INNOVATEHUB INC.

Information Technology and Beyond

INNOVATING PAYMENTS

PlataPay

Platapay

Empowering Communities, Transforming Lives

InnovateHub Commercial Bldg. Unit 13 San Antonio San Pascual Batangas City

INNOVATEHUB INC.

InnovateHubInc. is a dynamic software and IT solutions provider offering digital customizations, e-commerce solutions, AI, and comprehensive software development. As the creative force behind **PlataPay**, our cutting-edge digital payment platform, we empower businesses with advanced payment solutions.

InnovateHub is expanding internationally with a trade license in Dubai, supporting global growth. In line with our strategy, **PlataPay Information Technology LLC**—an emerging digital payments company registered in Dubai—partners with our cross-border remittance network to facilitate seamless transactions and enhance service capabilities.

BANGKO SENTRAL NG PILIPINAS

PAYMENTS SUPERVISION AND LICENSING DEPARTMENT

CERTIFICATE OF REGISTRATION
OPS Registration No. OPSCOR-2025-0005

INNOVATEHUB INC.
RMCL Bldg., Bayanan, San Pascual, Batangas

is hereby registered as an **OPERATOR OF PAYMENT SYSTEM (OPS)** in the Philippines, subject to the applicable provisions of law and the Bangko Sentral ng Pilipinas (BSP) rules and regulations.

This Certificate does not authorize the aforementioned entity to undertake business activities, such as money service business and electronic money issuance, which require other types of BSP licenses. Likewise, this Certificate does not serve as authority for the entity to undertake activities for which other government agencies may require a license or permit.

Issued this 25th day of February 2025 in the City of Manila, Philippines.

MARY ROSE A. CONTRERAS
Director

000349

REPUBLIC OF THE PHILIPPINES
SECURITIES AND EXCHANGE COMMISSION
The SEC Headquarters
7907 Makati Avenue, Salcedo Village,
Bacanipo Bel-Air, Makati City, 1200, Metro Manila

COMPANY REG. NO.: 2024030142209-20

CERTIFICATE OF INCORPORATION

KNOW ALL PERSONS BY THESE PRESENTS:
This is to certify that the Articles of Incorporation and By Laws of:

InnovateHub Inc.

were duly approved by the Commission on this date upon the issuance of this Certificate of Incorporation in accordance with the Revised Corporation Code of the Philippines (Republic Act No. 11232), which took effect on February 23, 2019 and copies of said Articles of Incorporation and By Laws are herein attached.

This Certificate grants juridical personality to the corporation but does not authorize it to issue, sell or offer for sale to the public securities such as but not limited to, shares of stock, investment contracts, debt instruments and virtual currencies without prior Registration Statement approved by the Secretary and Exchange Commission; nor to undertake business activities requiring a Secondary License from this Commission such as, but not limited to acting as broker or dealer in securities, government securities, eligible dealer (GED), investment adviser of an investment company, close-end or open-end investment company, investment house, transfer agent, commodity financial futures, exchange/brokers/merchants, financing/lending company, and time shares/club shares/membership certificate issuers or selling agents thereof; nor to operate a fiat money to virtual currency exchange. Neither does this Certificate constitute a permit to undertake activities for which other government agencies require a license or permit.

This Certificate DOES NOT AUTHORIZE INVESTMENT SOLICITATION AND INVESTMENT-TAKING WITHOUT A SECONDARY LICENSE FROM THIS COMMISSION.

As a registered corporation, it shall submit annually to this Commission the reports indicated at the back of this certificate.

IN WITNESS WHEREOF, I have hereunto set my hand and caused the seal of this Commission to be affixed to this Certificate at The SEC Headquarters 7907 Makati Avenue, Salcedo Village, Bacanipo Bel-Air, Makati City, 1200, Metro Manila, Philippines, this day of 18 March Two Thousand Twenty Four.

GERARDO F. DEL ROSARIO
Director
Company Registration and Monitoring Department

This is a computer generated certificate, signature is not required.

DUBAI
Economic and Tourism

Commercial License

License Details / تفاصيل الرخصة

License No. / رقم الرخصة: 1466257

Company Name / اسم الشركة: PLATA PAY INFORMATION TECHNOLOGY LLC

Business Name / الاسم التجاري: PLATA PAY INFORMATION TECHNOLOGY LLC

License Category / فئة الرخصة: Day of Economic Development

Legal Type / الشكل القانوني: Limited Liability Company - Single Owner(LLC - SO)

Expiry Date / تاريخ الإنتهاء: 27/05/2026

Issue Date / تاريخ الإصدار: 28/05/2025

DNA D-U-N-S® No / الرقم التعاقبي:

Main License No. / رقم الرخصة الأم: 1466257

Register No. / رقم السجل التجاري: 2528903

DCCI No. / رقم الغرفة: 108868

License Members / الشركاء

Share / النصيب	Role / الصفة	Nationality / الجنسية	Name / الاسم	رقم الشخص
100.00%	Shareo Owner / مالك حصص	Philippines / الفلبين	MARC ROLAND PADILLA AGBAY مارك رولاند بادلا اغباي	1204000
	Manager / مدير	Philippines / الفلبين	MARC ROLAND PADILLA AGBAY مارك رولاند بادلا اغباي	1204000

License Activities / مجال الرخصة التجارية

Information Technology Network Services

Address / العنوان

Phone No / تليفون

P.O Box / صندوق بريد

Fax No / فاكس

Permit ID / رقم الرخصة: 598-671

Mobile No / هاتف متحرك: 075-50-6801578

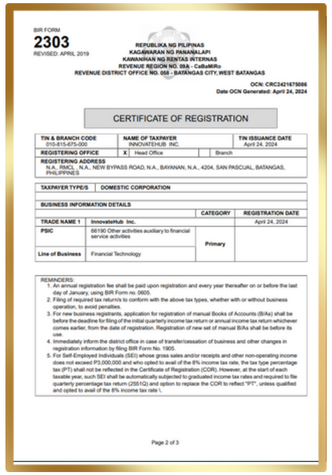
Email / البريد الإلكتروني: Agent@registrydubai.com

