



PORTFOLIO OVERVIEW



SEATTLE / TEXAS BASED WITH GLOBAL OPERATIONS

Global Headquarters: Austin, Texas, USA

Regional Headquarters:

Europe: Belgrade, Serbia

Asia-Pacific: Sydney, Australia

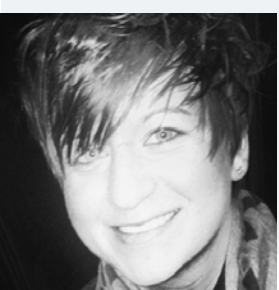
Canada: Kitchener, Ontario

CONTACT US

To request a demonstration, or to just discuss your project, please email us at:

info@unifiedsignal.com

or call **+1.800.884.4131**.



OUR STORY

At Unified Signal, we enable people and businesses to do more.

We develop technologies that empower our client's to expand into new and exciting technology frontiers. Our ideas and intellectual property are the foundation for our technology portfolio and we are committed to creating product and services that help our clients lead.

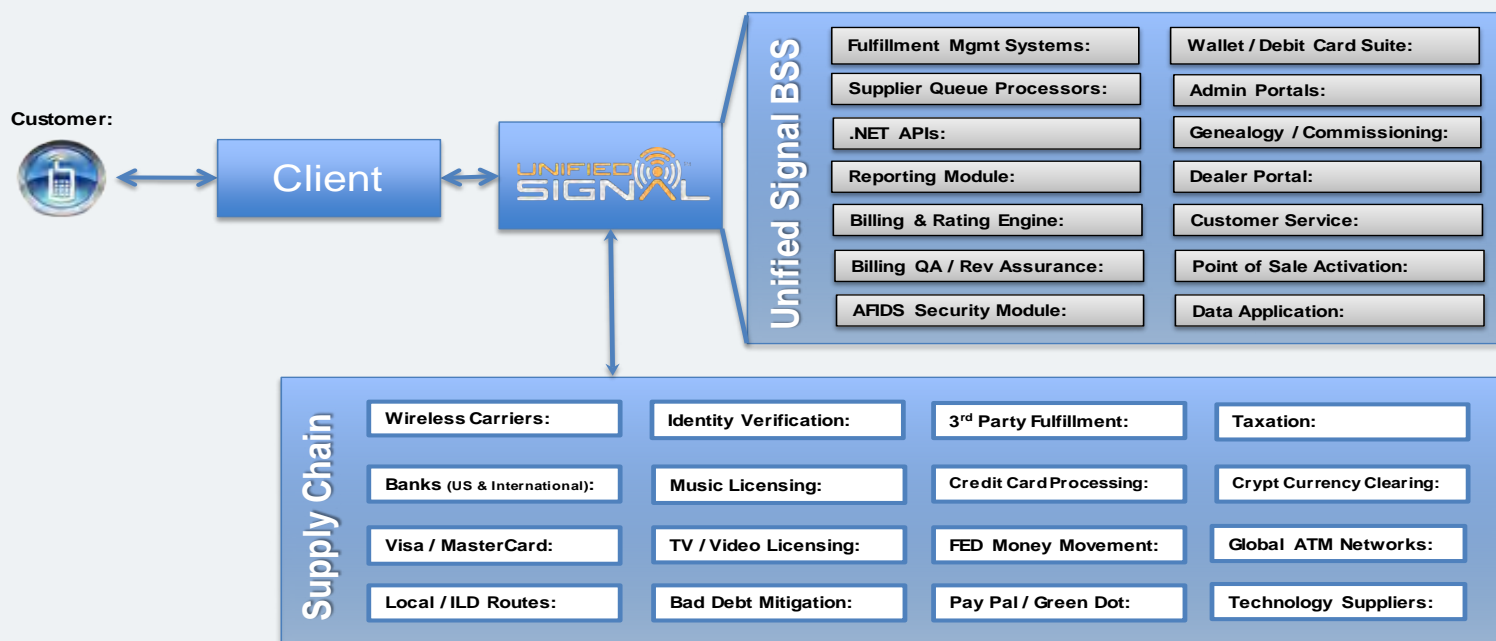
We develop secure, scalable, and turnkey private label enablement solutions for a broad array of business segments including: wireless, home telephone, IoT, music and TV streaming, mobile wallet / debit card, payroll, merchant processing, and even support alternative currency deployment.

Our global brain trust of engineers and developers continue building each year solving industry challenges in both mature and emerging markets. The company offers complete turn-key SAAS based solutions as well as more hands on technical solutions where clients can have complete operational control.

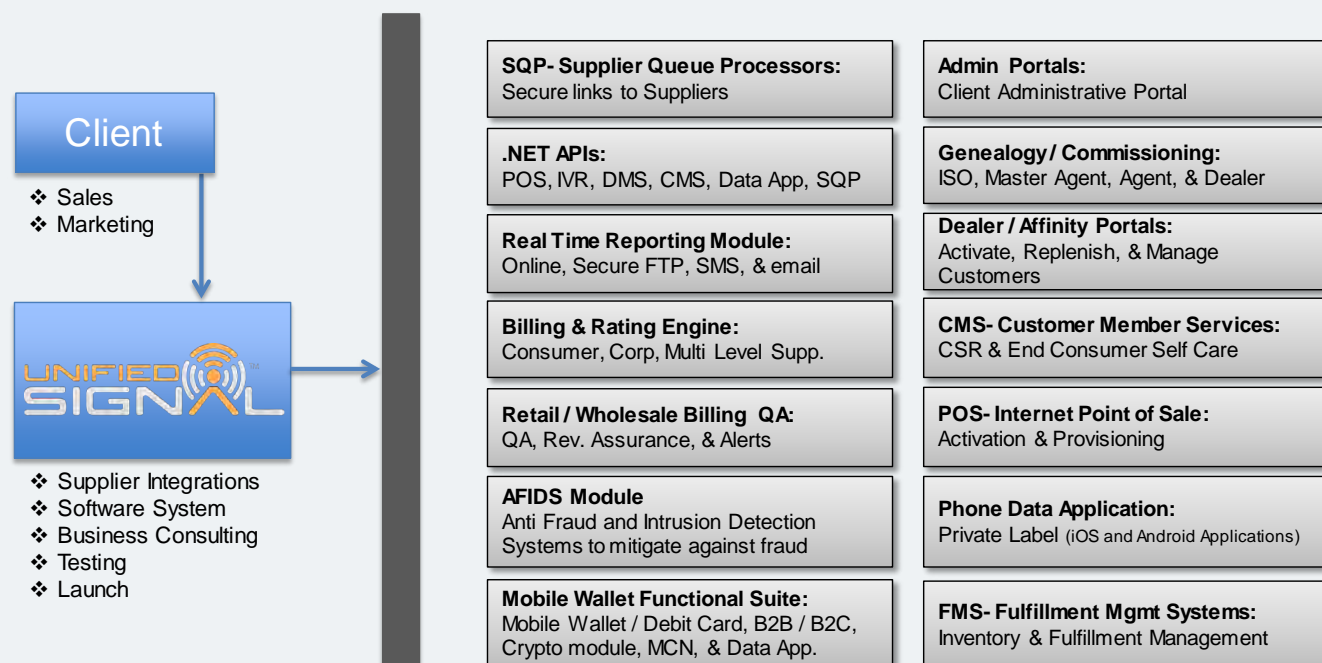
Unified Signal's technology portfolio is backed by Carnegie Labs which funds our R&D and our state of the art hardware and software security infrastructure. This partnership allows our clients to receive secure and scalable solutions that allow them to activate and manage millions of customers worldwide.

