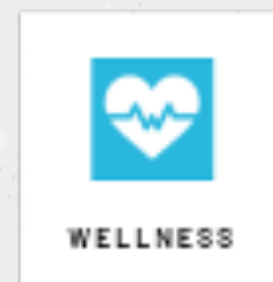
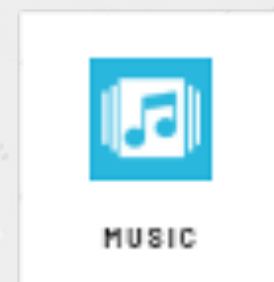
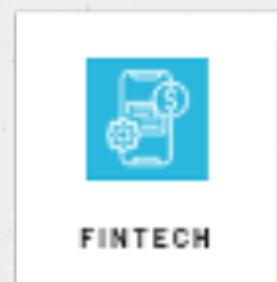




Services Enablement

Enabling Brands to Expand into:

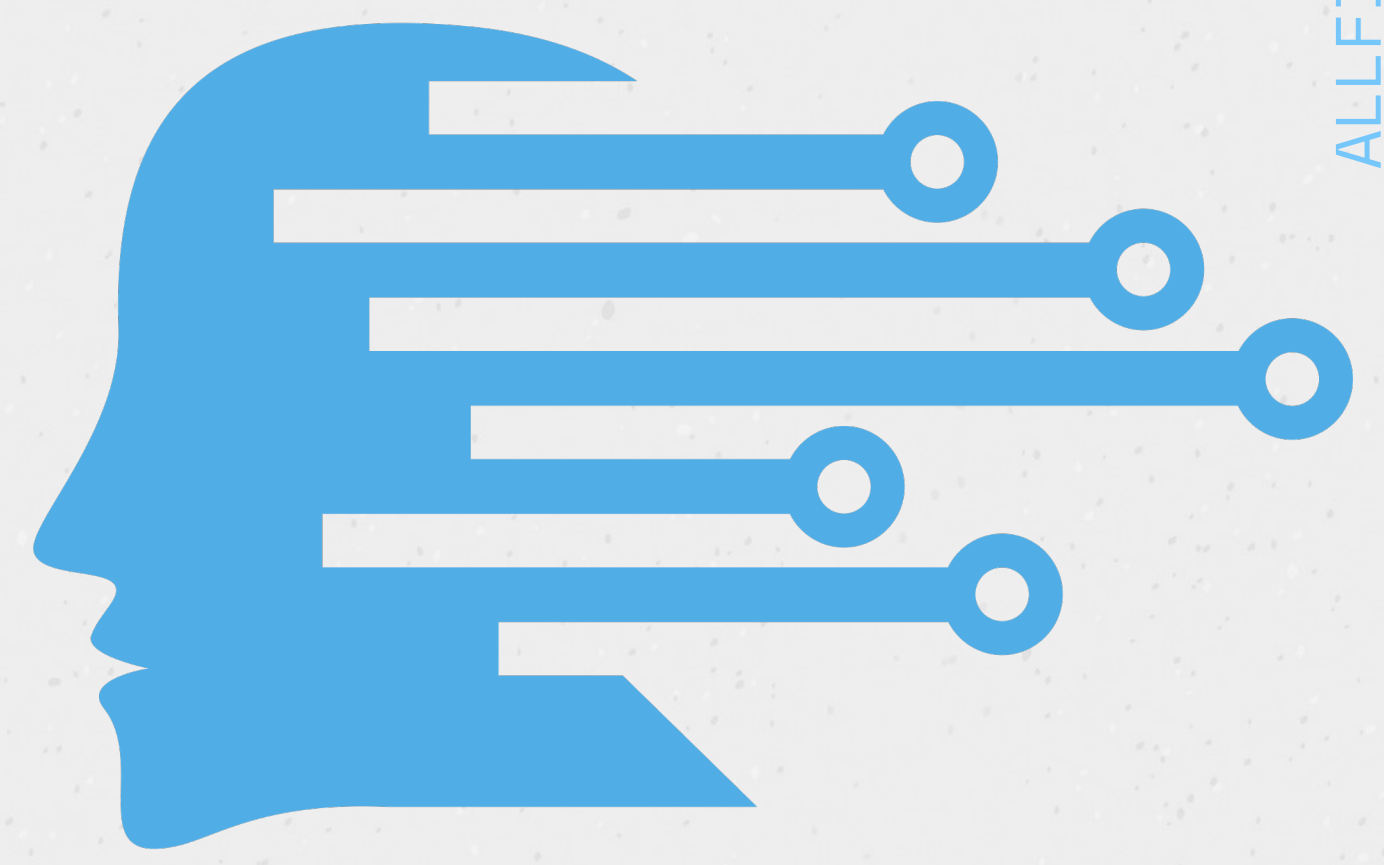
- Fintech (Mobile Wallet / Debit Card)
- Wireless, Internet, IoT
- Music Streaming
- Telehealth / Wellness Services



ALLFI TECHNOLOGIES

What we offer

- ✓ Converging Services Billing System
- ✓ Turnkey SAAS Solution
- ✓ Fast Speed to Market
- ✓ Low Cost to Market
- ✓ Full Private Label UIs/Full APIs
- ✓ Multiple Services in One System
- ✓ Desktop and Private Label Mobile App
- ✓ No Cost & Completely Secure Merchant Processing



Why AllFi?



Enablement is our Business

Technology developed by company with over 25 years of experience in wireless and 15 years with fintech. Over 150 brands and onboarded and well over 2 million customers spanning the last 2 decades.



We've done the hard work

We're your one-stop-shop for expanding your brand into many different services. By choosing to work with AllFi, you can save on time and resources in implementing fintech, wireless, music streaming, loyalty & rewards solutions, and all through a single source provider.



We're a safe bet

Developed first for the U.S. Department of Defense (D.O.D.) as a way to securely move money in conflict zones, our white label billing platform meets the highest levels of security and has been implemented and used by top enterprise companies world-wide.



We know how you'll win

We help our clients ideally launch and make the most out of our white-label services. Your stores, business centers, and current offerings are built-in marketing tools to promote these new services, which can add massive value to people in every spectrum of life from low income, no-credit history, and immigrants to highly banked / overbanked consumers.

Why AllFi?

Revenue

Generate a possible \$4-\$20 per subscriber per month in incremental net profit

Better Deal

Offer your subscribers better deals on value added products and services to promote brand loyalty

Increase Traffic

Increase in-store and in-app traffic to help improve subscriber satisfaction and drive incremental foot traffic into stores

Better Retention

Increase market penetration through powerful referral program management and subscriber engagement

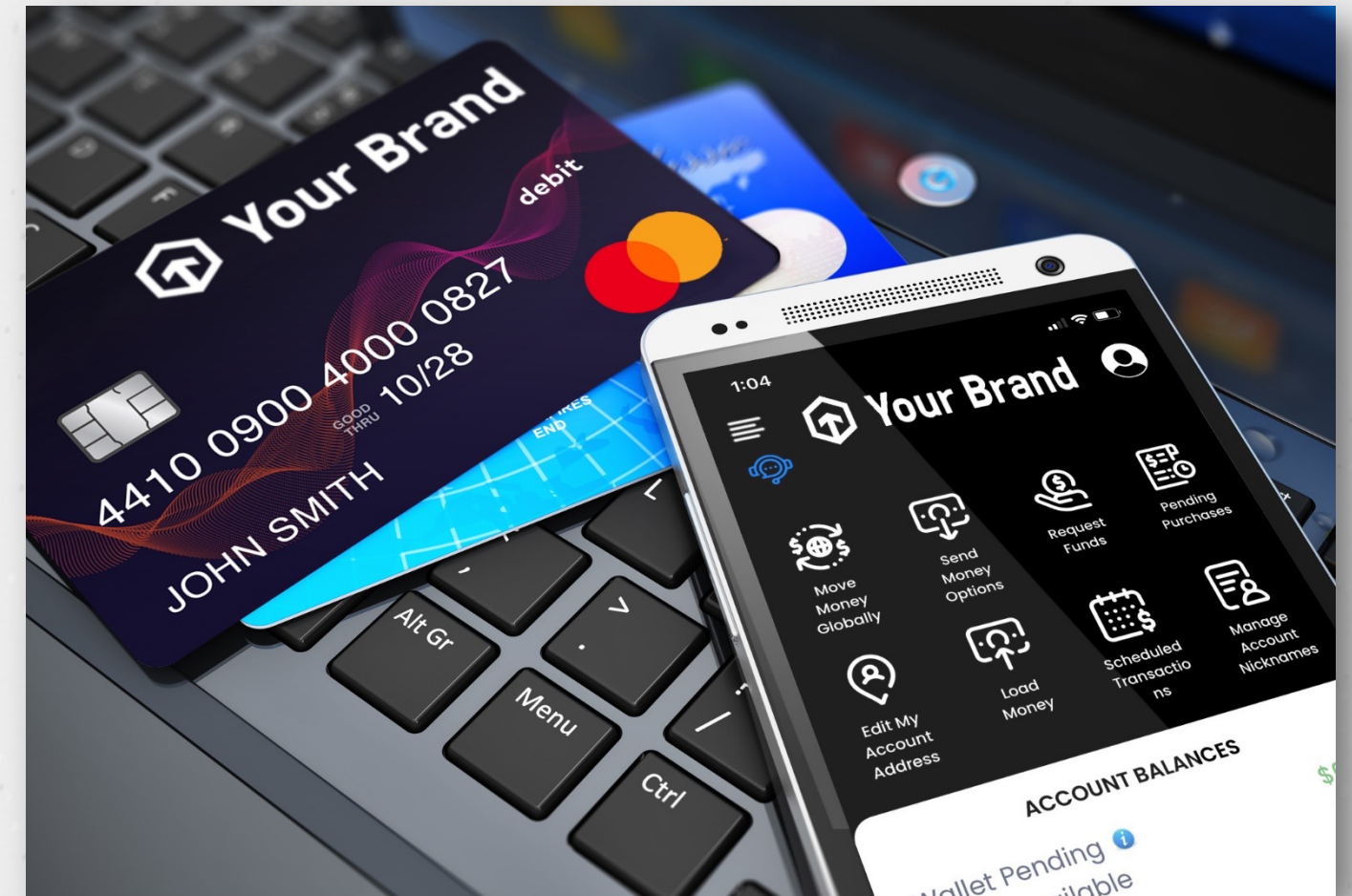
Lower Costs

Remove the cost of collecting subscriber payments, reduce and possibly eliminate consumer fraud.

Significantly reduce payroll costs and freely process commission payments to your customers and supplier ecosystem.

