



## Compliance Driven Ecosystem for Regulated Industries

Investment Opportunity

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# Company Overview



## Compliance Ecosystem

Purpose-built digital registry ecosystem and compliance management toolset that validates, monitors, and certifies regulated businesses and the products they sell.



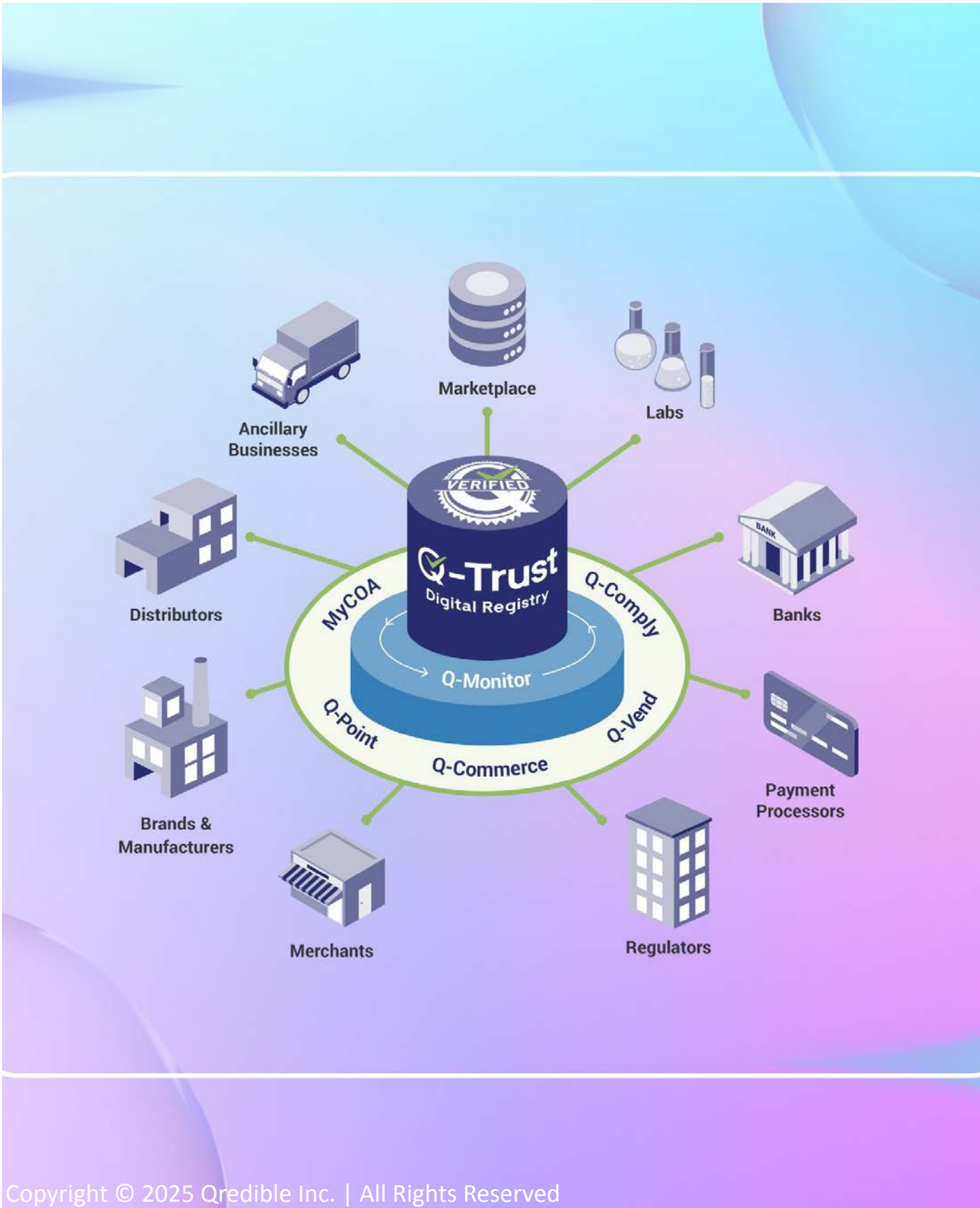
## Market Focus

Serving CBD, hemp, kratom, nutraceuticals, alternative health products, and any product or service that is regulated.



## Unique Positioning

Enabling and empowering all players in the supply chain from consumers to merchants, banks to regulators, and labs to commerce platforms.





