



Your Brand

10 0900 4000 0827
GOOD THRU 10/24
JOHN SMITH

debit



Your Brand
Wallet Number: (999) 010-1010



Services Enablement

Enabling Brands to Expand into:
*Fintech (Mobile Wallet / Debit Card), Wireless, Internet, IoT,
Music Streaming, and Telehealth / Wellness Services.*

- 
FINTECH
- 
WIRELESS
- 
MUSIC
- 
WELLNESS

Unified Signal: Services Enablement

Multiple Services: One Turnkey Solution

- 25 Years of Enabling Brands
- Millions of customers onboarded
- 150+ brands launched
- 100+ suppliers integrated





Our Value Proposition

- ❑ Private Label Mobile Wallet & Debit Card Enablement
- ❑ Converging Services Billing System to Launch Wireless and Telehealth Enablement
- ❑ Turnkey SAAS Solution
- ❑ Fast and Low Cost to Market
- ❑ Private label Customer Self Care via Web and Mobile App or Full API suite
- ❑ No Cost & Completely Secure Private Label Merchant Processing Enablement
- ❑ Robust Supplier Ecosystem including integrations into: Plaid, US ACH, Credit Card Processing, International Bank Out, ATM, Debit Card Processing (GPR Reloadable and Gift card), PayPal, Venmo, SWIFT, Zelle, Push to Debit, International Mobile Wallets, Best Buy, Priceline, Groupon, & 300,000 Plus Cash In / Out locations.





Why Unified Signal?



We know Service Enablement

Unified Signal has over 25+ years of experience in wireless and 15 years with fintech. We have launched over 150 brands and onboarded well over 2 million customers over the last 2 decades.



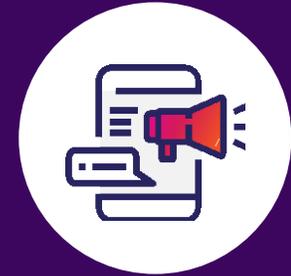
We've done the hard work

We're your one-stop-shop for expanding your brand into many different services. By choosing to work with Unified Signal, you can save on time and resources in implementing fintech, wireless, home telephone, 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 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 will add massive value to people in every spectrum of life from low income, no-credit history, and immigrants to highly banked / overbanked consumers.



Benefits to Your Brand

Generate \$4-\$20
incremental profit
per customer per
month

Enhance
customer
loyalty

Significantly reduce
or eliminate credit
card merchant
processing fraud

Drive
incremental
store or web
traffic

Better data and
customer insights

Increase product
diversification
and brand equity

Reduce employee
turnover and payroll
costs and increase
employee satisfaction

Reduce / eliminate
credit card merchant
processing fees



Why Choose Unified Signal?

- Generate an additional \$4-\$20 per subscriber per month in incremental net profit.
- Offer your customers better deals on value added products and services to promote your brand loyalty.
- Increase in-store and in-app traffic to help improve customer satisfaction and drive incremental foot traffic into stores.
- Remove the cost of collecting subscriber payments and reduce to eliminate consumer fraud.
- Significantly reduce payroll costs and freely process commission payments to your customers, distributors, employees, and supplier ecosystem.
- Increase market penetration through powerful referral program management and subscriber engagement.
- Enter the money remittance market and capitalize on domestic and international money movement. Move money in real time to 80% of the world's population at a fraction of the cost or even for FREE.
- 25+ Year history of enabling successful enterprise companies: Microsoft, ESPN, Organo, OGPAY / ODC, UPFI, GFT, Game Time Wallet, Venti Global, Beyond Wallet, AllFi, DNERO, and many more.

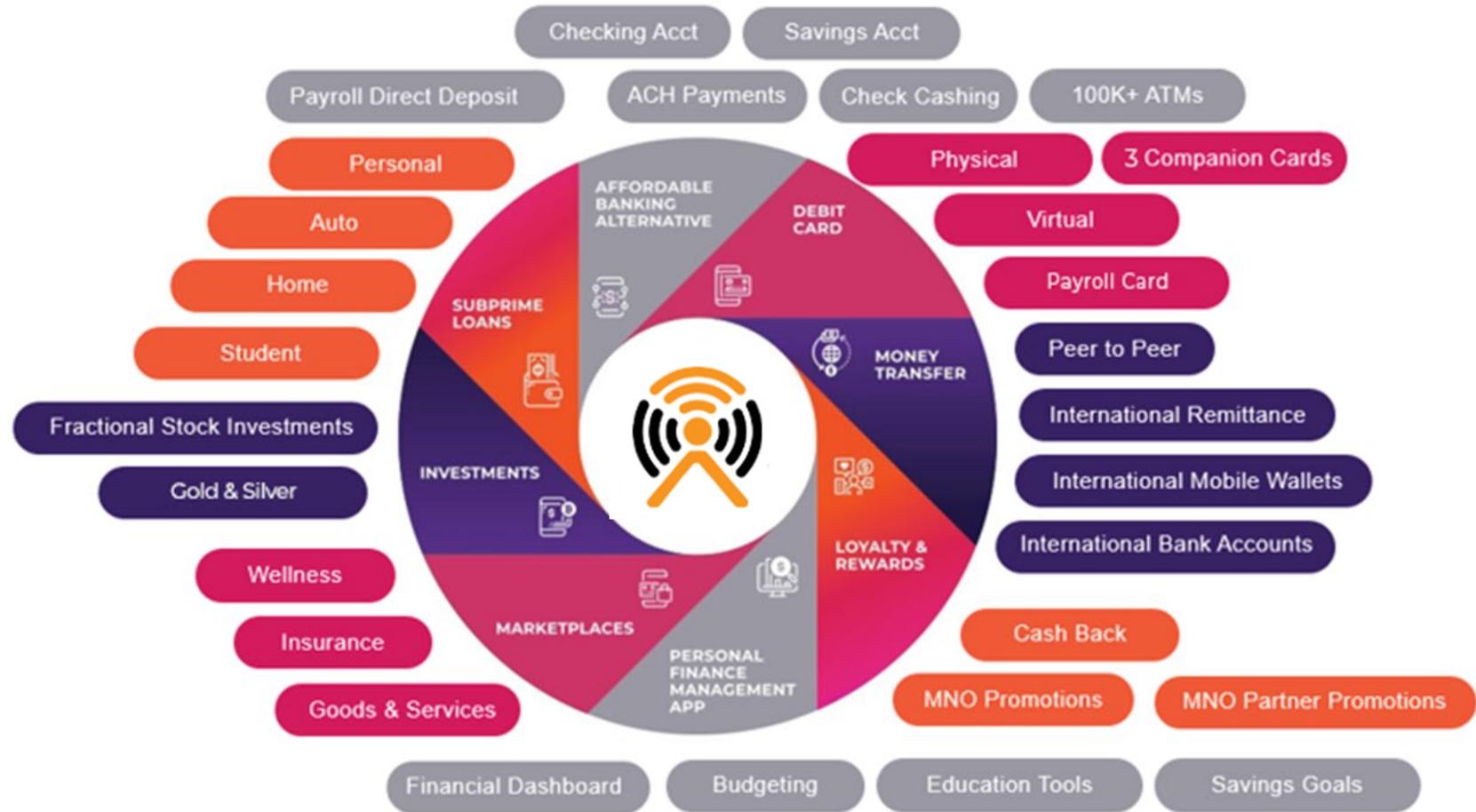




Complete Turnkey Ecosystem

THE FUTURE OF YOUR BRAND

- With a Unified Signal 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.
- Clients can add their existing products and services into our ecosystem.





Supplier / Partner Ecosystem



100+ Supplier / Partner Ecosystem
25+ years of B2B integrations

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



Unified Signal: Fintech Enablement Models

MyTime, Genesis, or AllFi Branded QuickStart: Prebuilt brands to enable you to launch quickly

SAAS Private Label Model: Complete Private Label (45 - 90 days)

Enterprise Code Instance License: Built for larger enterprise grade clients and allows for enablement of other brands and ability to completely customize and control solution (4 - 5 months)

Fintech Ecosystem

CORE ENABLEMENT FUNCTIONALITY

LOAD 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
- Approved Retail Locations including CVS, Walgreens, 7-11 and more



Payroll

- Employer Payroll

← OFFLOAD MONEY

Financial Institutions

- Global Bank Accounts
- International SWIFT
- Wire Transfers
- Global ATMs

Peer to Peer

- Send Money

Other Payment Technologies

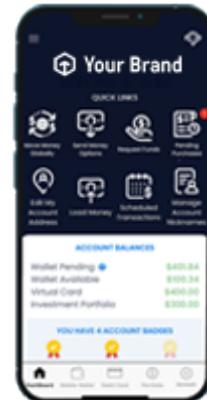
- ATMs
- Zelle
- Any US Debit Card
- Paypal / Venmo
- Apple Pay / Google Pay
- Approved Retail Locations

Purchases

- Virtually any merchant globally that accepts Mastercard



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



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 Unified Signal helps its clients:

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

By implementing the Unified Signal 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 there 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 Unified Signal 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 Unified Signal 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.

