieve own PIN/Password	√	√	√	√	√
Local number access world-wide	√	√	√	√	√
BALANCES					
List last 5 transactions	√	√	√	√	√
Get an account balance	√	√	√	√	√
STATEMENTS					
Emailed statements	√	√	√	√	√
Download statements	√	√	√	√	√
Print statements	√	√	√	√	√
Export statement to Excel or CSV file	√	√	√	√	√
Get transaction details	√	√	√	√	√
Statements archived eternally	√	√	√	√	√
NOTIFICATIONS / ALERTS					
Alerts sent automatically if subscribed	√	√	√	√	√
Receipt of funds	√	√	√	√	√
Debit of card	√	√	√	√	√
Online sale	√	√	√	√	√
Online purchase	√	√	√	√	√
Multi-language	√	√	√	√	√
All text can be customized	√	√	√	√	√
All graphics can be customized	√	√	√	√	√
TRANSFERRING FUNDS					
Pay someone else	√	√	√	√	√
Debit a plastic card	√	√	√	√	√
MEMBER INFORMATION					
Can manage own account	√	√	√	√	√
Can view and rate other members	√	√	√	√	√

COMPLETE EXCHANGE ADMINISTRATION



Gain Control. Now: the XO software combines your multiple, disparate IT systems into one seamless platform. Critical data isn't isolated in spreadsheets and third-party applications. Eliminate the barriers between your systems and your business.

Drive Efficiencies. Faster: personnel no longer have to navigate through multiple systems to get the job done. With everything combined into one comprehensive platform.

Take Action. Faster: optimize and manage, monitor, and improve your business processes. Access to key information allows you to correct any problems in real-time, before the customer calls.

TRADE BROKING	<ul style="list-style-type: none"> • Create customized trade reports/directories for members and email or print straight from the software • Individual levels of security for brokers • Generate ad-hoc reports and export to Excel / CSV file • Brokers can earn commissions based on their members transactions
CRM	<ul style="list-style-type: none"> • Schedule call-backs and reminders • Create account notes • Match businesses by offering/required • View searches, purchases and transaction completion in real time
AUTOMATED NEWSLETTERS AND EMAILS	<ul style="list-style-type: none"> • Schedule an unlimited amount of automated newsletters • Group newsletters by business type, location and other factors • Customize graphics and content • Automatically promote members who are in debt, industry related or who are offering products online
SAVED SEARCHES	<ul style="list-style-type: none"> • Profile members by their searches • Report on products/services sought but not found • Use members search results to calculate what additional members are required in the exchange and market to those types of members
SMS/MOBILE PHONE ALERTS	<ul style="list-style-type: none"> • Notify members of special offers direct to their mobile • Schedule an unlimited amount of alerts to members mobile phones • Alert members of cash due / outstanding cash owing • Notifications can be automated to alert a member on his mobile every time a members account is debited/credited or has sold/purchased online
DOCUMENT STORAGE	<ul style="list-style-type: none"> • Store and retrieve documents in electronic format • Manage an unlimited amount of previous versions of documents
MULTIPLE FEE STRUCTURES	<ul style="list-style-type: none"> • A range of fee structures for all types of members and services

COST SAVING + INCOME PRODUCING

To maximize your profitability you need to introduce systems that not only increases revenue and market share, but also profitability, customer satisfaction and loyalty.

Eliminate paperwork and double-entry

Reduce call centre costs

Enhance exchange profile

Increase transaction volumes



Swipe Cards

- › **Real-time transaction processing:** funds immediately transferred from buyer to seller
- › **PC-POS:** cards can also be debited via the exchanges website
- › **Secure:** all cards have PIN numbers and the exchange has the option of requiring signatures of all cardholders to be kept on file where they can be checked using the Internet by both merchants and the exchange operator
- › **Easy admin:** both the exchange and the members can cancel cards, re-order cards and maintain the card accounts

COST SAVING + INCOME PRODUCING

Telephone Banking – The Paperless Transaction

Did you know that 23% of credit card merchants prefer to complete a transaction using telephone banking instead of filling out a paper-voucher? Telephone banking offers the opportunity to increase the number of transactions performed by merchants who are sometimes reluctant to fill out paper vouchers.