Remarks / ملاحظات

Print Date: 28/05/2025 2042 تاريخ الطباعة

Receipt No. / رقم الإيصال

THE EMIRATES


BIR FORM
2303
REVISED: APRIL 2019

REPUBLIKA NG PILIPINAS
KAGAWARAN NG PANANALAPI
KAWANIHAN NG RENTAS INTERNAS
REVENUE REGION NO. 09A - Calabarzon
REVENUE DISTRICT OFFICE NO. 058 - BATANGAS CITY, WEST BATANGAS

OCN: CRC2421678866
Date OCN Generated: April 24, 2024

CERTIFICATE OF REGISTRATION

TIN & BRANCH CODE	NAME OF TAXPAYER	TIN ISSUANCE DATE
010-815-675-000	INNOVATEHUB INC.	April 24, 2024

REGISTERING OFFICE: X Head Office | Branch

REGISTERING ADDRESS
N.A., RMCL, N.A., NEW BYPASS ROAD, N.A., BAYANAN, N.A., 4204, SAN PASCUAL, BATANGAS, PHILIPPINES

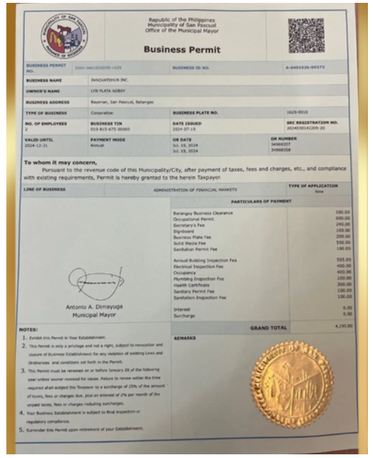
TAXPAYER TYPE/S: DOMESTIC CORPORATION

BUSINESS INFORMATION DETAILS

		CATEGORY	REGISTRATION DATE
TRADE NAME 1	InnovateHub Inc.		April 24, 2024
PSIC	68190 Other activities auxiliary to financial service activities	Primary	
Line of Business	Financial Technology		

REMINDERS:
1. An annual registration fee shall be paid upon registration and every year thereafter on or before the last day of January, using BIR Form no. 0605.
2. Filing of required tax return/s to conform with the above tax types, whether with or without business operation, to avoid penalties.
3. For new business registrants, application for registration of manual Books of Accounts (BAs) shall be before the deadline for filing of the initial quarterly income tax return or annual income tax return whichever comes earlier, from the date of registration. Registration of new set of manual BAs shall be before its use.
4. Immediately inform the district office in case of transfer/cessation of business and other changes in registration information by filing BIR Form No. 1905.
5. For Self-Employed Individuals (SE) whose gross sales and/or receipts and other non-operating income does not exceed ₱3,000,000 and who opted to avail of the 8% income tax rate, the tax type percentage tax (PT) shall not be reflected in the Certificate of Registration (COR). However, at the start of each taxable year, such SE) shall be automatically subjected to graduated income tax rates and required to file quarterly percentage tax return (2551Q) and option to replace the COR to reflect "PT", unless qualified and opted to avail of the 8% income tax rate \.

Page 2 of 3


Republic of the Philippines
Municipality of San Pascual
Office of the Municipal Mayor

Business Permit

BUSINESS PERMIT NO.: 2024-0401050950-1829
BUSINESS ID NO.: A-0401016-00072
BUSINESS NAME: INNOVATEHUB INC.
OWNER'S NAME: LYN PLATA AGBAY
BUSINESS ADDRESS: Bayanan, San Pascual, Batangas
TYPE OF BUSINESS: Corporation
BUSINESS PLATE NO.: 1629-0010
NO. OF EMPLOYEES: 2
BUSINESS TIN: 010-815-675-00000
DATE ISSUED: 2024-07-16
BIZC REGISTRATION NO.: 2024000102024-20
VALID UNTIL: 2024-12-31
PAYMENT MODE: Annual
OR DATE: Jul. 19, 2024 / Jul. 19, 2024
OR NUMBER: 3496657 / 3496658

To whom it may concern,
Pursuant to the revenue code of this Municipality/City, after payment of taxes, fees and charges, etc., and compliance with existing requirements, Permit is hereby granted to the herein Taxpayer:

LINE OF BUSINESS: Administration of Financial Markets
TYPE OF APPLICATION: New

PARTICULARS OF PAYMENT

Barangay Business Clearance	500.00
Occupational Permit	600.00
Sanitary Permit Fee	240.00
Signboard	100.00
Business Plate Fee	200.00
Solid Waste Fee	530.00
Sanitation Permit Fee	100.00
Annual Building Inspection Fee	500.00
Electrical Inspection Fee	400.00
Occupancy	400.00
Plumbing Inspection Fee	100.00
Health Certificate	300.00
Sanitary Permit Fee	100.00
Sanitation Inspection Fee	100.00
Interest	0.00
Surcharge	0.00
GRAND TOTAL	4,170.00

Antonio A. Dimayuga
Muncipal Mayor

REMARKS

NOTES:
1. Exhibit this Permit in Your Establishment.
2. This Permit is only a privilege and not a right, subject to revocation and closure of Business Establishment for any violation of existing Laws and Ordinances and conditions set forth in the Permit.
3. This Permit must be renewed on or before January 20 of the following year unless sooner revoked for cause. Failure to renew within the time required shall subject the Taxpayer to a surcharge of 25% of the amount of taxes, fees or charges due, plus an interest of 2% per month of the unpaid taxes, fees or charges including surcharges.
4. Your Business Establishment is subject to final inspection or regulatory compliance.
5. Surrender this Permit upon retirement of your Establishment.