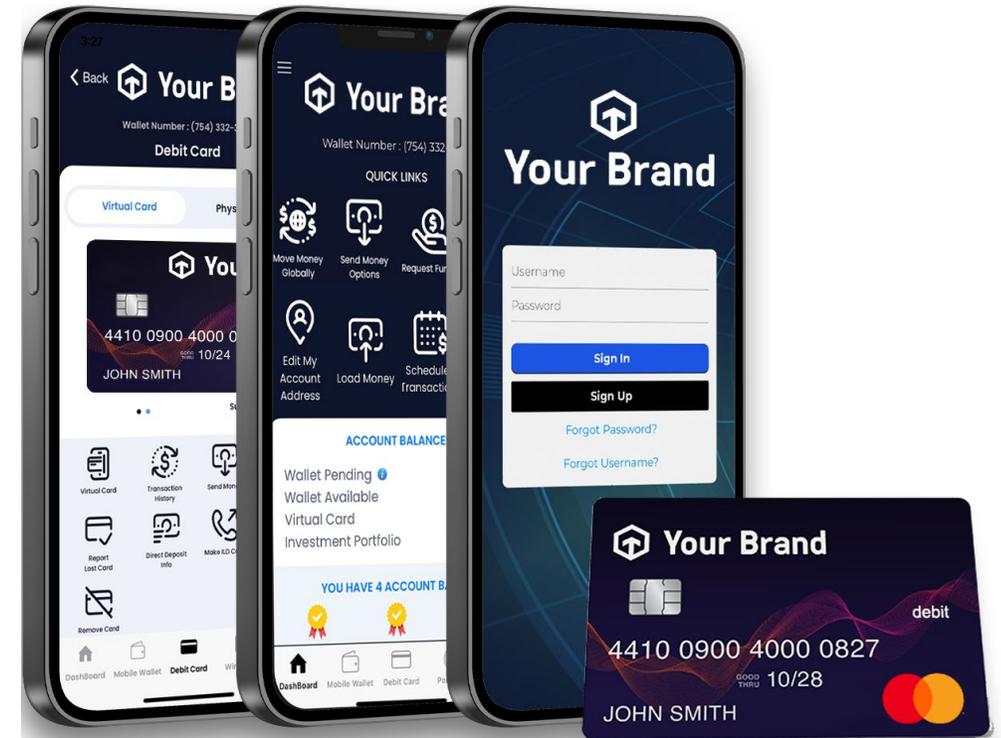
Fintech Suite of Services

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). Also launch a private label worldwide **non reloadable non-KYC virtual card**.
- **Full Private Label UI integration or** Implement our **300+ JSON APIs**.
- Move funds in **real time anywhere in the world and even for FREE**.
- **\$0 Transaction Cost** 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. **No** merchant processing fraud.
- Receive money from customers **in real-time** vs waiting for 3-4 days for funds to clear.
- **Speed up** time to process transactions by 50%.
- Security: **Securely** authorize transactions using data app third party authentication as well as biometric verification. Customer never needs to provide any proprietary credit card / banking information which can later fall into the wrong hands.



**Private label mobile application
or
Full API suite to build your own custom app**



3 Account Balance System

Mobile Wallet Balance:

- All Mobile Wallet accounts are off network and completely secure and can be set up to payout an APR to customers. Most clients pay out 2% to 3% APR which is 2x to 3x what banks offer.
- There are no monthly costs or fees for mobile wallet accounts and we recommend clients do not charge customers as well.
- Customers can move money to any other wallet holder on our global network for FREE and in real-time.
- Customers can move money to their virtual and physical debit cards as well as companion cards anywhere in the world for FREE and in real-time.

Reloadable Virtual Debit Card Balance:

- Recommended Use Case: Ideal for online purchases up to \$20,000. Customers should maintain a minimal or preferably zero balance on this account and only transfer the necessary funds from their Mobile Wallet Account to their virtual debit card just before making a transaction. All transfers from mobile wallet to virtual debit card are always FREE and completed in real-time. This money movement strategy eliminates any financial exposure when hackers try to use your customer's debit card information. They see a \$0 balance and move on to their next victim. Now your customers can shop online without the risk of providing their sensitive credit card or banking information to the public web and all funds on the virtual debit card are FDIC insured. We call this our '**Financial Firewall**'.

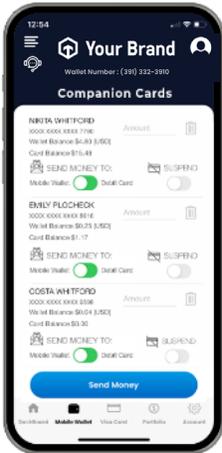
Reloadable Physical Debit Card Balance:

- Because the physical debit card is chip based and NFC tap to pay, the security on use is much higher, so customers can keep smaller balances on their physical debit card. Customers can again FREELY transfer money from their Mobile Wallet Account to their Physical Debit Card in real-time and for FREE, so your customers still don't need to store large amounts of money on their physical debit card in case it gets lost or stolen. If their card is stolen or compromised, they can suspend their card in seconds with our award-winning mobile app they can even move back all the funds from their physical debit card to their mobile wallet account in seconds. This ensures the safety, security, and integrity of your customer's money. All funds on their physical debit card are again FDIC insured.

Fintech Feature set

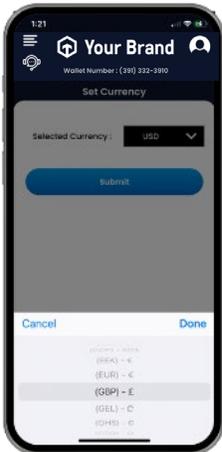
Companion Cards

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. Send money to companions cards in real time and for FREE. Customers can even monitor their companion card transaction history.



Worldwide mobile wallet with multi-currency multi-lingual support

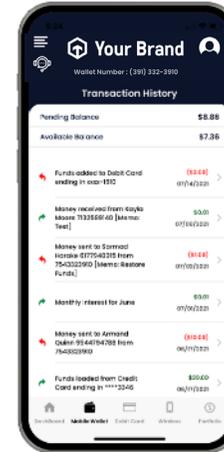
Customers can set their fiat currency to any major currency offered around the world. Support for 100+ fiat currencies and 15 languages. Additional languages can be added upon request.



Mobile Wallet Account

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

Offer your customers an alternative banking solution and save them all their banking fees and additional charges for NSF.