We don't just help our clients succeed, we help them evolve and thrive in our ever growing competitive marketplace.

TECHNOLOGY ECOSYSTEM



SOFTWARE BSS SOLUTION OVERVIEW



TECHNOLOGY PORTFOLIO

COMMUNICATION SOLUTIONS



WIRELESS
ENABLEMENT



WI-FI CALLING
/ BACKHAUL



HOME
TELEPHONE



IoT

MEDIA STREAMING



MUSIC
STREAMING



TV
STREAMING

FINANCIAL SERVICES



MOBILE
WALLET



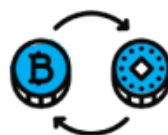
DEBIT CARD



MERCHANT
PROCESSING



PAYROLL
SERVICES



ALTERNATIVE
CURRENCY

OTHER SERVICES



WELLNESS
SERVICES



CONSULTING
SERVICES



COMMUNICATION SOLUTIONS

- Wireless Services
- Wi-Fi / VoLTE Calling
- Home Telephone
- IoT





LAUNCH YOUR OWN WIRELESS BRAND WITH ALL MAJOR US WIRELESS NETWORKS

The Unified Signal billing platform allows clients to launch their own turn-key private label brand of wireless service which can be marketed to new or existing customers. Wireless can be used to increase profits, decrease churn, and overall increase customer satisfaction.

WHY SELL WIRELESS

- + Increased Profits (\$10-\$15 per customer per month)
- + Decreased Churn / Increased Customer Satisfaction
- + Corporate Valuation (Subscriber bases can be valued as high as \$750 per customer)
- + Product Differentiation



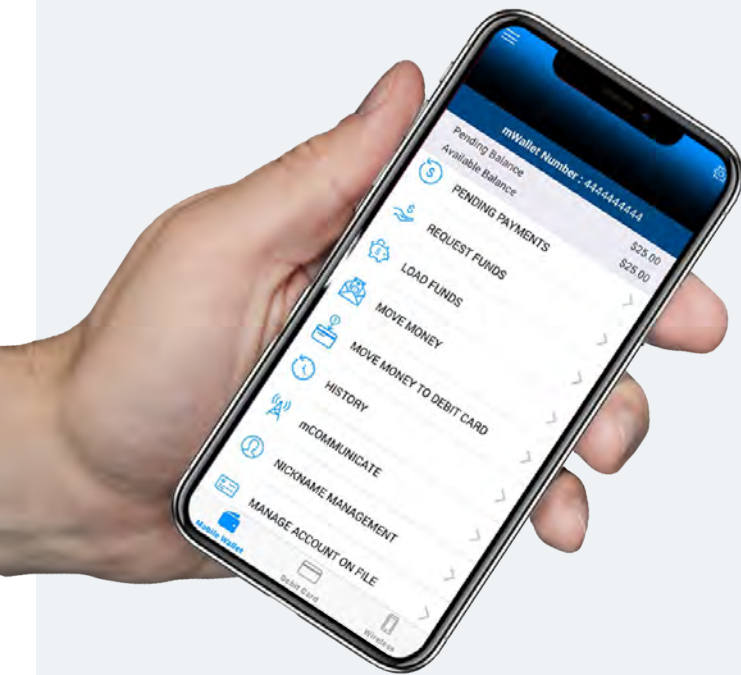
WIRELESS RESALE SOLUTION

- + Complete cost efficient private label billing solution with a fast speed to market
- + Complete turnkey POS, web self-care portal, and private label data application
- + Complete API suite to enable easy integration into legacy billing systems and allow clients to create their own user interfaces
- + Complete wireless carrier access and integration provided or choose to bring your own carrier connectivity
- + Integrated Wi-Fi calling feature set which can reduce carrier costs by 25% - 33%
- + Complete and integrated equipment financing program which allows customers to pay for equipment on a monthly basis
- + Ability to bundle multiple services on one bill including: music streaming, TV streaming, home telephone, wellness services, and mobile wallet / debit card services



PRIVATE LABEL DATA APP:

Clients have access to a complete iOS and Android data application which allows customers to completely manage their wireless account and all other bundled services



- + Completely private label with available source code so clients can manage and take full control of the application
- + Android / Samsung watch support as well as iOS / Apple watch support
- + App available for Wi-Fi cloud calling
- + Customers can also manage other services such as mobile wallet and debit card as well as wireless account
- + Customers can create and manage trouble tickets from within the data application
- + App has a built in features called "mCOMMUNICATE", which allows clients the ability to cost efficiently target, market, and upsell its customer base with additional value-added services



FMS-FULFILLMENT MANAGEMENT SYSTEMS:

Complete fulfillment logistics



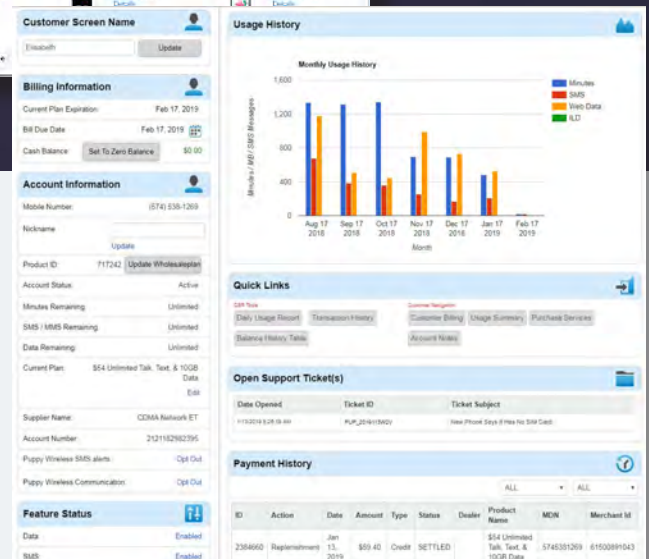
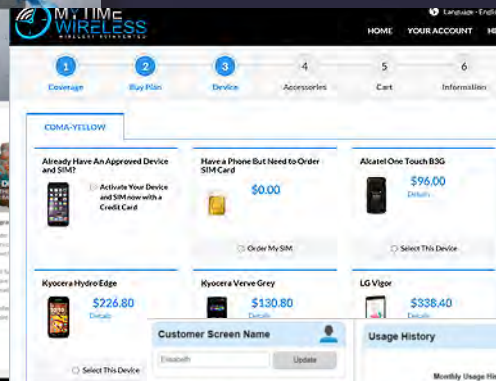
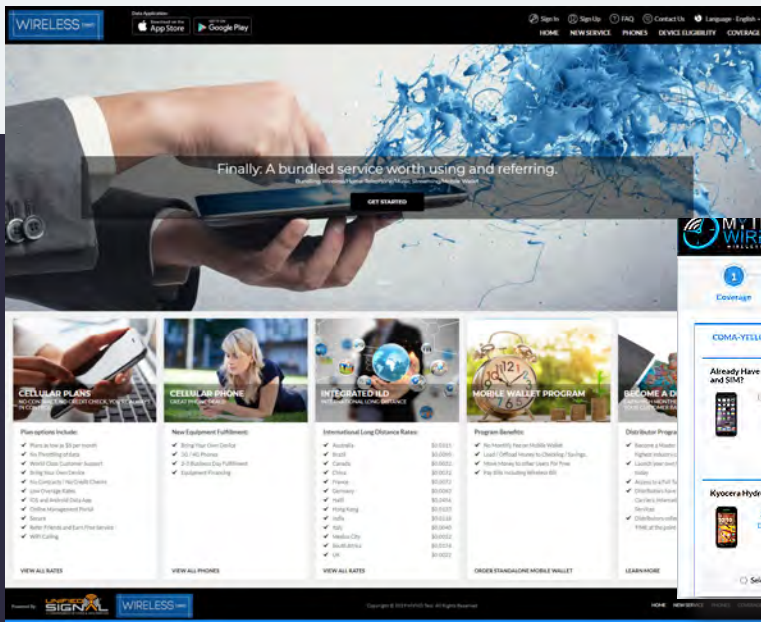
- + Clients and their distribution can complete their own end customer fulfillment or have fulfillment completed for them
- + Clients can have one central place to address all their inventory needs
- + Phones, accessories, and any add on equipment can be ordered and fulfilled with limited upfront capital and fulfilled to customer's premise
- + Full logistics support for 1 off customer fulfillment or bulk distributor fulfillment
- + Support for end consumer equipment financing over 12 / 18 / 24 months at very low and competitive interest rates



