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NetVillage.com announces "Credits" for micro-payments on their Social Networking platform.

Laurel, Maryland. – The netVillage Social Networking suite offers a Micro-Payment Accounting service, known as a "Credits", which is fully-integrated across their entire collaboration suite. This allows owners of a web community optional surcharges on various user activities.

"We originated the concept of Credits back in the early 90's, upon our Bulletin Board platform, hence our credit integration is very deep", indicates Nate Hammond, Chief Technology Officer. "We built an opportunity to charge on just about everything, from posting a forum message or downloading a file. We feel that micro-payments are the key to creating a successful revenuegenerating online community"

The process can even be reversed, paying members for their participation. For example, someone who uploads a file to a Social Networking site could share in the credit royalties from each successful download. In this manner credits enable vendors and marketers to establish E-centive programs, accumulating points for members who perform desirable activities. Customers or prospects can be rewarded for various activities by using credits / points for discounted or free merchandise.

Beside providing customers the convenience of not having to use a credit card for every transaction, people are more inclined to spend intangibles ("Credits" they've already paid for) and the risk of sale loss is reduced as the customer decision-point is less distressed, as a "real" credit card is not involved at each purchase transaction.

About netVillage, Inc.

NetVillage is a leading provider of interactive communication and collaboration solutions (Social Networking) for creating, hosting, and managing community-enabled web sites, or

special-interest user groups. We provide a complete set of tightly-integrated Social Networking services that provide solutions for businesses wishing to create revenue generating virtual e-communities. For further information call 1-888-NETVILLAGE, or visit <u>www.netvillage.com</u>.

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