Operating Hours

- Monday – 9:00 AM to 6:00 PM
- Tuesday – 9:00 AM to 6:00 PM
- Wednesday – 9:00 AM to 6:00 PM
- Thursday – 9:00 AM to 6:00 PM
- Friday – 9:00 AM to 6:00 PM
- Saturday – 9:00 AM to 6:00 PM
- Sunday – 9:00 AM to 6:00 PM

Platapay

Powered by: InnovateHub Inc.

bayad CENTER
ecPAY
MERALCO
Pag-IBIG FUND
Smart
TALK'N TEXT
Globe
DITO TELECOMMUNITY
DEPARTMENT OF FOREIGN AFFAIRS PHILIPPINES
PHILIPPINE STATISTICS AUTHORITY Solid · Responsive · World-class
HOME CREDIT
tm
SOCIAL SECURITY SYSTEM
CONVERGE ICT SOLUTIONS INC.
SKY cable
Aquadata Inc.
PLDT
PrimeWater
cebu pacific
AUTO sweep RFID
easytrip RFID
AirAsia
Philippine Airlines
RCBC
Sterling Bank of Asia A Savings Bank
CEBUANA LHUILLIER
LBC
SECURITY BANK
nationlink ATM
SILVERA TRAVEL
LOTTO MATIK
J&T HOME
ENCASH
acom
LANDBANK
BPI
BDO
ROBINSONSBANK A Commercial Bank
GCash
maya
AllBank A Thrift Bank
Netbank
instaPay
PESONet

InnovateHub Commercial Bldg. Unit 13 San Antonio San Pascual Batangas City

Platapay

Powered by: InnovateHub Inc.

PlataPay: Serving Communities, Building Futures

PlataPay is a digital payment platform that enables businesses to process seamless financial transactions while unlocking new revenue opportunities. It enhances service offerings, improves customer convenience, and offers commissions on every transaction. Continuously innovating, PlataPay also expands its portfolio with both financial and nonfinancial solutions.

Key Advantages:

1. **Seamless & Cashless Transactions:** Efficient, secure, and hassle-free payment processing.
2. **Revenue Generation**
3. **Continuous Innovation**
4. **System Advancement**

2 Revenue Generation:

Earn commissions on every transaction, boosting profitability.

PlataPay offers a wide range of services, including:

- ✓ Bills Payment
- ✓ Mobile Airtime Loading
- ✓ Cash-In and Cash-Out
- ✓ Government Payments
- ✓ Airline Ticket Payments
- ✓ Micro Insurance
- ✓ Loans
- ✓ Atm Widrawal
- ✓ Remittance
- ✓ Travel and Tours
- ✓ Lottomatik Services
- ✓ J&T Home
- ✓ Scratch IT (add-on)

3 Continuous Innovation:

Constantly evolving with new financial and nonfinancial solutions for additional revenue streams.

PlataPay continuously strives to innovate and expand its service offerings, aiming to develop additional revenue streams for our agents. This includes not only financial services but also nonfinancial solutions, such as our new partnership with **LottoMatik.**

LottoMatik is a modern lottery solution that automates ticket sales and management, streamlining operations for agents. It enhances revenue potential with secure transactions and real-time tracking, offering a competitive edge in the evolving lottery market.

Commission Percentage Earning	
A. Lotto Games	3% on every ticket sold
B. Digit Games	2% on every ticket sold
C. Jackpot Winning Ticket	0.4% commission (up to PHP 500,000)

Platapay

Powered by: InnovateHub Inc.

ADD-ON

RED HOT(200pcs)	Go Banana (200pcs)	GO FOR GOLD(100pcs)
Php 3,700	Php 3,700	Php 1,900
Profit: (300)	(300)	(100)