Remittance

Enter the money remittance market and capitalize on domestic and international money movement



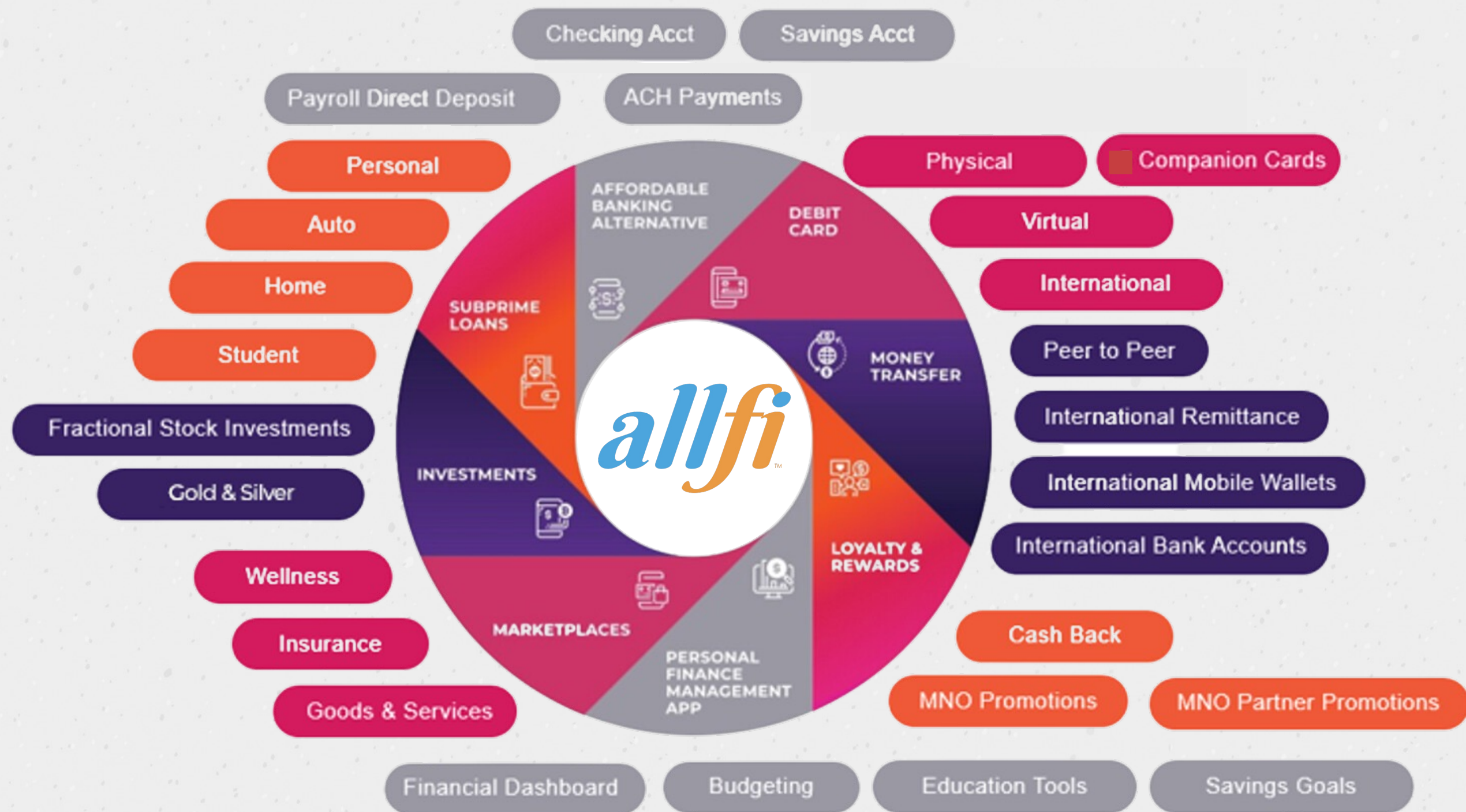
Proven History

Technology provided by company with 25-year history of enabling successful enterprise companies: Sige, Microsoft, ESPN, Organo, OGPAY / ODC, UPFI, GFT, Ditronics, MyReadyCash, Beyond Wallet, AFLAC, USHCC, and many more.

Turnkey solutions

THE FUTURE OF YOUR BRAND

- With an AllFi partnership, you will be well positioned to build an entire platform of services to significantly increase market differentiation and increased profitability.
- Clients can compete and win customer loyalty by using the power of their brand to provide value added services to their customers which will save them time and money.
- Clients can pick and choose what services to launch.





Supplier/Partner Ecosystem



CLLOUDFLARE®



100+ Supplier/Partner Ecosystem

To be the best we need to partner and integrate with the best

Fintech Ecosystem

CORE ENABLEMENT FUNCTIONALITY

LOAD MONEY →

← OFFLOAD MONEY



Financial Institutions

U.S. Bank Account
U.S. Bank Teller Load
Credit / Debit Card
Certified ATMs



Peer to Peer
Receive Money



Other Payment Technologies

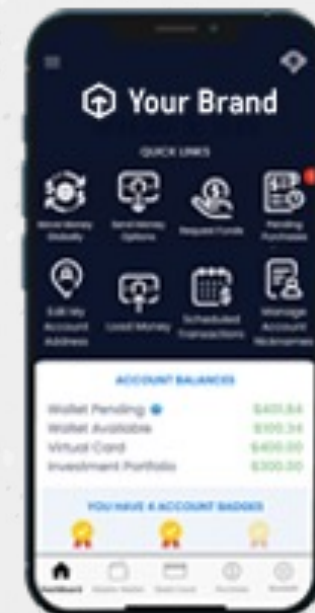
Mastercard rePower®
Paypal / Venmo
ATM
Sigue Payment Network
Approved Retail Locations including CVS, Walgreens, 7-11 and more



Payroll
Employer Payroll



Mobile Wallet Balance



Physical Card Balance



More secure so you can keep a larger balance

- ATM Withdrawals
- Retail Store Purchases
- ApplePay / Samsung Pay

Virtual Card Balance



Should keep a zero or near zero balance until needed

- Financial Firewall
- Online transactions
- PayPal / Venmo

Financial Institutions

Global Bank Accounts
International SWIFT
Wire Transfers
Global ATMs

Peer to Peer
Receive Money

Other Payment Technologies

ATMs
Paypal / Venmo
Amazon
Apple Pay / Google Pay
Sigue Payment Network
Approved Retail Locations

Purchases

Virtually any merchant globally that accepts Mastercard

Target Demographic 1:

Low-income / underbanked Non banked customers

The Federal Reserve estimated there were **20% of US households** are underbanked and **4.5% / 5.9 Million** people are actually unbanked.

This demographic has more difficulties making online purchases as well as paying for goods and services in physical locations.

Problems faced:

- Subject to high fees for bank accounts and overdrafts, check cashing, payday loans, interest on credit cards, etc.
- Poor or no credit so unable to get loans, make big-ticket purchases or one-time shocks (medical emergency, car breakdown, etc.)
- Expensive and time consuming to make money transfers to friends and family, especially to those outside of the U.S.

How AllFi helps its clients:

Our clients can launch advanced digital banking and payment services for the underserved and underbanked community.

By implementing the AllFi white label platform, clients can:

- Enter the cross-border payments market
- Offer a secure method to quickly purchase goods and services online protecting consumers and their money.
- Significantly reduce the costs of processing credit cards as well as virtually eliminating credit card merchant processing fraud.
- Enhance customer engagement with targeted offers and loyalty programs
- Offer customers value added services such as a marketplace where customers can buy things that normally they were not able to in the past because of their non-banking status: Flights, Rental Cars, Hotel Bookings.

Target Demographic 2:

Perfectly Banked Customers (US & International) as well as Kids & Elderly

Approximately 80% of US households are properly banked.

International customers coming into US have high costs to convert local currency into USD to buy goods and services at physical locations.

73 Million kids in US of which 50% or more are at the age where they can purchase goods and services.

Problems faced:

- Consumers are riddled with bad actors from all over the world whose sole mission is to steal as much money as they can from unsuspecting customers. Customers need to keep their private banking information off the web.
- International customers are subject to high fees to convert local currency into USD and vice versa.
- Parents find it difficult to provide kids with a debit card

How AllFi helps its clients:

Our clients can launch advanced digital banking and payment services for the banked market segment and create a financial firewall between their banking information and merchants.

By implementing the AllFi white label platform, clients can:

- Offer a secure method to quickly purchase goods and services online protecting consumers and their money.
- Significantly reduce the costs of processing credit cards as well as virtually eliminating credit card merchant processing fraud.
- Enhance customer engagement with targeted offers and loyalty programs
- Provide Kids with a SAFE and SECURE banking solution.

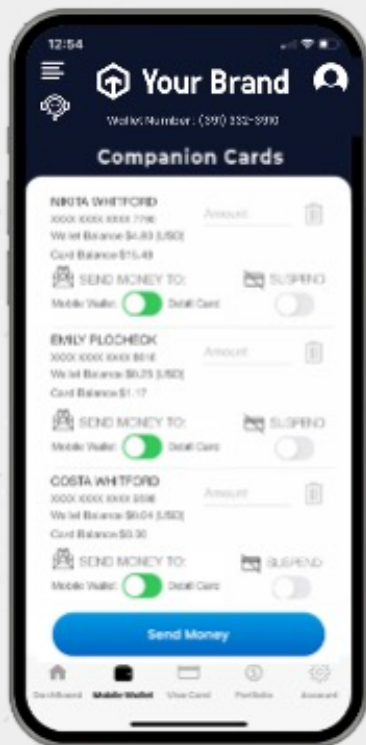
Mobile Wallet / Debit Card Enablement

- Global white-label fintech platform available in 15 languages
- **Private label** mobile wallet, physical debit card, virtual debit card, and up to 3 personalized companion cards (all with separate account balances for increased security)
- **Lower fees** and **full private label UI integration or full APIs**
- Move funds in **real time any where in the world for FREE**
- Payroll program in over 40 countries

Merchant Processing

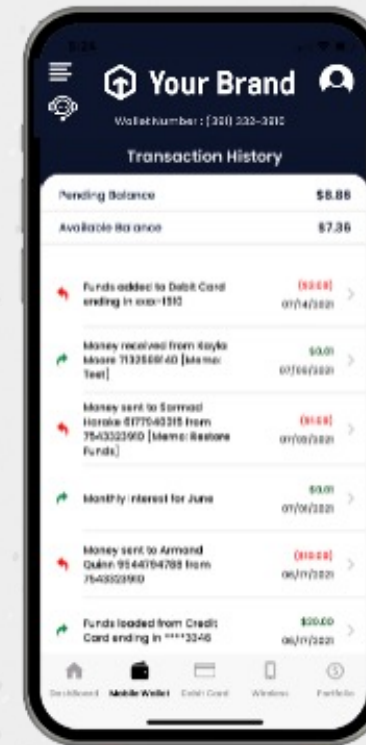
- Enable customers to quickly and securely pay for your products and services using money stored on their mobile wallet / debit card
- **No** credit card transaction fees. **Minimize** merchant processing fraud
- Receive money from customer **in real-time** vs waiting for 3-4 days for funds to clear
- **Speed up** time to process transaction by as much as 50%.
- Security: **Securely** authorize transactions using data app third party authentication as well as biometric verification via optional proprietary vein reader. Customer never needs to provide any proprietary credit card / banking information which can later fall into the wrong hands.





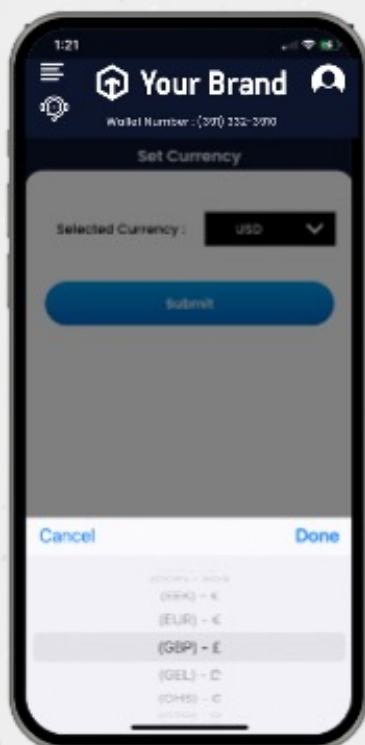
Companion Cards

Customers can add up to 3 personalized companion cards for family and loved ones. Companion cards can be used anywhere in the world. Great product for kids, elderly, and family member abroad. Users can securely buy goods and services online and not worry about their banking information getting into the wrong hands.



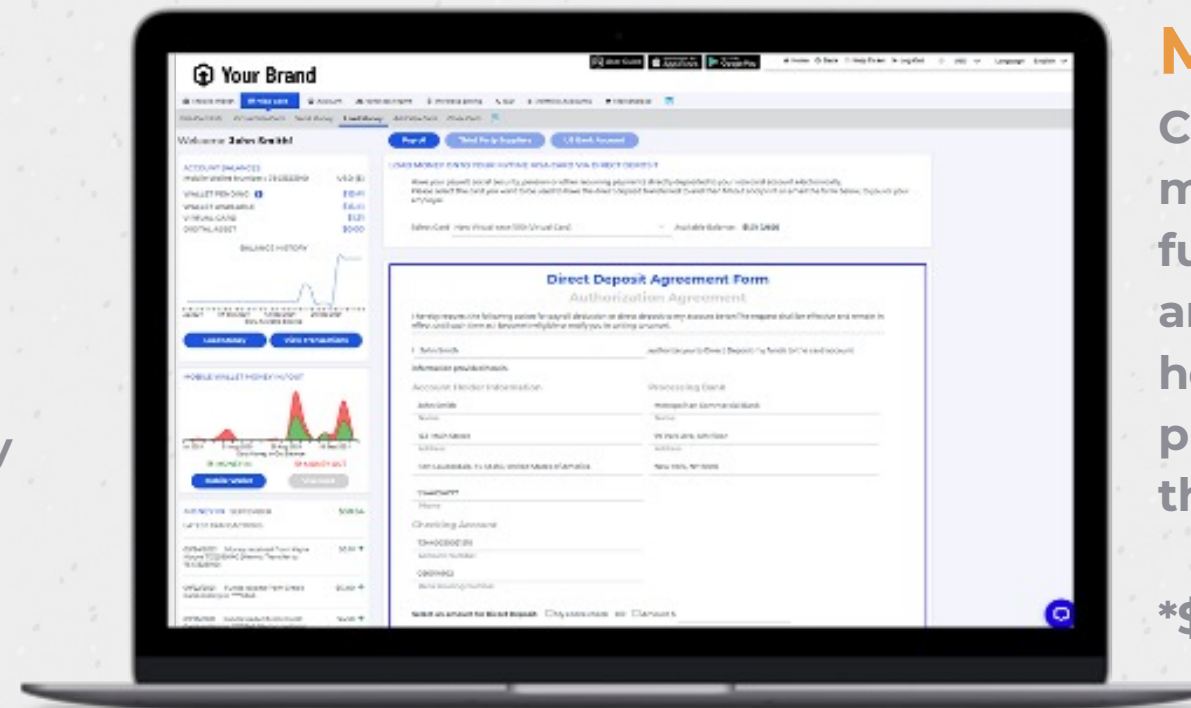
Mobile Wallet Bank Account

Mobile wallet account acts as a bank account which can earn interest as high as 2% - 3% APR. Offer your customers a complete banking solution linked to an optional virtual and physical debit card.