WIRELESS POS POINT OF SALE:

Clients can activate customers using a multi lingual private label POS system that can be customized by client. POS pages have the ability to take complex sales and make them as simple as possible.

- + Private label
- + Completely customizable
- + Multi lingual
- + .NET infrastructure
- + APIs available so client can build their own point of sale
- + Completely integrated and automated with all needed suppliers
- + Supports all carriers
- + New phones and BYOD
- + Support of equipment financing



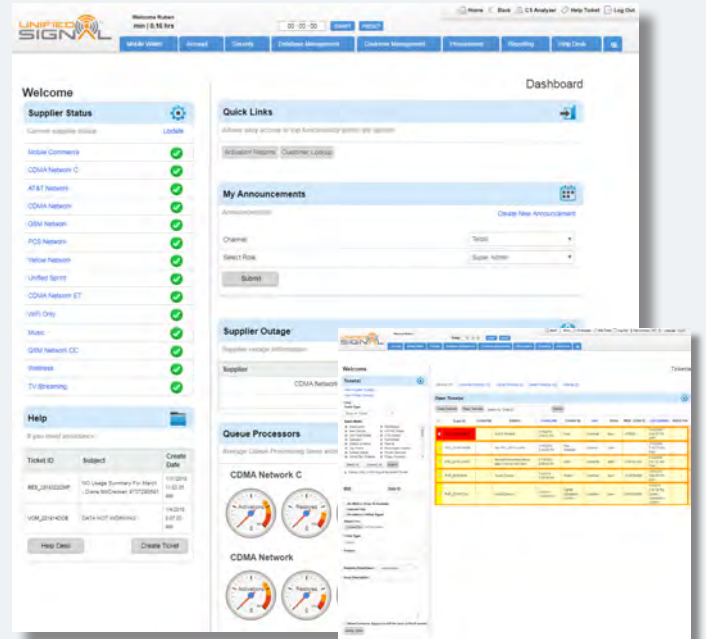
CMS-CUSTOMER MEMBER SERVICES:

- + Customer self-care and customer service rep versions
- + Trouble ticket creation, tracking, and process management
- + Fraud protection / security levels based
- + Customer satisfaction index creation
- + Multi-Lingual and customizable by client
- + Easy to use and train
- + Built in customer rating system to help reps better understand how to better handle high valued customers when they call in



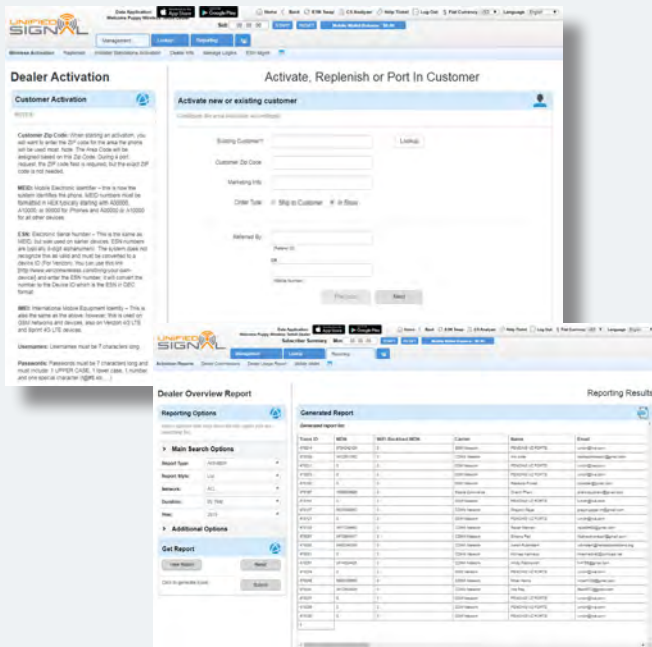
CLIENT ADMINISTRATIVE PORTAL:

- + Manage customers and trouble tickets
- + Manage user access and security
- + Monitor product fulfillment and logistics
- + Create and manage commission genealogy and set up / manage distributors
- + Real-time inventory management
- + Real-time reporting: profit, sales, revenue, commissions, churn, and product analysis
- + Transaction queue processor review and management



DISTRIBUTOR / DEALER PORTAL:

- + Activate and/or replenish customer accounts
- + Perform store level customer service
- + Monitor supplier outages
- + Create / manage help ticket
- + My announcements control
- + Real-time reporting and commissioning
- + ESN swaps / MDN changes
- + Manage logins for clerks & admins
- + Set and manage commissions in genealogy
- + Activate / manage value added services
- + Mobile wallet management
- + Corporate / family plan management





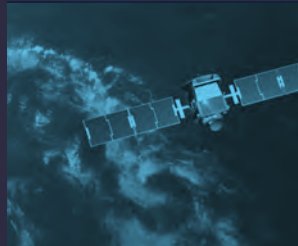
BILLING AND RATING ENGINE:

- + Clients can create any type of rate plan
- + Billing engine built to bill for any type of service (pre and post-paid)
- + Multi level commissioning
- + Carrier QA and Audit to ensure correct billing
- + Cross carrier family plan billing capability
- + Corporate plan billing and management

IDEAL FOR



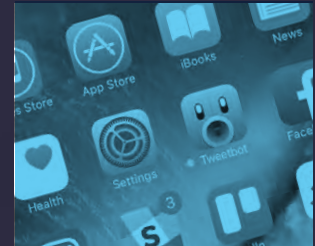
TRADITIONAL RETAIL
AND ECOMMERCE
COMPANIES