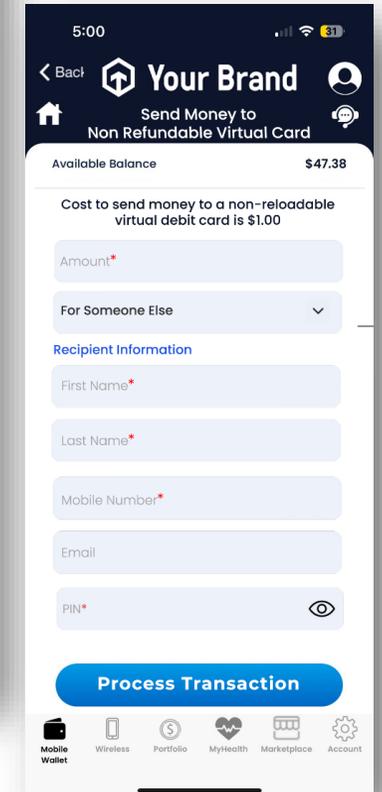
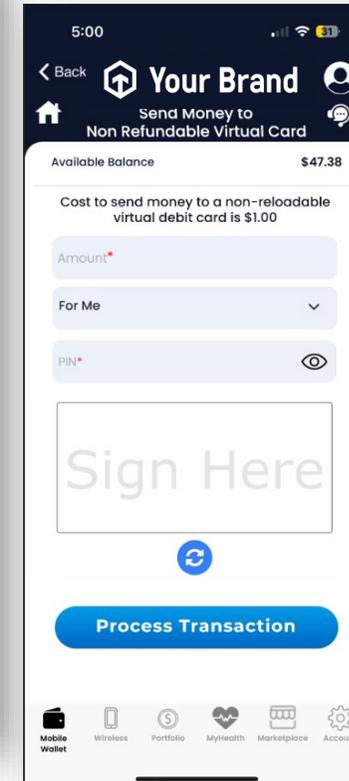
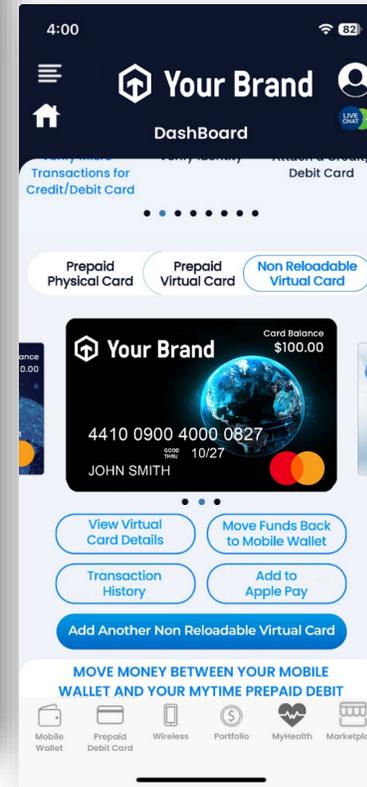
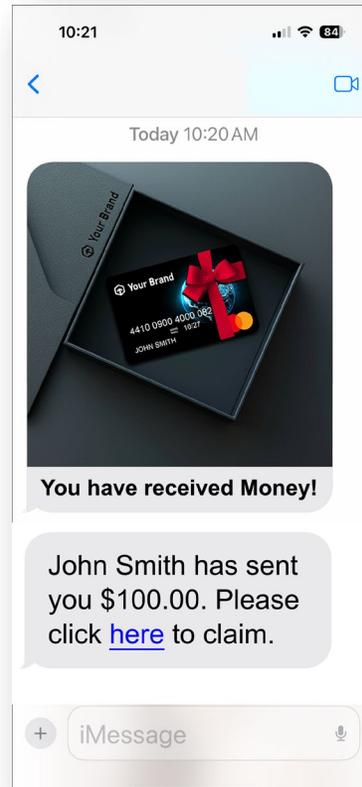
Micro loans / Product Financing

Clients can offer their customers micro loans \$1,000 or larger. Customers receive funds instantly on their debit card and agree to simple payback terms. Great for helping customers with financing larger purchases or helping bridge customers until their next payroll hits.



Non-Reloadable Virtual Card

- Clients can launch a Global private label non-KYC non reloadable virtual card.
- Clients can now pay commissions, rewards, payroll, and royalties to anyone around the world. This can be done one a time, via JSON API, or in batch using a CVV file.
- Recipients all receive a FREE mobile wallet to go with their virtual debit card.
- Recipients can move money from their non reloadable virtual debit card to their mobile wallet for FREE and in real time.
- Recipients can quickly access their funds and Send to any bank account, Zelle, push to debit card, and even withdraw money at supported ATMs.





1099 / W2 Payroll Services

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 up to 25% off products and services through instant rebates to mobile wallet account.
- Access to Portfolio section where employees can buy / sell: gold, silver, and stocks.
- Customers earn 2% to 3% APR on all funds in their mobile wallet, which is 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 40 countries, in 100 currencies, and 15 languages.
- State of the art AI security and funds are FDIC insured.
- Private label mobile wallet and debit card program.





Security / Anti-Fraud System

OUR SOLUTION IS BUILT FOR MAXIMUM SECURITY

We protect you and your customers

Debit Card Balances:



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 funds on debit cards are FDIC insured.
- Anti DDOS and Bot protection from Cloudflare and AWS.
- 25+ years in production, millions of transactions a day, 350 million plus attempted hacks, 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: 6465812472 Email: Armaquinn@gmail.com MW Number: 6465814270 IP Address: 2601.589.4607.5140:DS62:5359.9018:1a63 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 712,733,7917) NYC (Mostly Mobile)' Active Number: No Info Number Line Type: No Info Risky Number: No Info	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 Stibley Memorial Hwy Llydale, MN 55118 Country: United States Of America Phone: 9823457628 Email: Erlin@unifiedsignal.com MW Number: 9823457628 IP Address: 190.129.188.138 IP Location: Gurgaon - Haryana - India	Email Fraud Score: 9 Email Overall Score: 4 IP Score: IP Score: 75 Phone Location: Active Number: Yes Number Line Type: Test MW No# Risky Number: No Info	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 McLab Apt 22 Pompano Beach, FL 33069 Country: United States Of America Phone: 9175834881 Email: Armaquinn@gmail.com MW Number: 9175834881 IP Address: 2601.589.4607.5140:CS6c:3543.A3f0 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: Sec#945)' Active Number: Yes Number Line Type: Wireless Risky Number: No Info	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 Unified's custom private label mobile app
- Supports 15 languages and over 100 fiat currencies.
- Completely rules based and customizable by client.
- Client can also build their own POS an integrate into existing data app using Unified Signal's 300+ JSON APIs.

Your Brand Language - English

Account Information Home Address Account Security Mobile Wallet Prepaid Debit Card Accepting & Approval

Select Country * Distributor / Referral ID

Country Code * Mobile Number * Display Currency *

United States of America v1 999-666-6664 USD (currency is held in USD)

Use Alternate SMS

I wish to be able to load funds from a debit/credit card or checking/savings account and have a balance greater than \$500

Load Instantly via Credit/Bank Debit Card

Your Brand Language - English

Account Information Home Address Account Security Mobile Wallet Prepaid Debit Card Accepting & Approval

Add a Prepaid Debit Card Account to my Mobile Wallet Account

Virtual Prepaid Debit Card Physical Personalized Prepaid Debit Card

Use funds on your virtual card to top goods and services. (PINs try to keep in close to a \$0 fee possible on the card and money funds from your mobile wallet on your virtual card only when you wish to top something. This way your card information is compromised, then your funds are secure. This creates a "Financial Firewall" between you and the merchant. This card is issued by Sutton Bank, Member FDIC, pursuant to license by Mastercard.)

Use funds from your physical card when buying goods and services at a retail location. Also use this card as a funding source for Apple Pay, Samsung Pay, Amazon Pay, and Venmo. You can keep a higher balance on this card as this being used only by trusted sources or physical retail locations. This will create a "Financial Firewall" between you and merchants. This card is issued by Sutton Bank, Member FDIC, pursuant to license by Mastercard.)

The MyTime Wallet Prepaid Debit Card requires that we validate your identity. This validation is FREE of charge and does NOT affect your credit. The max balance allowed on each card is \$20,000.

Personalized Card with ID, Verification (\$20,000 max balance)

If you wish to enroll in our MyTime Prepaid Debit Card and require a balance greater than \$500 and/or need to load funds with a credit card or savings/checking account, then we will need to validate your identity. This validation is free of charge and does not affect your credit. The max balance allowed on this program is \$20,000.

Virtual Card Nickname * Physical Card Nickname * SSN / ITIN / TIN *

Billing Address Use Personal Information for Billing Address Shipping Address Use Billing Address for Shipping

MyTime Wallet User Agreement MyTime Wallet Cardholder Agreement Patriot Act Disclosure Privacy Policy Electronic Communication Delivery Policy

Your Brand Language - English

Account Information Home Address Account Security Mobile Wallet Prepaid Debit Card Accepting & Approval

Street Address *

123 West Main Street

Apartment, Suite, Building

City *

State *

TEXAS Zip Code *

73200

* Means the field is required.

Your Brand Language - English

Account Information Home Address Account Security Mobile Wallet Prepaid Debit Card Accepting & Approval

Add E-Signature

MyTime Wallet User Agreement MyTime Wallet Cardholder Agreement Patriot Act Disclosure Privacy Policy Electronic Communication Delivery Policy

* Means the field is required.

Your Brand Language - English

Account Information Home Address Account Security Mobile Wallet Prepaid Debit Card Accepting & Approval

Username *

Tester@11

Hint for a secure username
Use 1 to 40 characters. You may use letters, numbers, and special characters. Email addresses are allowed.

Password * Password Confirm *

Hint for a secure password
You may use letters, numbers, and special characters. Email addresses are allowed. Password must be between 8 and 20 characters long and contain at least one lowercase character, one uppercase character, one number, and one special character.

✓ 1 Lowercase & 1 Uppercase
✓ 1 Number & 0-9
✓ Special Character (e.g. !@#\$%^&*~_~)

At least 8 Character

✓ Password Strength: Strong

✓ Password Matches

PIN * Confirm PIN *

..... (4 digits) (4 digits) PIN Matches

Security Question * Security Answer *

Dog Fido

Create your own security question and answer. This is a very secure method for us to verify who you are during a customer service call.