Worldwide mobile wallet with multi-currency & multilingual support

Customers can set their fiat currency to any major currency offered around the world. Support for over 100 fiat currencies and 15 languages.



Micro loans/Product Financing*

Clients can offer their customers payday type micro loans or larger loans. Customers receive funds instantly on their mobile wallet account and agree to simple payback terms. Great for helping customers with financing larger purchases or helping bridge customers until their next payroll hits.

*\$1,000.00 minimum loan amount

allfi 1099 / W2 Payroll

Employee Benefits

- Employees receive funds on mobile wallet or debit card 2-3 days early.
- Instant access to wages.
- Mobile app to manage money.
- Access to marketplace (Best Buy, Groupon, & Priceline) and save up to 25% off products and services through instant rebates to mobile wallet.*
- Access to Portfolio section where employees can buy / sell: gold and silver.
- Customers earn 2% to 3% APR on all funds in their mobile wallet, which can be up to 5X what can be earned with any standard bank account.
- Employees can use mobile wallet to pay bills and purchase goods and services on-line creating a financial firewall between online merchants and your employee's confidential banking information.

Employer Benefits

- Access to management portal to securely manage employee payroll accounts including the creation of mobile wallet / debit card accounts.
- Pay any 1099 payments at NO COST.
- Pay all W2 payments including withholdings at a significant savings over traditional payroll companies.
- Freely pay end consumers economic rewards in batch or in real time with 1 simple API integration.
- Easy to manage and flexible reporting.
- Improved employee productivity, satisfaction, loyalty, and retention.
- Manage payroll in over 80 countries in 150 currencies.
- State of the art AI security and funds are FDIC insured.
- Private label mobile wallet and debit card program



*Discount amounts vary by products and services.



Security / Anti-Fraud

BUILT FOR MAXIMUM SECURITY



REST ASSURED: WE PROTECT YOU AND YOUR CUSTOMERS



Reliable and Secure Platform

- Secured by AFIDS which is a state-of-the-art AI based security system
- Utilizes secure encryption technology
- Anti-fraud protection
- App secured with username / password, SMS MFA verification, and support for fingerprint, vein, facial, and/or PIN recognition
- Latest PCI 3.2.1 compliance certification
- All customer and employee debit card funds are FDIC insured
- Anti DDOS and Bot protection from Cloudflare and AWS
- 25 years in production, millions of transactions a day, 1.5 million plus attempted hacks per month, 0% success rate.

MW Account Approval

	Activation Information	Last Name	First Name	Address	Fraud Score	CSR/CMS	Reason
<input type="checkbox"/> Accepted <input type="checkbox"/> Watchlist <input type="checkbox"/> Deactivate <input type="checkbox"/> Blacklist	Channel Name: MyTime /Mtd/ Initiated Load Method: None Initiated Load Amount: 0.00 CC Authorization #: Transaction Status: SETTLED IDV Verified: No Pending / Available Balance: 0.00 / 0.00 Activation Source: Website Created Date: Oct 1 2020 1:51PM Debit Card Type: Virtual Card	TESTER	JOHN	123 West Main Street Durham, NC 27701 Country: United States Of America Phone: 6455012472 Email: Armaquin@gmail.Com MW Number: 6655014270 IP Address: 2601-589-4607-51e0-D5c2-5359-9018-1a63 IP Location: Pompano Beach - Florida - United States Of America	Email Fraud Score: 0 Email Overall Score: 4 IP Score: IP Score: 0 Phone Location: 646 NY 'New York (Overlaid On 212, 933, 917) NYC (Mostly Mobile)' Active Number: No Info Number Line Type: No Info Risky Number: No Info Fraud Score Info #Fingers: <input type="text"/> Send Security Email (Email Sent / [1] Fingers)	CSR/CMS	
<input type="checkbox"/> Accepted <input type="checkbox"/> Watchlist <input type="checkbox"/> Deactivate <input type="checkbox"/> Blacklist	Channel Name: MyTime /Mtd/ Initiated Load Method: None Initiated Load Amount: 0.00 CC Authorization #: Transaction Status: SETTLED IDV Verified: No Pending / Available Balance: 0.00 / 0.00 Activation Source: Website Created Date: Oct 5 2020 7:17AM Debit Card Type: None	Ameria	Rahul	1015 Sibley Memorial Hwy Lilydale, MN 55118 Country: United States Of America Phone: 9823457620 Email: Erku@Unifedsignal.Com MW Number: 982110291 IP Address: 150.129.180.130 IP Location: Gurgaon - Haryana - India	Email Fraud Score: 0 Email Overall Score: 4 IP Score: IP Score: 75 Phone Location: Active Number: Yes Number Line Type: Test MW Not Risky Number: No Info Fraud Score Info #Fingers: <input type="text"/> Send Security Email (Email Sent / [2] Fingers)	CSR/CMS	
<input type="checkbox"/> Accepted <input type="checkbox"/> Watchlist <input type="checkbox"/> Deactivate <input type="checkbox"/> Blacklist	Channel Name: MyTime /Mtd/ Initiated Load Method: None Initiated Load Amount: 0.00 CC Authorization #: Transaction Status: SETTLED IDV Verified: No Pending / Available Balance: 0.00 / 0.00 Activation Source: Website Created Date: Nov 6 2020 10:27AM Debit Card Type: Virtual Card	Smith	John	4261 West McNab Apt 22 Pompano Beach, FL 33069 Country: United States Of America Phone: 9175834881 Email: Armaquin@gmail.Com MW Number: 9175834881 IP Address: 2601-589-4607-51e0-C58c-3543-A3fb-3fa0 IP Location: Pompano Beach - Florida - United States Of America	Email Fraud Score: 0 Email Overall Score: 4 IP Score: IP Score: 0 Phone Location: 917 NY 'New York New York City (Cellular: See 7645)' Active Number: Yes Number Line Type: Wireless Risky Number: No Info Fraud Score Info #Fingers: <input type="text"/> Send Security Email (Email Sent / [0] Fingers)	CSR/CMS	

1

Process Requests View All

Customer Enrollment

- Clients can launch full turnkey online web private label 1 page POS or multi screen POS
- Clients can now launch customer enrollments through AllFi's custom private label data app
- Supports 15 languages and over 100 fiat currencies
- Rules based and customizable by client
- Client can also build their own POS and integrate into existing data app using AllFi's 300+ .NET C# APIs.

The image displays three overlapping screenshots of the AllFi customer enrollment interface. The top-left screenshot shows the 'Your Brand' header and a form for account creation with fields for 'Email', 'Verify Email', 'HOME ADDRESS' (Address 1, Address 2, City, State), 'ACCOUNT SECURITY' (Username, Password, PIN, Confirm PIN, Security Question, Security Answer), and 'MOBILE WALLET NUMBER' (Country Code, Mobile Number). The top-right screenshot shows the 'Social Security Number or ITIN' field, a 'MOBILE WALLET LOAD METHOD' section with 'Load Instantly Via a Credit/Debit Card' selected, and an 'ADD A VISA CARD ACCOUNT TO MY MOBILE WALLET ACCOUNT' section. This section compares a 'Virtual Card Program' and a 'Physical Personalized Visa Card', each with a card image and descriptive text. The bottom screenshot shows a 'Billing' section, an 'ADD E-SIGNATURE' field, and a 'SUBMIT ORDER' button. The footer includes logos for PCI and FDIC, and a 'Hello Cash, Meet Cell Phone' banner.

Mobile App Dashboard

- Customer Dashboard is available in mobile app as well as customer online self-care portal
- Allows customers better visibility into what they need to do to set up their account and maximize utility
- Easier navigation to most used functions
- Usage statistics to help with personal financial management
- Rules based and customizable

Your Brand
Wallet Number : (754) 332-3910

QUICK LINKS

- Move Money Globally
- Send Money Options
- Request Funds
- Pending Purchases
- Edit My Account Address
- Load Money
- Scheduled Transactions
- Manage Account Nicknames

ACCOUNT BALANCES

Wallet Pending ⓘ	\$144.35
Wallet Available	\$80.35
Virtual Card	\$30.95
Physical Card	\$100.00
Investment Portfolio	\$800.95

YOU HAVE 6 ACCOUNT BADGES

Dashboard Mobile Wallet Visa Card Portfolio Account

BALANCE HISTORY

Jul 24 Jul 30 Aug 05 Aug 11 Aug 17 Aug 23

Load Money **Send Money**

MONEY IN (August) **MONEY OUT (August)**

• \$183.15 • \$194.66

● Money In ● Money Out

May 24 Jun 22 Jul 09 Jul 21 Aug 16
Daily Money In/Out Balance

Request Money **Send Money**

YOUR CARDS

Your Brand
debit
4410 0900 4000 0827
GOOD THRU 10/28
JOHN SMITH

View Card Details **View Bank Info**

REFER A FRIEND
Send an email or SMS invitation to friends so they can sign up for a mobile wallet account.