EMPLOYERS
FOR EMPLOYEES



HIGH PROFILE
CELEBRITIES



AFFINITY
DISTRIBUTION

| ID | Description | Carrier ID | Supplier ID | Supplier Wholesale Plan ID | Supplier Wholesale Plan ID For Activation | Carrier Wh Plan ID |
|------|----------------------|------------|-------------|----------------------------|---|--------------------|
| 1201 | Unlimited Talk | 10 | 19 | TBPLAN1 | TBPLAN1 | TBPLAN1 |
| 1302 | 14.00 MRC Plan | 10 | 19 | 14MRC | 14MRC | 14MRC |
| 1303 | 14.00 MRC Plan | 10 | 19 | 14MRC | 14MRC | 14MRC |
| 1309 | 2.99 MRC Plan | 10 | 19 | USAGMRC | USAGMRC | USAGMRC |
| 1305 | Suspended Plan | 10 | 19 | NOPLAN | NOPLAN | NOPLAN |
| 1306 | Unlimited Talk 250MB | 10 | 19 | TBPLAN2 | TBPLAN2 | TBPLAN2 |
| 1307 | Unlimited Talk 500MB | 10 | 19 | TBPLAN3 | TBPLAN3 | TBPLAN3 |
| 1308 | Unlimited Talk 750MB | 10 | 19 | TBPLAN4 | TBPLAN4 | TBPLAN4 |
| 1309 | Unlimited Talk 1GB | 10 | 19 | TBPLAN5 | TBPLAN5 | TBPLAN5 |
| 1310 | Unlimited Talk 1.5GB | 10 | 19 | TBPLAN6 | TBPLAN6 | TBPLAN6 |
| 1311 | Unlimited Talk 2.5GB | 10 | 19 | TBPLAN7 | TBPLAN7 | TBPLAN7 |
| 1312 | Test Plan | 10 | 19 | TBPLAN7 | TBPLAN7 | TBPLAN7 |

- + Complex data throttling capability
- + Online bill presentment to save money compared to traditional paper bill presentment
- + Real-time voice, SMS, and data tear down through OCS
- + Full CDR remediation
- + Ability to track and manage affinity referrals



REDUCE WIRELESS RESALE COSTS BY OFFLOADING VOICE & SMS MESSAGING.

The Unified Signal Wi-Fi calling / VoLTE backhaul technology allows clients to reduce carrier costs by 20%-33%. This additional margin can be used to increase value to customers by providing more minutes, SMS, and data or by bundling additional value added services that the customer receives. This technology also provides better wireless coverage for the customer as well as more security around placed calls.

INDUSTRY CHALLENGES

- + Tight margins with wireless carriers
- + Product differentiation
- + Expensive international termination
- + Poor cellular coverage areas



WI-FI CALLING SOLUTIONS

- + Works with all carrier networks world-wide
- + Complete private label Android and iOS data application, where customers can place FREE calls and SMS messages world-wide between technology users. Customers can also place calls anywhere in the world to non technology users for a fraction of the cost
- + Complete hand-off from Wi-Fi to carrier network and carrier network to Wi-Fi
- + Complete API suite including integration source code for clients who have legacy billing systems
- + US and International number management so customers can request mobile numbers in over 30 countries around the world
- + All calls and SMS messages are securely encrypted for complete privacy
- + All calls and SMS messages are terminated on enterprise grade class 5 switches and all SMS messages terminated using a proprietary SMSC



OFFER NEXT GENERATION HOME TELEPHONE WITH WIRELESS INTEGRATION.

Clients who launch the Wi-Fi backhaul product suite, can also offer its customers the ability to use their home phone to place and receive calls. Customers have total call control and can choose to have their home phone ring first then mobile, mobile first then home, or even ring both at the same time. Customers can choose to use their existing phone system or purchase a new private label HD digital voice phone. This technology is the true integration and convergence of wireless and home phone service.

INDUSTRY CHALLENGES

- + Customers still pay extra money for home phone service
- + Home phone services still have expensive international calling
- + Traditional home phone service calls are not secure communications and can easily be monitored.



HOME PHONE SOLUTIONS

- + Customers can save a great deal of money by finally eliminating their traditional home phone service
- + Customers can talk to family and friends all over the world using this technology for FREE
- + Total call control so customers can take their home number with them if they want to
- + Accounts can be provisioned with 911 services
- + Customers receive advanced voice-mail with unlimited messages including speech to text or speech to email capabilities
- + All calls are securely encrypted to ensure calls can not be monitored by third parties
- + All equipment can be private labeled and distributed to end customers



FROM SENSORS AND APPLICATIONS, TO CARRIER ACCESS; ONE SINGLE COMPREHENSIVE SOLUTION

Engineered for reliability, performance, security, and scale; our IoT solution is built on open standards, and designed for low-connectivity zones. We can provide not just the hardware and software technology, but the carrier access and billing needed to deliver a turn-key IoT solution.

BENEFITS

- + Track, measure, and manage the people, places, and things that matter most to your business
- + Get easy-to-use, end-to-end IoT solutions that do what your business needs them to do
- + Stop worrying about building an IoT solution — just pick one and start using it
- + Save time and money every day
- + Deploy IoT using satellite in low-infrastructure zones

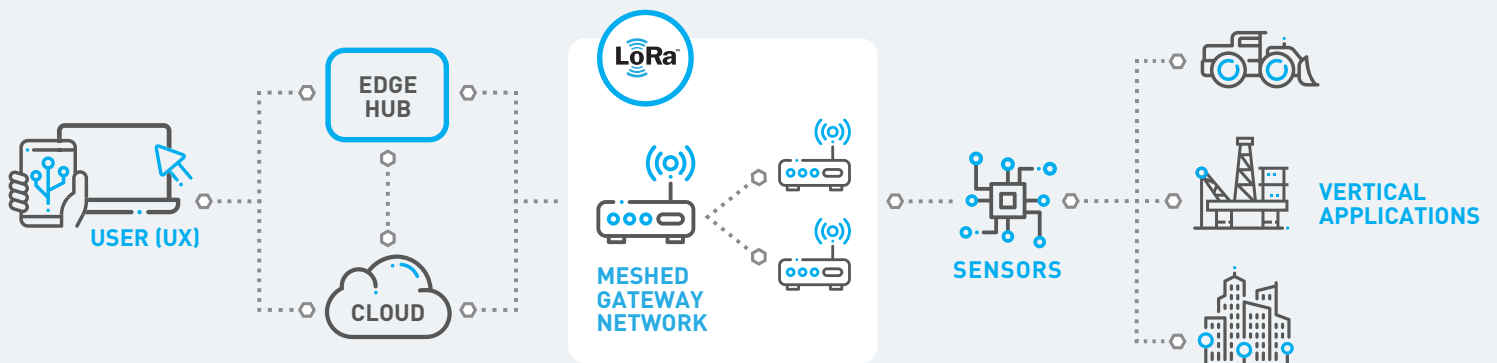
KEY FEATURES

- + Real-time visibility and control using your smart-phone, tablet, or desktop
- + Mesh-networked gateways reduce network connection costs
- + Options for solar and battery powered deployment
- + Triple-layer security integrated in both hardware and software
- + Ever-expanding portfolio of sensors and solutions
- + Cloud-based analytics for predictive maintenance
- + Complete wireless carrier access with all major networks in US and connectivity available in over 100 countries worldwide.
- + Complete rating and billing solution
- + Made in the USA



APPLICATION

Solution includes industry-specific web/mobile applications for managing the IoT system, including **configurable analytics, reporting, and a multi-tier architecture for resellers/channels.**



CLOUD

System collects, secures, and manages sensor data in our cloud application, and provides analytics for predictive maintenance. The user-managed application offers tools for adding and configuring sensors, things, alerts, and reports.

GATEWAY

Solution includes meshed gateway networking in addition to patent-pending Super-B protocol that offers greater efficiency and enterprise-grade encryption — a much more secure solution with backwards compatibility to LoRa Alliance protocol.