# Seeking \$3M Investment

## Accelerate Market Expansion

**Sales & Marketing:** Unlock significant revenue traction through targeted sales and marketing initiatives.

## Strengthen Our Team

**Staffing:** Hire key talent to drive proof-of-concept conversions and successful account implementations.

## Deploy Strategic Capital

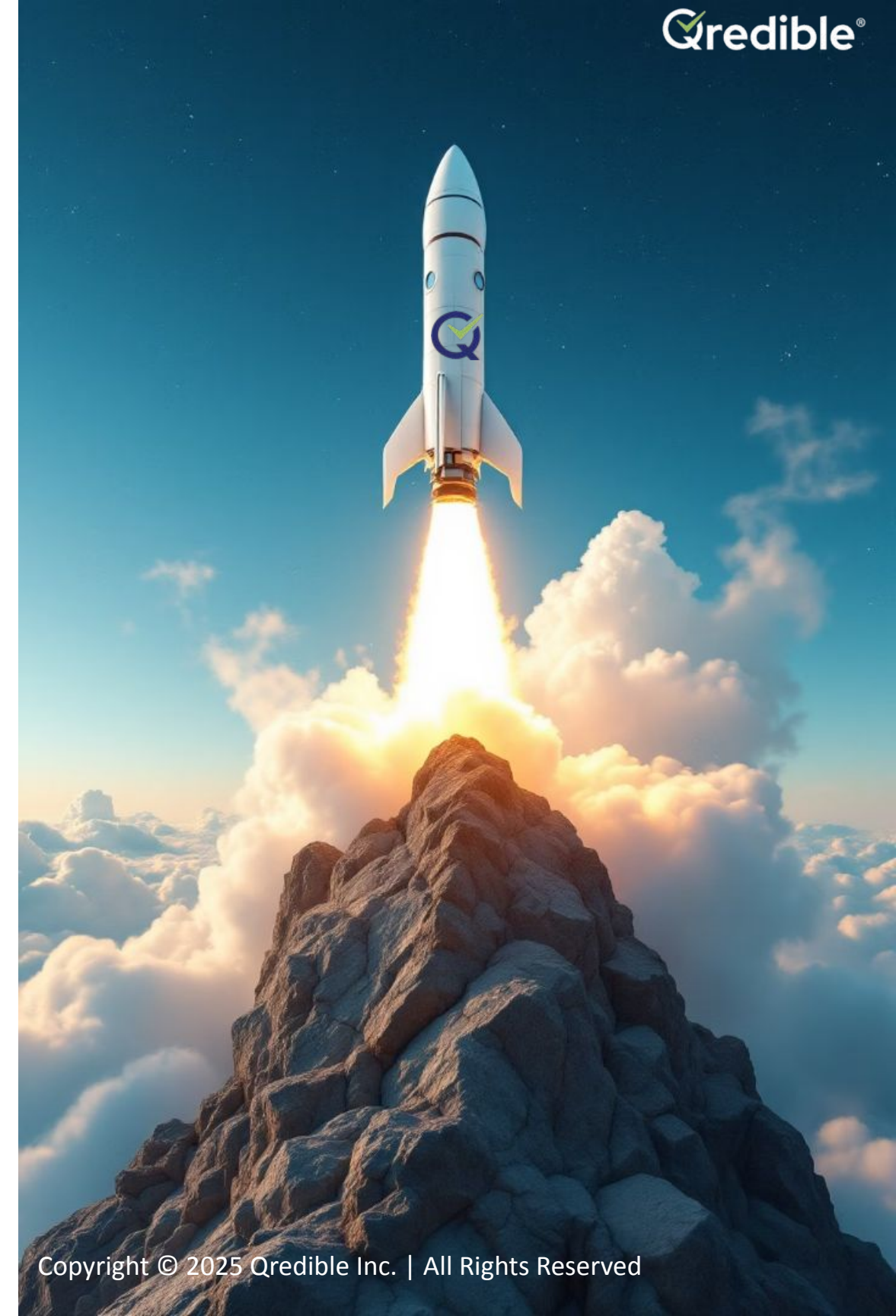
Create a strong foundation, enabling rapid scaling and sustained long-term success.

## Scale Operations

**Operations:** Build robust infrastructure to support our early growth phase and ensure seamless customer onboarding.

## Position Qredible for Next Valuation Milestone

Maximize growth potential and solidify our market leadership.



# Market Opportunities

## CBD / Hemp / THC

### Beverages

Rapidly growing market with complex regulatory frameworks varying by state and country.

## Alternative Supplements

Emerging industry facing significant compliance and banking barriers to legitimate growth, which include Kratom & Alkaloids as well as functional mushrooms

## Life Sciences

Multi-billion dollar sector with increasing regulatory scrutiny and verification needs. Includes: Nutraceuticals, Peptides, Psychedelics, Biotech and more.