Scratch it!™

Platapay

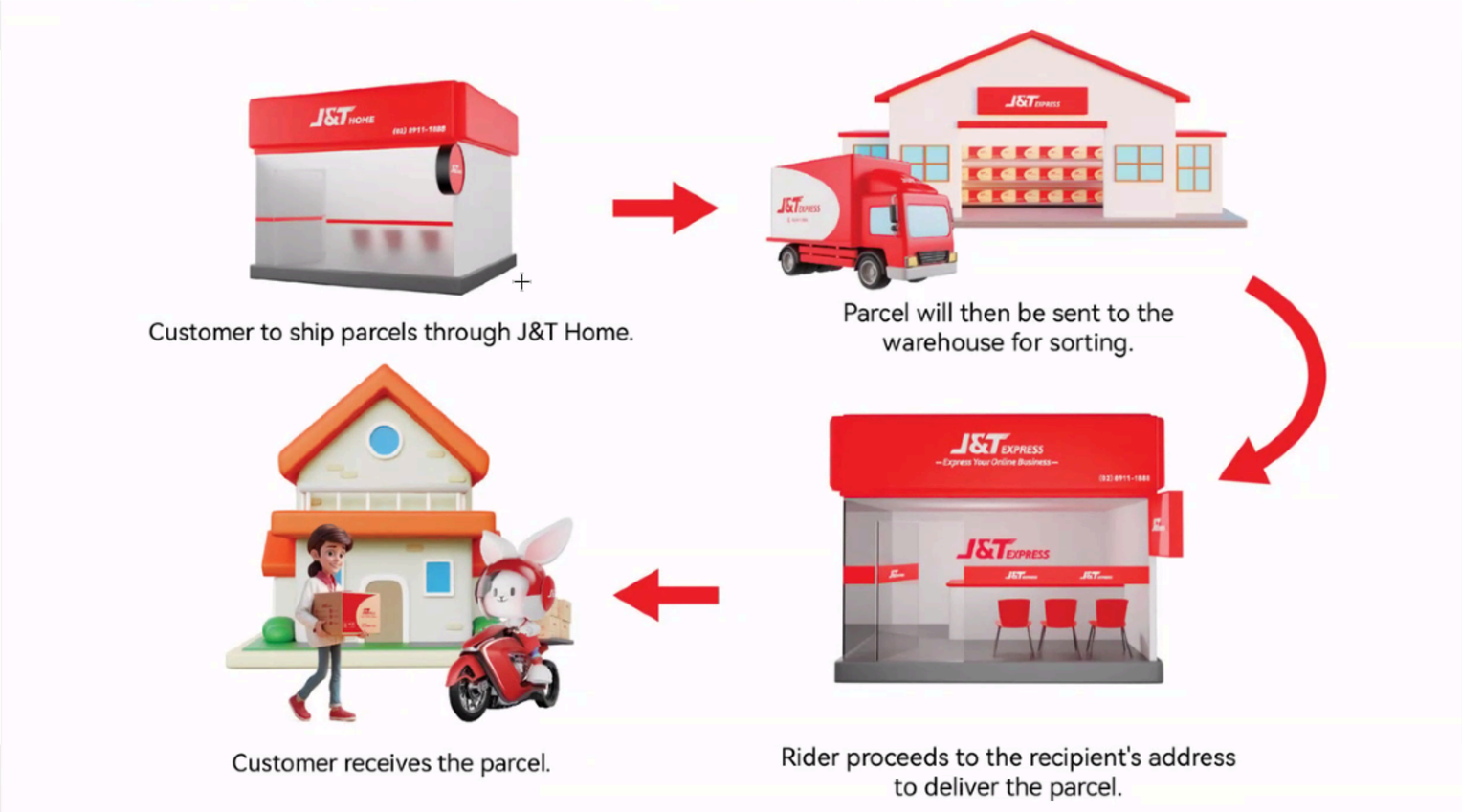
Powered by: InnovateHub Inc.

POS CASH OUT/ ATM Withdrawal

Our hand-held ATM (also referred to as the ENCASH SuperPOS) makes it easy for local businesses and/or entrepreneurs to service debit and credit card withdrawals in their area for a reasonable fee.

Earnings per Transaction	
ATM Widrawal	₱14.00
Balance Inquiry	SF

J&T Home Drop-off & Pick-up Point



Earn 20% from every parcel

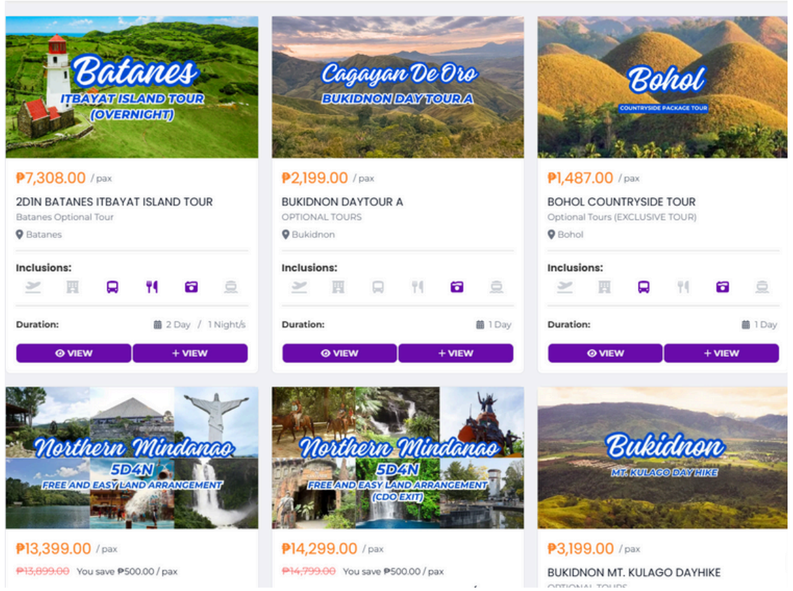
₱250*20%

Profit: ₱50.00

Travel and Tours (Local & International)

