

# GEOPAY.ME, INC.



## COMPANY OVERVIEW & USE CASES Discussion:

### Global Remittance & Mainstream Merchant Adoption

CONFIDENTIAL

© Copyright 2017 Geopay.me, Inc. All rights reserved.  
May not be used or disclosed outside Geopay.me, Inc. without permission

# Powering money transfer operators & local merchant communities with the “*Internet of Cash*”



Redefining crypto payments and digital remittances in merchant services

Presented to:



# Disclaimer

This Confidential Information/Investor Brief has been prepared by Geopay.me, Inc. (AKA “Geopay” and “UberPay”) and contains summary information for discussion purposes only. The information in this presentation is of general background and does not purport to be complete. It is submitted on a confidential basis for use by a limited number of parties solely in connection with a potential business transaction involving Geopay.me, Inc (the Company). By accepting this summary, the recipient agrees to keep confidential the information contained herein or made available in connection with any further review of the Company. In addition, the recipient agrees not to reproduce this Investor Brief in whole or in part, and if the recipient does not wish to pursue an investment in the Company, the recipient will return this summary to the Company as soon as practicable, together with any other materials relating to the Company which the recipient may have received from the Company.

This presentation does not constitute investment advice (nor tax, accounting or legal advice) or an investment recommendation. It is recommended you perform your own investment research and/or speak with a qualified investment professional before making any investment decisions.

Contact:  
John Karantonis  
Co-founder & CEO  
1 312.730.5099  
[jkarantonis@geopay.me](mailto:jkarantonis@geopay.me)  
August 7, 2017

CONFIDENTIAL

© Copyright 2017 Geopay.me, Inc. All rights reserved.  
May not be used or disclosed outside Geopay.me, Inc. without permission

# About Us

Geopay.me, Inc., is a privately held US money service business and alternative payment network registered with the US Treasury and FINCEN. The company is focused on easing consumer and merchant adoption of digital currencies. We are leveraging a unique combination of mobile and Blockchain technologies to develop networked money solutions and specialized merchant exchange services that increase commerce for the global digital payments industry. The Geopay.me platform is extensible to a suite of consumer, merchant-centric and carrier class solutions. We facilitate digital payments acceptance, real-time mobile remittance and exchange of cryptocurrencies (e.g. Bitcoin and other digital monetary tokens)-- on a global network we call the "*Internet of Cash*."

Our retail products enable consumers and merchants to convert physical cash to digital cash, which can then be used to: buy on-net goods and services; purchase/issue discount offers, store credits, points and other loyalty programs redeemable as rewards; allow members to swap between select on-net digital tokens; or transfer money in the form of instant digital remittance for exchange to local currencies abroad. Our platform powers a merchant-backed local community exchange system; affiliate business model and process for cashless mobile payments, accepting digitized assets without unnecessary intermediary costs to merchants and consumers. We offer the digital front-end systems (in-store point-of-sale terminal, top-up BTM kiosk) and mobile wallet service for merchants and everyday consumers to interact in the emerging multi-coin digital currency environment.

FinCEN MSB Registration Number: 31000066724535



# Leadership

Between the 2 founders, there is over 40 yrs combined experience in startups, sales/marketing strategy, business management, intellectual property and the delivery of innovative digital products that solve a need for large markets.

**Mr. Adonis Valamontes** is an experienced serial entrepreneur, engineer and astute board member with a demonstrated history innovating financial, data network and telecom services. Adonis was previously founder of Mobee Communications, where he led the vision and development of a software defined or “virtualized” pure data solution to power next generation mobile devices. Mobee created end-to-end mobile data signaling protocols and bleeding edge smart device architecture, disrupting decades old legacy billing issues, and bringing to market a truly global solution at a fraction of the cost and hardware footprint traditional carriers are using. Adonis brings the same creative drive for large-scale disruption and solving some of the most complex ecosystem problems to Geopay.me, Inc.

**Mr. John Karantonis** was previously cofounder and CSO at Akoo International, Inc. (later a division of RMG Networks), where he helped create a leading location media network & mobile-to-TV marketing services platform reaching 45 million shoppers per month (Nielsen). John was one of the inventors of the Company's interactive video and distributed OTT platform; and received multiple patents in the U.S., China, Japan, Russia, Australia, Mexico, and Israel, for his work. John previously held numerous cross-organizational positions including strategic corporate development, product management, sales and executive management roles at private equity/venture backed start-ups, as well as established companies like AT&T and Anixter International.

FinCEN MSB Registration Number: 31000066724535



# Our Vision



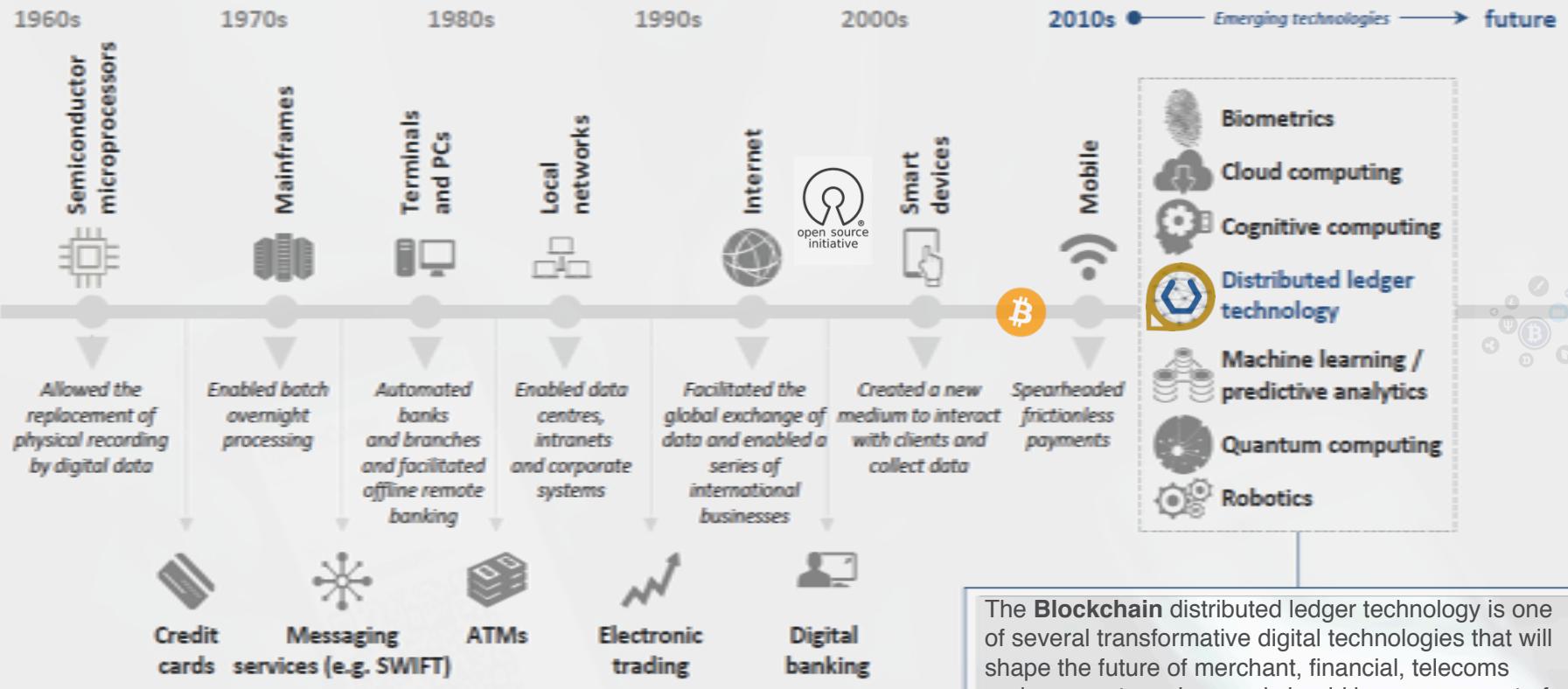
***“Democratize Digital Banking & Commoditize the Benefits of Virtual Currency Tokens for Merchant Communities & Everyday Consumers”***

Geopay.me seeks to “**democratize banking**,” and improve financial inclusion through rapid market expansion of digital remittance networks and commoditization of blockchain services for the world’s leading merchant communities. We’re building ‘**the Int€rnet of ca\$h™**’ to make digital payments accessible to everyone and local commerce more global for billions of consumers and merchants in the emerging digital economy