## Regulated Products

Products and services that are regulated and/or have significant legal requirements for commerce: Tobacco, Firearms, Explosives, Alcohol, Dating, Gaming, Organic Foods, etc.





# Industry Challenges

## Banking & Payment Hurdles

Service interruptions & denials due to risk and management complexities



## Inefficient Manual Workflows

Heavy reliance on human capital to manage compliance



## Regulatory Complexity

Inconsistent and dynamic federal & state rules and requirements - heavy reliance on human capital to manage compliance



## Consumer Trust Gap & Intensifying Class Action Litigation

Skepticism about product legitimacy and safety & growing litigation risk to brands



 Qredible

# The Solution: Transforming Compliance Management



## Empowering the Supply Chain: Shared Compliance, Shared Success

Qredible fundamentally transforms compliance for high-risk industries by replacing closed, manual, processor-centric systems with an open, collaborative ecosystem.



## From Black Box to Glass Box: Enabling Continuous, Collaborative Compliance

Qredible replaces black-box compliance tools with a transparent, real-time platform where brands, processors, auditors, and regulators seamlessly interact and share compliance data across the entire supply chain.



## Empowering Brands: Practical Solutions for Compliance Success

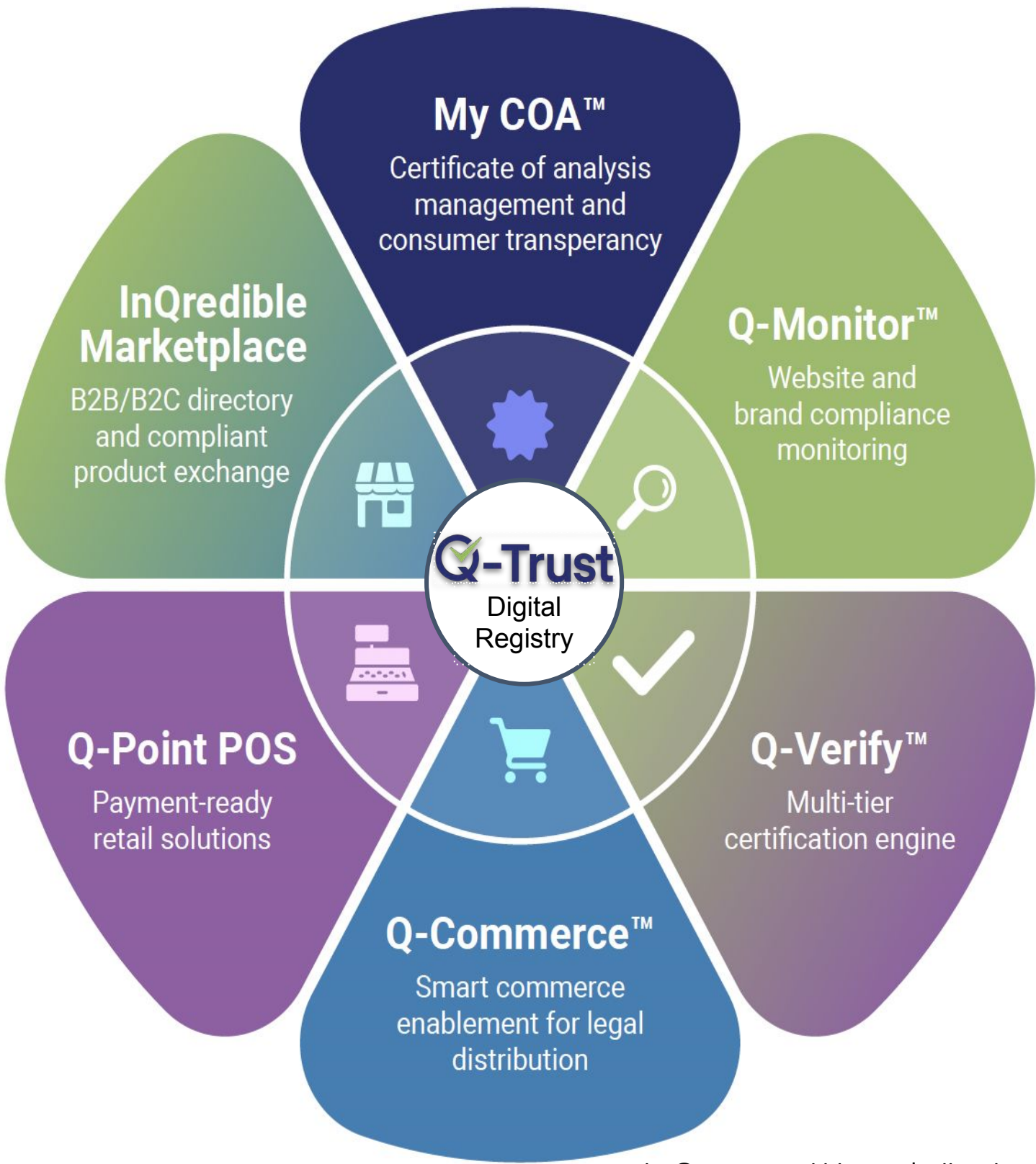
The platform not only identifies compliance gaps but also empowers brands to improve compliance with seamlessly integrated tools or complete replacement of outdated legacy systems.