SILVERA TRAVEL

YOUR PLATFORM FOR GLOBAL DESTINATION

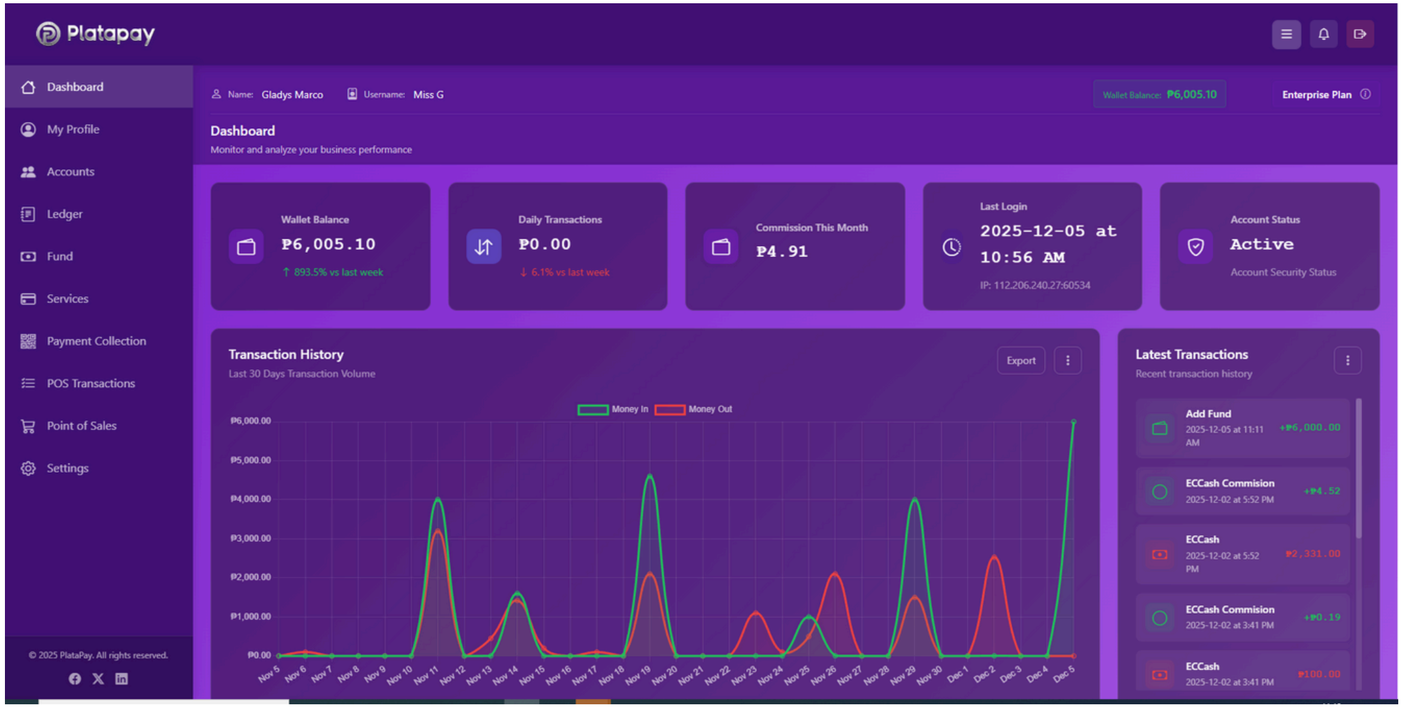


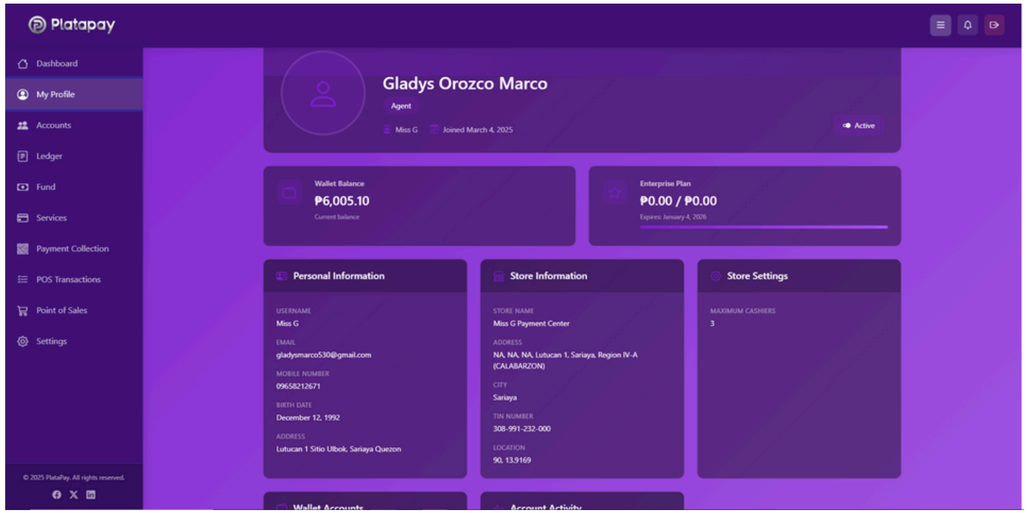
Profit: ₱ 100-300 Local
₱ 500 International

- Airline
- Bus
- Hotel
- Holiday Packages
- Attractions
- Ferry

4 System Advancement:

A user-friendly, secure platform that delivers fast, seamless transactions.