# A New Economy is Emerging!



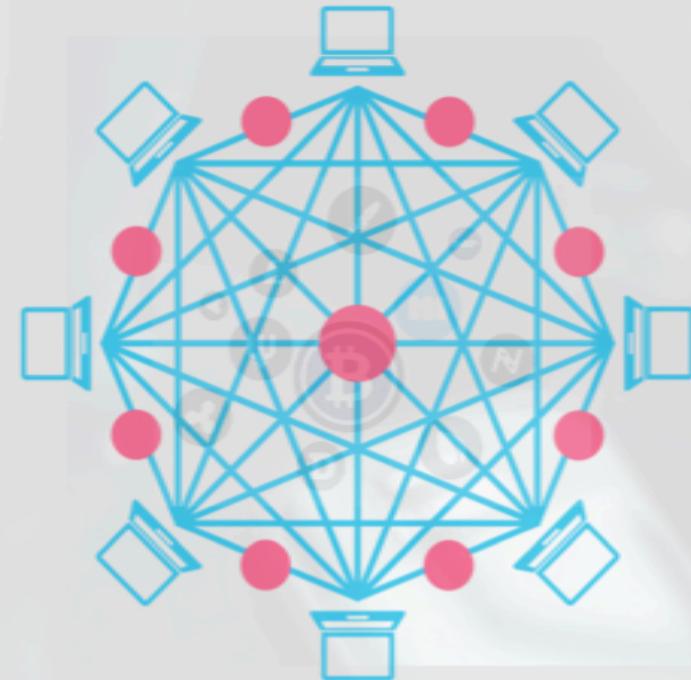
- Hyper-connected, intelligent “Internet of Things” (IoT)
- 5+ billion mobile devices!
- Big data, disruption
- AI & Autonomous industries
- Game changing for societies!
- Potential to be more inclusive
- Potential to reduce waste, and improve clean energy efficiencies
- Decentralized financial services
- Trillions in new value creation!



# What is Blockchain (“*the Internet of Cash*”)?

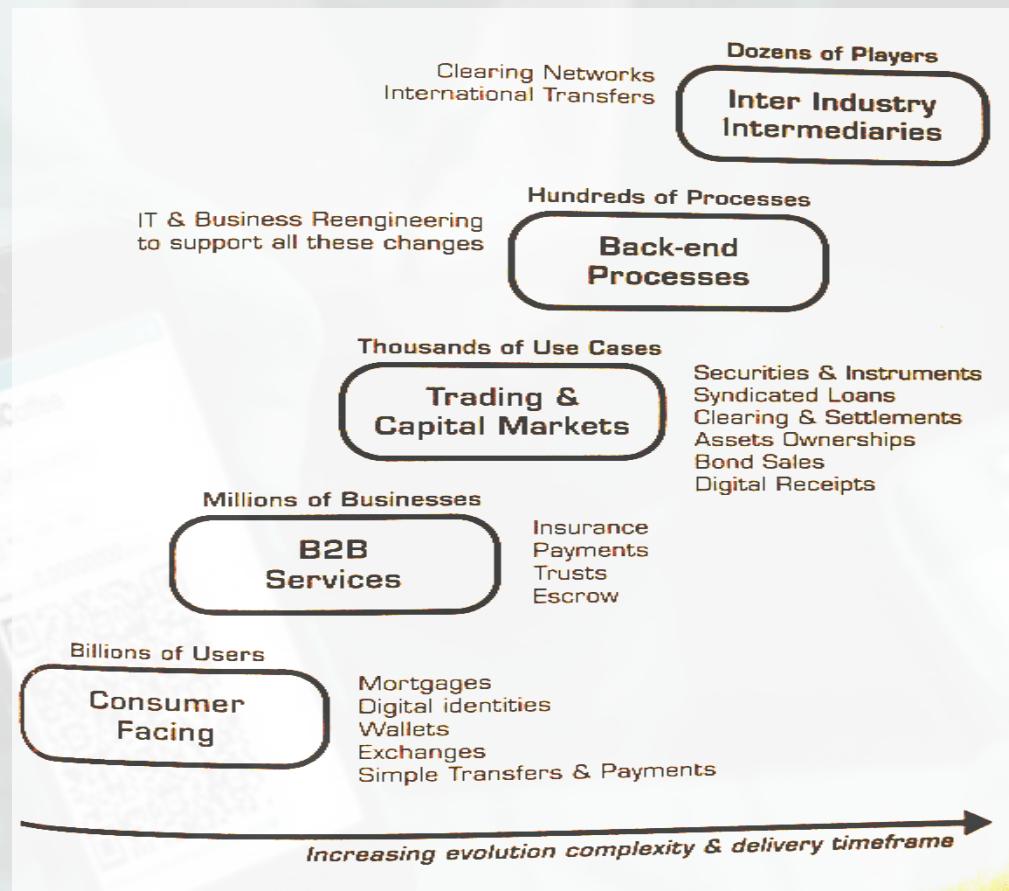


Current payment systems often require several third-party intermediaries that charge high processing fees... Moreover, existing banks do not reach a vast underserved population...



....But machine-to-machine payments using the Blockchain protocol could allow for direct payment between individuals; supporting real-time settlement, micropayments, loyalty-rewards, cost-effective remittance and other services....for anyone, anywhere via the mobile device..

# Blockchain in Financial Services



# Market Challenge

**How do we democratize global payments to benefit and prepare societies for the autonomous/omni-connected digital economy; improve financial liquidity in local communities; and fulfill the promise of financial inclusion?**

CONFIDENTIAL

© Copyright 2017 Geopay.me, Inc. All rights reserved.

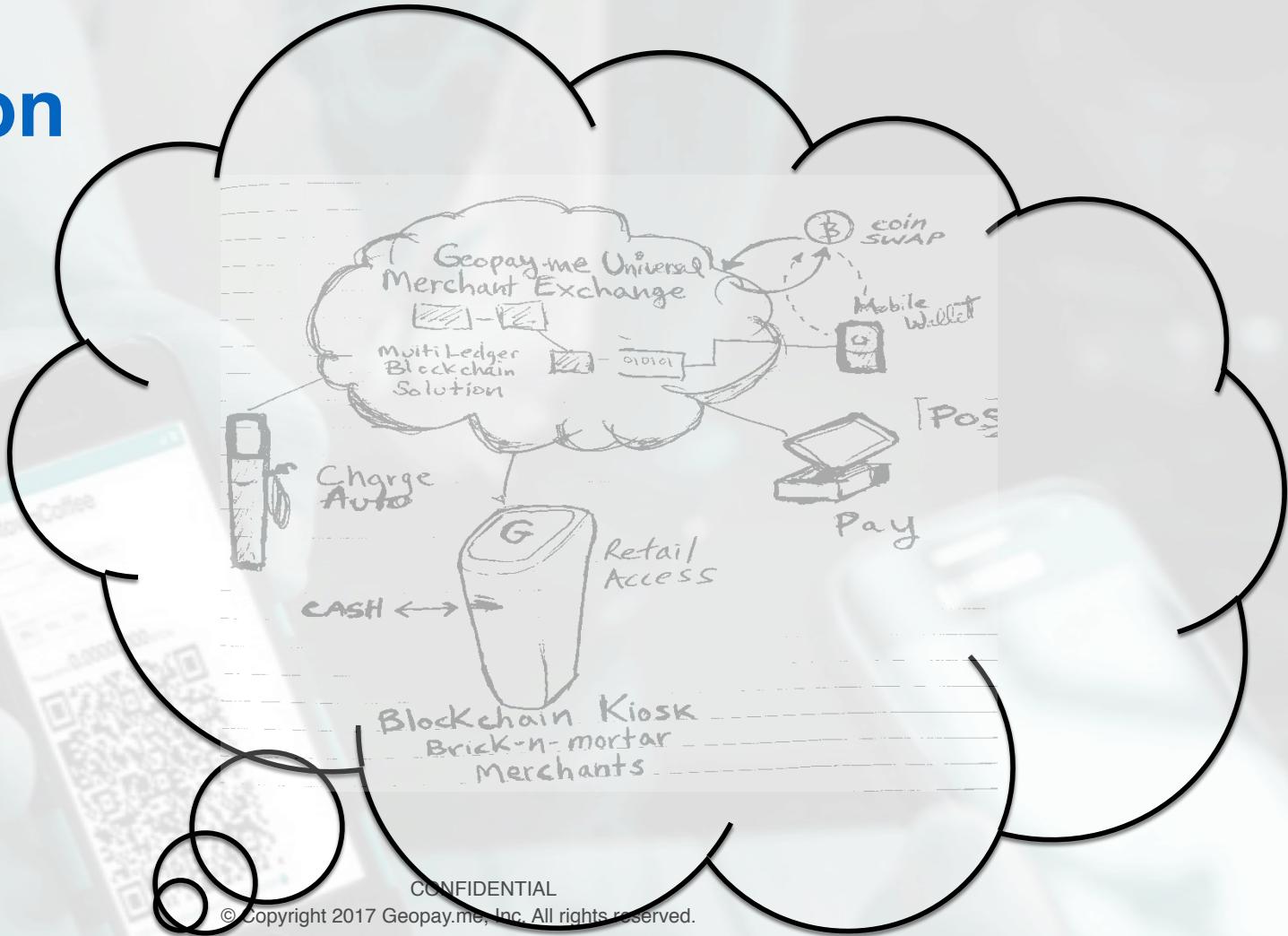
# Solution

- Provide a hosted multi-mode blockchain platform to licensed 3<sup>rd</sup> party operators— enabling global access to fiat cash; self-serve remittance; digital marketplace services & stable price discovery in virtual currencies at everyday consumer touch points
- Support the ecosystem that supplies infrastructure and services to the decentralized, open digital economy

CONFIDENTIAL

© Copyright 2017 Geopay.me, Inc. All rights reserved.