+1

Enter your friend's mobile number

Send SMS Now

Enter your friend's email address

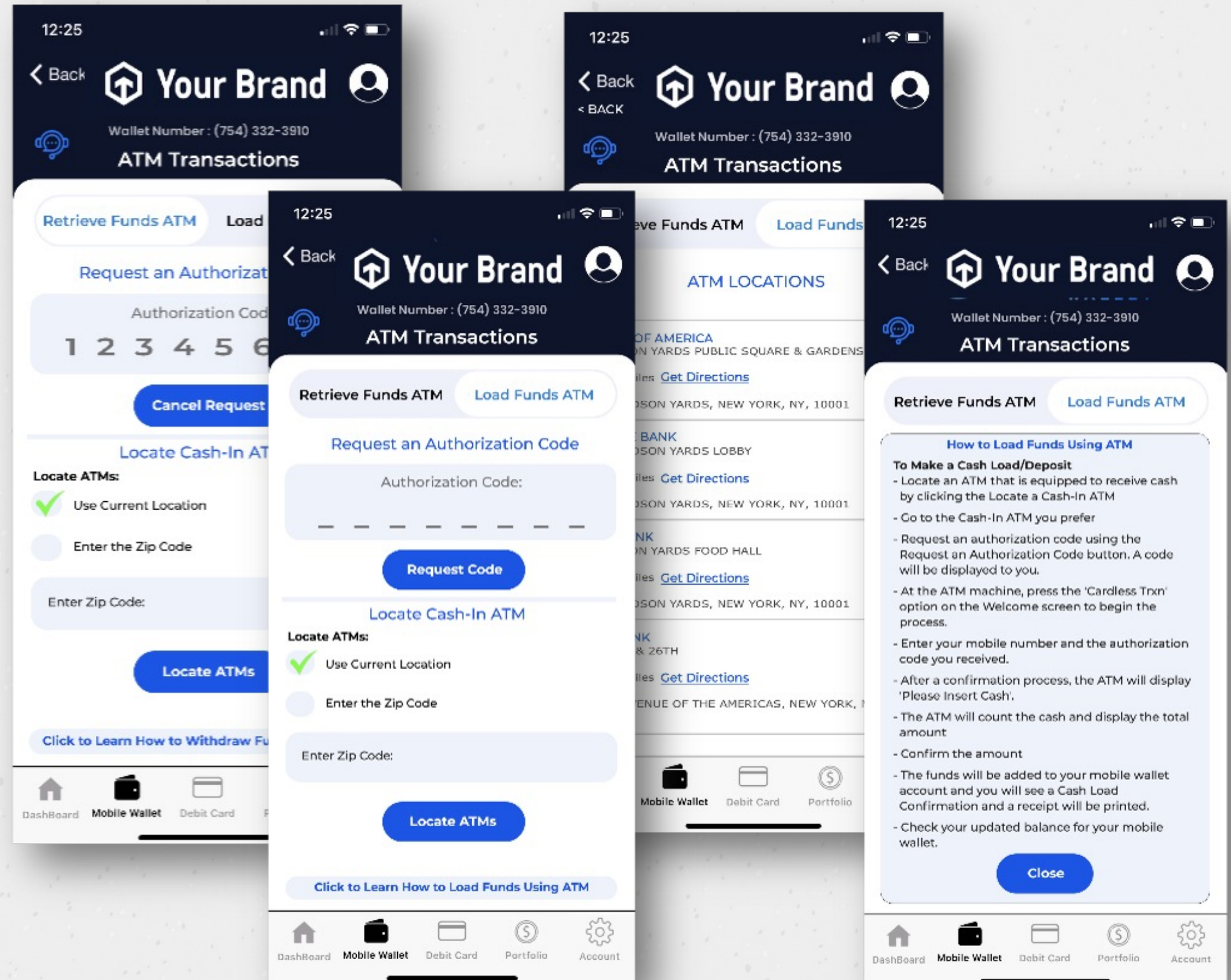
Send Email Now

SECURITY CHECKUP

Dashboard Mobile Wallet Visa Card Portfolio Account

allfi Load / Offload at Retail Locations

- Load cash or withdraw funds in 80,000 US retail store locations / 300,000 international locations including CVS, Walgreens, and 7-11. Customers can also load funds using Mastercard rePower, Chase, WellsFargo and more.
- Customers can load / offload funds directly to their mobile wallet via participating NCR 360's 55,000 ATM locations.
- Mobile wallet users can send funds for Domestic Cash Pick Up at over 300,000 approved Sigue locations around the world including over 100,000 US locations.



Cross Border Payments

International Money Remittance through MCN (Mobile Clearinghouse Network)

- Compete with Western Union and Money Gram and other international money remittance companies
- Customers can move money to friends and family all over the world in real time and at a fraction of the cost of traditional cross border payments processing. Connect with over 80% of the world's population
- Money can go right to customer vs having to pick up funds at a designated location or customers can choose to pick up money at over 300,000 designated locations all around the world.
- Customers can move money with their cellular phone vs traveling to a retail location which is safer in a Covid-19 type environment
- Our technology provider has created the MCN (Mobile Clearinghouse Network) which now has hooks into virtually any bank account around the world as well as other mobile wallet technologies such as: Union Pay, PayPal, Venmo, Alipay, MPESA, and even all wireless carriers across the world.

The screenshot displays the 'Your Brand' mobile wallet interface. At the top, there are navigation options like 'Home', 'Back', 'Help Ticket', and 'Log Out'. The main menu includes 'Account', 'Mobile Wallet', 'Debit Card', 'Cellular', and 'ILD'. The 'Send Money' section is active, showing a 'Welcome John Tester!' message and various account options like 'Mobile Wallet Account', 'US Bank Account', 'Outside the US', 'MyTime Visa Card', and 'Companion Card'.

The 'ACCOUNT BALANCES' section shows:

- Mobile Wallet Number: 7543573210
- WALLET PENDING: \$513.19
- WALLET AVAILABLE: \$513.19
- PHYSICAL CARD: \$223.42
- VIRTUAL CARD: \$123.00
- DIGITAL ASSETS: \$31,993.81

The 'BALANCE HISTORY' section features a line graph showing the 'Daily Available Balance' from July 2021 to August 2021. Below the graph is a 'View Transactions' button.

The 'MOBILE WALLET MONEY IN / OUT' section shows a bar chart of 'Daily Money In/Out Balance' from June to August 2021. It includes buttons for 'Mobile Wallet' and 'Visa Card'.

The 'SEND MONEY USING INTERNATIONAL MONEY TRANSFER' section is the main focus, showing:

- 'Select Country': Mexico
- 'Select Payment Method': Bank Account (selected), Cash Pick Up, Mobile Wallet, Home Delivery
- 'Transfer Amount': (USD)

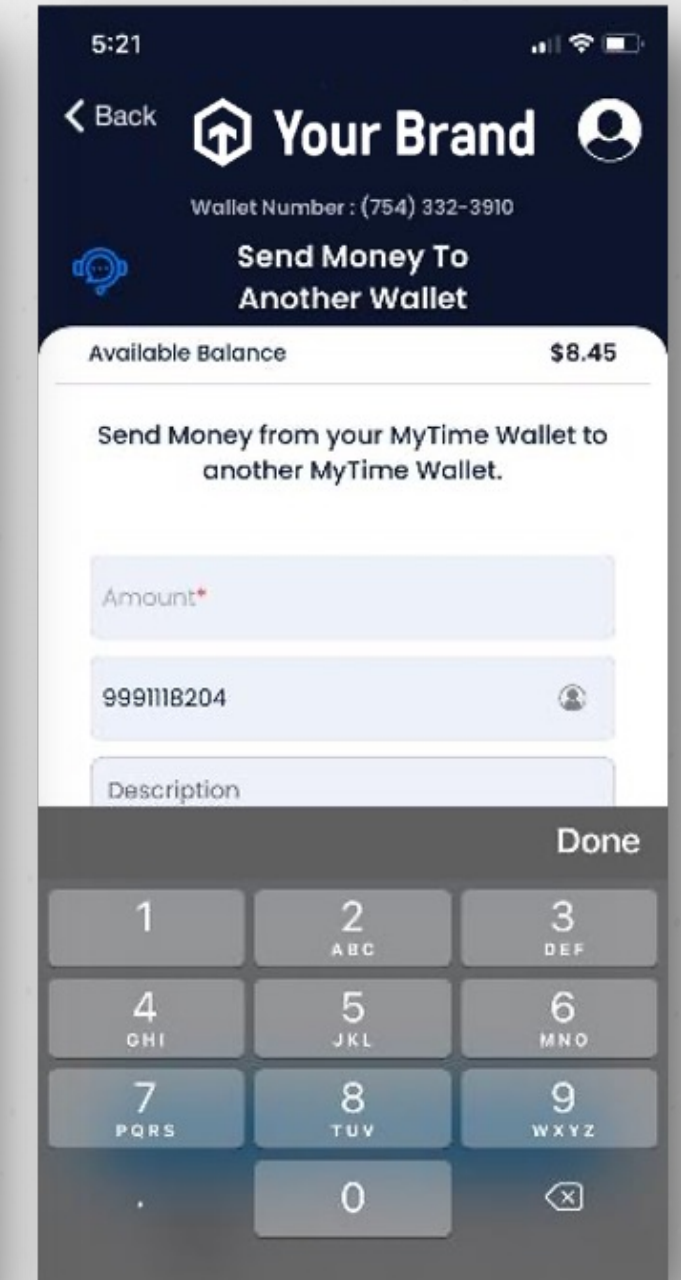
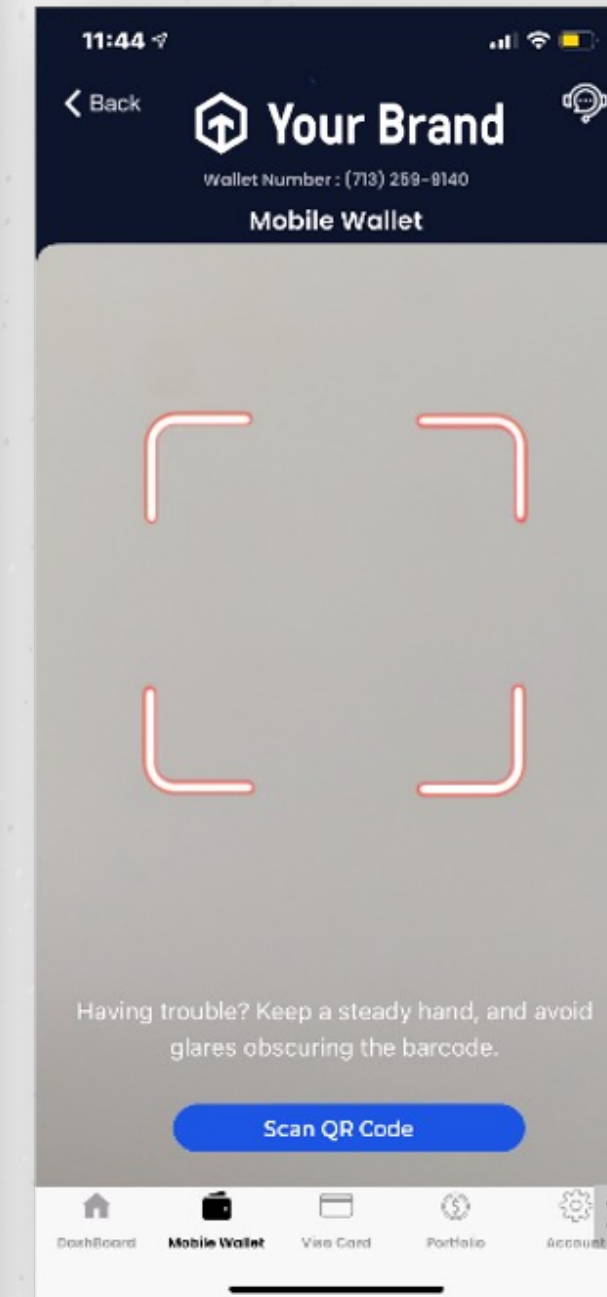
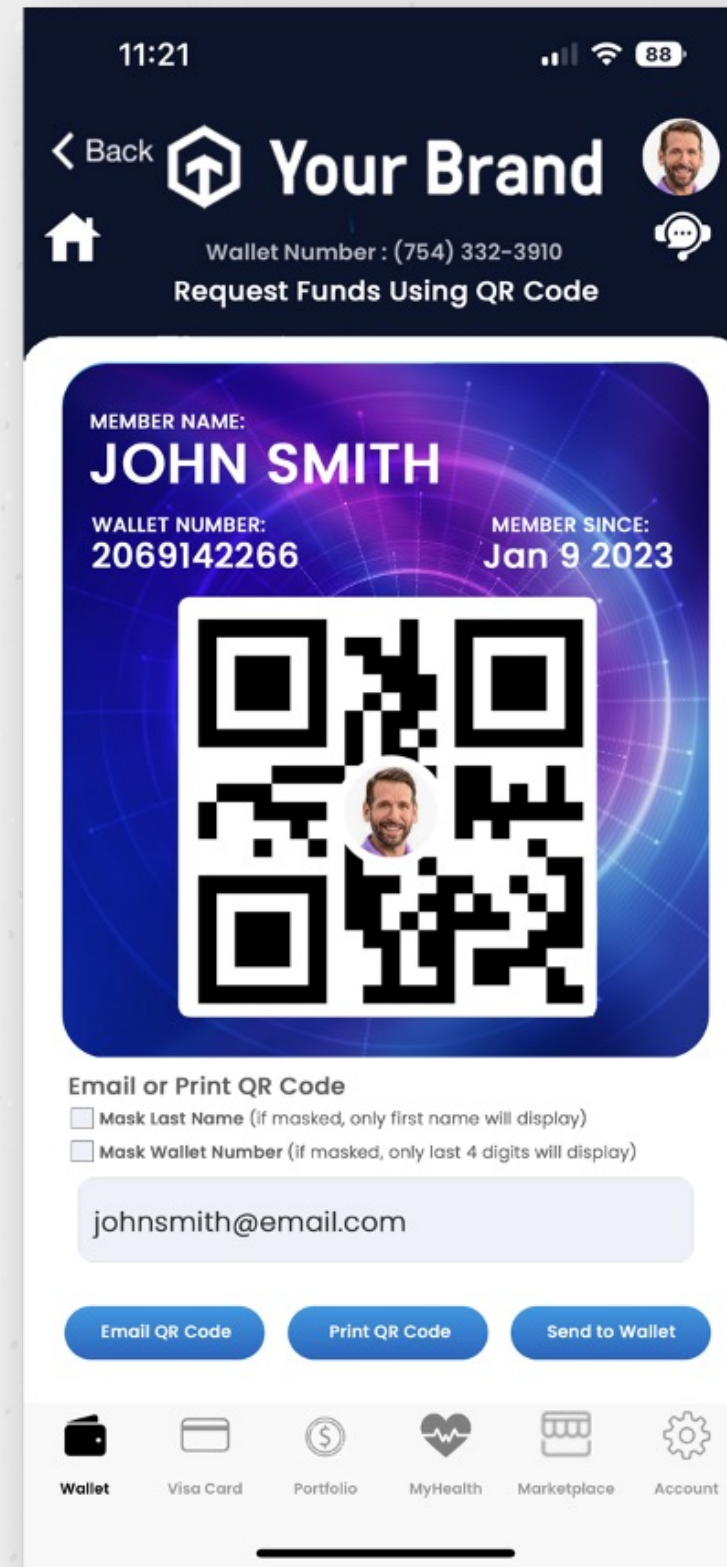
The 'CHOOSE PAYMENT NETWORK' section displays a table of available payment options:

PAYMENT NETWORK DETAILS & LOCATION	RECIPIENT FUNDS AVAILABILITY	MAXIMUM TRANSFER AMOUNT	TRANSFER FEE	TOTAL COST	RECIPIENT CURRENCY	RECIPIENT RECEIVES	SELECT
ABC CAPITAL (Bank Account)	30 Minutes	\$1,000.00 USD	\$4.99 USD	\$14.99 USD	MXN	207.80	<input type="radio"/>
AFIRME (Bank Account)	30 Minutes	\$1,000.00 USD	\$4.99 USD	\$14.99 USD	MXN	207.80	<input type="radio"/>
Afirme (Bank Account)	30 Minutes	\$1,000.00 USD	\$4.99 USD	\$14.99 USD	MXN	207.80	<input type="radio"/>
BANAMEX (Bank Account)	30 Minutes	\$1,000.00 USD	\$4.99 USD	\$14.99 USD	MXN	207.80	<input type="radio"/>

At the bottom of the transfer flow, there is a 'Proceed with Transfer' button and the MCN logo.

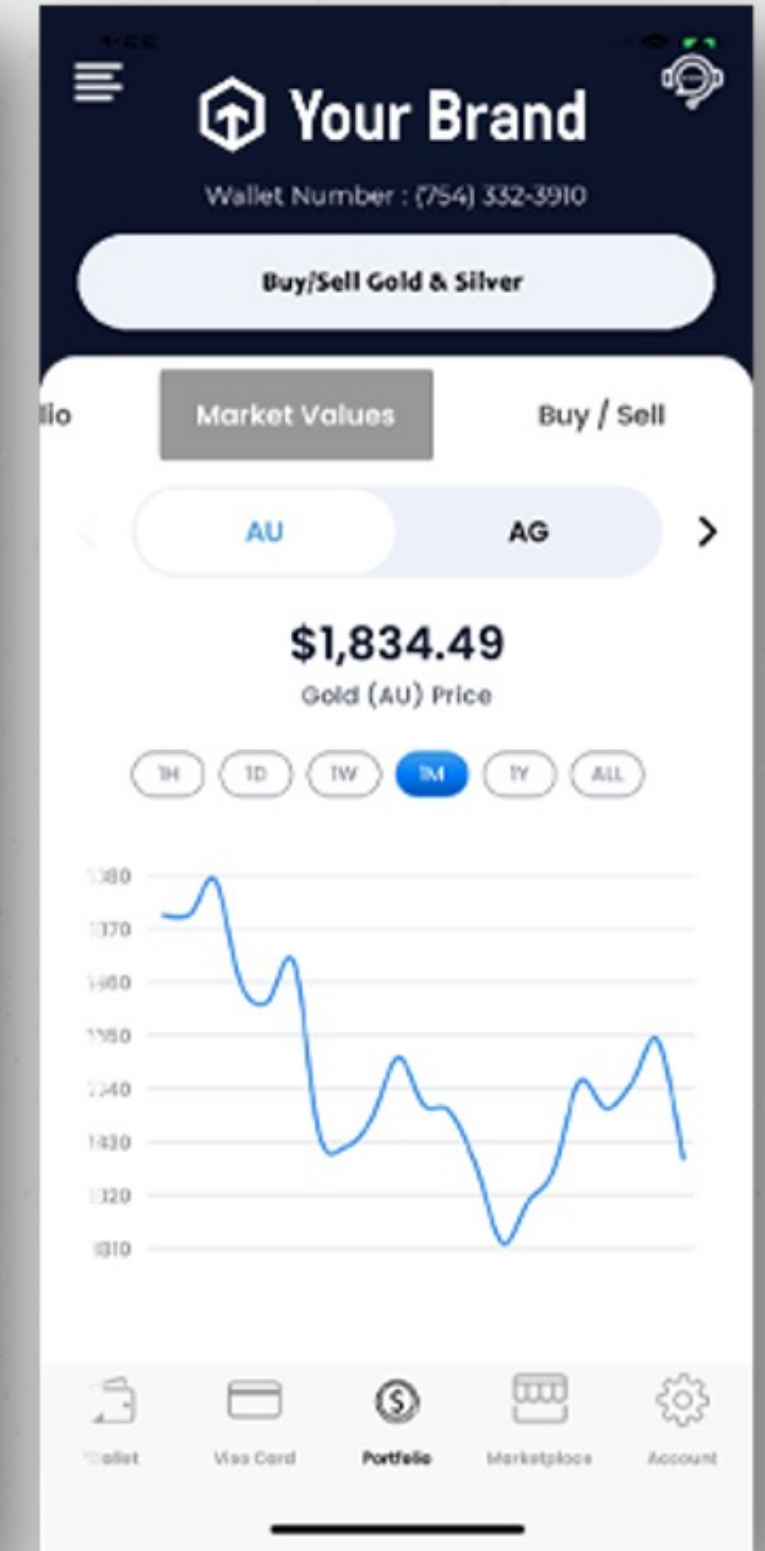
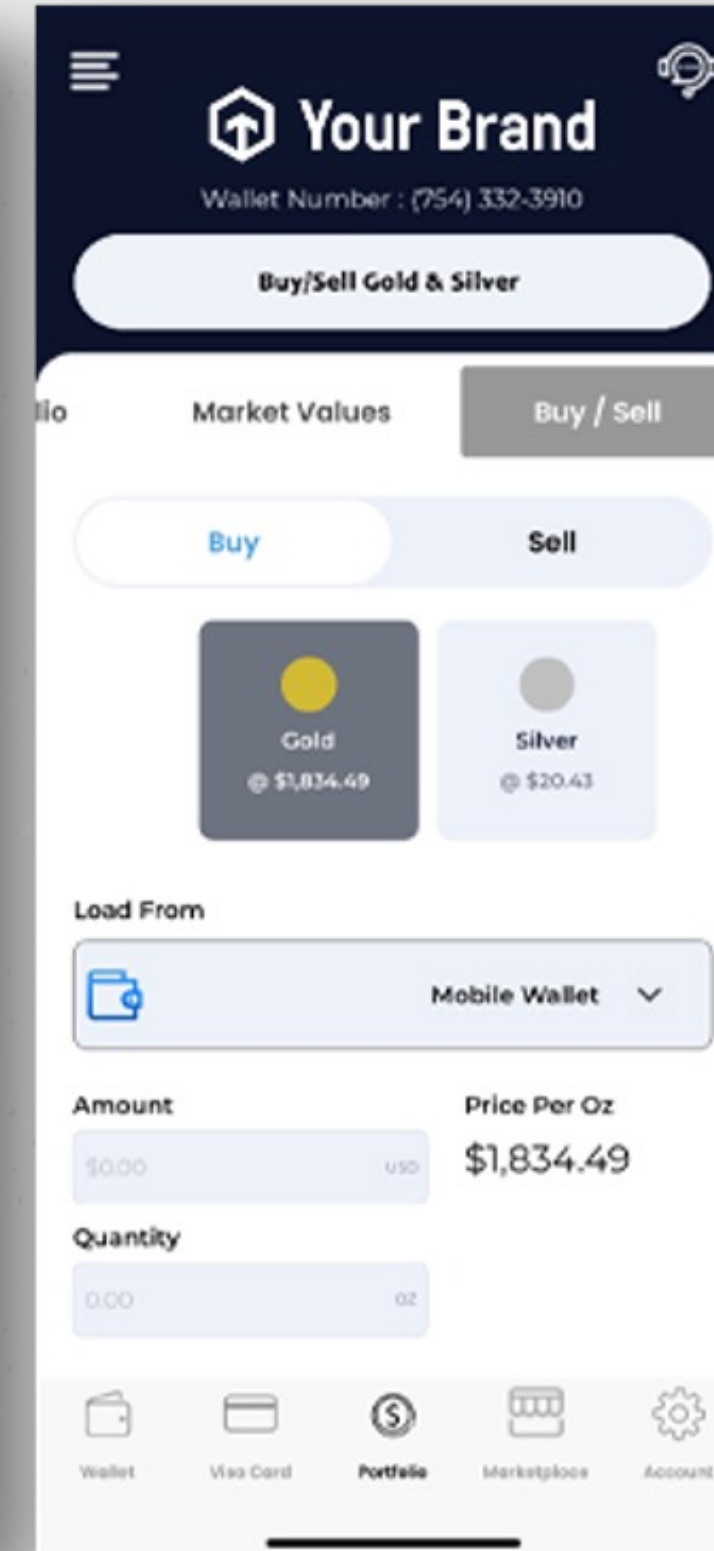
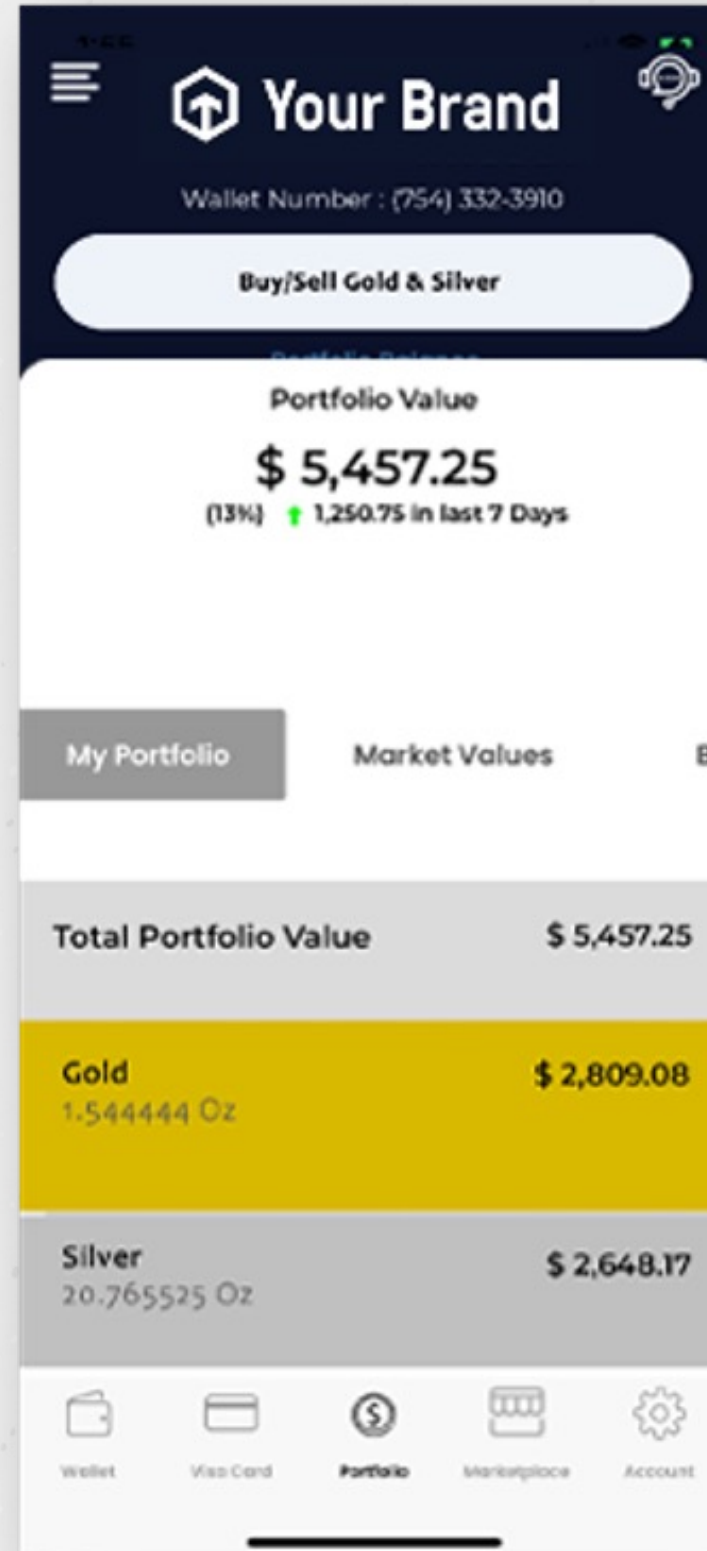
allfi Send / Receive Funds via QR Code