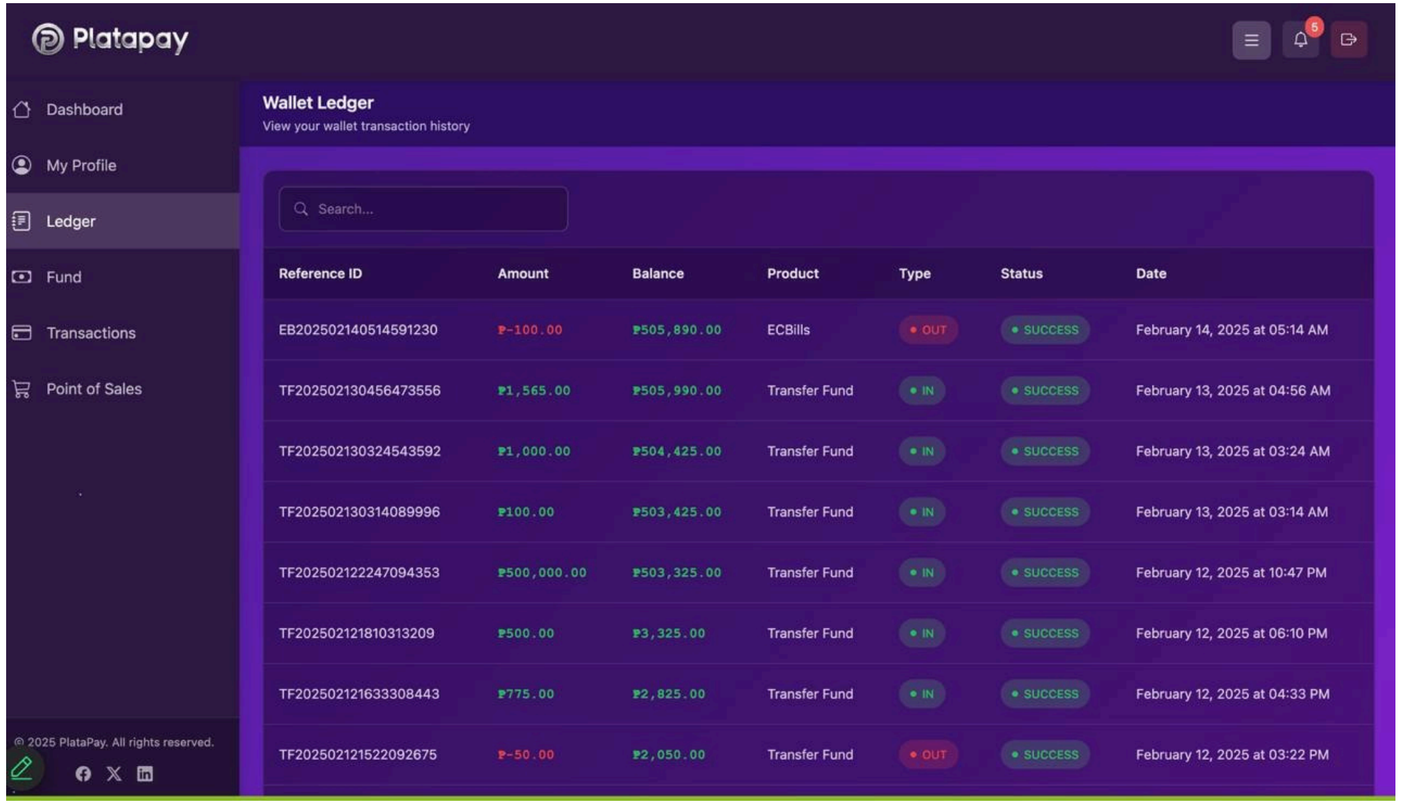


How Agents Benefit from the Panel

- ✅ Easy-to-use interface – No technical expertise required.
- ✅ Real-time earnings tracking – Monitor commissions instantly.
- ✅ Secure & efficient – All transactions are encrypted and protected.
- ✅ Multi-service access – Handle payments, top-ups, and withdrawals in one place.

Key Features of the Agent Panel:

1. 📊 Dashboard Overview
2. 💳Payment Processing
3. 📂Transaction History
4. 💰Commission & Earnings Tracker
5. ⚙️Account Settings & Support

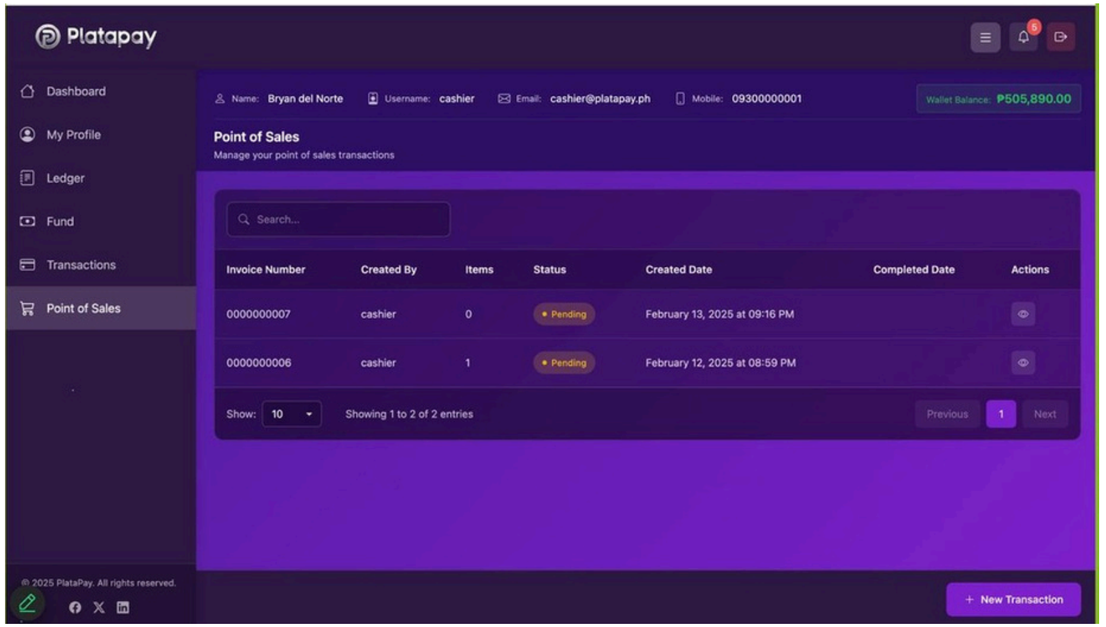


How the Cashier Panel Benefits Users

- ✅ Fast & Efficient – Handles multiple transactions seamlessly.
- ✅ Secure & Reliable – Protects funds with strong security protocols.
- ✅ User-Friendly Interface – Simple navigation for quick transaction processing.
- ✅ Real-time Reporting – Tracks daily earnings and cash flow instantly.

Key Features of the Cashier Panel:

1. 📌 Dashboard Overview
2. 💳Payment Processing
3. 📜Transaction History & Reports
4. 🔐Secure Fund Management
5. 📞Customer Assistance & Support



Platapay

FRANCHISE PACKAGES

Platapay

Powered by: InnovateHub Inc.

PlataPay Business Lite 449,000

(3 Years Contract)

1 set of Computer with receipt Printer and Bar Code Scanner

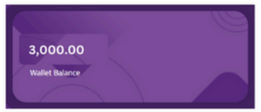
PlataPay Tarpaulin

PlataPay Uniform(2)

Encash ATM Withdrawal and Balance Inquiry

- Encash Atm Device
- Tarpaulin
- Thermal Paper

PlataPay Wallet Fund



PlataPay Flyers

REQUIREMENTS FOR FRANCHISE PACKAGES: *Valid IDs, Signed Application Form, Proof of Settlement, DTI Registration/SEC, Business Permit, BIR COR, Approved Location*

InnovateHub Commercial Bldg. Unit 13 San Antonio San Pascual Batangas City

Platapay

Powered by: InnovateHub Inc.