# Solution



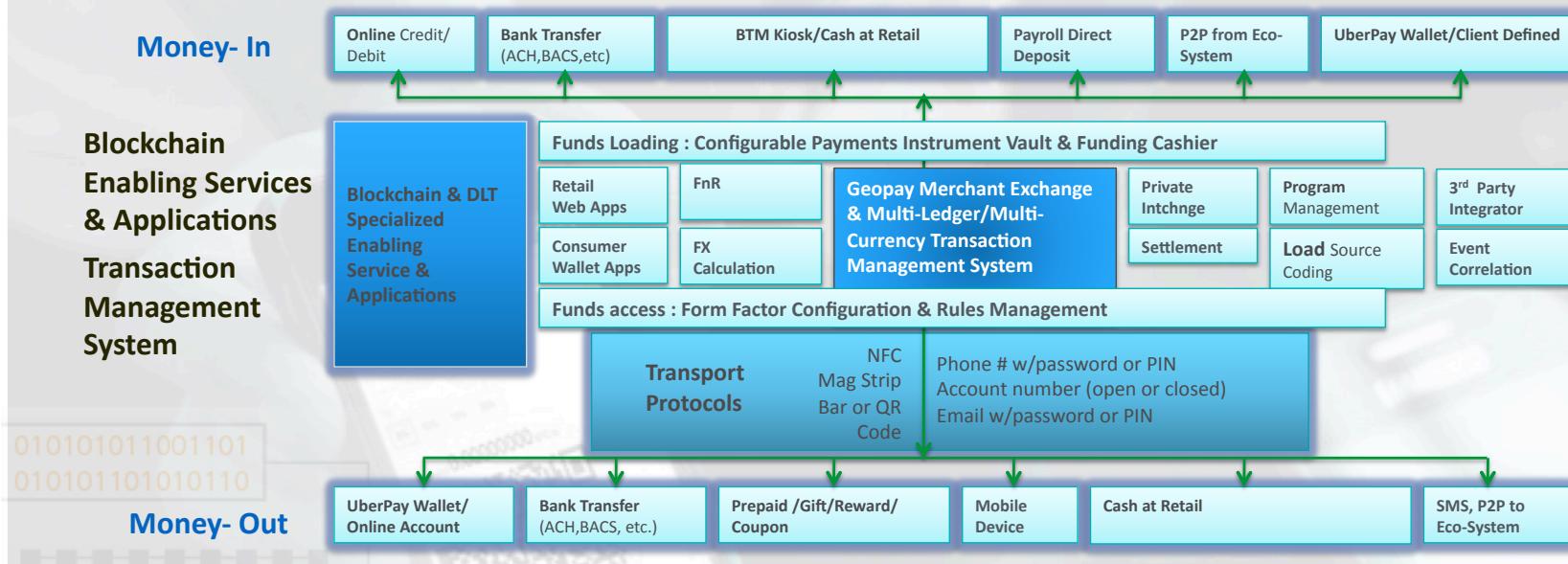
# Products

Converged Payments, Unified Banking Hub & Digital Asset Exchange



# Geopay.me Universal Blockchain Banking Platform

## Key Elements of an “UberPay” Banking Platform



CONFIDENTIAL  
 © Copyright 2017 Geopay.me, Inc. All rights reserved.

# Product Offering: BTM Kiosk



CONFIDENTIAL  
© Copyright 2017 Geopay.me, Inc. All rights reserved.



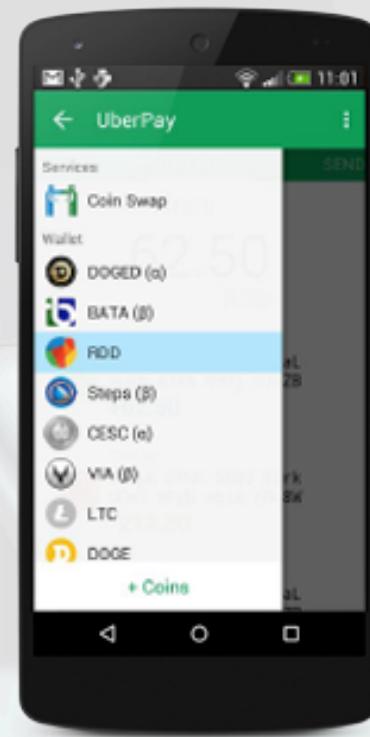
- Convert physical cash to digital cash including cryptocurrencies and rewards at Blockchain Kiosk locations
- Redeem deals/rewards at participating merchants
- Send cash across borders as fully compliant, and instant digital remittance
- Local currency cash withdrawals for travelers 24/7 at Blockchain Kiosk locations
- Buy goods and services online, at retail or across borders
- Display On-Screen Ads



# Product Offering: MultiCoin Wallet

Uberpay is a consumer wallet that stores your cryptocurrencies without compromising your security. It lets you simplify your day to day cryptocurrency use with merchants, participating affiliate programs and friends and family. Your private keys never leave your device.

- **Securely carry digital cash** including select cryptocurrencies, tokenized prepaid deals, coupon offers and rewards in one mobile wallet
- **Receive member messages** and merchant notifications in wallet
- **Redeem rewards, coupons and prepaid deals** at participating merchants
- **Send cash across borders** as instant, and fully compliant digital remittance
- **Use SMS Pay feature to send digital tokens**, gifts and rewards as SMS
- **Supports local currency cash withdrawals for travelers 24/7** at Blockchain Kiosk locations
- **Make mobile wallet app-to-app transfers**
- **Swap digital currencies** and rewards within app
- **Buy goods and services online**, at retail or across borders
- **Use as point-of-sale digital payment system** for merchants
- Potential to pay bills, top-up airtime, etc.
- Potential for peer-to-peer micro-lending ecosystem
- Potential for peer-to-peer and SME invoicing and wireless digital payment system



# Product Offering: Merchant POS Terminal

- Accept payment in digital cash at point-of-sale including select cryptocurrencies, and tokenized coupons, prepaid deals and rewards
- Send messages, campaigns and customer notifications
- Redeem or purchase rewards, coupons and prepaid deals at participating merchants
- Supports 3<sup>rd</sup> party exchangers and local currency cashout for merchants
- Swap digital currencies within merchant exchange
- Buy goods and services online, at retail or across borders