# Ecosystem of Truth and Trust

**Qredible’s Ecosystem, powered by Q-Trust, transforms compliance from a liability into a competitive advantage.**

In highly-regulated industries like CBD, hemp, nutraceuticals, and wellness, Q-Trust empowers businesses to proactively manage risk, streamline regulatory workflows, and build enduring trust with partners, regulators, and consumers—all within one unified, collaborative platform.



# Revenue Model & Drivers



## Monthly SaaS Subscriptions

Tiered SaaS offerings from Free to Enterprise that scales based on business needs



## Transactional Revenue

From Marketplace Services, eCommerce, and Payments



## Licensing Partnerships

For banks, payment processors, labs and commerce platforms



## Certification & Data Licensing

Q-Verify Certification monetization



# Total Addressable Market (TAM)

## \$200B+

**TAM**

Across regulated industries (US/Canada)

## 500K

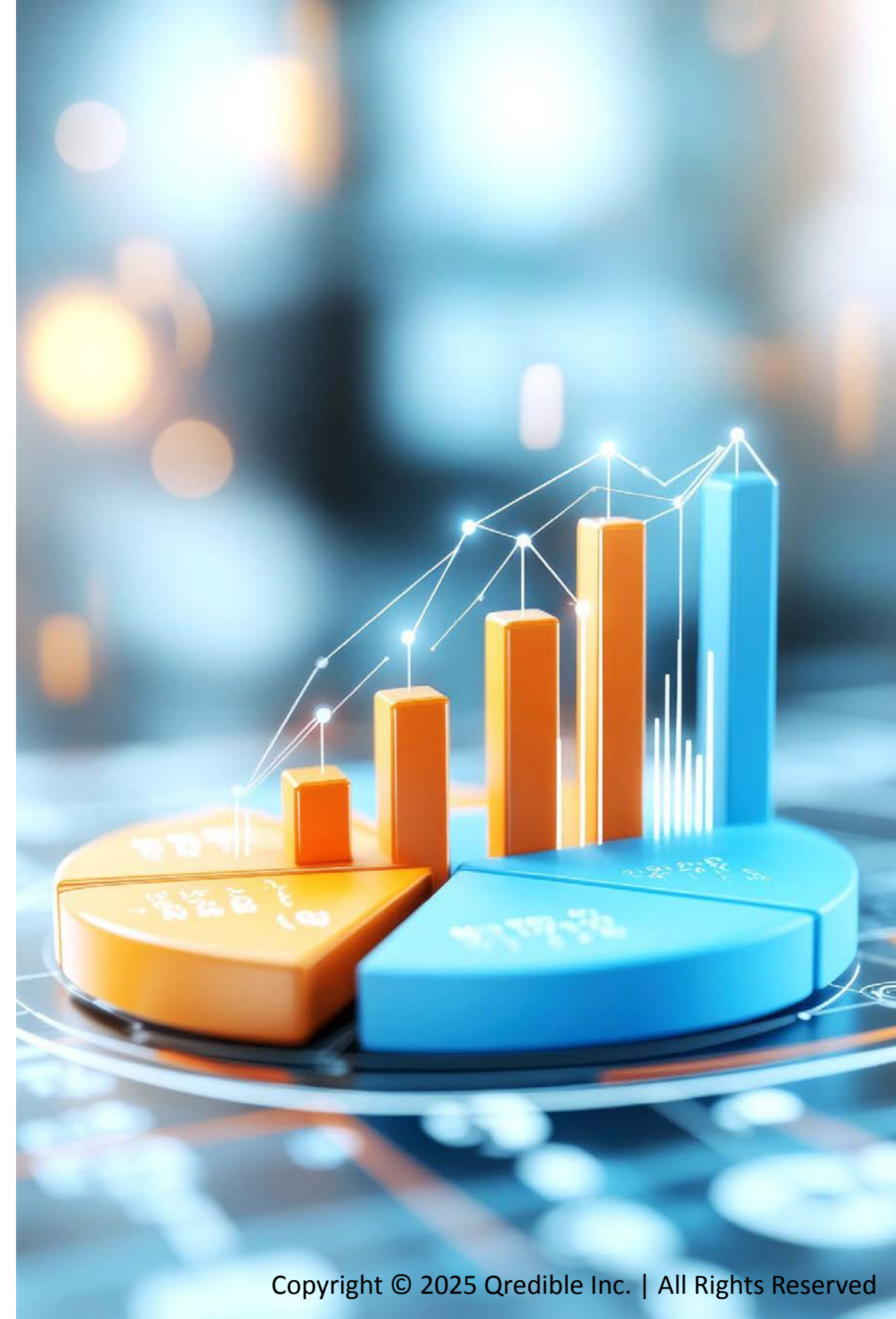
**Businesses**

Brands, retailers, manufacturers,  
distributors, labs & ancillary businesses

## 7+

**Verticals**

Regulators, Banking, Payment, Labs,  
Commerce Platforms, Trade Groups Insurance



# Market Opportunity through Payment Processing Partnership Channel Only

Number of Targets in TAM

TAM		
Business Type	Count	% of TAM Merchants
Card Brands	4	100%
Acquiring Banks	315	100%
ISOs/MSPs	4,100	100%
Sub-ISO/Agents	15,000	75%
Total Merchants	33,200,000	



Service Addressable Market