Date of Birth * (Month-Day-Year)

01 - January 1 2000

PCI Security Standards Council

* Means the field is required.

Previous Next

Your Brand Language - English

Account Information Home Address Account Security Mobile Wallet Prepaid Debit Card Accepting & Approval

Submit Order



Customer Web Dashboard

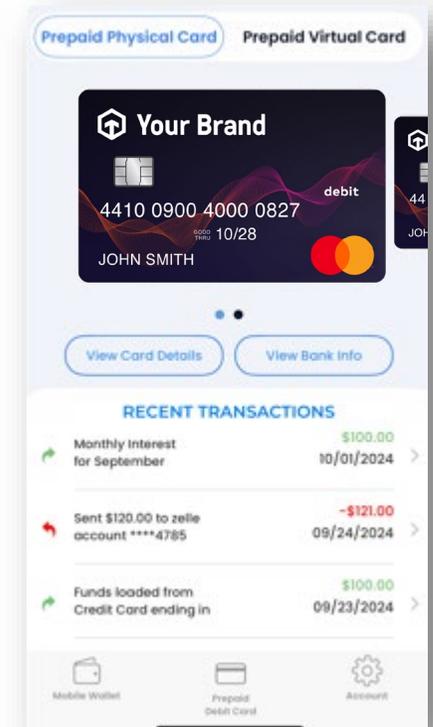
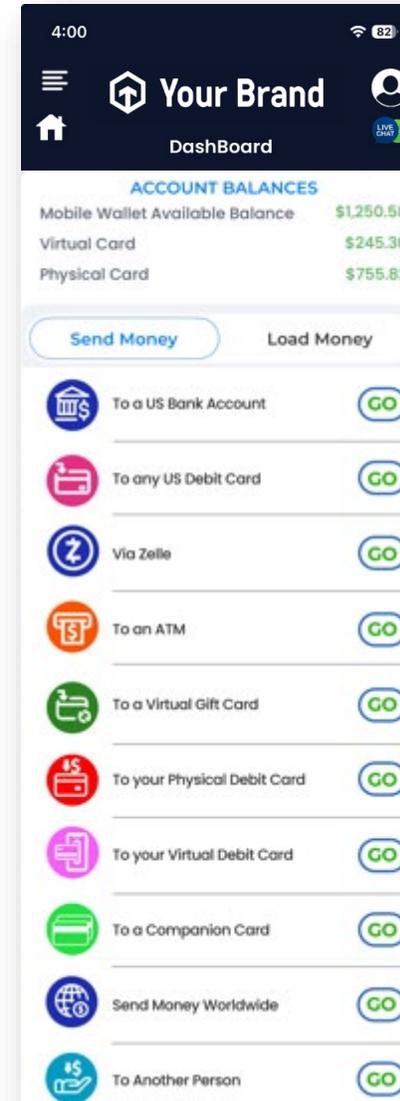
- Customer Dashboard is available in as web customer self care portal.
- Allows customers better visibility into what they need to do to set up their account and maximize utility.
- Easy navigation to most used functions.
- Usage statistics to help with personal financial management.
- Completely rules based and customizable by client.
- Each section is a widget that can be moved, modified, or removed. Clients can create their own widget and add to dashboard as well.

The screenshot shows a user interface for 'Your Brand' with a navigation bar at the top containing links for Home, Back, Help Ticket, Log Out, USD, and Language (English). Below the navigation bar, the user is greeted with 'Welcome John Smith!'. The dashboard is divided into several sections:

- ACCOUNT BALANCES:** A table showing Mobile Wallet Number (7543323910) with a balance of \$4.55, Prepaid Physical Card at \$0.00, and Precious Metals at \$0.33. A 'View Transactions' button is present.
- YOUR ACCOUNT STATUS:** Two rows for account suspension. The first row is for Mobile Wallet Account (7543323910) with a 'Suspend' button. The second row is for Ruben xxxx-8736 (Prepaid Physical Card) with a 'Suspend' button.
- SECURITY STATUS:** Shows 'Identity Verified' and 'Last 4 of SSN#: XXXX-XX-3099'.
- HELP:** A section for 'MY SUPPORT TICKETS' with a 'Start New Ticket' button.
- NOTIFICATION METHODS:** A section with a table showing 'Method' and 'Both'.
- SEND MONEY / LOAD MONEY:** A central area with two columns of options, each with a 'GO' button:
 - SEND MONEY: To a US Bank Account, To any US Debit Card, Via Zelle, To an ATM, To a Virtual Gift Card.
 - LOAD MONEY: To your Physical Debit Card, To your Virtual Debit Card, To a Companion Card, Send Money Worldwide, To Another Person.
- YOUR PREPAID VIRTUAL CARD:** Shows a card with balance \$100.00, card number 4410 0900 4000 0827, and name JOHN SMITH. Includes 'View Card Details' and 'View Bank Info' links.
- YOUR PREPAID PHYSICAL CARD:** Shows a card with balance \$0.00, card number 4410 0900 4000 0827, and name JOHN SMITH. Includes 'View Card Details' and 'View Bank Info' links.
- Bottom Banner:** A blue banner stating 'YOUR ACCOUNT CAN HAVE UP TO 3 COMPANION CARDS' and 'You currently have 0 companion cards, would you like to add another?' with an 'Add Companion Card' button.

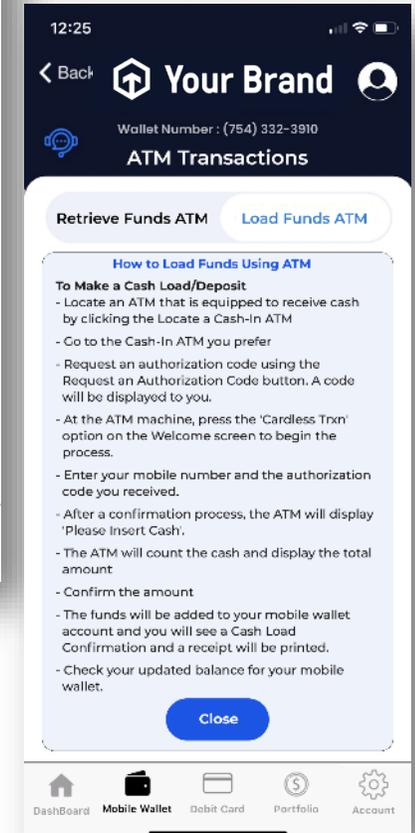
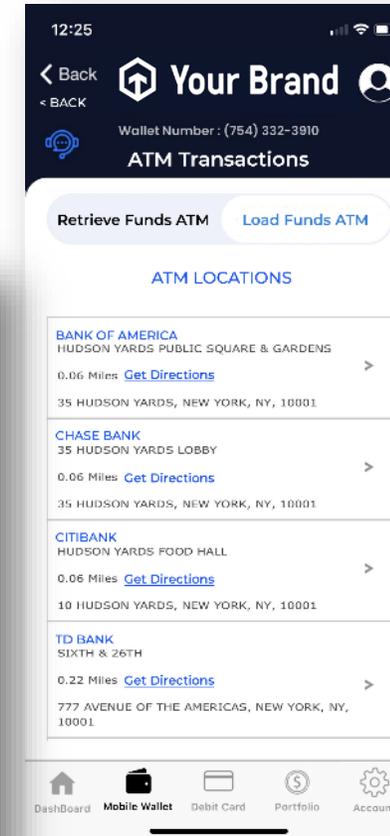
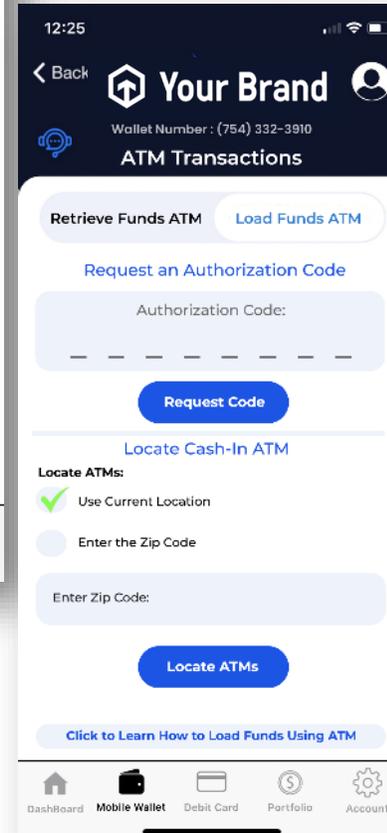
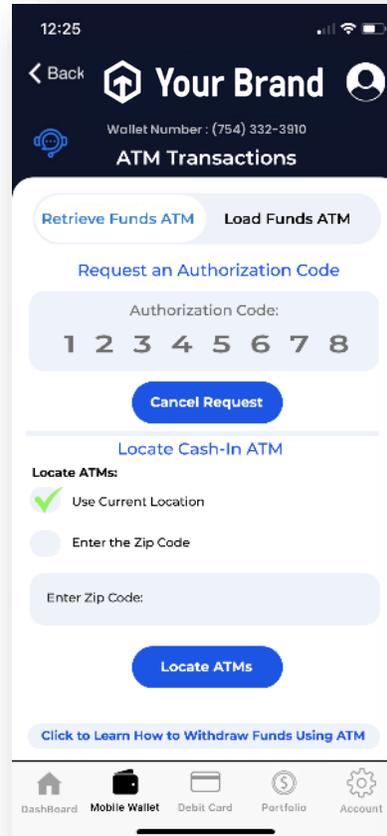
Mobile Application Dashboard