- All customers receive a unique QR code
- Customer or merchant can print their QR code or allow other people to scan their QR code on their phone to quickly and easily send them money
- Customers can scan these unique QR codes and instantly send money to people
- All funds are delivered for FREE and in real-time
- Great for smaller merchants, dealers, servers, bell boys, taxicab drivers, and any environments where tips are paid out.



allfi Portfolio: Buy/Sell Gold & Silver

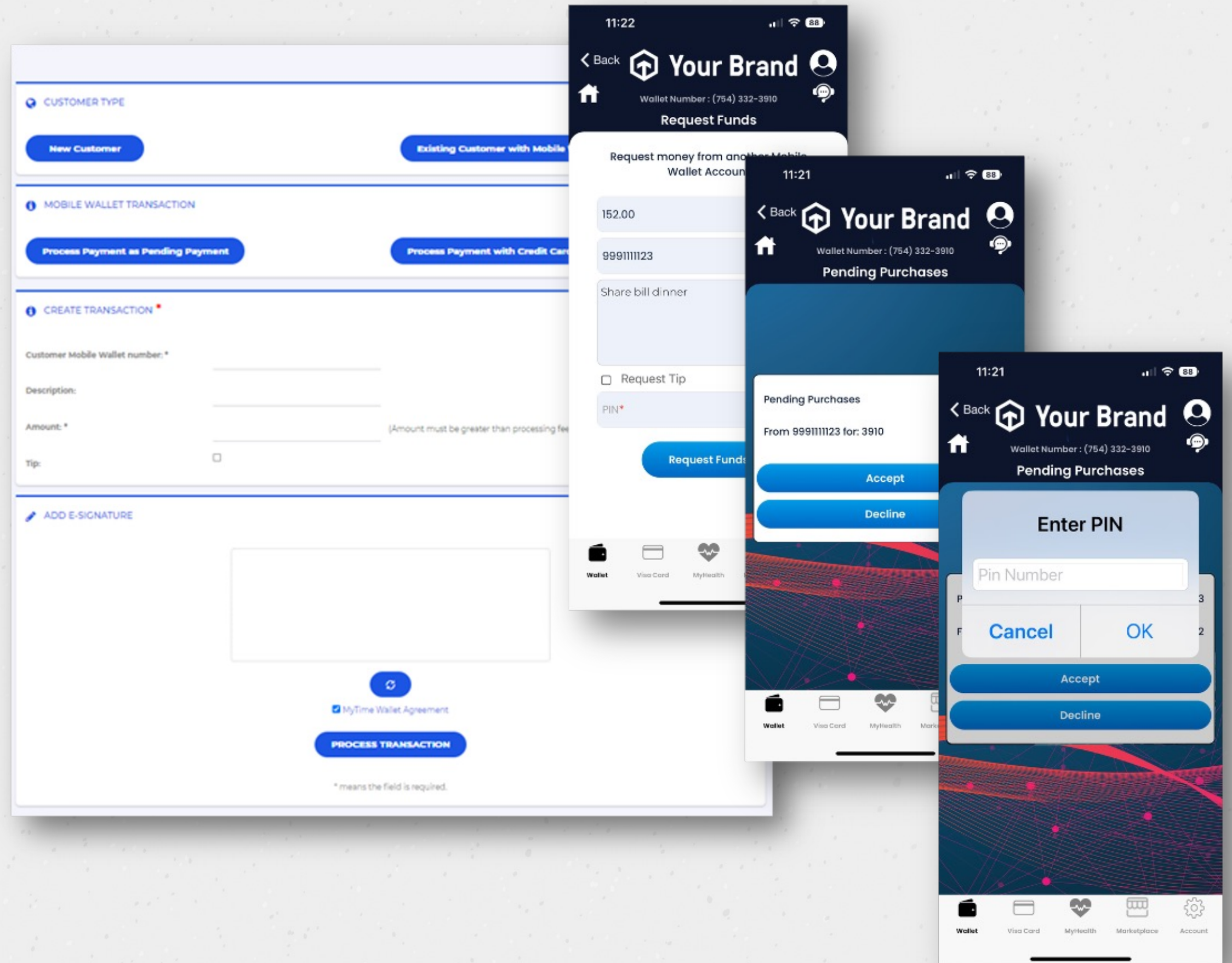
- Customer can buy gold and silver
- All sell transactions are processed in real time
- Funds sent to mobile wallet or debit card
- Easy Interface for customers
- Enables any merchant to accept gold and silver as a payment method
- Great for customers that live in hyper inflation markets
- Coming Soon: Buy / Sell NASDAQ / NYSE equities



allfi Merchant Payment Processing

Merchant Payment Processing with Mobile Wallet and Credit Card

- Compete with Stripe, Square, PayPal, and other merchant processors.
- Customers can pay for your goods and services using their mobile wallet with NO merchant processing fees. Save 3% to 6% in expensive credit card processing fees.
- GUARANTEED NO FRAUD / BAD DEBT through mobile wallet transactions.
- Receive your money in real time. No more waiting for 2-3 banking days for funds to clear to your bank account.
- Deploy using existing desktop, tablet, and mobile app or integrate into your existing payment system using simple APIs.
- Customers never need to provide their credit card information, which eliminates potential hackers from illegally stealing proprietary data, making customers more confident to purchase goods and services from our clients.



allfi Video Recognition and Payment

EyeQ Video Recognition and Merchant Payment Processing Module

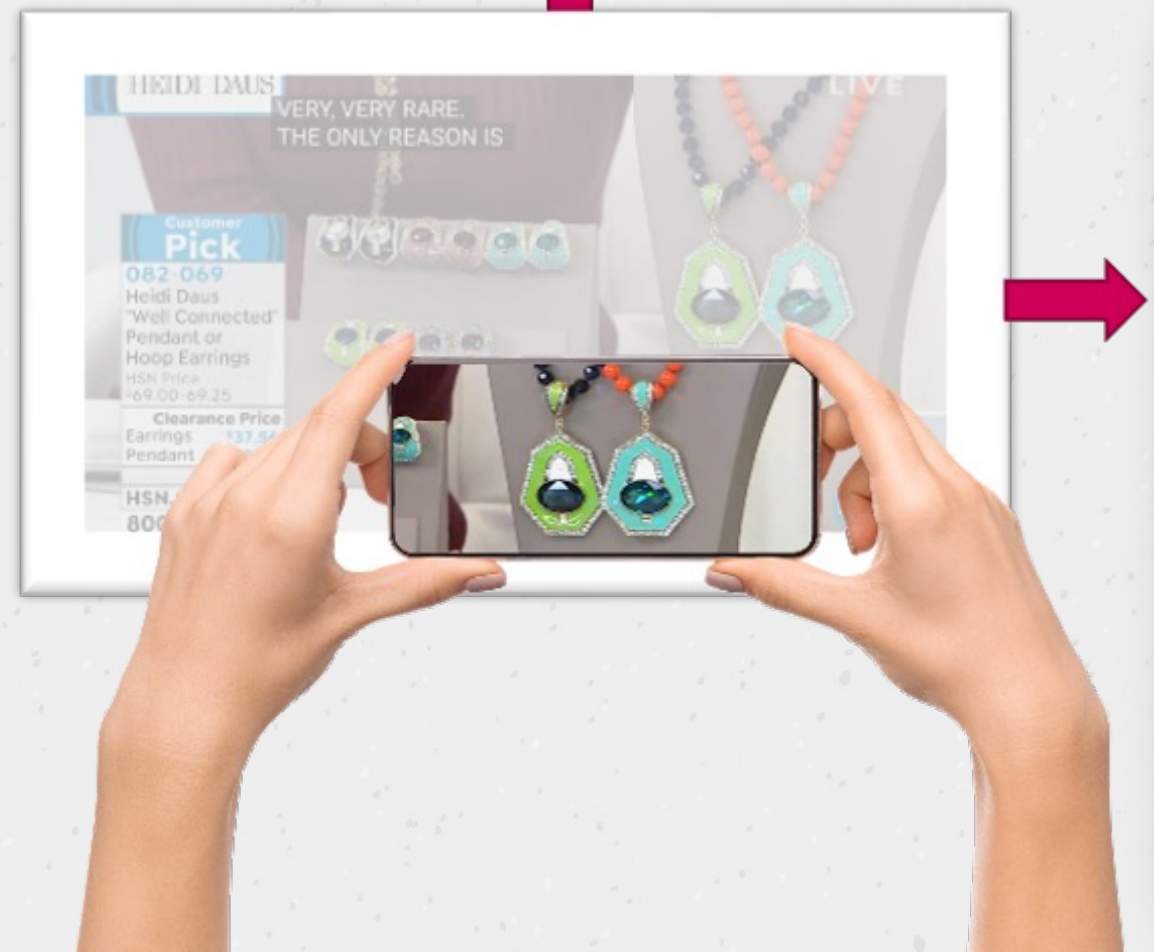
• Our video recognition is built on a stack of 8 layers of artificial intelligence, machine learning, and enabling technologies. Our AI search recognizes products in milliseconds through our use of the most cutting-edge learning algorithms and scalable computing:

- Neural networks architecture
- KNN pattern matching algorithm
- Custom-built machine learning models
- Scalable serverless searching
- Real-time video streaming

• Client Benefits Include: Significantly reduce merchant processing costs, increase security around transaction, reduce to eliminate consumer fraud, enhance marketing differentiation, increase customer brand loyalty, and enhance overall communications with your customers EyeQ Video Recognition Process Flow:

- Clients create triggers (informational or payment) and upload pictures and video to our AI / machine learning neural net.
- System “learns” to recognize the uploaded pictures or videos.
- Users capture video which then identifies uploaded video or pictures.
- Consumer is presented an informational or payment trigger.
- If informational trigger, then customer is directed to a predesignated client inputted URL where more information is available on the product or service.
- If payment trigger, customer is immediately presented with the option to quickly purchase the product using funds on their mobile wallet. Customer can purchase product in 3-5 seconds and no confidential payment information exchanges hands. Client or merchant receives funds instantly and any shipping information that is required to fulfill product.

The top left shows a 'CREATE ENGAGEMENT TRIGGER' form with fields for Product ID Number, Product Name, Product Description, Price Of Product, Shipping Costs, Tax, URL, Request Tip, Request Size, Request Quantity, Request Shipping Address, Upload Image, and Upload Video. A pink arrow points from this form to a video frame on the right. The video frame shows a jewelry display with several orange boxes highlighting specific elements: the 'HEIDI DAUS' brand name, a 'Customer Pick' overlay with product details (082-069 Heidi Daus 'Well Connected' Pendant or Hoop Earrings, HSN Price \$69.00-69.25, Clearance Price Earrings \$37.56, Pendant \$42.69, S&H \$3.50, HSN.COM 800-284-3100), and a payment banner for 'Earrings on 3 FlexPay of \$12.52' and 'Pendant on 3 FlexPay of \$14.23'.



The bottom right section contains a flowchart and a screenshot of a mobile wallet transaction. The flowchart steps are:

- Consumer buys goods and services from an e-commerce merchant.
- Merchant collects customer's mobile wallet number via APIs and creates a pending payment request to customer.
- Customer uses their phone to authorize transactions.
- Money is debited from customer's account and credited to client's merchant account in real time. All customer and shipping information is also transferred to merchant via API.
- Merchant benefits: Save 1.5% to 4.5% of revenue that would otherwise pay for credit card processing. Virtually eliminate bad debt. Significantly speed up transactions and make it much easier to purchase items using a phone.