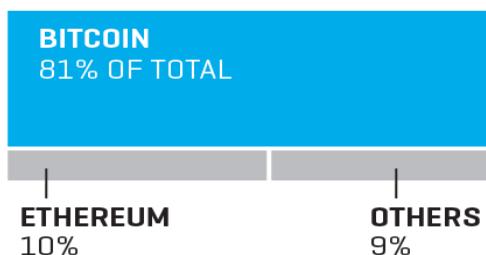
# Market Considerations



# Cryptocurrencies Rising in Value and Use

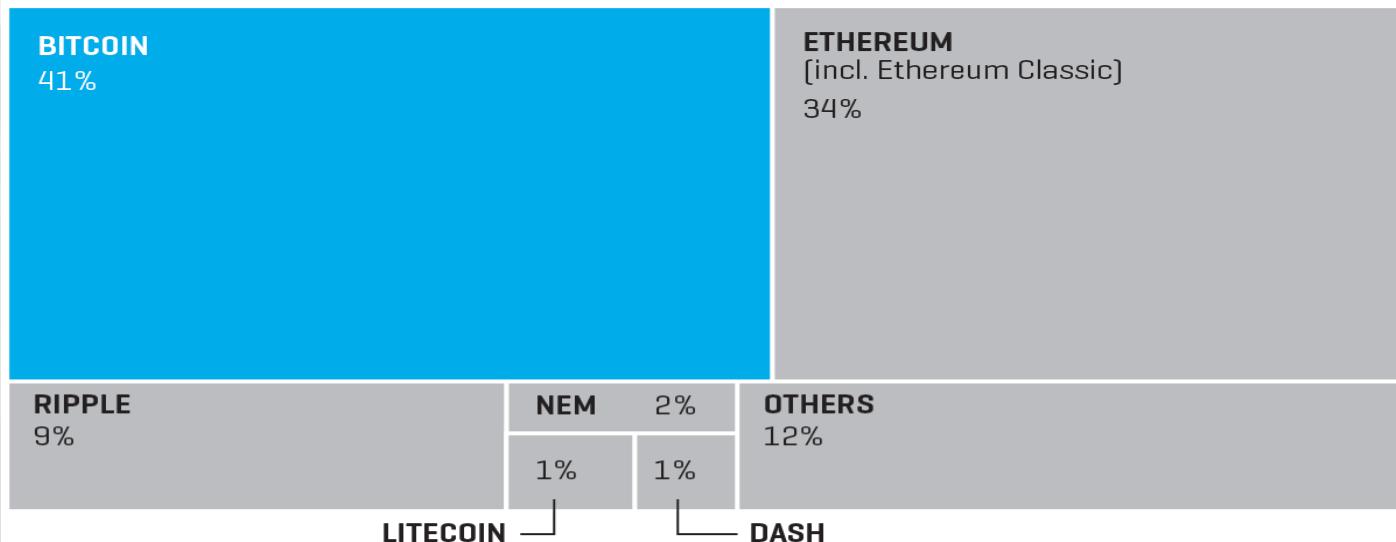


# CRYPTOCURRENCY MARKET SHARE



JUNE 2016  
TOTAL MARKET CAPITALIZATION:  
**\$12.4 BILLION**

JUNE 2017 TOTAL MARKET CAP.: **\$106.6 BILLION**



JUNE 12, 2016, TO JUNE 12, 2017    SOURCE: COINMARKETCAP.COM

# Converging Market Forces

Consumer Packaged Goods (CPG) companies seek marketing programs that deliver improved performance (i.e. incremental revenue that grows top line & cost reduction) & will need to mitigate cost of compliance related to revised international accounting standards

Consumers & shoppers are seeking savings on daily purchases; and alternative, low-cost remittance options for cross-border money transfers

More and more mobile internet companies involved in the digital economy are seeking solutions to address low-value, high volume international payments

Merchants pay high fees for the basic privilege of accepting electronic/credit card payments, and want to offer alternative solutions that create value for their customers, without alienating vendors and marketing services partners

90 percent of the technology budgets of financial institutions are dedicated to managing and maintaining legacy systems- many of which are ill-equipped to address the new imperatives for global payment services

Banks, money handlers and money transmitters want improved cash logistics, compliance and payment network solutions that reduce CAPEX & OPEX costs  
Today's banks are bigger and more expensive to use, yet they serve far less than half the world's population

70 million adults are underbanked or unbanked in the U.S. and the majority are paying outsized fees to access their own money; A vast informal cash economy of 2+ billion people in the world has long been underserved

The legacy cost structure of cross-border remittance, a \$500 billion annual business and the operating expenses to mitigate daily carrying risk for remittance companies are excessive; costs absorbed by lowest income users

Substantial global demand for financial inclusion, local economic self-determination and relief from currency manipulation is creating new opportunities for blockchain solutions and mobile-based financial services

Outdated legacy IT systems, centralized computing and weak security protocols have led to increase in DDOS cyber-attacks, identity theft in merchant channel and increased "ransomware" demands

# **Market Entry Strategy**

## **Enhance Global Remittance Payments**



# Modernizing Legacy Remittance is Key

The legacy cross-border money transfer (i.e. “remittance”) industry is dominated by a conventional cash model, manual on-boarding and huge fixed costs, yet continues to grow near 4% YOY from its current size of \$600 Billion in annual flow (according to WorldBank). New entrants characterized as ‘digital-first’ remittance companies are competing on fees and usability; and seek to capitalize on the way people’s expectations have changed with the advent of digital and mobile channels. Nearly all of these companies, however, have failed to achieve interoperability with distributed ledger technologies including cryptocurrencies as a method of interbank settlement and do not address the digital-to-cash-out imperative at the physical agent site (or other retail point-of-presence where remittance can be facilitated), especially for underserved customers. While each global corridor has unique characteristics, any winning strategy must incorporate a viable cash-out solution; self-service automation for improved convenience and compliance; and end-user support beyond Bitcoin. The need remains for a flexible, low-cost solution leveraging Blockchain protocol(s) to: (a) facilitate speedy, transparent value transfer and compliant localized exchange touchpoints, and (b) self-service conversion to and from digital-to-cash at a wide variety of retail channels. Legacy money transfer operators (MTOs) are seeking to diversify into new digital and financial management services; and apply solutions that allow them to compete on value efficiencies, rapidly scale network footprint and capitalize on the diversity of the virtual currency ecosystem to serve new markets.

CONFIDENTIAL

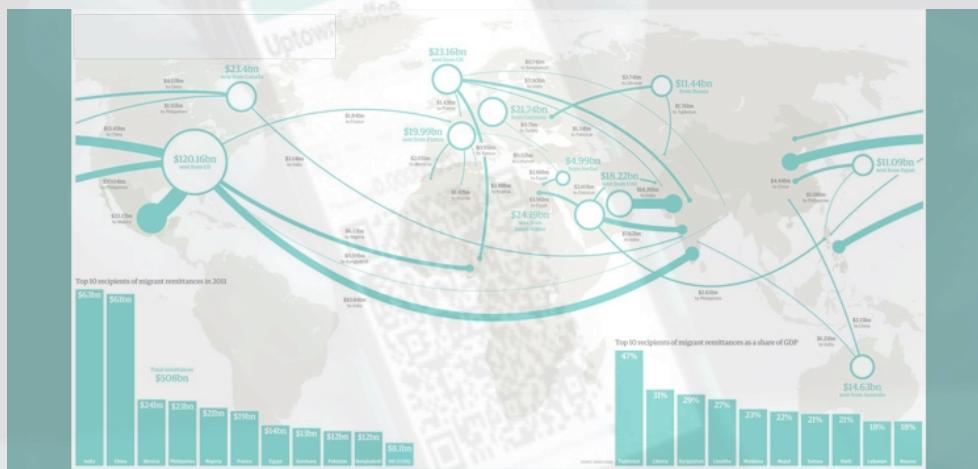
© Copyright 2017 Geopay.me, Inc. All rights reserved.

# Global Remittance

Remittances defined as cross-border, person-to-person payments of relatively “low value”, but in fact are a critical lifeline for millions of families on the receiving end. One out of every ten people remitting cash

Changing work environment, population dynamics and migration-- millions of “gig-economy” professionals and workers living in foreign countries who need better options when sending money home to families

An estimated two billion (38 percent) of working-age adults globally have no access to financial services delivered by regulated financial institutions, with 73 percent of poor people unbanked



**1/10 PERSONS**  
SENDING RECEIVING  
international remittances

# Challenge for Remittance Sector

- **Need for Ubiquitous Global Payments and Financial Inclusion;** Millions of businesses and people working abroad who send cross-border payments, but lack convenience, efficiency or reach, especially in various international corridors and with underserved segments;

- **“Derisking/Debanking/Disintermediation” Activities of FI’s, Banks:**

Legacy Remittance & Money Transfer Operators absorb huge fixed costs associated with conventional fiat settlement, monitoring and compliance; MTO's now face “Triple D Threat” of derisking/debanking/disintermediation by banks reducing access to remittance channels & cash out options

- **Regulators/MTO’s Failing to Embrace Efficient AML/KYC Methods**

- **Markets Failing to Apply Practical, Consumer-Friendly Blockchain Remittance & Secure Portable Identity for the Masses**

CONFIDENTIAL

© Copyright 2017 Geopay.me, Inc. All rights reserved.

