



SPECIALIST ECONOMIC ADVISORS

Several tools are available for the implementation of a multi-lateral barter-backed currency system. The largest of these is offered by a New Zealand based company called XO Limited (www.barter-software.com) which develops and maintains an entire turn-key banking platform (EFTPOS, Phone Banking, SMS/TXT Banking, Internet Banking and e-commerce all rolled into one system) for alternative currencies, whilst the Dutch non-profit group, Strohalm, has developed a more basic "online only" software product called Cyclos.

Both companies offer their products free of charge to non-profit organizations - with XO recouping its costs by levying a small transaction fee of half a percent of the value of each transaction to "fee charging" exchanges. (The fee charging exchange typically charges their own members anything from 3% to 5% of transaction, thus enabling them to make a healthy profit.) XO also recovers its development costs in offering turn-key 'Ozone Barter' barter exchange franchises starting at \$5,000 USD each.

About XO Limited

Founded in 2002, XO is the worlds largest developer of barter, counter-trade and alternative currency systems. The company offers a neutral Internet based platform that enables traders to trade with one another using "virtual" and community barter currencies through electronic and traditional means. XO's systems are designed to enable currency issuers and barter operators to reduce their costs whilst increasing their overall trade volumes. Some of the key functionalities of their trading platform includes: a universal currency, Internet banking, TXT/SMS banking, internet trading (buy and sell online), IVR (telephone) banking, EFTPOS (electronic point of sale) cards and direct interfaces with traditional banking methods. Additionally, the XO software systems are written to enable the barter exchange operator direct access to their customer base via the Internet, with data able to be accessed and downloaded into common Microsoft and third party applications. The company has the largest team of software developers specializing in barter exchange and alternate currency systems anywhere in the world.

About Ozone Barter

Ozone Barter is a franchise brand of XO Limited with offices in South Africa, Singapore, Australia and New Zealand. It is also the only Australian and New Zealand Company to operate a 24 hour/7 day a week trading call-centre for its members.

Established in December 2003 by XO Limited, Ozone has experienced rapid growth with a membership base exceeding 5,000 businesses. Ozone's home page address on the World Wide Web is <http://www.ozonebarter.com>. Ozone barter franchises are available world-wide starting at \$10,000 USD for a country license.

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