- Customer Dashboard is available on our private label mobile application.
- Allows customers easy access to all the functions that they need to use all in one simple screen.
- Easy navigation to most used functions.
- Mobile App is completely private label and rules based and customizable.
- Dashboard is broken down into sections or what we call 'Widgets'. The Main dashboard is completely configurable including the choosing and custom sorting of available dashboard Widgets. Choose from over 10 existing Widgets including: Quick Links, Send / Load Money, Debit Card, Recent Transactions, Badges, Money In and Out Graph, Account Balance Graph, and Refer a Friend.
- Create your own custom widget and implement in days. You think it... We build it...



Retail Load / Offload

- Load cash funds to our Prepaid Debit Cards using Mastercard recharge in over 100,000 locations across the US including grocery stores, Target, CVS, Walgreens, & 7-11. Customers can withdraw money at virtually any ATM worldwide.
- Customers can load / offload funds directly to their mobile wallet via ReadyCode (formerly NCR 360) 55,000 ATM locations worldwide.
- Mobile wallet users can send funds for Domestic Cash Pick Up at over 300,000 approved locations around the world including over 100,000 US locations.





Cross Border Payments

International Money Remittance through our MCN (Mobile Clearinghouse Network)

- Compete in the international money remittance space and capitalize on the \$150 trillion-dollar industry.
- 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 to over 80% of the world's population including global wallets.
- 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 much safer.
- Unified Signal 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 wireless customers across the world.

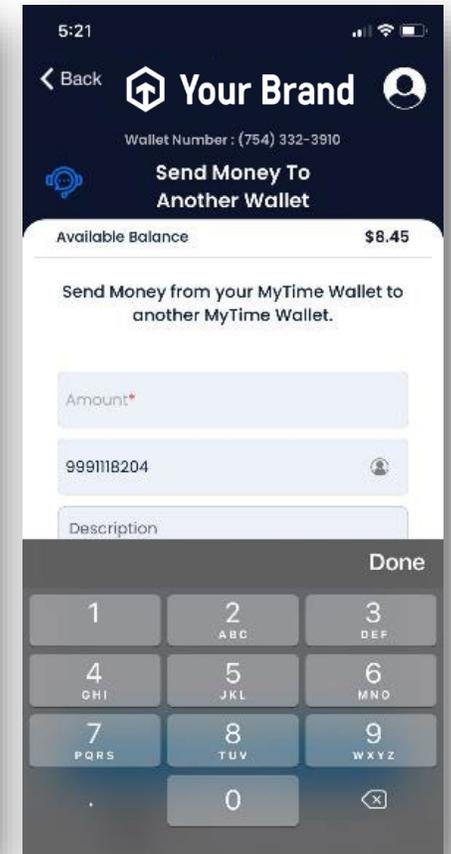
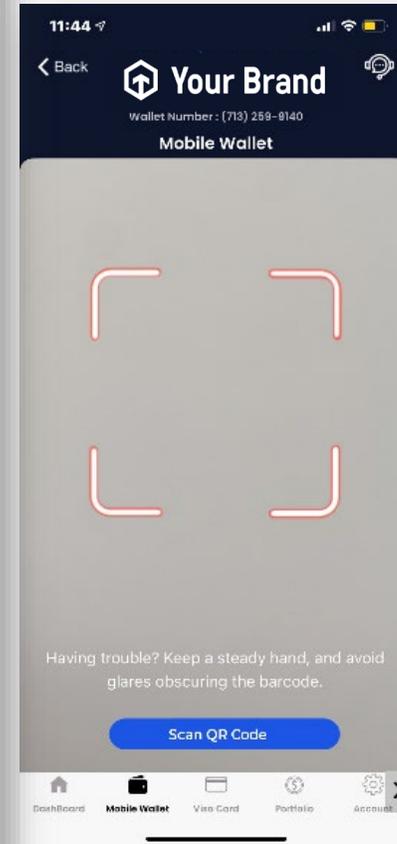
The screenshot displays the 'Your Brand' mobile app interface, specifically the 'Send Money' section. The user is identified as Ruben Nicholls. The interface is divided into several sections:

- ACCOUNT BALANCES:** Shows Mobile Wallet Number (7543323910), Mobile Wallet Available Balance (\$0.55), Prepaid Physical Card (\$2.00), and Precious Metals (\$1.79). Buttons for 'Load Money' and 'View Transactions' are present.
- YOUR ACCOUNT STATUS:** Shows Mobile Wallet Account (7543323910) and a 'Suspend' button.
- SECURITY STATUS:** Shows 'Identity Verified' and 'Last 4 of SSN: XXXX-XX-3099'.
- MOVE MONEY GLOBALLY WITH MCN:** This section is the primary focus, showing a flow for sending money. It includes a 'Select Country' dropdown menu with options like Anguilla, Antarctica, Antigua and Barbuda, and Argentina. Below this, there are radio buttons for 'New Transaction', 'Existing Recipients', and 'Transaction History'. The 'New Transaction' option is selected.
- Transfer Amount:** A text input field containing '100.00' and a 'Back' button.
- CHOOSE PAYMENT NETWORK:** A table comparing different payment networks based on various criteria.

SELECT	PAYMENT NETWORK	MAXIMUM TRANSFER AMOUNT	TRANSFER FEES	TOTAL COST	FxRate	RECIPIENT CURRENCY	RECIPIENT RECEIVES
		\$50,000.00 USD	\$3.00 USD	\$103.00 USD	FxRate : 990.00ARS	ARS	99000.00 ARS