SAM			
Count	% of Target Companies	MRR Per	SAM ARR
4	100%	\$0	\$0
75	24%	\$7,000	\$6,300,000
400	10%	\$7,000	\$33,600,000
7000	47%	\$499	\$41,916,000
500,000	2%	\$249	\$1,494,000,000
			\$1,575,816,000.



Service Obtainable Market

SOM			
Count	% of Converted Companies	MRR Per	SOM ARR
4	100%	\$0	\$0
6	8%	\$7,000	\$472,500
30	8%	\$7,000	\$2,520,000
525	8%	\$499	\$3,143,700
37,500	8%	\$249	\$112,050,000
			\$118,186,200

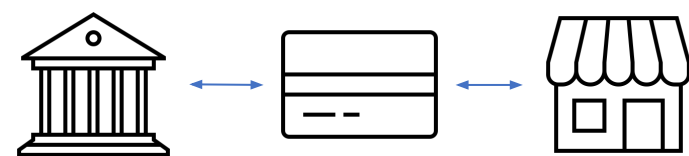




# Market Adoption Strategy

## Channel Partner Model

Q-Trust SaaS solution sold to financial institutions, regulators, and industry groups who then refer merchants - creating shared revenue streams from merchant subscriptions.



## Direct Model

Merchants subscribe to the Q-Trust registry directly, gaining access to Q-Marketplace's network of verified service providers. Revenue sharing agreements with all network partners create multiple income streams.

## Integration Model

Technology licensing to POS, CRM, and commerce platforms generates SaaS revenue while connecting users to the broader Q-Trust ecosystem, with integration partners sharing in resulting opportunities.



This multi-pronged approach creates network effects that accelerate adoption and establish Qredible as the compliance standard across regulated industries.

# Go-to-Market Strategy

## Strategic Partnerships

Regulator Agencies, Payment Processors, Banks, Labs, Card Brands, Commerce Platforms