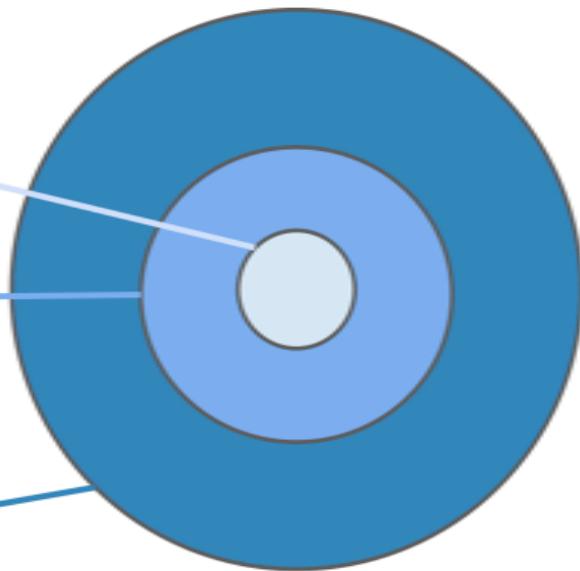
# Remittance Market Size



From Canada  
(\$23B/yr)

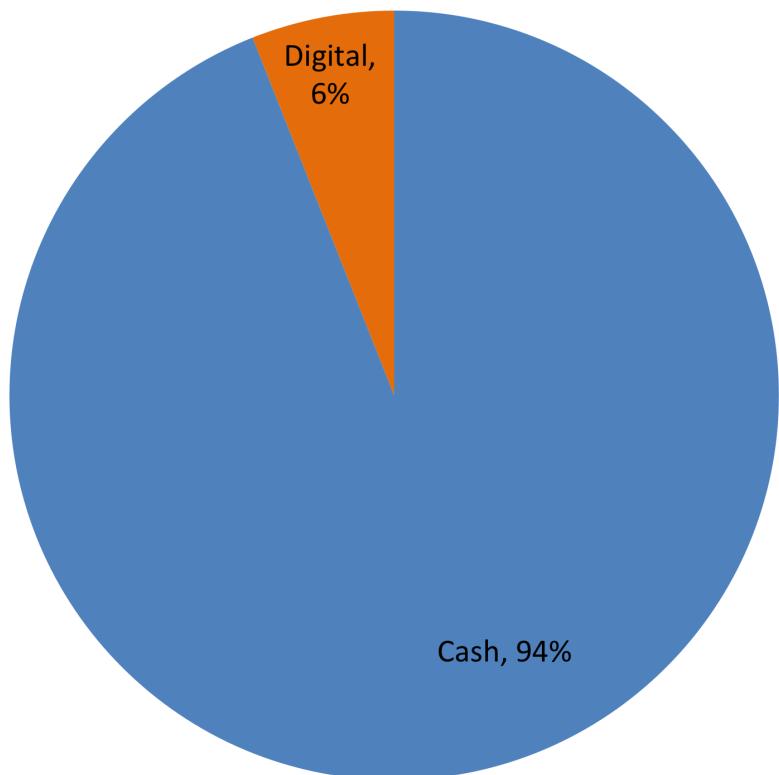
From US, UK/EU, UAE, SA  
(\$253B/yr)

Global Remittances (\$600B+/Yr)



## Money Transfer Operator Market Share By Channel

2014 – Cross-Border Transfers Only



Source: BI Intelligence estimates, company filings

BI INTELLIGENCE

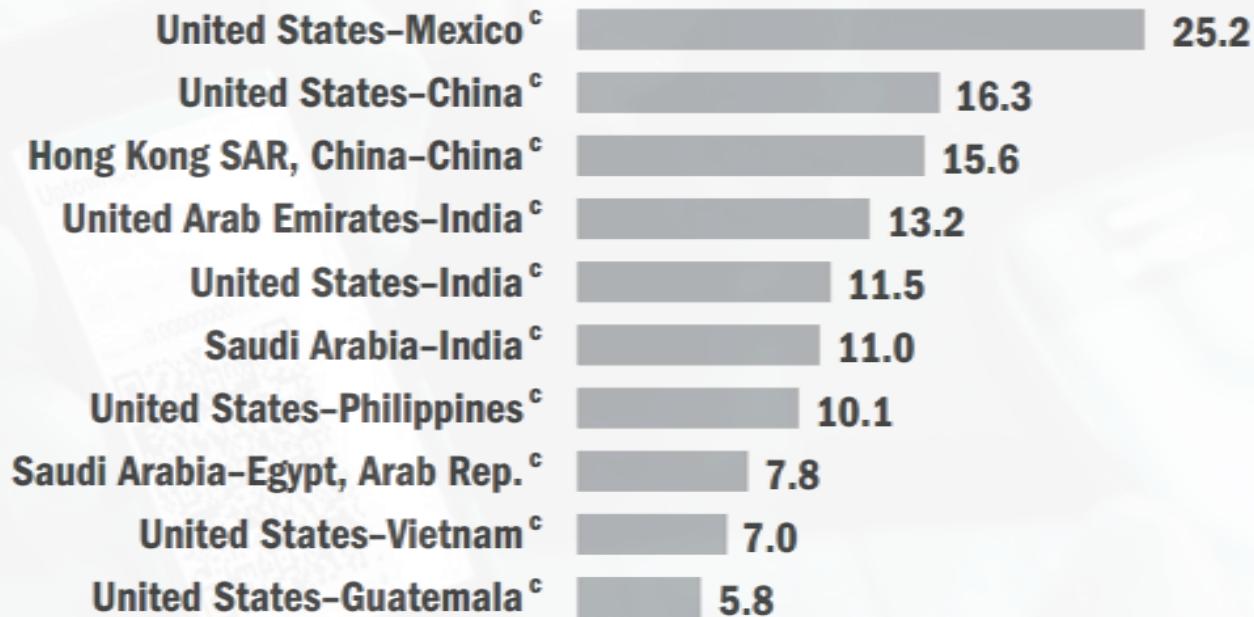
# Remittance: Sent from U.S. to other Countries

## \$133+ Billion

annually; with aggregate market costs of transfers exceeding \$9+ Billion

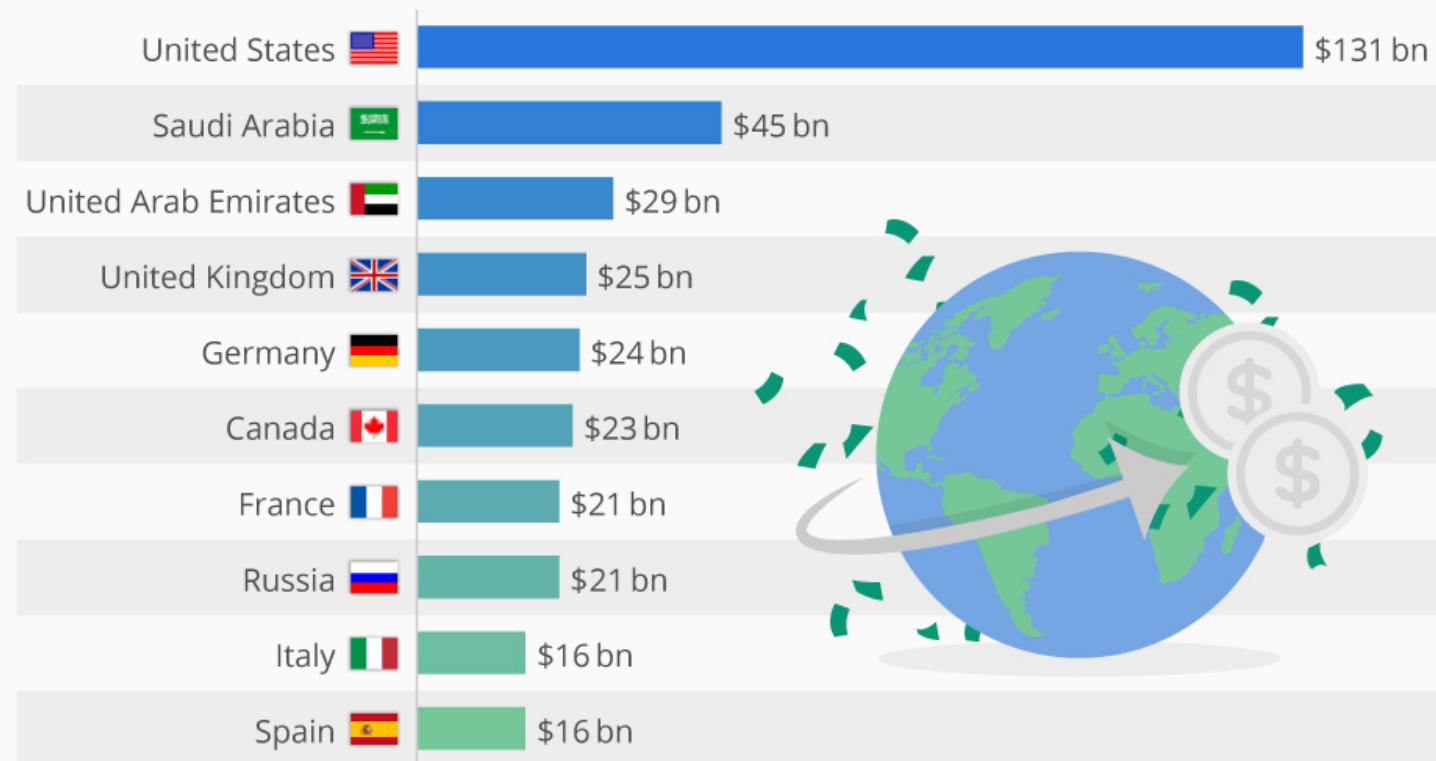
### Top Remittance Corridors<sup>a</sup>, 2015<sup>b</sup>

US\$ billions



# Which Country Sends The Most Remittances?

The top 10 remittance-sending countries in 2014 (billion U.S. dollars)