- › **Real-time funds transfer:** transfer funds to another account, in any currency
- › **Debit another members account:** using their plastic transaction card number or unique identification number
- › **Check account balances:** trade dollar balances, cash fees owing
- › **Retrieve lost passwords:** request emailed copies of passwords and PIN numbers
- › **Alter details:** change PIN number
- › **Pay cash fees:** pay outstanding cash fees to a previously registered credit card
- › **Currency exchange:** listen to currency exchange rates

Currently available with local numbers
in the following countries

Argentina	Estonia	Latvia	Portugal
Australia	Finland	Lithuania	Romania
Belgium	France	Luxembourg	Spain
Brazil	Germany	Mexico	Sweden
Bulgaria	Guatemala	Netherlands	Switzerland
Canada	Hungary	New Zealand	Turkey
Chile	Ireland	Norway	United Kingdom
Cyprus	Israel	Pakistan	United States
Czech Republic	Italy	Peru	
Denmark	Japan	Poland	

* Other countries may attract setup costs

COST SAVING + INCOME PRODUCING

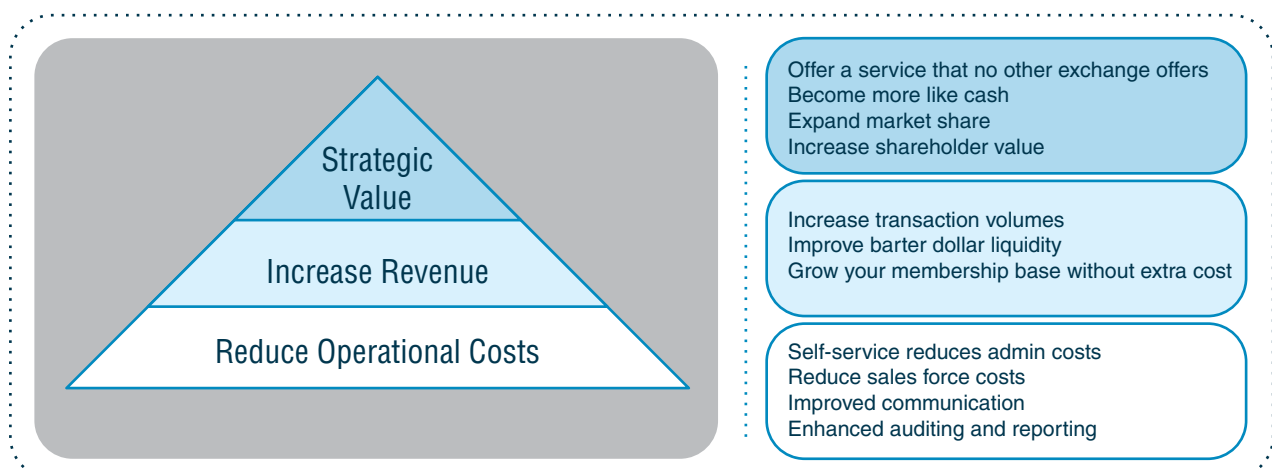
Your Members Can Now Pay Anyone With Their Barter Dollars – Even Non Exchange Members

Now your members can pay non-barter members directly to the recipients email address or mobile phone number.

1. When funds are transferred by a barter exchange member the non-member receives an email or SMS message advising them of the pending payment.
2. Accepting recipients simply click a link, fill out a few details and they immediately become enrolled as a member of your exchange.
3. The payment will be instantly received and they can use the funds earned with any other barter exchange member or to pay anyone else online.

The image shows two screenshots of a web interface. The top screenshot is titled "Pay anyone" and shows a form for making a payment. It includes fields for Recipient's Email, Mobile Phone, Exchange, Company, and Account Number. There are also fields for Transfer Amount (111.11) and Transfer Currency (USD). A "Pay" button is visible at the bottom right. The bottom screenshot is titled "View Pending Payments" and shows a table of pending payments to members and non-members. The table has columns for Recipient, Amount, To be paid on, and Cancel. The "Cancel" column contains "Edit" and "Delete" buttons. The table lists several recipients, including UltraCopy, XO Limited, Tagore, Manuon Dental, XO limited, and TradeMe, with their respective amounts and dates.

XO is only rolling out a limited number of Pay-Anyone systems. The Pay-Anyone feature is patented technology and only available from XO.



COST SAVING + INCOME PRODUCING

Introducing the XO software will help eliminate some of your existing costs, increase your transactional volumes and enhance your productivity. Our charging method allows us to receive our margin based on your increased profitability – not from your bottom line.

Self-service reduces administration costs: 92% of businesses who have successfully used Internet, Phone, Swipe and TXT banking will use it on a regular basis. Source: International Customer Management Institute

Targeted, timely information flow improves transaction volumes: Providing your members with access to the latest trading opportunities, allowing them to pay non-members and profiling their trading requirements so you can meet their purchasing needs increases member activity (number of transactions per member, number of members actively trading)

Reduce OPEX Costs: Reduces the amount of time it takes to perform a function, ensuring that information is more easily available and eliminates software costs.