## Marketplace Magnetism

Q-Verify and Marketplace drive inbound B2B traffic

## Direct Brand Outreach

Target top tier product brands and retailers in regulated spaces

## Industry Presence

Trade shows, webinars, podcast series and referral partner programs





# Current Traction



## Platform Launch

Fully built and operational system

## Early Adoption

Programs underway with Top 5 industry clients

\$40K+ MRR & Growing

## Strategic Partner

Active partnerships with 4 payment processors representing over 6000 merchants

## Active Integrations

Connected with labs, ERP, POS, and commerce platforms

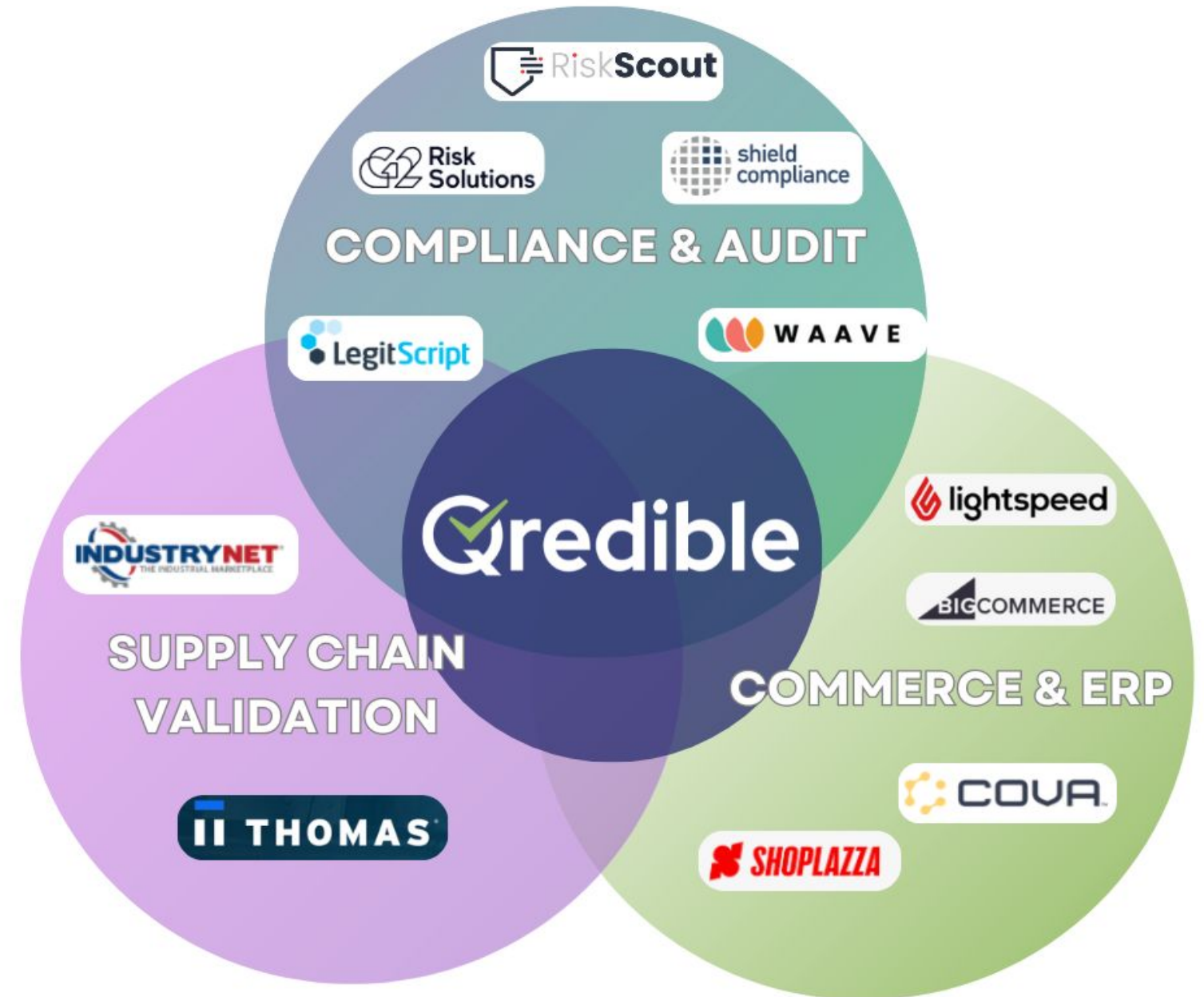
## Q4 Marketplace

Q-Commerce launching next quarter



# Competitive Landscape

- Qredible unites commerce, compliance, and supply chain sourcing to deliver transformative value across the market.
- Offers headless, compliant plug-in modules for e-commerce, point-of-sale, and ERP systems, embedding compliance directly into business operations.
- Automates audit and validation processes, replacing manual reviews with real-time, exception-based oversight for greater efficiency and regulatory confidence.
- Empowers every ecosystem participant with seamless connectivity and operational compliance, driving both trust and productivity.





# Competitive Advantages

## Ecosystem Transparency - Eliminating the "Gotcha"



Replaces closed, processor-centric compliance tools with an open, collaborative platform where merchants, processors, auditors, and regulators share real-time compliance data.

## Industry-Wide Authority



Serves as a single source authoritative digital registry and single source of truth using AI and blockchain for immutable, standardized, and objective compliance verification accessible to all stakeholders.

## Merchant Empowerment



Transforms merchants from passive subjects to active participants, enabling direct access to compliance status, self-management of documentation, and real-time alerts for proactive risk management.

## Embedded Compliance -Fixing the Problem



We don't just find compliance issues we provide practical, useful software modules that are affordable and easy to implement all designed to fix compliance related issues.