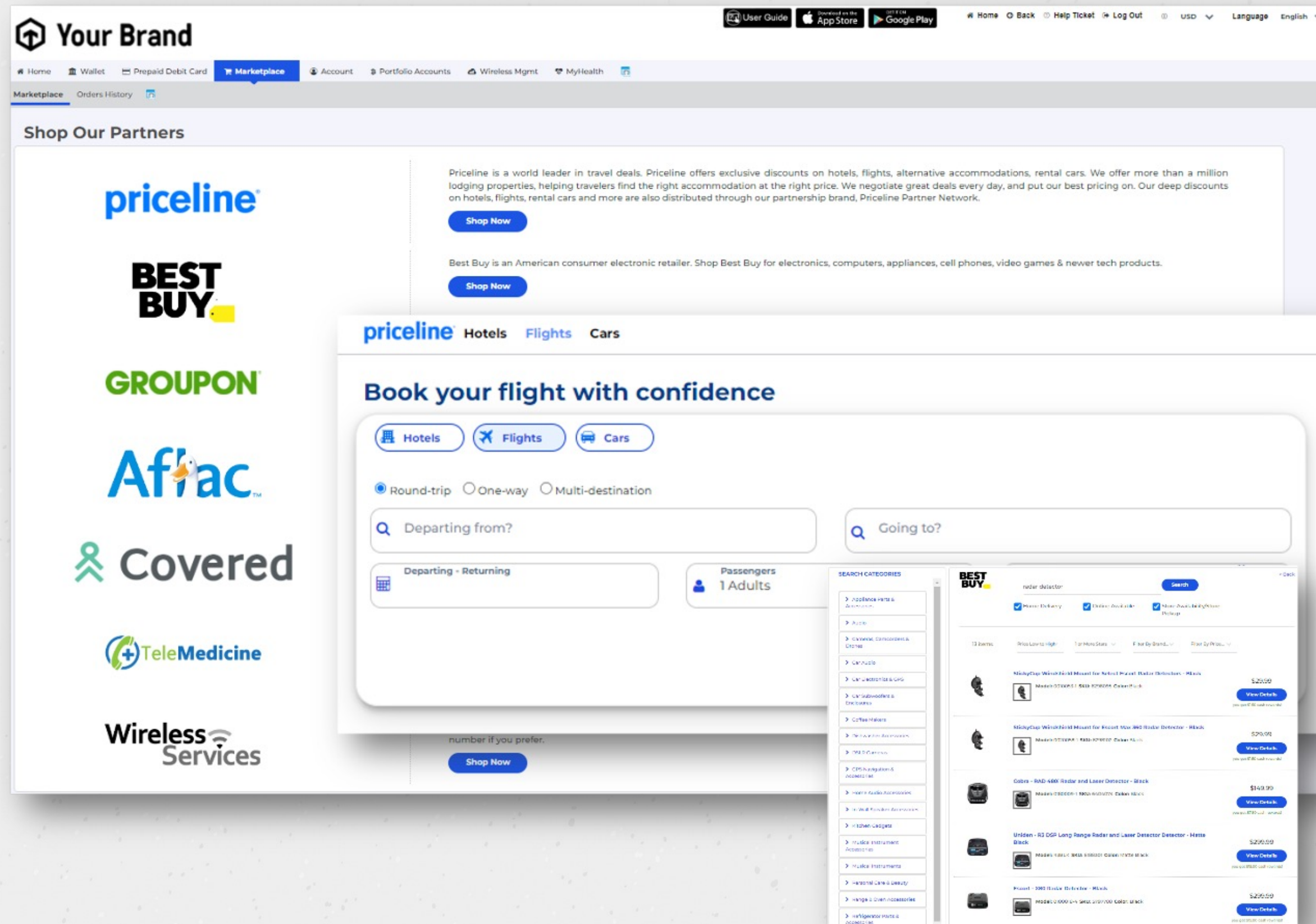
 The screenshot shows a mobile wallet interface with a pending payment request of \$50.00 from 'Your Brand' and a 'Success! Transaction Approved as requested.' confirmation screen. The total time to complete is noted as 3-5 seconds.



Online Retail Marketplace

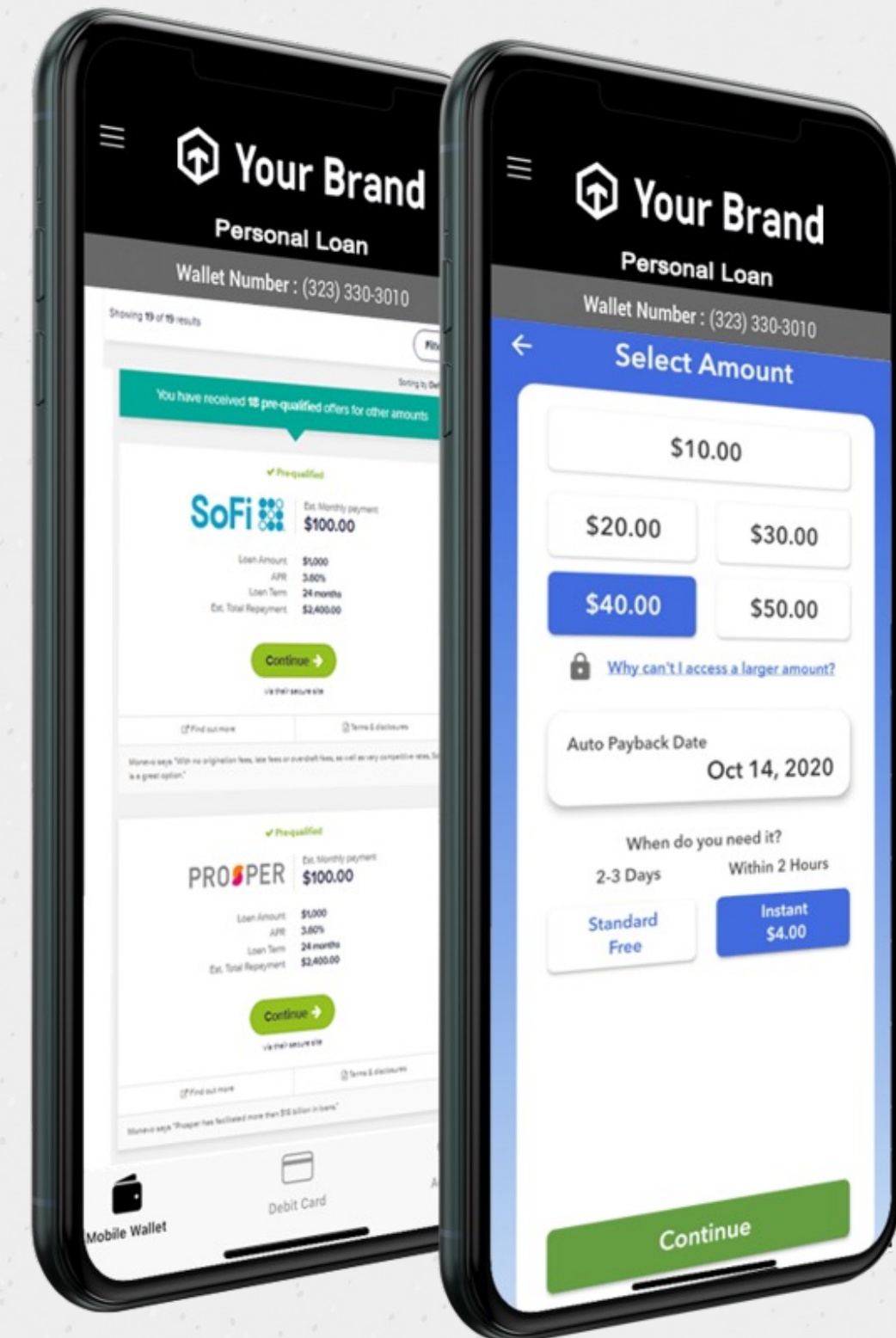
Allows customers to buy goods and services with funds on their mobile wallet from a variety of merchant including: Priceline, Best Buy, Groupon, AFLAC, Its Covered, and more.

- Customer purchases goods and services at a significant discount to retail by earning rewards on every purchase.
- Customer can have product shipped or pick up at a physical location.
- No credit card or personal information is ever used.
- Customer uses funds from their mobile wallet to pay for goods and services in the Marketplace.
- Transaction takes 3-5 seconds to process and uses state of the art technology to secure the transaction.
- Clients can add their own products and services to the marketplace.



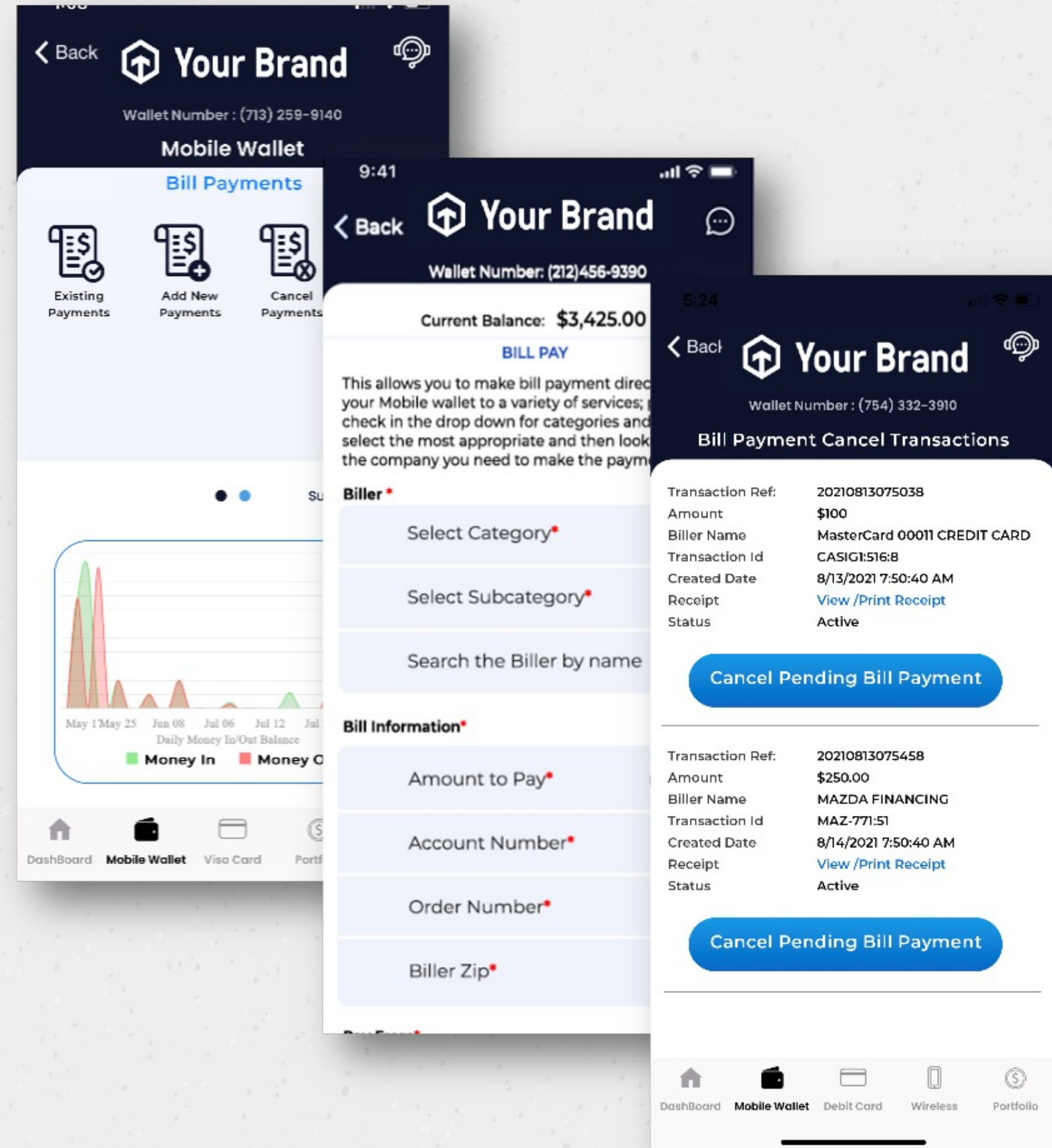
allfi Subprime Loans

- Global low interest personal micro loans
- Buy now pay later financing for consumer purchases including cellular phones
- Personal installments ranging from 6 - 24 months
- Loans vary from \$1,000 to \$10,000+
- Real time approvals
- Funds are immediately added to customer's mobile wallet or debit card.