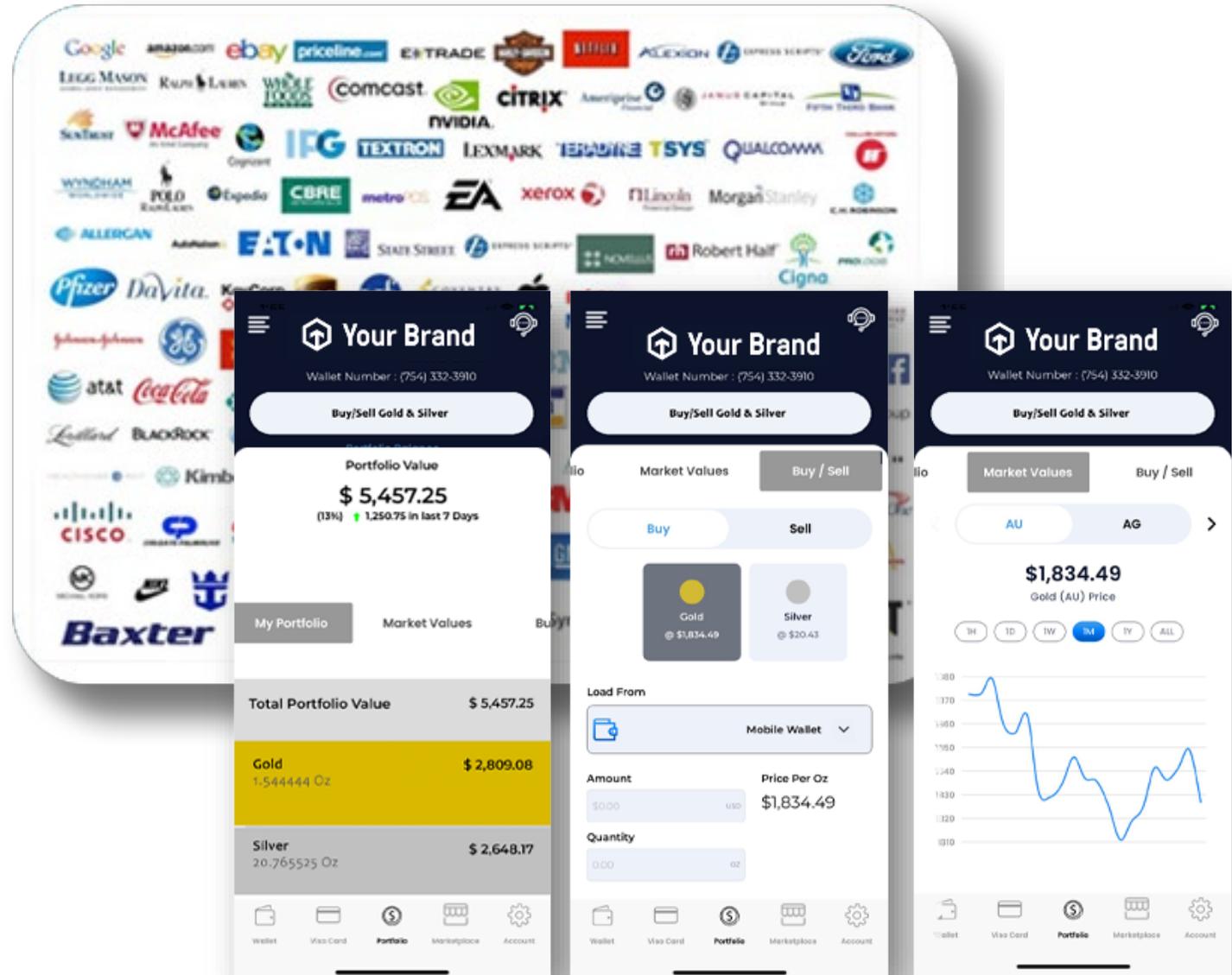
Send / Receive Funds via QR Code

- 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.



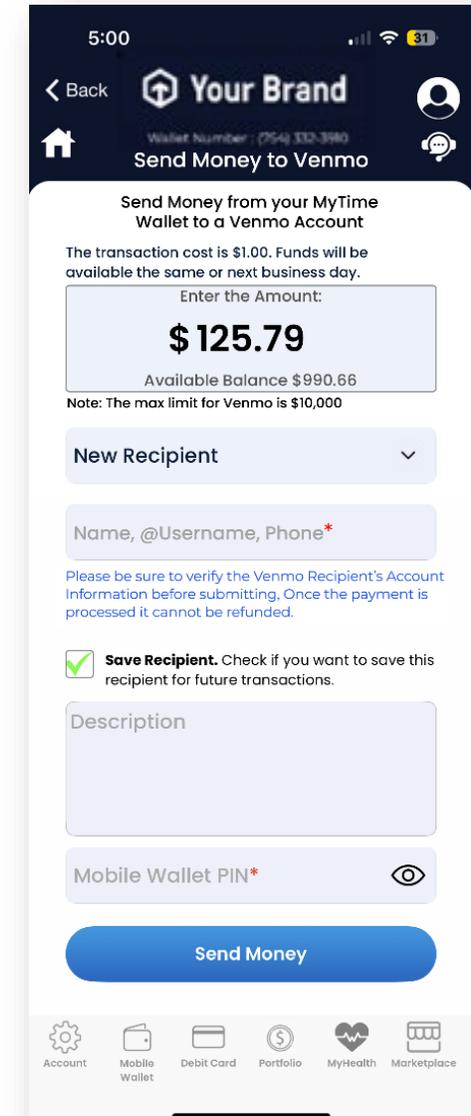
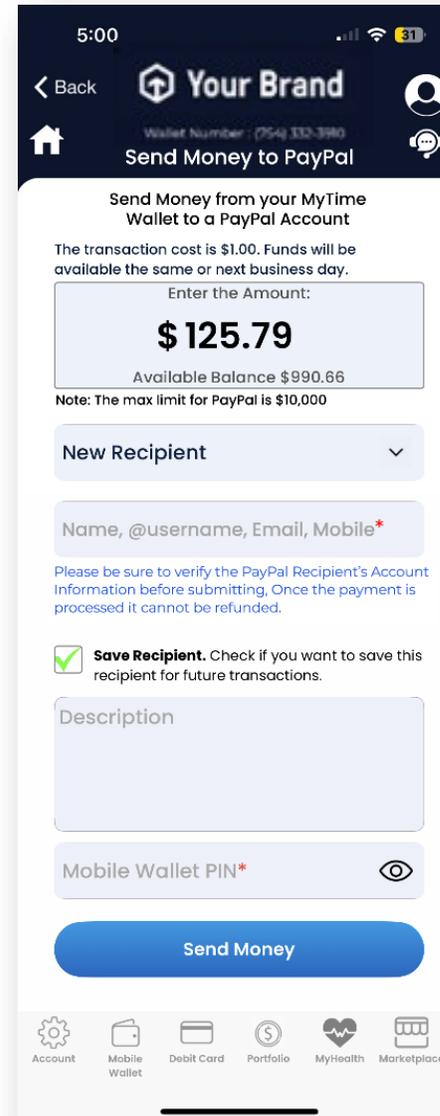
Portfolio: Buy / Sell

- Customers can buy gold and silver as well as stocks.
- All sell transactions are processed in real time.
- Funds sent to mobile wallet or debit card.
- Easy Interface for customers.
- Fractional stock trading.
- Enables any merchant to accept gold and silver or stocks as a payment method.
- Offloading money to Gold and Silver is great for customers that live in hyper inflation countries.



Send to PayPal / Venmo

- Mobile Wallet Users now have the ability to send money from their available Mobile Wallet Account Balance to a Verified US PayPal Account Holder where the recipient will receive the funds in minutes.
- Mobile Wallet Users also have the ability to send money from their available Mobile Wallet Account Balance to a Verified US Venmo Account Holder where the recipient will receive the funds in minutes.





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 4% 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 2-4 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 customer data, making customers more confident to purchase your goods and services.

MyTime Customer Payment Processing

CUSTOMER TYPE

New Customer Mobile Wallet Holder

MOBILE WALLET TRANSACTION

Mobile Wallet Request Credit/Debit Card

CREATE TRANSACTION *

Customer Mobile Wallet number: *

Description:

Amount: * (Amount must be greater than processing fee \$)

Tip:

ADD E-SIGNATURE

MyTime Wallet User Agreement

PROCESS TRANSACTION

* means the field is required.

Your Brand

Wallet Number: (754) 332-3910

Kid Mobile Customer Payment Processing

CUSTOMER TYPE

New Customer Mobile Wallet Holder

Prepaid Debit Card Wireless Portfolio Myhealth Marketplace Account

Your Brand

Wallet Number: (754) 332-3910

New Customer Mobile Wallet Holder

TRANSACTION TYPE

Mobile Wallet or Card Card Reader

PERSONAL INFORMATION *

Prepaid Debit Card Wireless Portfolio Myhealth Marketplace Account

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.





Online Retail Marketplace

Allows customers to buy goods and services from a variety of retailers including: Best Buy, Groupon, Priceline, and more.

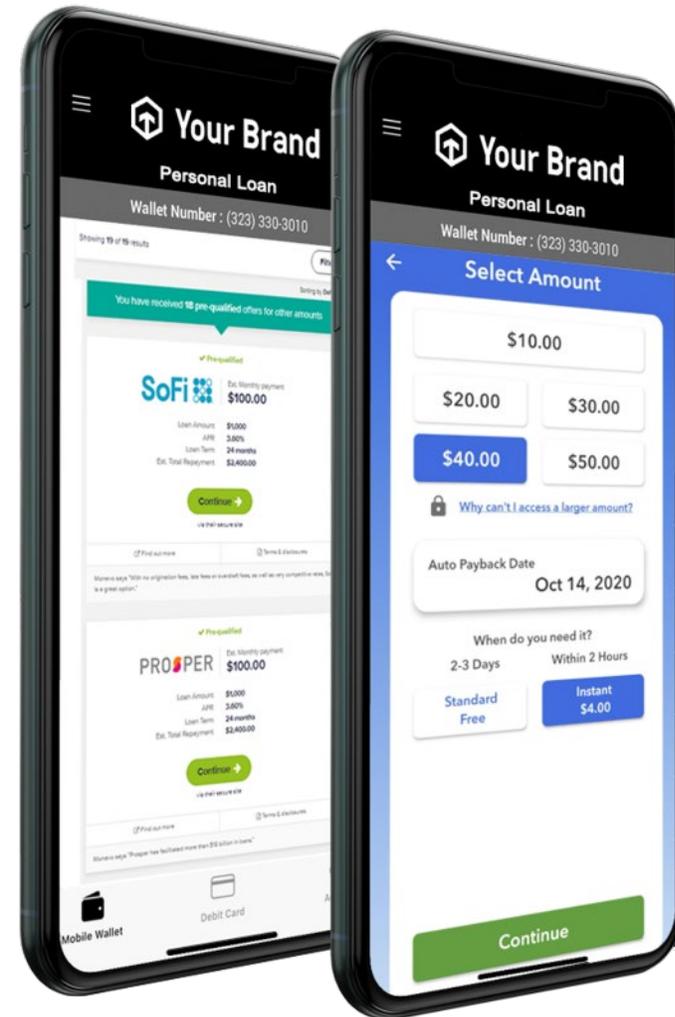
- Customer purchases goods and services at a significant discount to retail by earning rewards on every purchase.
- Customer can have product shipped or pick up at a physical location.
- No credit card or personal information is ever used.
- Customer uses funds from their mobile wallet to pay for goods 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.