## Automated, Exception-Based Auditing



Other systems are manual "stare and compare" systems. Using AI Qredible automates manual audit and review process and only requires human review for exceptions, dramatically increasing audit efficiency and accuracy while reducing manual effort.

## Continuous, Real-Time Monitoring



Provides ongoing compliance oversight with instant alerts, risk-based monitoring intensity, and historical tracking—eliminating blind spots inherent in periodic audits.

## Collaborative Cost Reduction



Breaks down information silos, eliminating redundant verification, reducing compliance staffing needs, accelerating onboarding, and lowering regulatory costs across the supply chain.

## Coerced Adoption Model



Acquiring Banks drive requirements down to payment ISO community and ISO community requires merchants into the platform driving conversion to SaaS subscriptions

## Modular Microservices



Enables us to meet the client where they are - either enhancing their current solutions or completely replacing legacy processes and systems. Other systems are "all or nothing"

# Our Leadership



**Brian Fitzpatrick**  
Chairman & CEO

- Over 30 years of expertise in compliance, audit software, and RegTech
- Brian is a 3x exited founder, recognized leader, and visionary in audit automation
- Multiple industry award winner for groundbreaking technology
- 2x nominee for EY Entrepreneur of the Year Award – Philadelphia Region
- Currently leads platform strategy, execution, and investor relations



**Rick McDonald**  
President, COO

- Proven enterprise builder with deep expertise spanning both startups and Fortune 500 operations
- Expert in scaling organizations, leading operations, administration, and large-scale enterprise implementations
- Former head of supply chain procurement at a leading mortgage firm



**Ronaldo Möntmann**  
CIO

- Expert in enterprise automation, AI software development, and IT architecture
- Designed and built Qredible's core technology platform
- Former CIO of the third-largest hospital and healthcare system in the US
- Leads technical product roadmap and integration strategy



**Noah Fitzgerald**  
CRO

- Over 30 years of leadership in paytech and fintech innovation
- Proven track record with Fortune 500 companies
- Successfully scaled multiple startups and go-to-market teams through periods of hyper-growth
- Expert in driving distribution, forging channel partnerships, and maximizing enterprise sales and customer retention



**Drew Harris**  
National Sales Director

- Former Qredible merchant customer turned passionate brand evangelist
- Extensive expertise navigating high-risk commerce as a CBD industry leader
- Drives national sales growth and spearheads POC engagement strategies