allfi Bill Payment

- Customers have the ability to make bill payments with over 65,000 US Billers
- Clients will earn between 20% and 50% of the service fee charged to customers
- Q3 2024 to include over 30,000 billpayers in Mexico / LATAM
- Payments are made from their mobile wallet balance or debit card balance





	AllFi	Zelle	PayPal	Venmo	Cash App	Chime
Load / Offload (US Banks Accounts via ACH)	✓	✓	✓	✓	✓	✓
Load Funds (credit/debit card)	✓	✗	✓	✓	✓	✓
Load Funds (Payroll)	✓	✓	✓	✓	✓	✓
Load Funds (Bank Teller Load)	✓	✗	✗	✗	✗	✗
Load Funds (3,000 participating ATMs- CARDLESS)	✓	✓	✗	✗	✗	✗
ATM Withdrawal (Cardless Withdrawal - 20,000 US Locations)	✓	✗	✗	✗	✗	✗
Send Money (mobile wallet to mobile wallet)	✓	✗	✓	✓	✓	✓
Send Money (virtual and physical debit card)	✓	✗	✓	✓	✓	✗
Send Money (up to 5 companion cards)	✓	✓	✗	✗	✗	✗
Send Money (bill payment)	✓	✗	✗	✗	✗	✗
Individual Request Funds	✓	✗	✓	✓	✓	✗
Load Funds retail locations around the world	✓	✗	✓	✗	✗	✗
Group Request Funds	✓	✗	✓	✗	✓	✗
Request Funds / Send Funds via QR code	✓	✗	✓	✓	✗	✗
Earn Interest on Mobile Wallet Balances	✓	✗	Coming Soon	✗	✗	✗
Place International Phone Calls	✓	✗	✗	✗	✗	✗

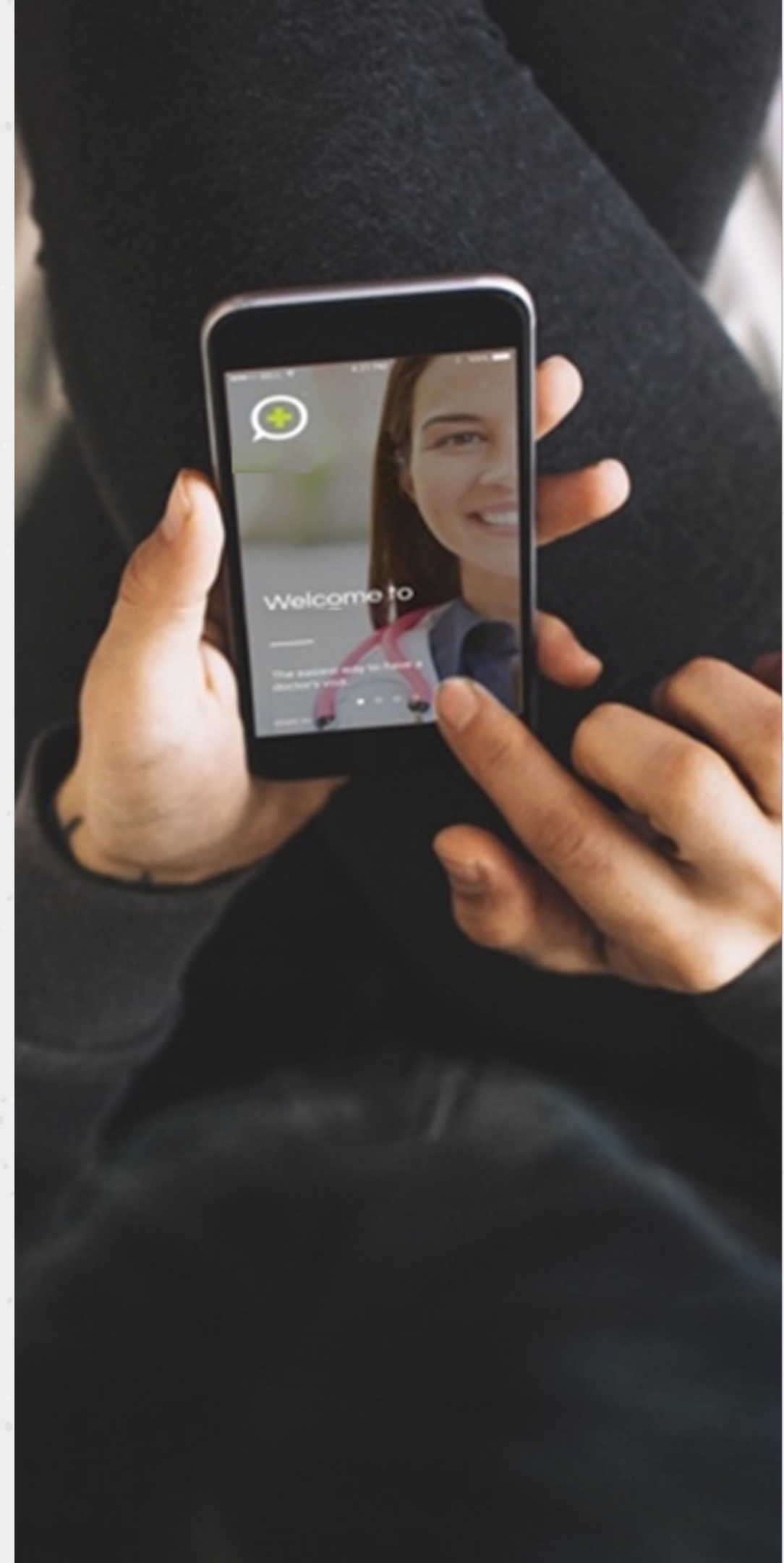


Wellness Services



allfi Telehealth Services

- Now serving over **4.5 million members** nationwide
- **Provider Breakdown:**
 - **Medical/Urgent Care: 50% MDs, 14% DOs, 30% NPs, 6% PAs**
 - **Therapy Network includes: Licensed Professional Counselors, Marriage & Family Therapists, Licensed Clinical Social Workers**
 - **Call**
- **Statistics:**
 - **Urgent Care:**
 - **8 minutes – average wait time to see a provider, during peak hours**
 - **10 to 15 minutes – typical call length with a provider**
 - **Therapy:**
 - **24 hours – average wait time to schedule a visit**
 - **50 minutes – typical call length with a clinician**
- **Thousands of visits a month**
- **94% of patients are successfully treated through telemedicine**
- **Urgent Care Prescriptions are sent directly to the patient's selected pharmacy**
- **NCQA accredited in credentialing, in accordance with the strictest quality standards.**



What can be treated?

- Allergies
- Bites & Stings
- Bronchitis
- Diarrhea
- Fever
- Flu Symptoms
- Medication Refills
- Nausea
- Sinus Symptoms
- Skin Infections
- Urinary Tract Infections
- And more



Quick, easy, pleasant, and less expensive than a trip to my local physician. I definitely will use your service again”

-Tina M, Patient

BY THE NUMBERS

- 94% of patient issues resolved
- 98% patient satisfaction with service
- 99% patient satisfaction with provider



What can be treated?

- Addiction
- Anxiety
- Bipolar depression
- Depression
- Divorce
- Domestic violence
- Eating disorders
- Grief/Loss
- Mood swings
- Panic attacks
- Relationships
- And more

The success rate for Behavioral Health Treatment is extraordinary.

According to the National Advisory Mental Health Council, the treatment/recovery rate is:

- 80% for Bipolar Disorder
- 65-80% for Major Depression
- 70% for Addiction

Real Care

- **Recognition** – The systems confidential online screening tool is clinically proven to evaluate 14 domains of mental health for a comprehensive patient assessment as well as medical assessment.
- **Personalized Guidance** – Take advantage of a full healthcare team (licensed doctors, registered nurses, professional counselors, licensed clinical social workers, and marriage and family therapists) that can help your customers identify the right level of care for them.
- **Accessibility** – Our wellness services brings the provider to your customers virtually, which dramatically reduces wait time to receive care.
- **Cost** – Customers can choose from a variety of pricing models to make therapy services affordable. All services are securely paid for on the customer's mobile wallet.
- **Privacy & Convenience** – Customer access a secure online portal, mobile app, or schedule telephone visits, making it easy for customers to get discrete care when it fits their schedule.



Your Brand

Hi, Elizabeth!
How can we help you today?

You have no appointments >

Medical

Therapy

Behavioral Health Screen >

1 Login & select service line

MEDICAL

2 Request medical visit

Need expert care quickly for a minor illness or injury?

Request a Medical Exam

What we treat >

Our providers >

How it works >

Prescription policy >

3 Complete visit intake

Reason for your exam?

Select your main reason for seeking care, add notes, contact information for today's exam, and then agree to informed consent.

chief complaint

Please share any notes you would like your provider to know for today's exam.

select location

rsimpson@email.com

4 Enter waiting room

Thanks for your exam request!

Watch for updates.
A member of our team is reviewing your exam request and will be in touch shortly.

5 Meet with your provider

Your Brand

Decline

Accept

2 Request therapy visit

Speak with a therapist in as little as 48 hours.

Schedule an Appointment

What we treat >

Our providers >

How it works >

Prescription policy >

3 Select a session date & time

When would you like to meet?

Pick the appointment date and time that works best for your schedule.

SELECT DATE

S	M	T	W	T	F	S
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

Sessions are 50 minutes long.

Wednesday, February 19th

4 Check-in for your session

APPOINTMENTS

Your next appointment is scheduled for
10:00 AM
on Mon, February 19

CHECK IN >

5 Meet with your therapist

JEAN WRIGHT

Your Brand

THERAPY



Value Added Services





Wireless Brand Enablement

Product Features:

- Cost efficiently launch your wireless brand in 3-4 weeks on the Verizon and T-Mobile networks
- Complete white label to your core brand or create a new brand
- Complete turnkey billing, rating, rev assurance, and customer support solution
- Full customer care and self-care service modules for voice and data as well as data only products
- Complete white label data app to support product
- Complete dealer / distributor support and reporting packages
- As much as \$10-\$15 per customer per month net profit
- Integration support for all major U.S. wireless carriers including ability to support cross carrier data share plans which means multiple networks billed on one ubiquitous bill.





Wireless Brand Enablement

Features:

- Launch new wireless brand in 3-4 weeks
- Complete private label
- Complete billing, rating, rev assurance solution
- Full CSR and self-care customer service modules
- Complete private label data application
- Complete dealer support and reporting package
- Taxation and multi-lingual support
- Support with major US Wireless carriers

Sales/Marketing Strategy:

- Become a private label wireless provider to quickly penetrate additional sales verticals, such as:
 1. Associations
 2. Affinity groups
 3. Multi-Level Marketing
 4. Social Media Verticals
- Launch additional brands to target specific verticals with unique value propositions such as targeted ethnic markets.

Profitability impact:

- Up to \$10-15 per customer per month
- Decrease in churn on existing subscriber base
- Increase in competitiveness in the marketplace



Music Streaming Enablement

Product Features:

- Music: 40 Million ad free music tracks + streaming radio
- Music streaming includes private label iOS / Android data application to deliver all content to customers
- Clients can even provide their own custom audio content to be added to music streaming database to support local artists
- Complete turnkey solution including customer service
- Earn up to \$2-\$3 per customer per month net profit





Next Steps:

Turnkey Implementation

Operational Implementation



Week	1	2	3	4	5	6	7	8	9	10	11	12
Bank / Visa approval for debit card	[Red bar]											
Equipment installation and configuration	[Red bar]											
Software setup and configuration	[Red bar]											
Branding requirements and upload	[Red bar]											
Debit card set up and testing		[Red bar]										
Debit card creation			[Red bar]									
System testing on staging					[Red bar]							
Production upload and testing						[Red bar]						
Employee beta launch							[Red bar]					
System modifications from feedback loop										[Red bar]		
Full scale end consumer production launch											[Red bar]	



Thank you!