PlataPay All-in-One Business

799,000 *(Lifetime Contract)*

1 set of Computer with receipt Printer and Bar Code Scanner

PlataPay Tarpaulin

PlataPay Uniform(2)

PlataPay Wallet Fund

PlataPay Flyers

Encash ATM Withdrawal and Balance Inquiry

- Encash Atm Device
- Tarpaulin
- Thermal Paper

- Lottomatik Device Set (w/charger)
- 5 Rolls of Paper
- Lottomatik Poster
- Lottomatik Tent Card
- Lottomatik Tarpaulin

SILVERA TRAVEL
YOUR PLATFORM FOR GLOBAL DESTINATION

J&T HOME

acom

REQUIREMENTS FOR FRANCHISE PACKAGES: *Valid IDs, Signed Application Form, Proof of Settlement, DTI Registration/SEC, Business Permit, BIR COR, Approved Location*

InnovateHub Commercial Bldg. Unit 13 San Antonio San Pascual Batangas City

Platapay

Powered by: InnovateHub Inc.

BE ONE OF OUR

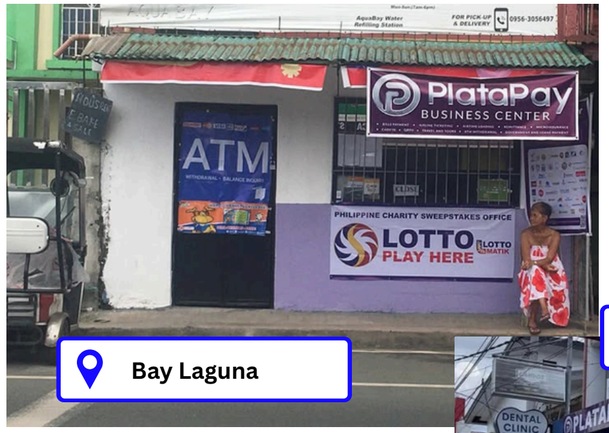
Platapay

AGENTS NATIONWIDE

InnovateHub Commercial Bldg. Unit 13 San Antonio San Pascual Batangas City

Platapay

Powered by: InnovateHub Inc.



Bay Laguna

Talahib Pandayan

San Pascual Batangas

Pandacan Manila

Padre Castillo

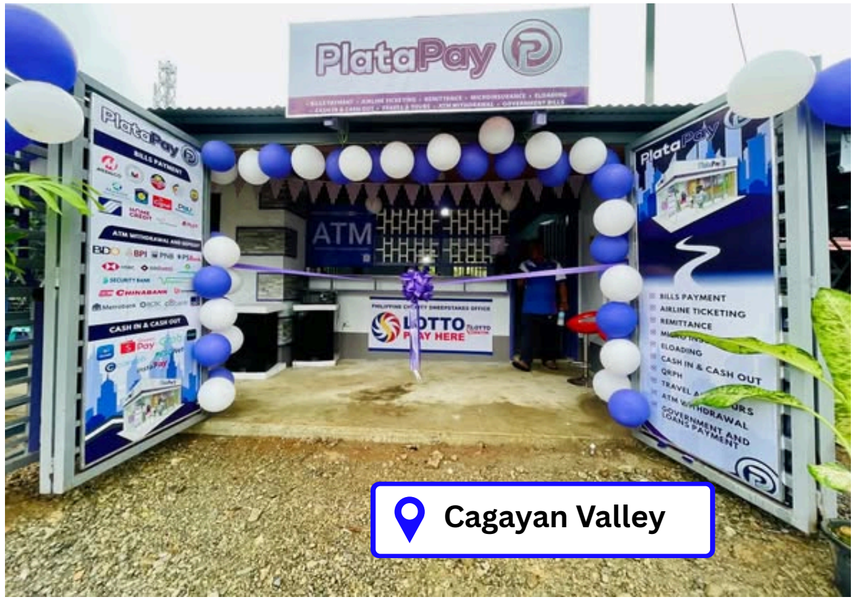
Batangas City

InnovateHub Commercial Bldg. Unit 13 San Antonio San Pascual Batangas City

Platapay

Powered by: InnovateHub Inc.

Bacoor, Cavite



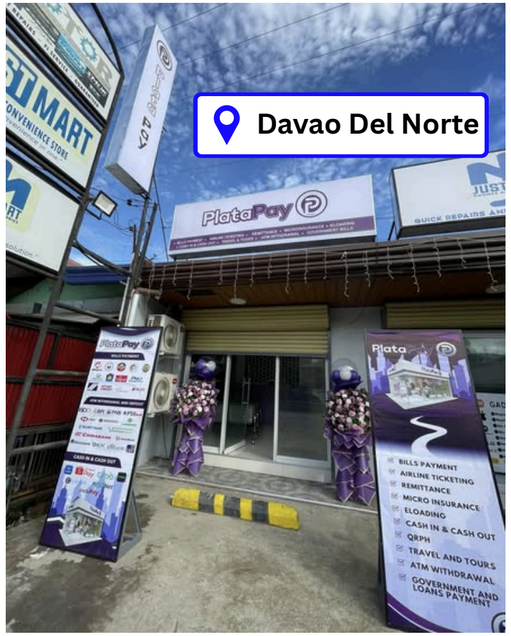
Cagayan Valley

Bacolor Pampanga

Tanauan Batangas

Tanauan Leyte

BASILAN PROVINCE



Davao Del Norte

Bocaue, Bulacan

Platapay

Powered by: InnovateHub Inc.