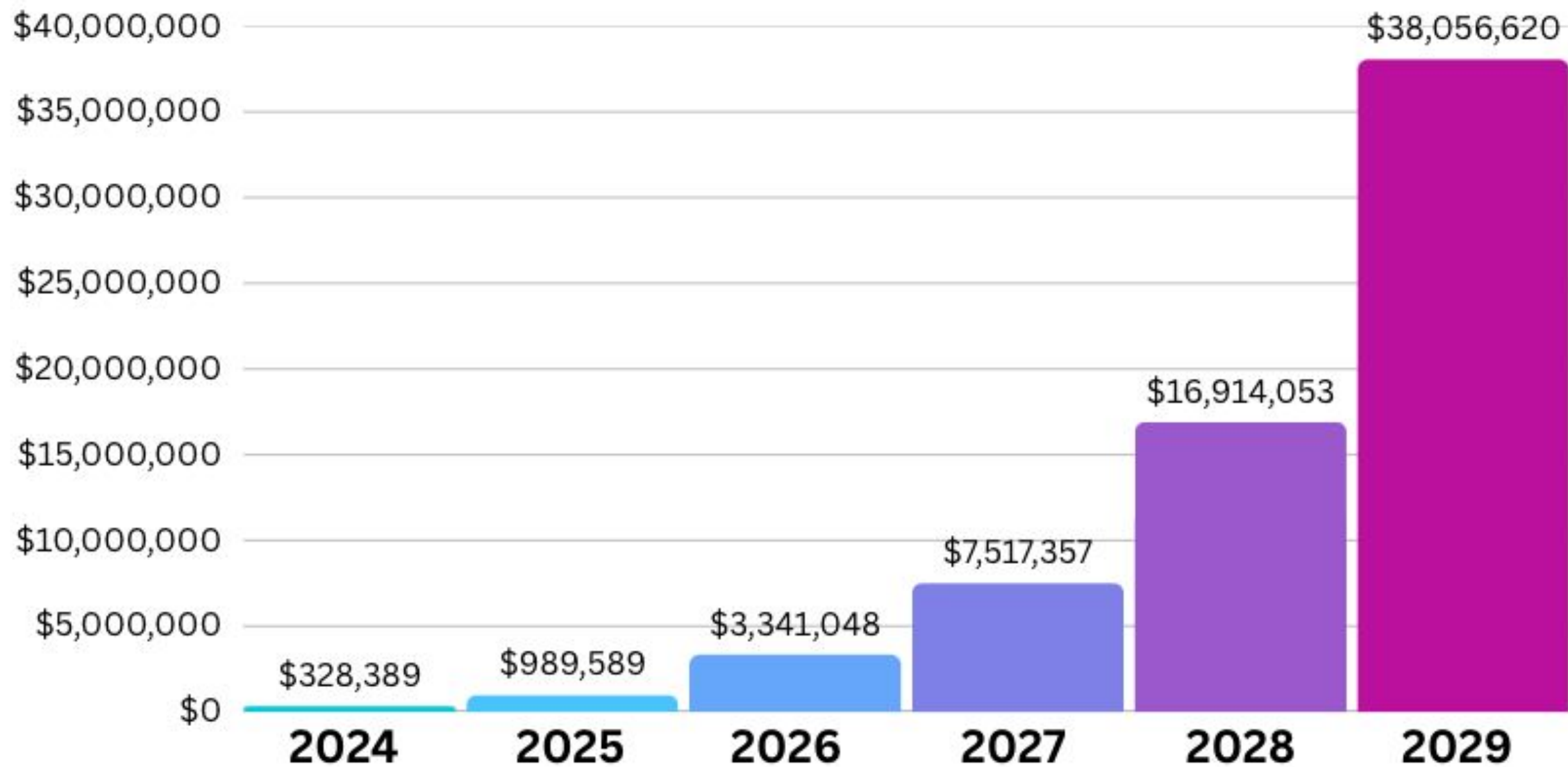


**Doug Roberts**  
Customer Success

- Champions Qredible's core values to elevate every aspect of product and service delivery
- Committed to achieving outstanding client outcomes at every stage of engagement
- Delivers seamless onboarding and drives long-term customer retention and success
- Brings proven experience from both Fortune 500 companies and high-growth startups

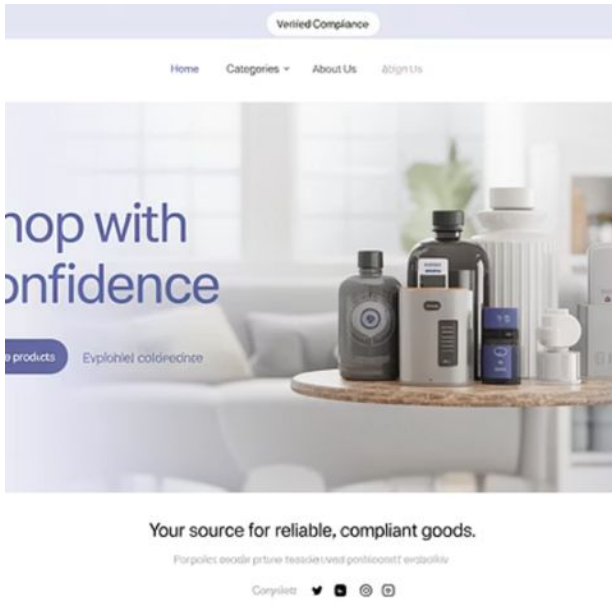
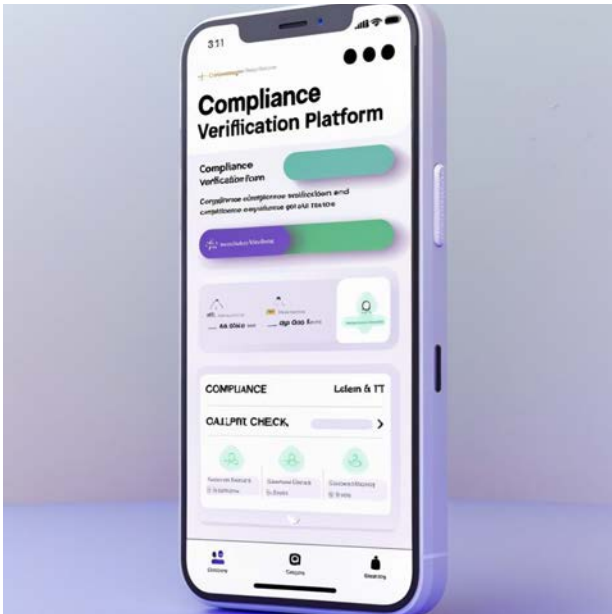


# Projected Total Revenue (\$MM)



\*Projections based on 15% ramp conversion of the CBD/Hemp industry only.

# Compliance Built for the Future of Regulated Commerce



Thank you for your consideration

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