SENSORS

Application offers a broad range of solutions that can be created from internally developed sensors combined with off-the-shelf sensors. **Standardized sensor module for all sensors reduces cost, eases compliance, and speeds time to market.**

| | | | |
|-----------------------|---------------|---------------|-----------------|
| Asset Tracker | Push Button | Temperature | Leak Detection |
| IR Level | Environmental | Motor Monitor | + Many More ... |
| Off-the-Shelf Sensors | | | |

ENTERPRISE-CALIBER SECURITY

Solution sensors connect directly to the Cloud using triple-layer encryption. Our solution is self-contained, so there are no servers to buy or computer experts to manage. Our enterprise system is designed to scale for use across multiple sites and hundreds of thousands of sensors. Configurable dashboards allow real-time asset tracking and analytics from anywhere using a computer, tablet, or smart-phone. The notification system enables you to create customizable text or email alerts, so you'll always be in the know.



Technology solution is a member of the LoRa Alliance, an open, nonprofit association of over 500 members and one of the largest and fastest-growing alliances in the technology sector.

The LoRaWAN protocol is the leading open global standard for secure, carrier-grade IoT LPWAN connectivity. LoRaWAN is deployed by major mobile network operators globally, with rapidly growing expansion ongoing.



Media Streaming

- Music Streaming
- TV Streaming





OFFER YOUR CUSTOMERS UNLIMITED MUSIC AND TELEVISION SERVICES.

The music and television industry is completely moving in the direction of on demand content delivery model. The Unified Signal media streaming solution allows clients to launch their own private label music streaming service with over 40 million songs as well as launch TV streaming services with all the major networks including premium channels. These services can be bundled with other services or marketed as a stand alone product.

WHY MEDIA STREAMING

- + Great products to bundle with other core services to decrease churn
- + Very under saturated market
- + Product Differentiation
- + Customers are tired of dealing with all the media content monopolies and are very open to switching providers to save money

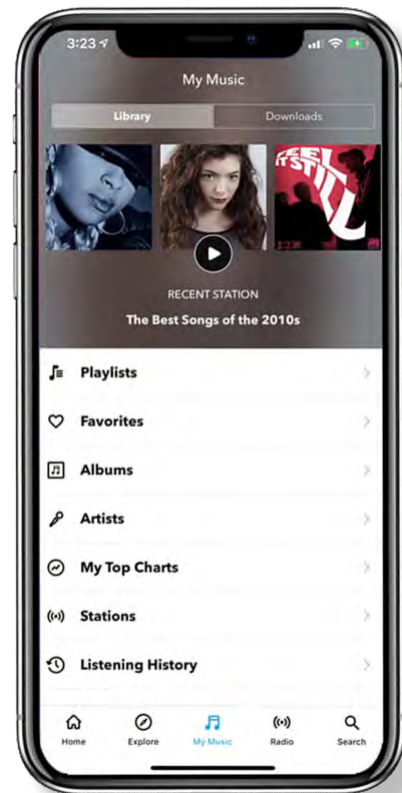
MEDIA STREAMING SOLUTION

- + Music streaming service includes 40+ million high quality tracks from Sony, Universal, Warner, and Indies. Clients can add custom music as well
- + Complete music track integration into Napster's content delivery engine and iOS and Android data application for the best customer experience
- + Complete integration into CarPlay and Sonos systems to expand the reach of how customers can listen to their music
- + All music streaming programs are family share plans where immediate and even extended family members can access and share one account
- + TV streaming content includes over 70 basic high resolution channels plus optional premium channels including: HBO, Cinemax, and Showtime
- + Launch TV streaming from Phone, iPad or Android tablet, Apple TV, Amazon Firestick, Roku, or any other android device
- + Clients can create their own custom channels and provide their own content to be streamed



MUSIC STREAMING ENABLEMENT SERVICES

- + 40+ Million high quality song list
- + Create and share play-lists with friends and family
- + Streaming radio with no commercials or advertising
- + Customize equalizer and sound settings for how you are listening to music
- + Integrated with Napster to deliver licensed content through their state of the art award winning data application interface
- + Ability to add custom musical content
- + Download songs so music can be listened to when no Internet is available
- + Allow kids to listen to parent approved music and choose from thousands of songs from Disney or kid movies
- + Integration into Sonos and CarPlay
- + All music streaming programs are family share plans where immediate and even extended family members can access and share one account
- + First month of service is free



TV STREAMING ENABLEMENT SERVICES



STREAM LIVE, ANYWHERE, IN ANY SCREEN

You must authorize a primary device in order to watch on the go using a mobile application



- + Completely private label solution or choose to launch an existing generic brand to reduce costs and speed to market
- + Available on the following devices: iOS / Android data application, iPad and Android Tablets, Roku, Chrome, Amazon Firestick and coming soon Apple TV and over 10 other additional devices
- + Ability to add custom TV channels with unique content to your customers
- + Full control of pricing and terms of service
- + Bundle TV streaming, music streaming, wireless services, home telephone, and mobile wallet / debit card to create a unique product offering never seen before in the marketplace
- + TV streaming content includes over 70 basic high resolution channels plus optional premium channels including: HBO, Cinemax, and Showtime
- + Complete stand-alone POS as well as ability to activate within a service bundle

- + 70 Plus Channel Lineup including many sports and local channels
- + High Definition format and data throughput optimization for smaller screen formats and non Wi-Fi streaming
- + Choose from single concurrent user accounts to accounts that allow up to 4 concurrent streams, which is great for friends and families
- + Data Applications are easy to use and even includes a DVR so customers can record TV shows or movies and watch them at a later time





FINANCIAL SERVICES ENABLEMENT

- MOBILE WALLET / DEBIT CARD
- MERCHANT PROCESSING
- PAYROLL SERVICES
- ALTERNATE CURRENCY





MOBILE WALLET / DEBIT CARD

MOVE MONEY FAST, FREE, AND ANYWHERE IN THE WORLD.

Unified Signal's flagship mobile wallet and debit card enablement product suite allows clients to launch their own private label mobile wallet and debit card. The product set is supported by a secure and state of the art mobile phone interface that allows customers to freely move money to anyone around the world.

Optional debit cards can be added to an account which grants access to global ATM networks as well as the ability to pay anywhere that accepts Visa or MasterCard.

The entire platform integrates with a customizable suite of applications for mobile, wearables,

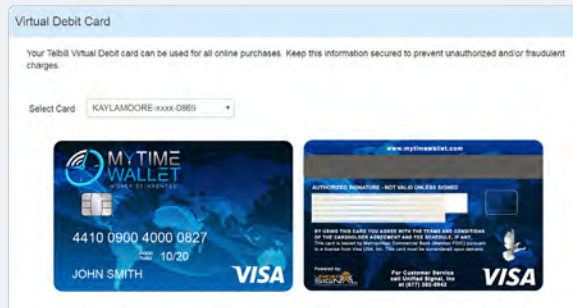
KEY FEATURES

- + **Cross-platform access.** Available on iOS and Android phones, watches and tablets, as well as via a website
- + **Multi-currency support.** Convert to any fiat currency via a simple interface
- + **Free transfers.** Customers can move money from their mobile wallet to other users' accounts, or to their own debit cards, at no cost
- + **Free bulk transactions.** Businesses can move money to and from any mobile wallet or debit card, including for corporate payroll
- + **Real-time liquidity.** With a critical new patent pending, the Unified Signal (MCN) Mobile Clearinghouse Network can immediately move cryptocurrency or other alternative currency created by clients, and move those funds to a debit card where funds can be used in real-time
- + **Unprecedented security.** Enjoy peace of mind with block-chain, third-party authentication, and Unified's proprietary artificial intelligence based security infrastructure
- + **Micro-loans.** Provide customers with short-term financial assistance and issue micro loans directly to the customer's mobile wallet
- + **Additional services.** Use mobile wallet account balance to place low-cost high-quality international long distance calling

THREE DEBIT CARD PROGRAM TYPES

VIRTUAL DEBIT CARD

Can be issued instantly anywhere in the world and holds a maximum balance of \$500 without identity verification. Great for purchasing product and services on-line



JHOOK RELOADABLE CARD

Can be sold at retail locations and can carry up to \$500 maximum balance without identity verification or \$20,000 max balance with identity verification



PERSONALIZED CARD

For customers who agree to provide information to complete a KYC / IDV check, customers will receive a personalized card in the mail, which can hold up to a \$20,000 max balance.

