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Sent Via FedEx

November 21, 2016

Mr. Timothy Sloan
Chief Executive Officer
Wells Fargo & Company
420 Montgomery St.
San Francisco, CA 94104

Subject: How Card Secure®, a new Secure Mobile Payment System, makes Apple Pay and others obsolete, including planned Wells Fargo Pay; Wells Fargo may have an interest in becoming Card Secure's preferred launch partner. We are sending a similar letter to Jamie Dimon of Chase Bank, but not to Bank of America and Citigroup.

Dear Mr. Sloan,

Financial Institutions such as Wells Fargo & Co. should take back control of mobile payment systems from tech companies such as Apple and Samsung, and can easily do so with Card Secure, a new secure mobile payment system, superior to Apple Pay, and similar others payment systems in every aspect, including planned Wells Fargo Pay.

Card Secure was developed with a primary focus on making life easier for the merchant/retailer – the center of any mobile payment system infrastructure, between the consumer and the card-issuing banks, and thus would disrupt the current and foreseeable mobile payment industry landscape.

A singular feature of the Card Secure Mobile Payment System is that it works with any existing merchant POS, yet frees the merchant of business liability and related annual costs of maintaining cyber security hardened merchant infrastructure. Therefore Card Secure eliminates, in their entirety, all fraud risks for the consumer, merchant, and bank, even in online transactions, and in the process lowers transaction fees for the merchants as well.

Realizing this may be hard to believe or even understand, that is why we have a three minute video to illustrate how Card Secure does what it says it does and how it does so simply and efficiently.



We can say with utmost confidence, Card Secure works as a secure mobile payment ecosystem—a patented, systems-based technology—simple to deploy & scale using existing payment infrastructure elements.

We have thought through the answer to the question: if Apple Pay and Wells Fargo Pay already have captive customers in the millions, then how would Card Secure compete with their readily accessible customer pool.

We have thought through this important potential question, and we have thought through many other potential questions you and others may have, such as how Card Secure would scale up; here are some of these answers in brief:

The Card Secure System is smart phone agnostics and works with any smart phone or mobile OS, as there is no security element requirement in the phone itself, like there is no security element requirement in the merchant infrastructure.

The Card Secure System works with equal ease for both online and brick & mortar store transactions, as well as private party payment transactions with equal ease.

Since a large number of current retail customers - as much as 50% - would still prefer to use plastic bankcards, Card Secure is also available as a payment card version.

Using 'BOSON', a proprietary system, complementary to Card Secure, a Card Secure customer can automatically and instantly sign up to the Card Secure system – with a single phone call to the Card Secure System - without the need to even create an account.

For reader convenience, I again provide a brief encapsulation of the Card Secure features here:

1) Eliminates Fraud-completely eliminates any threat of consumer bankcard data theft from hackers — for banks, consumers & merchants — removes merchant's liability and costs for safe-guarding consumer bankcard data and security-hardened POS hardware.

2) Seamless Integration- engineered to fundamentally improve the security & simplicity of secure mobile payment transactions seamlessly, without altering or affecting existing merchant payment (POS) infrastructure or hardware.

3) Device & POS Agnostic- the only mobile payment system that works with any type of Smartphone, mobile OS, or merchant POS hardware (both existing and NFC enabled).

4) Bank Advocates-Card Secure never touches, impacts, or replaces in any way, card-issuing banks and bankcard franchises — banks are our allies and advocates — not our adversaries.



5) The Ultimate- Card Secure has a payment card version, branded 'The Ultimate', a secure overlay payment card — that works with any type of consumer debit card or merchant POS hardware — for consumers who prefer plastic bankcards over mobile payments.

At this time you may be wondering what is Internet Promise Group - we are a technology conglomerate planning to file shortly for the largest IPO in history. You may learn more about us at www.InternetPromiseGroup.com

If you are intrigued, let us set up an initial meeting and share Card Secure three-minute Card Secure video; and discuss how Wells Fargo may choose to become a potential Card Secure launch partner.

Please contact me at chand@InternetPromiseGroup.com or by calling me at 310 787 1400.

Please be aware that I will be out of the country travelling until December 10th, 2016 and will be hard to reach until then.

Kind Regards,

Tara Chand

Tara Chand, Esq. BSEE (IITD), MSSE, CISSP
IPG Founder, Chairman & CEO