RETURN OF INVESTMENT

Calculated from PlataPay Business Lite

FRANCHISE FEE:

PHP449,000

PlataPay Average Revenue Generation								
Service	Single Txn Revenue (P)		10 Txns Daily Revenue (P)		30 Txns Daily Revenue (P)		50 Txns Daily Revenue (P)	
	CF	PP Rebates	CF	PP Rebates	CF	PP Rebates	CF	PP Rebates
Travel and Tour		300.00		3,000.00		9,000.00		15,000.00
Remittance		50.00		500.00		1,500.00		2,500.00
ATM Service	10.00	14.00	100.00	140.00	300.00	420.00	500.00	700.00
Micro Insurance	10.00	5.00	100.00	50.00	300.00	150.00	500.00	250.00
Cash Ins	20.00	4.00	200.00	40.00	600.00	120.00	1,000.00	200.00
Cash Out	20.00	4.50	200.00	45.00	600.00	135.00	1,000.00	225.00
Airtime Loading	10.00	4.00	100.00	40.00	300.00	120.00	500.00	200.00
Bills Payment	15.00	3.50	150.00	35.00	450.00	105.00	750.00	175.00
J&T Drop off		50.00		500.00		1,500.00		2,500.00
Loans		300.00		3,000.00		9,000.00		15,000.00
Lotto (Sales)		0.60		6.00		18.00		30.00
SubTotal	85.00	735.60	850.00	7,356.00	2,550.00	22,068.00	4,250.00	36,780.00
Total		820.60		8,206.00		24,618.00		41,030.00

26 days = 21,335.60
22 months

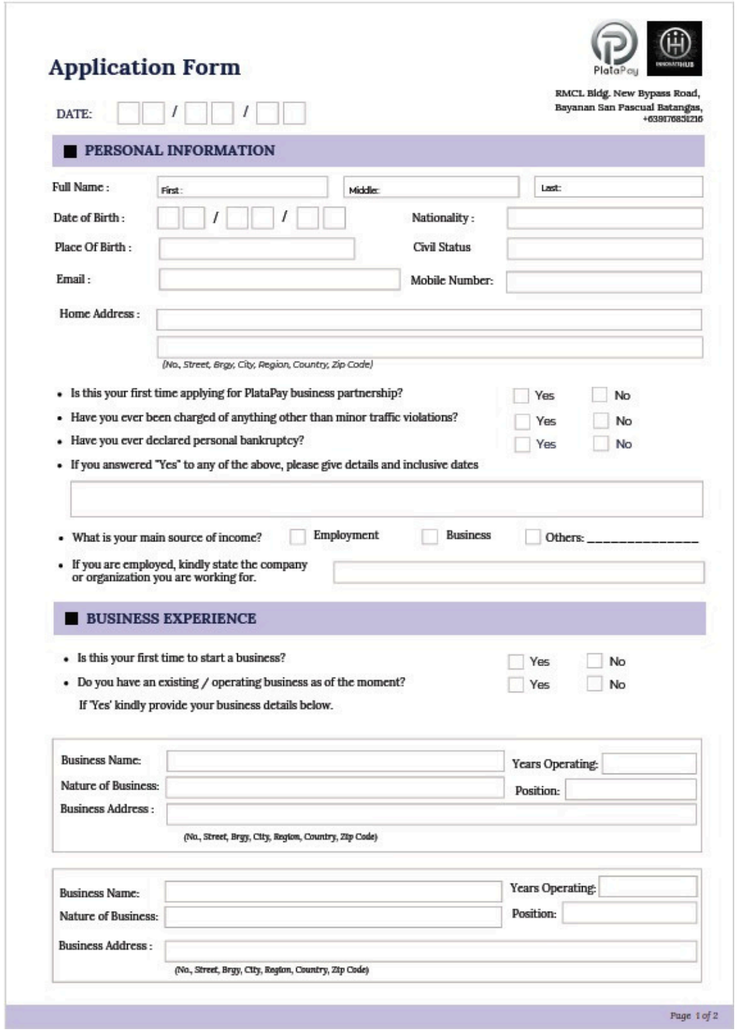
26 days = 213,356
3 months

EASY APPLICATION PROCESS

Our business application process is as easy as 1-2-3!

First, attend our business orientation with an authorized marketing sales representative. Once the orientation is completed, simply follow our agent registration process to kick-start your business. Here's a breakdown of the steps:

1. Submission of Application Form
2. Settlement of Payment
3. Signing of Agreement
4. Orientation Session
5. System Activation
6. Releasing of Package Inclusions
7. Comprehensive Training
8. Grand Opening or Business Launch



Application Form

PlataPay

RMCL Bldg. New Bypass Road, Bayanan San Pascual Batangas, +639170835216

DATE: / /

PERSONAL INFORMATION

Full Name : First : Middle: Last:

Date of Birth : / / Nationality :

Place Of Birth : Civil Status

Email : Mobile Number:

Home Address :

(No., Street, Brgy, City, Region, Country, Zip Code)

- Is this your first time applying for PlataPay business partnership? Yes No
- Have you ever been charged of anything other than minor traffic violations? Yes No
- Have you ever declared personal bankruptcy? Yes No
- If you answered "Yes" to any of the above, please give details and inclusive dates
- What is your main source of income? Employment Business Others: _____
- If you are employed, kindly state the company or organization you are working for.

BUSINESS EXPERIENCE

- Is this your first time to start a business? Yes No
- Do you have an existing / operating business as of the moment? Yes No

If 'Yes' kindly provide your business details below.

Business Name: Years Operating:

Nature of Business: Position:

Business Address :

(No., Street, Brgy, City, Region, Country, Zip Code)

Business Name: Years Operating:

Nature of Business: Position:

Business Address :

(No., Street, Brgy, City, Region, Country, Zip Code)

Page 1 of 2

Q & A