The screenshot displays the 'Your Brand' online retail marketplace interface. The top navigation bar includes 'Home', 'Wallet', 'Prepaid Debit Card', 'Marketplace', 'Account', 'Portfolio Accounts', 'Wireless Mgmt', and 'MyHealth'. The 'Marketplace' section is active, showing 'Shop Our Partners' with logos for Priceline, Best Buy, Groupon, Aflac, Covered, TeleMedicine, and Wireless Services. A Priceline flight booking overlay is visible, showing search filters for Hotels, Flights, and Cars, and a list of radar detectors from Best Buy.



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 cleared to customer's prepaid debit card or bank account.



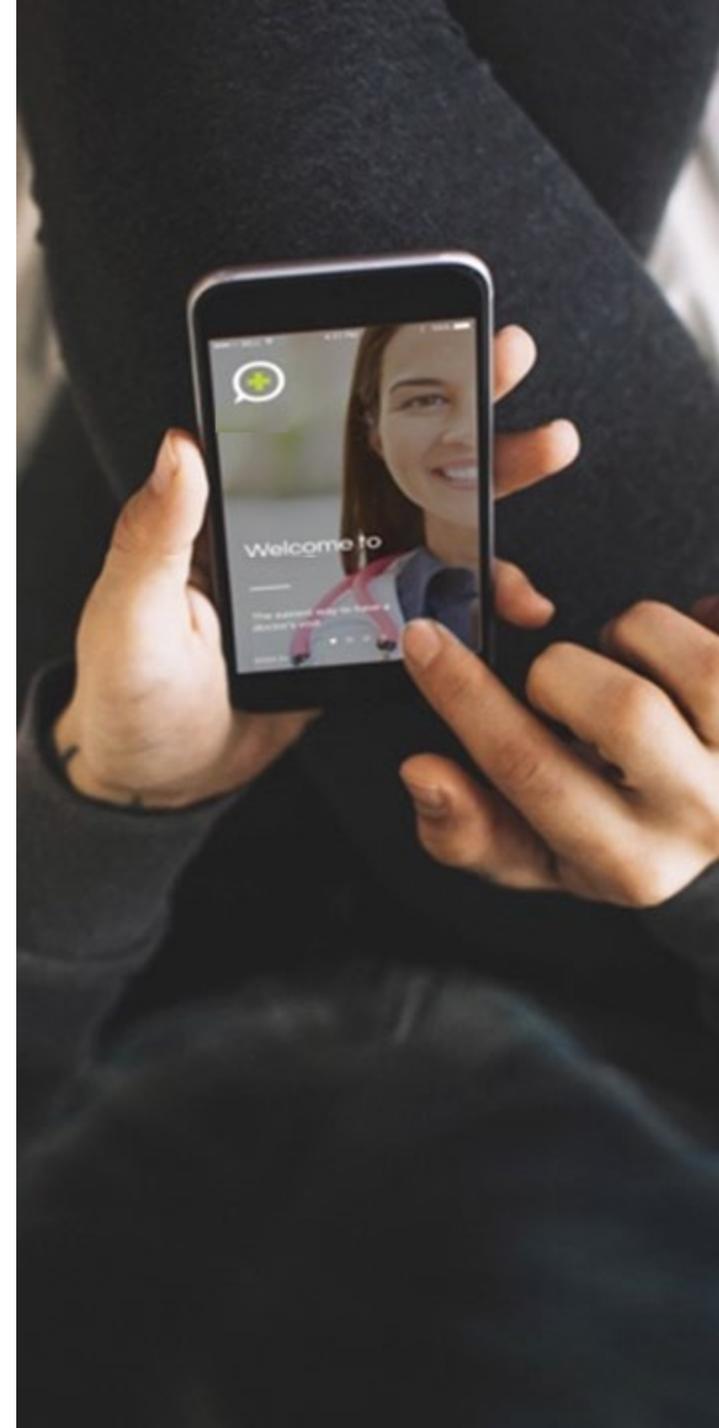
Unified Signal: Wellness Services





Wellness 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 again.”

- Tina M, Patient

BY THE NUMBERS

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



What therapy issues can be helped?

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



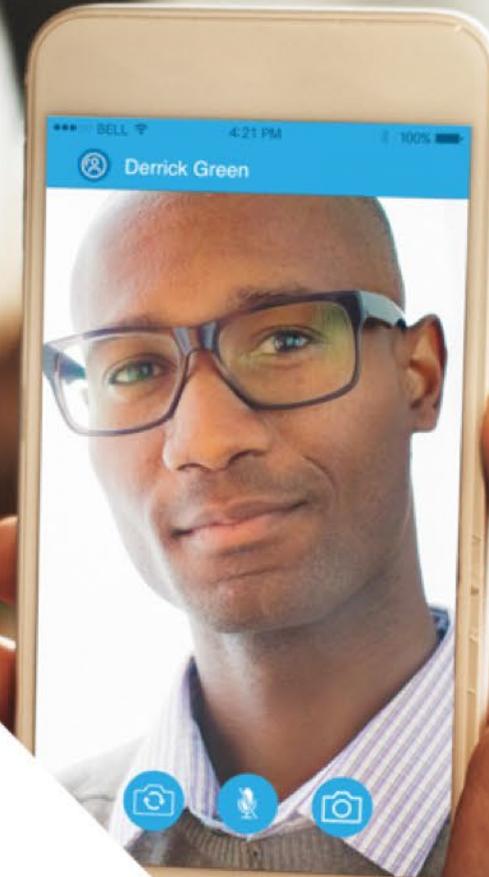
**The success rate
for Behavioral Health Treatment is
extraordinary.**

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

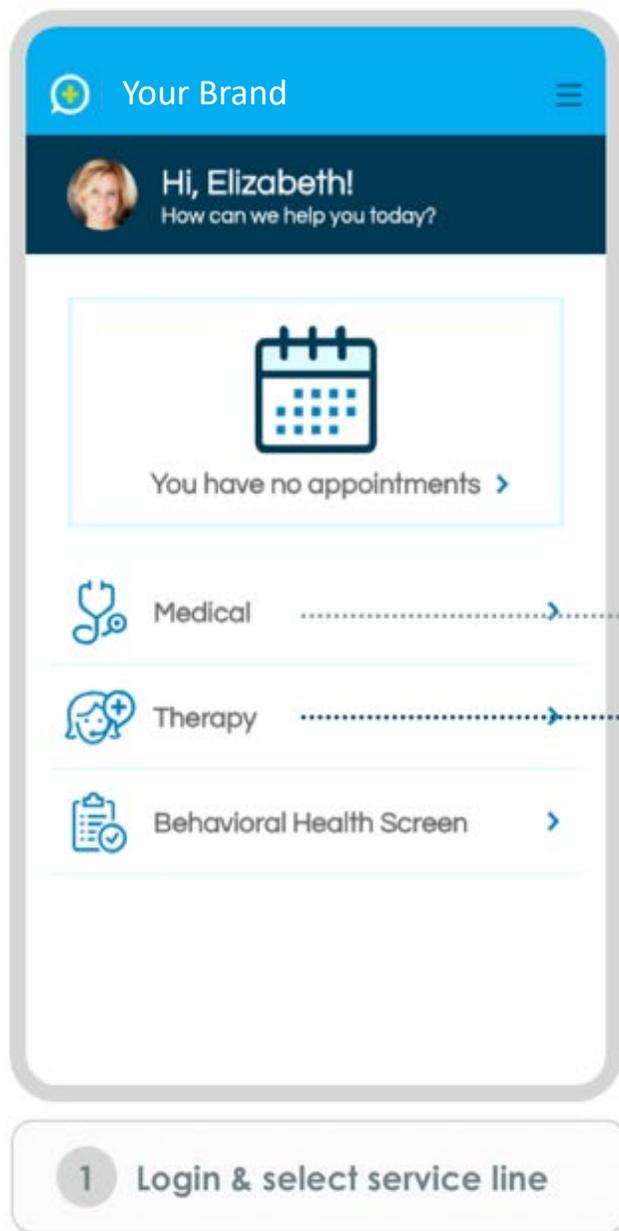
- **80%** for Bipolar Disorder
- **65-80%** for Major Depression
- **70%** for Addiction