@StatistaCharts

Source: World Bank

statista

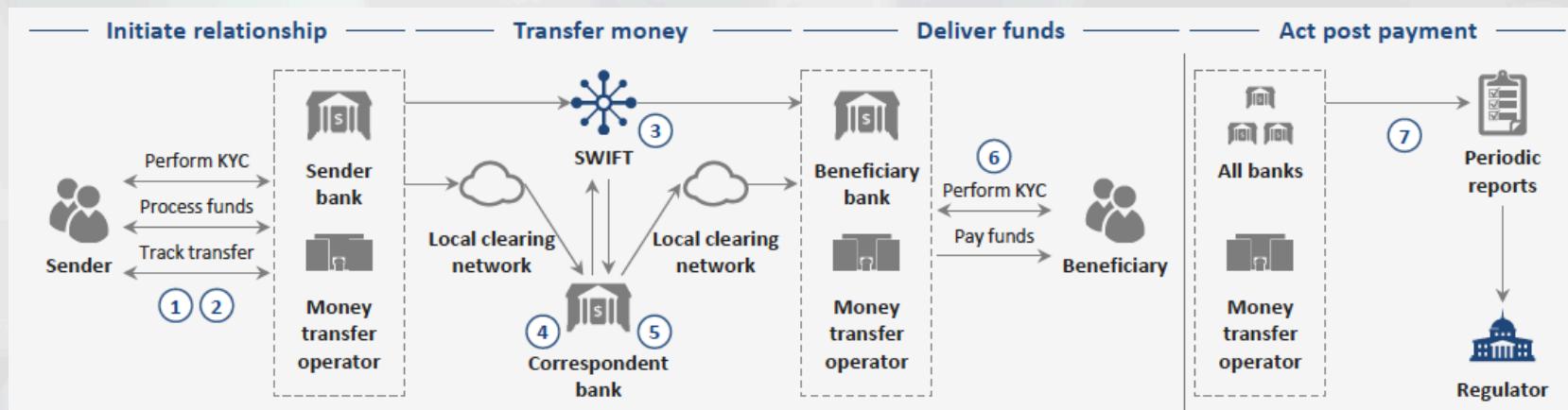
# Improve Market Opportunity for MTO's

- Substantial growth, convenience and differentiation in facilitating Self-Service Blockchain Kiosk Terminals (currently fewer than 2,000 Cryptocurrency ATM placements worldwide) in MTO Payout footprint and new merchant channels
- Remittance projected to grow faster than domestic payments; Huge opportunity to integrate with Blockchain and offer RegTech and digital first banking/payments services to MTO's
- Increased liquidity/velocity of fiat and cryptocurrency uses in local communities, and opportunity for MTO's to establish alternative financial services and support commerce in developing markets

# Remittance: Key Market Participants

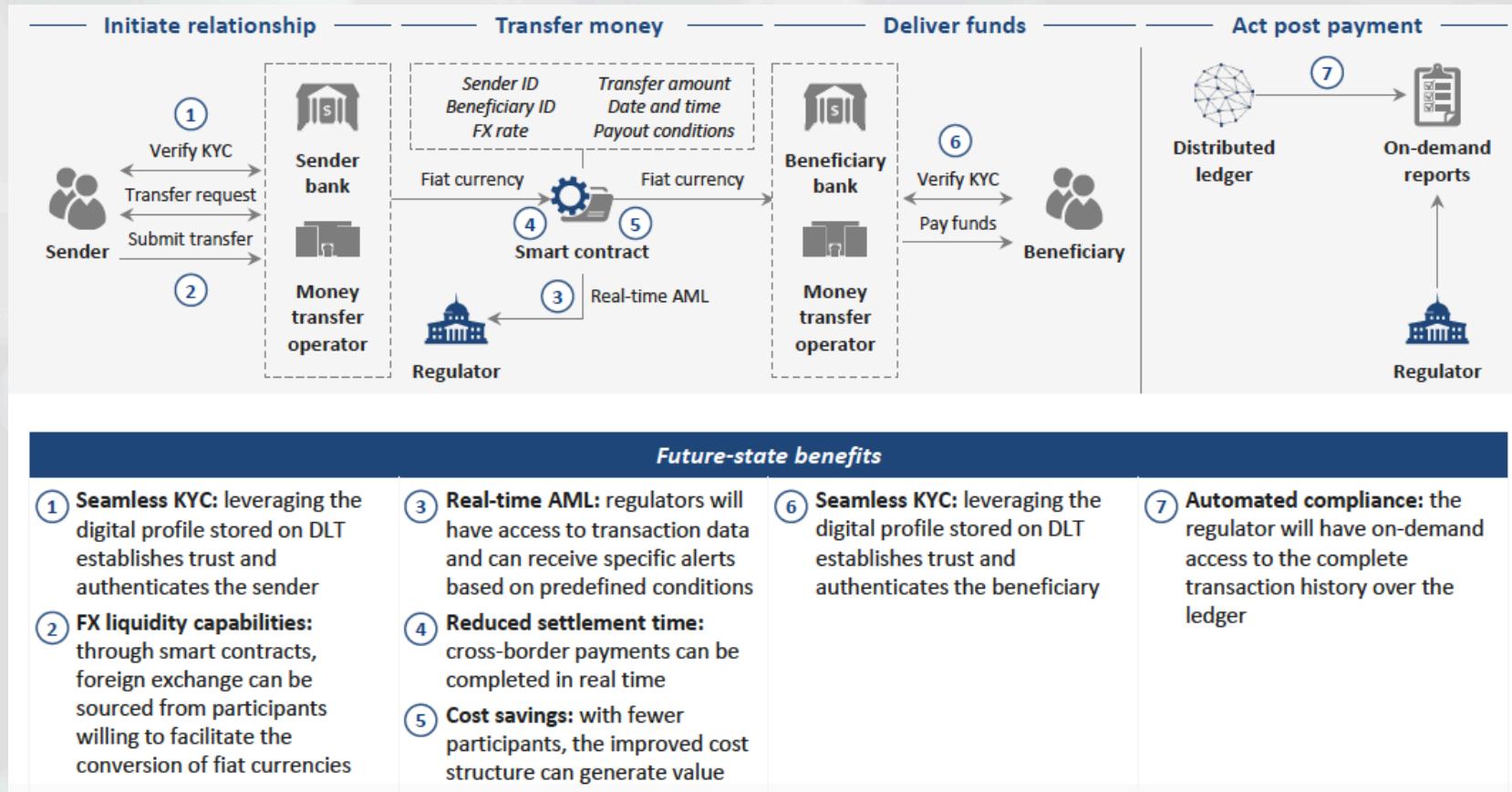
Market participant	Role	Description
	<b>Money Sender and Beneficiary</b>	<i>Core</i> An individual or business wishing to transfer money (sender) to another individual or business (beneficiary) internationally
	<b>Money Transfer Operator</b>	<i>Core</i> Non-bank companies specialized in international money transfer through a global network of agents
	<b>Sender Bank</b>	<i>Core</i> A sender's preferred bank that offers international money transfer
	<b>Beneficiary Bank</b>	<i>Core</i> A bank used by the beneficiary to receive funds
	<b>Correspondent Bank</b>	<i>Supporting</i> A bank that has access to foreign exchange (FX) corridors and facilitates the transfer (via nostro accounts and SWIFT)
	<b>SWIFT</b>	<i>Supporting</i> The global member-owned cooperative provider of secure financial messaging and settlement services
	<b>Local Clearing Network</b>	<i>Supporting</i> The national interbank network that allow financial messaging/settlement (e.g. ACH, SPB and Zengin)
	<b>Regulator</b>	<i>Supporting</i> Central banks and monetary authorities that determine and monitor adherence to KYC and AML standards

# Major Pain Points in Remittance



Current-state pain points			
<p><b>① Inefficient onboarding:</b> information about the sender and beneficiary is collected via manual and repetitive business processes</p> <p><b>② Vulnerable KYC:</b> limited control exists over the veracity of information and supporting documentation, with various maturity levels across institutions</p>	<p><b>③ Cost and delay:</b> payments are costly and time consuming depending on route</p> <p><b>④ Error prone:</b> information is validated per bank/transaction, resulting in high rejection rate</p> <p><b>Liquidity requirement:</b> banks must hold funds in nostro accounts, resulting in opportunity and hedging costs</p>	<p><b>⑤ Correspondent bank.</b></p> <p><b>⑥ Vulnerable KYC:</b> similar to #2, limited control exists over the veracity of information and supporting documentation, with various maturity levels across institutions</p>	<p><b>⑦ Demanding regulatory compliance:</b> due to various data sources and channels or origination, regulatory reports can require costly technology capabilities in addition to complex business processes (often supported by multiple operation teams)</p>

# Remittance on Blockchain



# Remittance on Blockchain

	Current Payment Process	Blockchain Process
<b>First Mile</b>	Senders must go through a KYC process and pass AML screening.	Senders must go through a KYC process and pass AML screening
<b>Money Transfer</b>	<p><b>Payments from developed economies to developing economies:</b> The majority of foreign exchange payments are sent using a vehicle currency (usually USD). Payments usually go through multiple banks, each adding its own fees, and the Society for Worldwide Interbank Financial Telecommunication (SWIFT), which also levies a fee. Payments can take a number of days.</p> <p><b>Inter-regional payments:</b> The funds could be added via bank account or mobile money. The systems are not interoperable and might require an internal conversion into a currency that can be sent cross border.</p>	Funds are transferred using virtual currency as the vehicle currency.
<b>Last Mile</b>	Recipients must go through a KYC process and pass AML screening.	Recipients must go through a KYC process and pass AML screening.