Eliminate Capex: No hardware costs, no server costs

CONSERVATIVE ROI CALCULATION

	Currently	With XO
Number of members	1,200	1,200
Active members	60%	70%
Total active members	720	840
Average transaction volume	\$200	\$200
Average transaction/member/month	4	5
Annual total transaction value	\$9,600	\$12,000
Average member revenue @ 10% commission	\$960	\$1,200
Total member revenue	\$691,200	\$1,008,000
Exchange administration costs	\$400,000	\$400,000
Improved productivity		10%
Cost savings		\$40,000
Total admin costs	\$400,000	\$360,000
Exchange revenue (less admin costs)	\$291,200	\$648,000
Percentage increase in profitability	0%	122%

* The non financial (or soft) ROI will be centered around people, process and technology but focused on motivation, empowerment and opportunity to up-skill people.

SOME OTHER FEATURES UNIQUE TO XO

Company History

- » Company solely focused on writing barter software

Technical

- » 800% more developers than any other provider
- » More new feature development hours undertaken per week
- » Highest maximum number of concurrent transactions
- » Highest maximum number of concurrent users

Support

- » Available 24x7x365
- » Multiple languages spoken
- » Weekly telephone call from project manager, support manager
- » Regularly updated user and training manuals

Security of Data

- » Largest number of redundant servers, hosted at multiple sites with different ISPs
- » Software code held in escrow for customers
- » More than one developer, ensuring recovery and longevity of support
- » Developers guaranteed available 24x7x365 in case of fault

Document Storage

- » Store multiple versions of each users membership agreements, identification, guarantees etc

User Interface

- » Exchange can change all graphics and text
- » Unlimited number of languages
- » All emails and SMS messages 100% customizable

Transaction Notification

- » Member can subscribe to notifications
- » Notified when account credited and credited
- » Notified when sale/purchase made online
- » Receive via email, fax and phone

E-Commerce / Buy and Sell Online

- » Online quoting, negotiation, acceptance/rejection
- » Post questions/answers about products online
- » Packing slips for items/services sold
- » Bulk upload of products and listings
- » Multiple photos and auto photo re-sizing
- » My favorites list
- » Checkout allows purchases from multiple suppliers at the same time
- » Confirmation required of shipment/collection before funds released to seller

Trade Ratings / Ranking

- » Members and administrators can rate members
- » Members sorted by ability and need for trade dollars
- » Parameters can be configured by exchange

Member Communication

- » Can schedule auto-generated newsletters by profile, region, industry and other parameters
- » All graphics and text on newsletters can be altered
- » Can schedule SMS/mobile phone notifications to members notifying them of special deals, regional offers, industry related sales, cash fees owing etc

To learn more please call us to book a demonstration or visit us on the web at:
www.barter-software.com
 email: sales@barter-software.com

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User Logged in as: **John Citizen** Your Account Manager: **Katherine Gu**
 Trading As: **John** Email: katherine@ozone.net.nz
 Account Balance: **\$3125.00** Phone: 021-890512

[Pay someone](#)
[Debit a card](#)

Browse by Category		Resources												
<ul style="list-style-type: none"> Agriculture (22,678) Apparel & Fashion (95,426) Automobile (46,911) Business Services (16,840) Chemicals (36,491) Computer Hardware & Software (29,818) Construction & Real Estate (75,998) Electrical Equipment & Supplies (40,354) Electronic Components & Supplies (7,941) Energy (3,902) Environment (2,854) Excess Inventory (1,522) Food & Beverage (17,458) Furniture & Furnishings (54,478) Gifts & Crafts (46,592) Health & Beauty (36,255) 	<ul style="list-style-type: none"> Home Appliances (45,399) Home Supplies (97,338) Industrial Supplies (109,824) Lights & Lighting (24,982) Luggage, Bags & Cases (25,760) Minerals, Metals & Materials (28,036) Office Supplies (32,067) Packaging & Paper (30,688) Printing & Publishing (5,192) Security & Protection (15,956) Sports & Entertainment (39,546) Telecommunications (31,122) Textiles & Leather Products (51,332) Timepieces, Jewelry, Eyewear (21,844) Toys (14,762) Transportation (7,076) 	<p style="text-align: center;"> Welcome FAQ Help </p> <p>Welcome to OzoneCard. blah blah.. hfigfd fvhd gu ghgv hfuid hgial hfual uag gghudi uirug hguirs hgui ghsug hguir ghsuir ghui rues grie gfgg iigey uie hguirep</p>												
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