Real Care

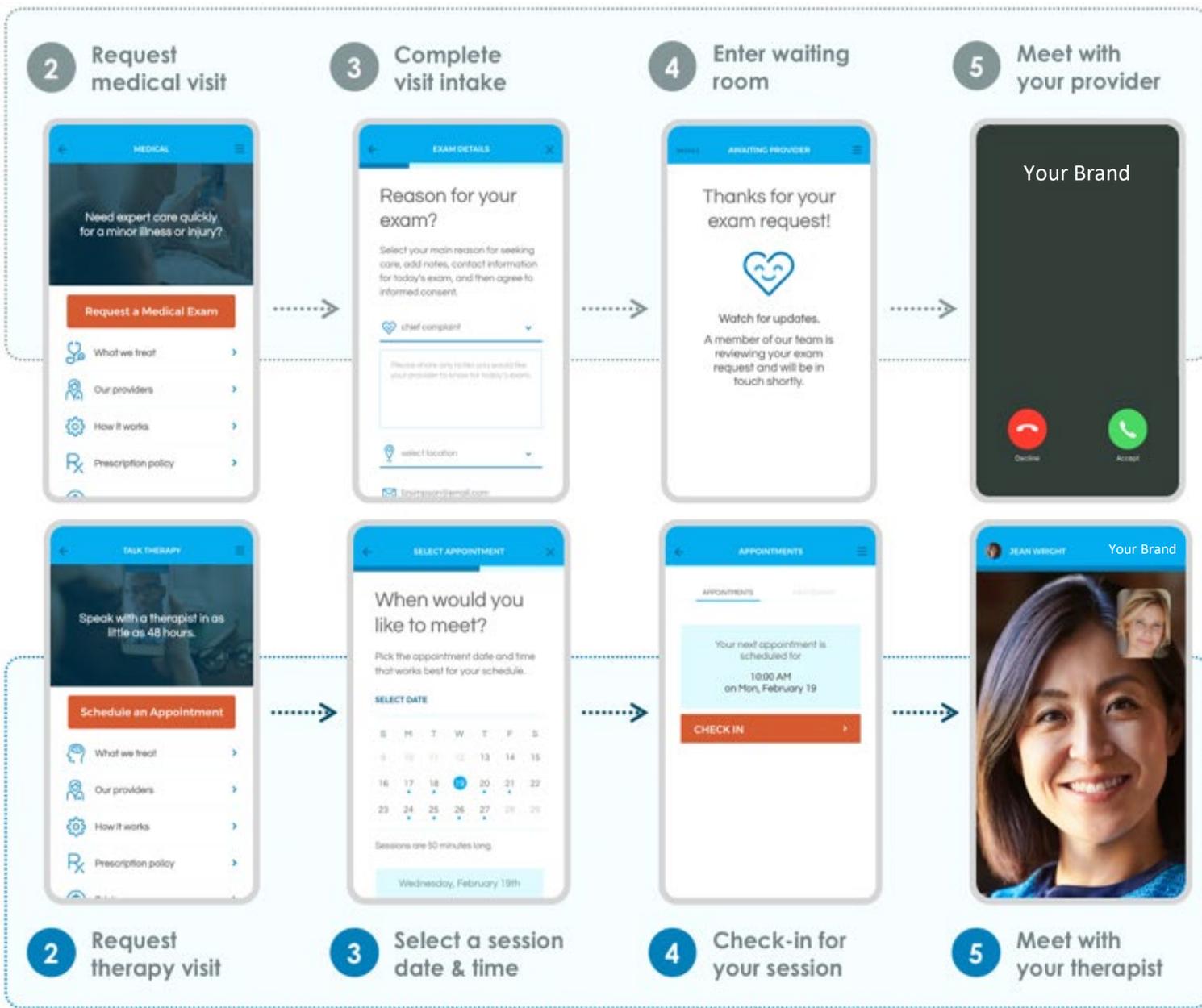
- **Recognition** – The system's confidential online screening tool is clinically proven to evaluate 14 domains of mental health for a comprehensive patient assessment as well as medical assessment.
- **Personalized Guidance** – Take advantage of a full healthcare team (licensed doctors, registered nurses, 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 bring 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.



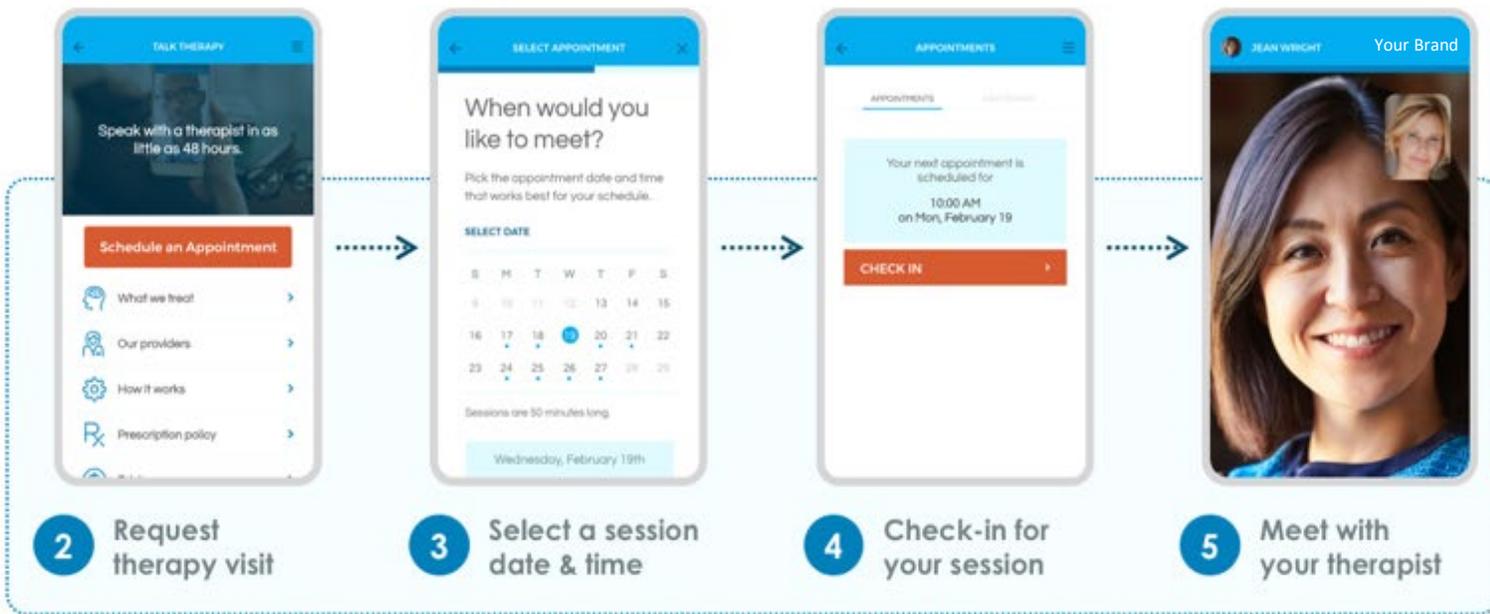
How it Works, Simple Solution



MEDICAL



THERAPY



Unified Signal: Value Added Services





VALUE ADDED SERVICES

Wireless Brand Enablement (cont)

❖ Product Features:

1. Launch new wireless brand in 3-4 weeks;
2. Complete private label;
3. Complete billing, rating, rev assurance solution;
4. Full CSR and self-care customer service modules;
5. Complete private label data application;
6. Complete dealer support and reporting package;
7. Taxation and multi-lingual support;
8. Support for Verizon and T-Mobile networks.

❖ Sales / Marketing Strategy:

1. Become a private label wireless provider to quickly penetrate additional sales verticals such as associations, affinity groups, multi-level marketing, as well as social marketing verticals.
2. Launch additional brands to target specific verticals with unique value propositions such as targeted ethnic markets.

❖ Profitability Impact:

1. \$3-\$5 per customer per month
2. Decrease in churn on existing subscriber base
3. Increase in competitiveness in the marketplace

VALUE ADDED SERVICES

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
- \$1-\$2 per customer per month net profit





Unified Signal: Next Steps- Turnkey Implementation



Implementation Timelines

COMPLETE SYSTEMS LAUNCH PROJECT PLAN

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



Thank you...

info@unifiedsignal.com