# Cost Advantage

Firm	Service	Fee (USD)	Exchange Rate Margin (%)	Total Cost (%)	Total Fees (USD)
Western Union	Instantaneous, cash-to-cash	\$8.00	2.79%	18.79%	\$9.40
Ria	Instantaneous, cash-to-cash	\$4.00	1.33%	9.33%	\$4.67
MoneyGram	Same day, cash-to-cash	\$9.99	1.79%	21.77%	\$10.89
Wells Fargo	Same day, cash-to-cash	\$7.50	2.46%	17.46%	\$8.73
Delgado Travel	Instantaneous, cash-to-cash	\$6.00	3.78%	15.78%	\$7.89
Delgado Travel	Bank account to cash, 2 day transfer	\$4.99	2.65%	12.63%	\$6.32
PayPal	Account to Account	\$0.50	4.00%	6%	\$2.50

<https://www.paypal.com/au/webapps/mpp/paypal-fees>

*Fees based on a USD\$50 transaction*

# Merchant Partnership Opportunities



## Real Estate / Municipality Partners



MTA New York City Subway

DOLLAR GENERAL



SIMON PROPERTY GROUP INC.

GREYHOUND





*“Speed, cost efficiency and transparency are among Blockchain’s most significant benefits in the enterprise and within ecosystems of companies conducting trade.”*

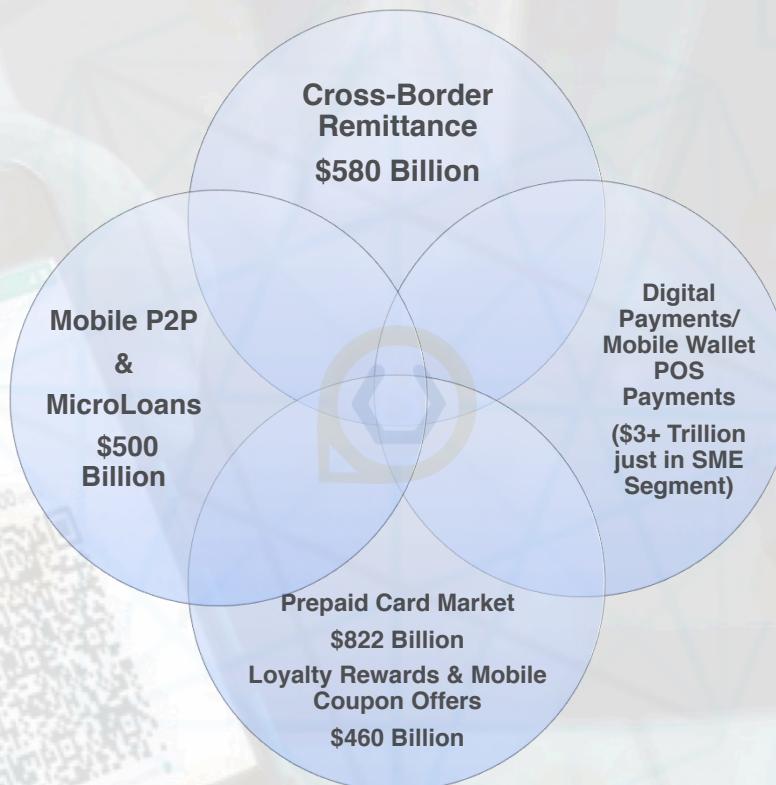
*IBM*

# Capture Cross Section of Global Market

010101011001101  
010101101010110

Mobile P2P Payments are siloed across carrier networks; Digital payments/rewards/other tokenized assets need to be encapsulated on the Blockchain for fluid, real-time settlement across platforms & mobile carrier billing environment

Variety of prepaid product lines including gift cards, payroll, mobile & merchant incentives growing. Money loaded on prepaid cards is growing 42% annually. Converting to blockchain drives expansion and cost efficiencies



Remittances are costly & time consuming; error prone & demanding to regulate; require banks to hold funds in nostro accounts, resulting in increased risk from opportunity & hedging costs; Blockchain enables greater market expansion, real-time settlement, automated compliance, identity and substantial cost savings throughout the value chain

Loyalty/rewards programs are not realizing their full potential, due to account inactivity; unclaimed points recorded as liability; low redemption rates; high transaction & customer acquisition costs; & low retention: Blockchain rewards applied as tokenized, premined offers can be redeemed at lower-cost/higher rate; self-liquidate value back to issuers upon redemption; & generate higher returns & impact for CPG's & participating merchants

# Key Challenges Facing Merchants & CPG's



# Partnership Approach

## Discover & Design

- Analyze your business needs in the context of what payments solutions can do for you.
- Define a cost/benefit equation that shows how payment system “costs” today can be turned into a “profit” center.
- Ensure the implementation, including new application development, meets the intended goals.
- Provides operational oversight on an ongoing basis.

## Product & Program Management

- Geopay.me can manage every aspect of our clients payment solution or as little required.
- We pride ourselves in our flexible approach to ensuring client success.
- Our know-how and partner terms enable us to manage or co-manage the value chain in such a way that programs are more profitable and higher quality with us, than without us.

## Financial Modeling & Profitability

- Geopay.me has developed advanced business evaluation modeling tools for most any type of offer, rewards, prepaid card program and alternative financial solutions
- Before we launch a program, we collaborate to fully understand the assumptions, fine tune them and share our model to ensure all parties understand the viability and profitability of a proposed program.
- Once a program goes live, we update the models and work to optimize client goals and performance.

## Solutions & Development

- Geopay.me has built its reputation on application development for its proprietary technology platform and for its clients' in-house platforms.
- New capability development can be an extension of existing Geopay.me or client applications, or de-novo development of custom applications, middleware, or other solutions.
- Our custom development projects and system integration projects enable our clients to launch competitively differentiated and/or specialized programs and capabilities to create a long-term market and competitive advantage.

# Partnership Deliverables

We enable innovative payment products for merchants and non-banks

Partner with Geopay.me, Inc. to apply a uniquely integrated Blockchain platform supporting multiple use cases:

- *Crypto-based Community Currency, Rewards & Discounts* (for shopper and merchant community)
- Branded In-Store Blockchain Kiosk for access to Marketplace (including digital goods and services)
- Embedded Self-Service Cash Remittance & other Financial Services (for shopper & merchant community)
- Kiosk On-Screen Ad Network/Promotions and Product Placement Offers
- POS solution for ease of merchant acceptance
- Wallet solution for mobile stored value account, rewards/offers and other services
- PrePaid Card solution supporting all of the above

# Merchant Channel Pain Points

**Merchants are underserved and pay high fees for the basic “privilege” of accepting electronic credit card payments. They seek incremental revenue and foot-traffic, improved access to community credit and more value innovation no matter their size**

Related Use Case Adaptation: Distributed CPG Coupons, Daily Deals & Loyalty rewards programs are not realizing their potential due to:

- Account inactivity- lack of digitization across programs and real-time mobile engagement
- Low redemption rates (unclaimed rewards accounted for as liabilities on balance sheet)
- Time delays
- High transaction and system management costs
- Excessive customer acquisition costs
- Low client retention

Outdated legacy IT systems, centralized computing and weak security protocols have led to increase in DDOS cyber-attacks, identity theft and “ransomware”