Cards available in plastic or metal and with EMV Chip



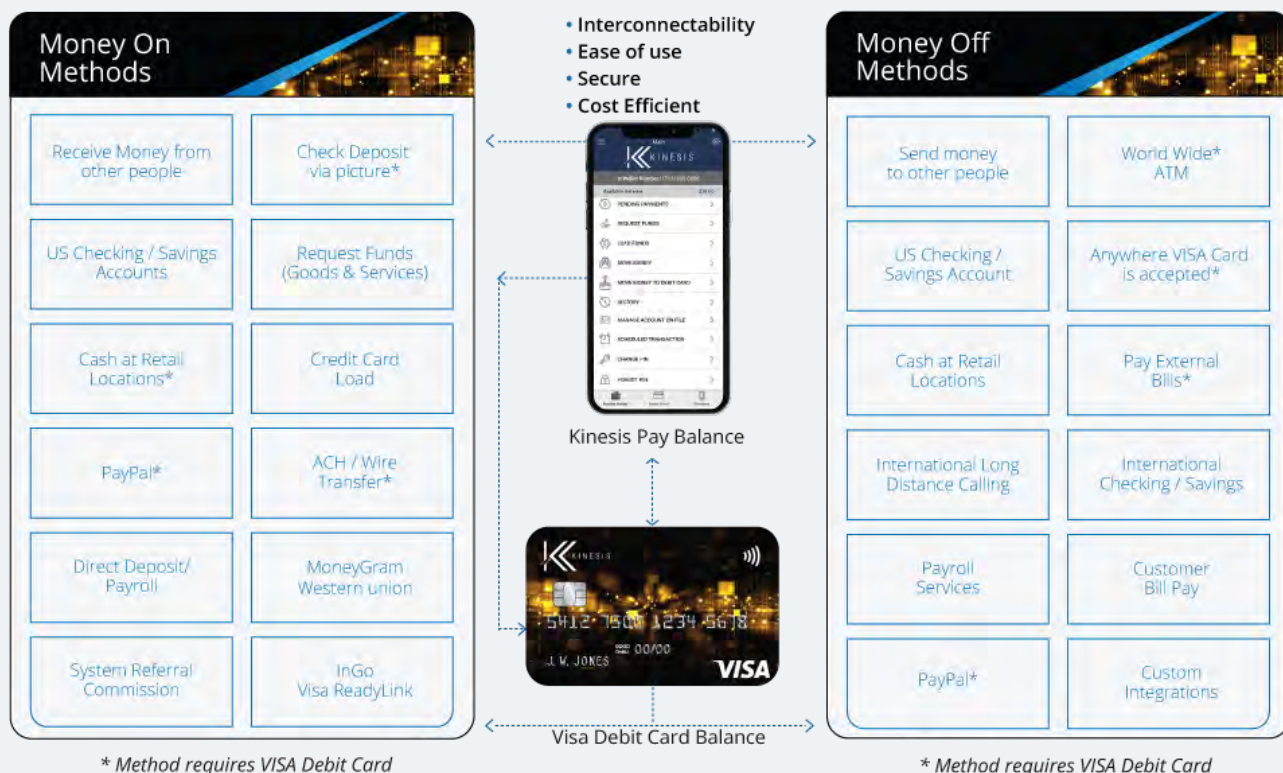
IOS AND ANDROID DATA APPLICATION

- + **Mobile Wallet:** Move money, request money, load funds, transfer to bank, move money to debit card, transaction history, nickname management, schedule transaction, change PIN, and suspend
- + **Debit Card:** View virtual debit card, view transactions, move funds to mobile wallet, change PIN, report lost card, view direct deposit information, and suspend
- + **Security:** Technology is locked down by unique log in credentials, SMS authentication, and PIN, fingerprint, or facial recognition



MOBILE WALLET / DEBIT CARD ECOSYSTEM

Unified Signal's mobile wallet / debit card product suite is the culmination of 11 years of arduous work and sparing no expense to bring a product to market that is secure, cost-efficient, easy to use, and has the ability to connect with virtually any other payment platform in the world making the platform a bridge of interoperability between other payment gateways. We call this the MCN or Mobile Clearinghouse Network. We continue to connect to as many other payment technologies as possible with the purpose of providing one system that consumers can cost-efficiently utilize to manage their money.



TECHNOLOGY MISSION STATEMENT

The mission statement for the creation of this technology is to fundamentally and tactically meet 4 key objectives:

- + To enable customers to freely move money to friends and family all around the world in real-time.
- + To become a clearing house between all major mobile wallet technologies around the world including: PayPal, Amazon Pay, Venmo, M-Pesa, Apple Pay, WiPay, Android Pay, and many others so that customers have more options to where they move money to.
- + To allow customers to use their cryptocurrency or alternative currency balances in real-time anywhere Visa / MasterCard is accepted as well as take out funds at any ATM around the world.
- + To facilitate the movement to remove the intrinsic need for people to use and carry physical currency.



MERCHANT PAYMENT PROCESSING

PROCESS CUSTOMER PURCHASES QUICKER, CHEAPER, & MORE SECURE.

Unified Signal's mobile wallet and debit card enablement suite provided for the perfect environment to create a closed loop merchant processing product suite. This functionality eliminates all credit-card processing fees and any bad debt related to credit card processing.

Customers can purchase services on-line faster and more secure than ever before and brick and mortar retail stores can easily implement our merchant processing module within their existing loyalty programs.