**“The Blockchain is an ideal  
remedy for what ails loyalty  
rewards programs”**

Deloitte Center for Financial Services



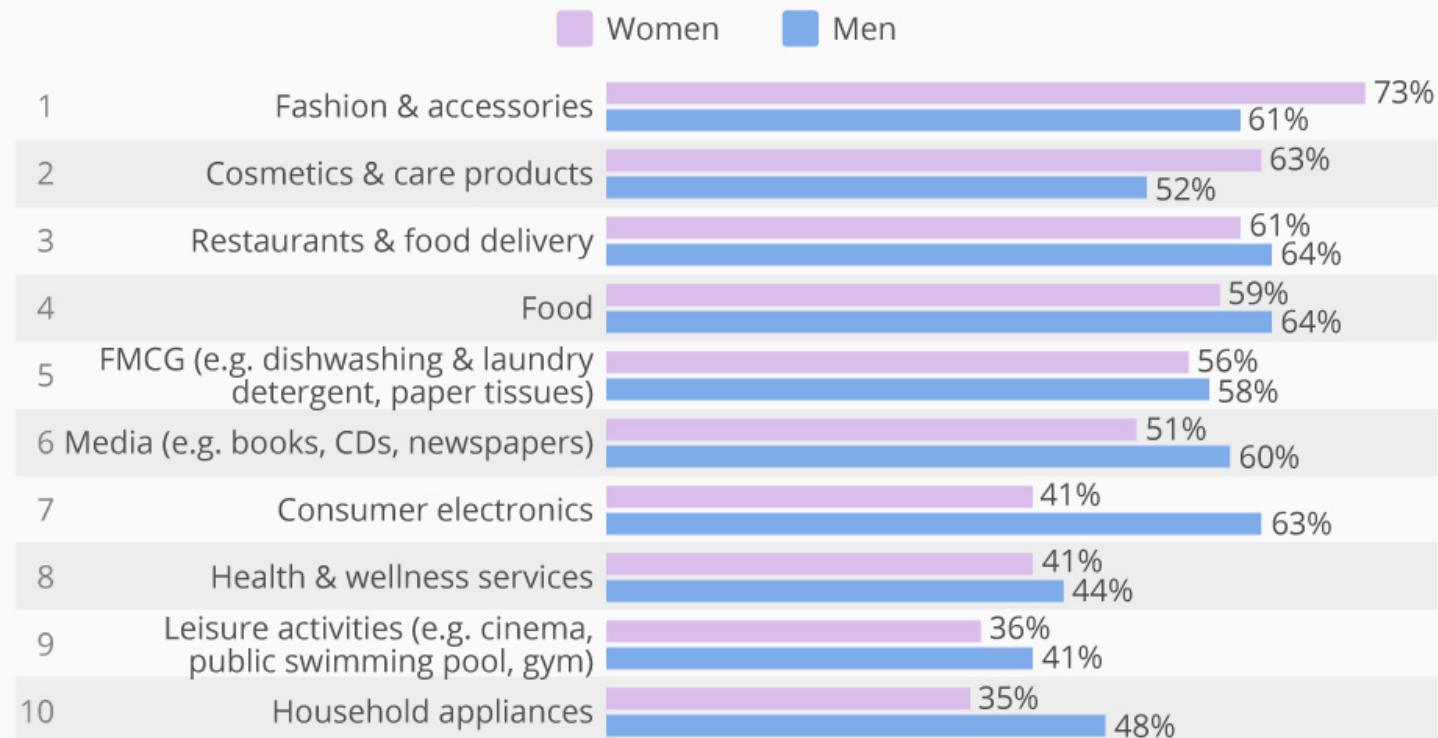
“The total value of distributed CPG coupons in the U.S. is \$470 billion; ten percent will be redeemed by mobile coupon users. Blockchain is an ideal platform for re-defining coupon programs that increase loyalty value for consumers and profitability for merchants”

US Adult Mobile Coupon Users in Millions	
Year	Millions of Coupon Users
2013	61 million
2014	79
2015	93
2016	104

*Source: Koupon Media, August 2016*

## The Fashionable Couponist

Top ten items women and men shop for online with coupons in the U.S.



N = 777 respondents (448 Women, 329 Men), responsible for everyday purchases, 18 years and older

Source: Statista Survey Couponing 2016

**statista**

# Sample Merchant Branded Use Case



# JetCoin PaperWallet Coupon

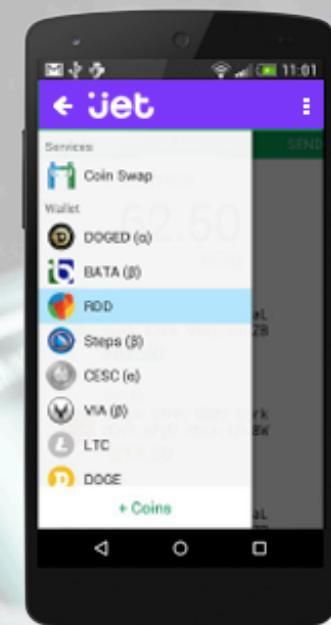


# Mobile Wallet Solution

Brand as JetWallet and power a multicoing daily use digital reward and virtual currency wallet compatible with a variety of consumer and merchant needs.

Stores value as digital currencies & loyalty tokens-  
“JetCoin” IOCs

- Real-time mobile engagement & multi-merchant rewards via one digital wallet
- Provide single, interlinked network for 3<sup>rd</sup> party operators and merchants
- Allow instant & secure creation, redemption and exchange of JetCoin loyalty tokens



# In Store Solution

**Brand JetCoin Kiosk, and bring digital currency transactions to the mainstream.** Enable shoppers the ability to access cryptocurrencies and redeem other virtual currencies such as reward tokens online and in-store; integrate with the Jet marketplace and offer self-service global money transfer/digital remittance services. Bring new value exchange products and marketplace platform to 3<sup>rd</sup> party merchants.

- Custom branded & On-Screen Ad Network
- Works with any kind of stored value
- Easy Access to Digital Currency
- First of its Kind Solution
- Embedded Compliance Automation
- Optimize utilization of Walmart's existing private data/m2m cellular network assets & extend new services to 3<sup>rd</sup> party merchants/remittance agents



# **Geopay.me Initial Coin Offering (ICO)**

**&**

## **Digital Asset Ecosystem**

# The Offering



**Initial Coin Offering (ICO) Event: September 2017**

**Digital Assets: “GEOSHARES”**

**1.) “GEOS”:** First Tokenized SME Private Company Stock Offering,  
Initially 400,000 Geopay.me, Inc. units @ \$1.66 per share

# The Offering (continued)



## Hybrid Digital Assets: Date TBD

- 2.) **“IOCIs” (Internet of Cash Index)**: IOCI’s are Specialized Index Tracking Tokens linked to overall performance of Geopay.me, Inc’s core business model, as well as a combination of selected digital and tangible community assets managed by Geopay.me, Inc.
- 3.) **“RIC’s” (Residual Income Coins)**: A type of Affiliate Community Membership Token (limited lifetime supply of 167,110 Tokens) linked to overall performance of Geopay.me, Inc’s core business model and which provides each “RIC” holder with a fractional annual reward value of net income participation
- 4.) **GEO COIN**: A Dedicated Token for Crowdfunded Donations

# The Offering (continued)



## Merchant Digital Assets @ BTM KIOSK: The “IOC” Token



Many physical and electronic representations of value in the form of “tokens” have been offered throughout history, especially within merchant channels or for specific use cases like a community currency. Virtual tokens backed by the superior stored value and tamper-proof transaction validation qualities of cryptographic currencies and smart contract protocols represent a substantial leap in utility, fungibility and resilience.

**1.) “IOC” Tokens (“Internet of Cash” Tokens): A Tokenized Community Currency** Purchased at local BTM Kiosks for Consumption at Participating Merchants: 1:1 cash-equivalent value with discount rate on conversion to gift, coupon or reward based purchases (500,000,000 tokens)

**2.) IOC Convertible Loyalty/Reward and Coupon Offers Adapted for Merchant Community**

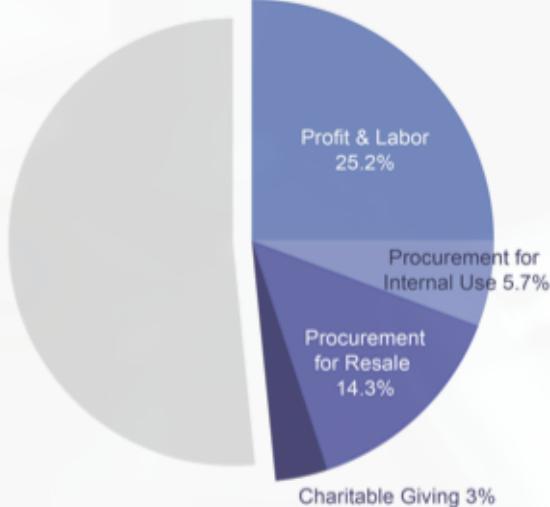
# Benefits of “IOC” Community Currency

## Local Economic Return of Indies v. Chains

Chain Retailers



Independents



Local Recirculation of Revenue: 13.6%

Local Recirculation of Revenue: 48%

\*Compiled results from nine studies by Civic Economics, 2012: [www.civiceconomics.com](http://www.civiceconomics.com)  
Graph by American Independent Business Alliance: AMIBA.net

GEOPAY.ME

GEOPAY.ME ECO SYSTEM  
ON  
PROOF SIDECHAIN

PROOF