KEY FEATURES

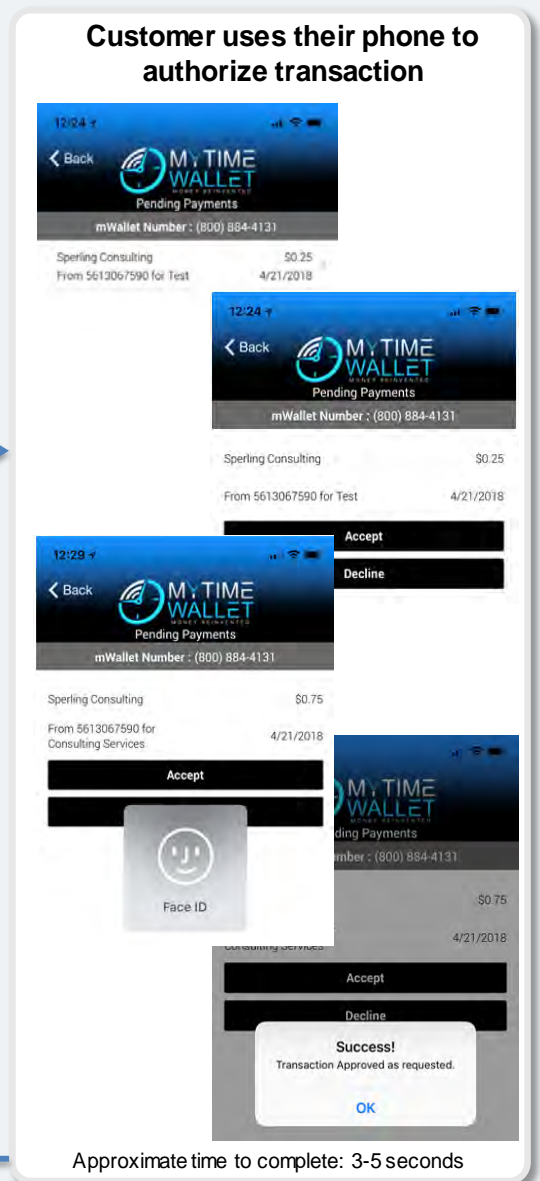
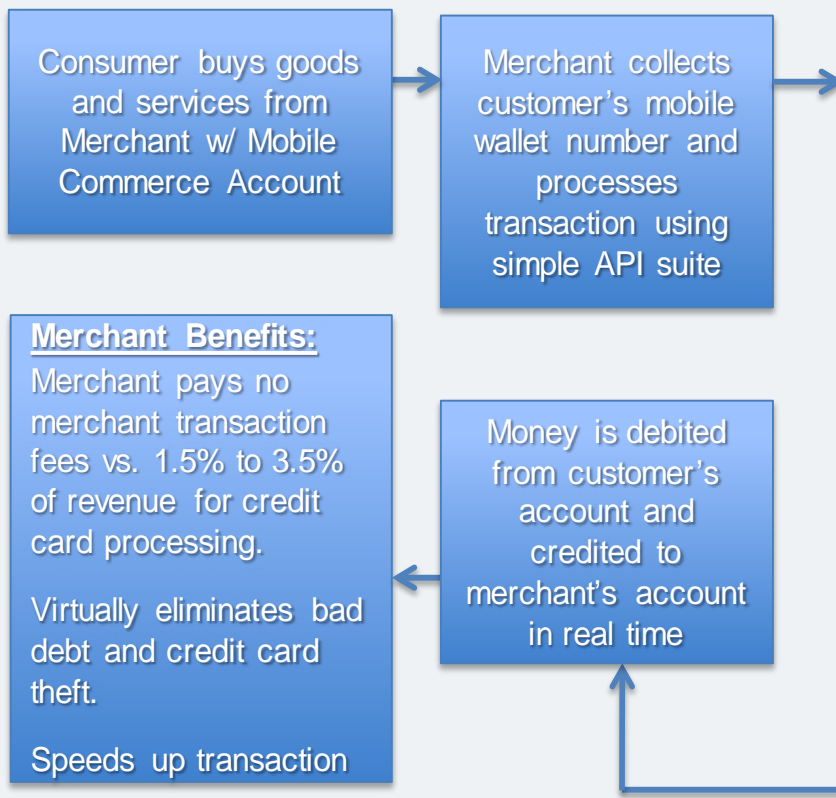
- + **Credit Card Merchant Fees.** Program eliminates all credit card processing fees
- + **Bad Debit.** Program eliminates virtually all bad debt associated with credit card processing
- + **Transaction Speed.** Cut the time to process customer payments down by 75%
- + **Ecommerce Security.** Customers no longer need to enter sensitive credit card and address information to purchase goods and services on-line
- + **Payment Clearing.** Clients receive funds from customer payments instantly vs waiting 2-3 banking days
- + **Easy API Integration.** Clients can integrate into the merchant processing platform in just a couple of days. Clients just have to code and integrate a couple of .NET APIs
- + **Additional Profits.** Turn what was once a cost of sale expense to a revenue / profit generating center
- + **Customer Security.** Customers authorize transactions with their cellular phone. Customer can use, fingerprint, PIN, or facial recognition

MERCHANT PROCESSING (RETAIL LOCATIONS)

Allows traditional on-premise merchants the ability to integrate their physical cash registers into the Unified Signal's mobile wallet technology stack, therefore allowing customers to pay for goods and services through their Unified Signal enabled mobile wallet and all with NO processing fees saving merchants from paying 1.5% to 3.5% of their revenue to credit card processing fees as well as virtually eliminating any and all bad debt.

APPLICATIONS

- + Retail brick and mortar retail stores
- + Taxi cab / ride share
- + Street commerce
- + Government supply chain
- + Charitable donations
- + SOHO- Small business ability to collect money for goods and services

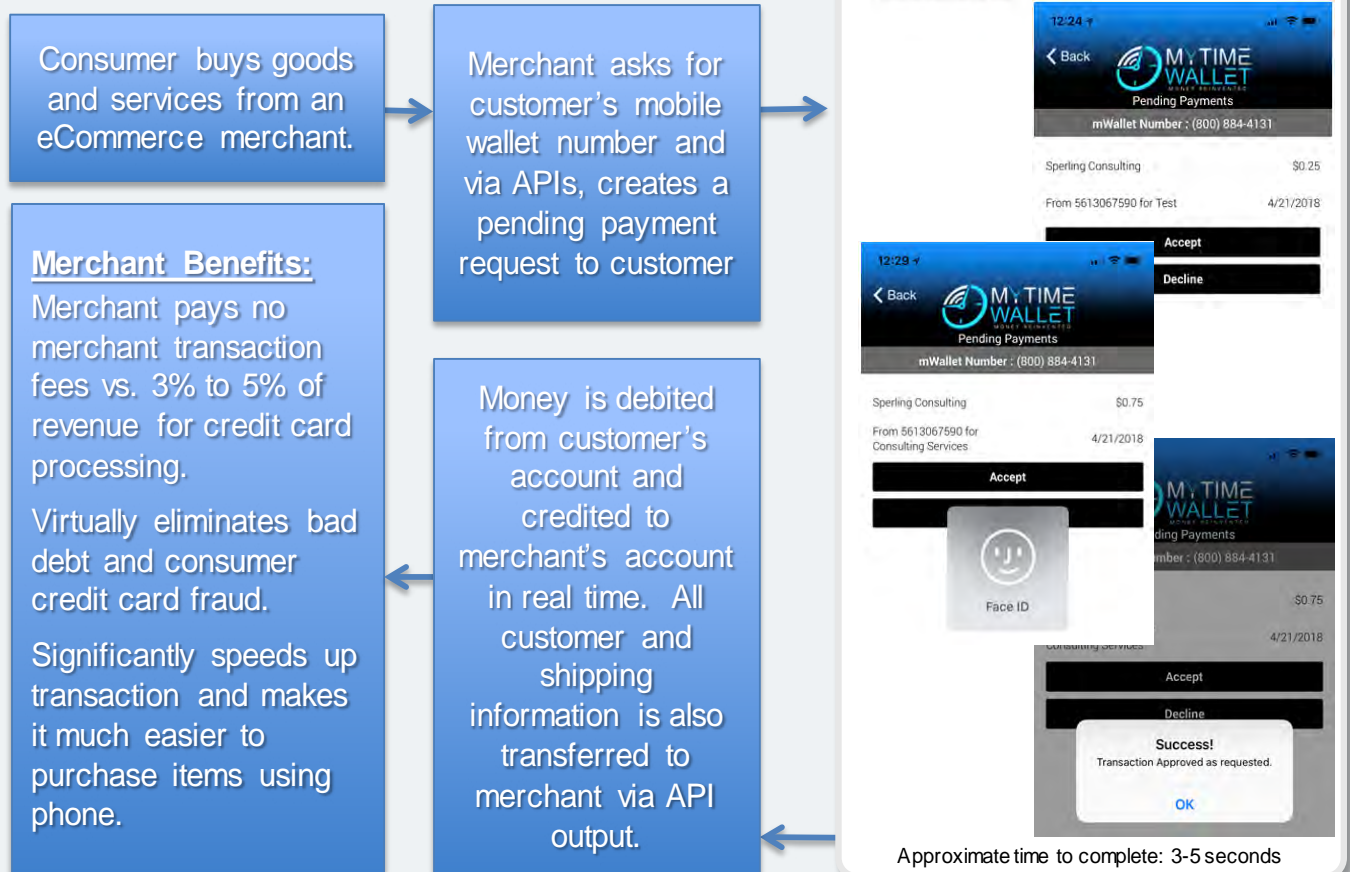


MERCHANT PROCESSING (ONLINE TRANSACTIONS)

Allows on-line eCommerce merchants the ability to accept payments from customers quicker and in a more secure manner. eCommerce merchants can accept these customer payments all while incurring NO processing fees saving on-line merchants from paying 3% to 5% of their revenue to credit card merchant processors and again all transactions are guaranteed to have no bad debit.

APPLICATIONS

- + Traditional on-line e-commerce transactions
- + Simplifies transaction completed using customer's phone
- + Non manned vending machines
- + Processing transactions for IoT devices
- + Verification of identity / login credentials





PAY EMPLOYEES AROUND THE WORLD CHEAPER, FASTER, AND MORE SECURELY.

While some companies still rely on traditional payroll, the days of the paper check are numbered. Between efficiency gains, cost savings, and employee benefits, combined with a growing number of outside factors, paying payroll on mobile wallet or debit card accounts is set to soon surpass its paper predecessor. Nearly 11 million workers were paid using payroll cards in 2018 up from 3.1 million in 2010.

KEY FEATURES

- + **Employee savings.** Payroll cards can save employees more than \$1,000 in fees a year
- + **Employer savings.** Companies can save as much as \$223 per employee per year
- + **Private label.** Clients are issued their own private label debit cards
- + **Tax withholdings.** Clients can opt to add a tax feature that will calculate federal, state, and local tax withholdings
- + **International money movement.** Employees can move money to their family in any country around the world in real-time and for free
- + **Expense tracking.** Employees can be issued debit cards to use for business expenses in US and abroad saving time and money on expense reports
- + **Micro-loans.** Provide employees with short term / long term loans as an employee benefit
- + **Additional services.** Bundle wireless service and save 50% off your monthly corporate telecom bill
- + **Cost center to profit center.** Companies can earn money on all cards issued to employees all while employees save money





ALTERNATE CURRENCY MANAGEMENT

CREATE AND MANAGE YOUR OWN CURRENCY WITH REAL-TIME OFFLOAD TO DEBIT CARD.

In today's turbulent financial marketplace, alternate currencies are popping up everywhere. The cryptocurrency marketplace has exploded and gaming companies are even launching their own currency, which in some cases can even be converted to physical currency. Unified Signal has built an add on to its mobile wallet enablement module, which allows clients to create and manage their own cryptocurrency or any other type of alternative currency. Clients can move money from their proprietary currency to a debit card in real-time where it can be used virtually anywhere and at anytime.

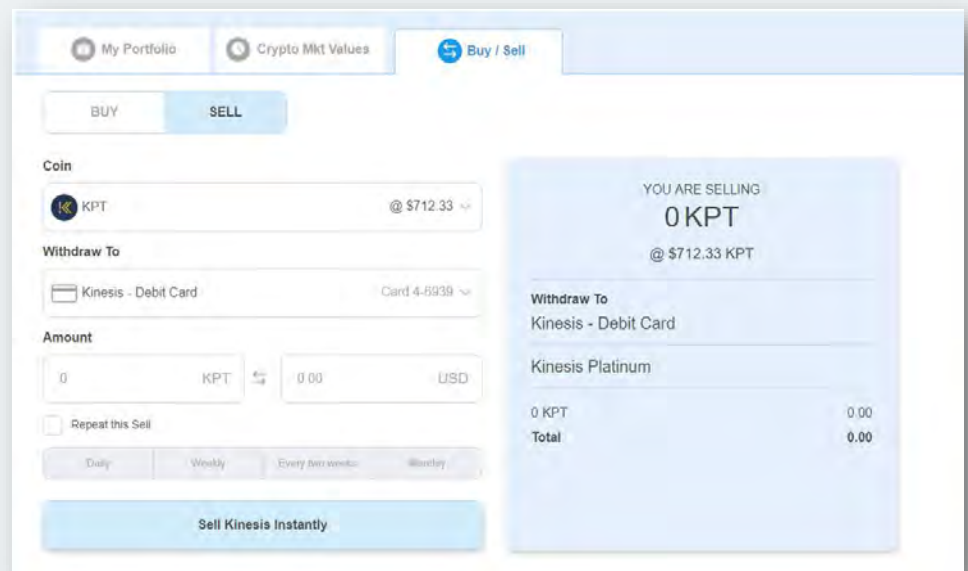
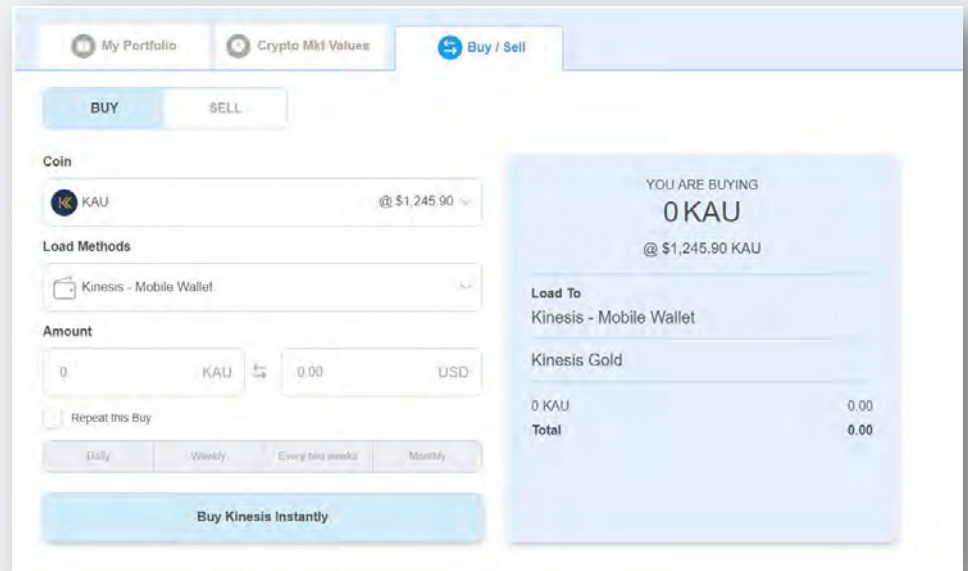
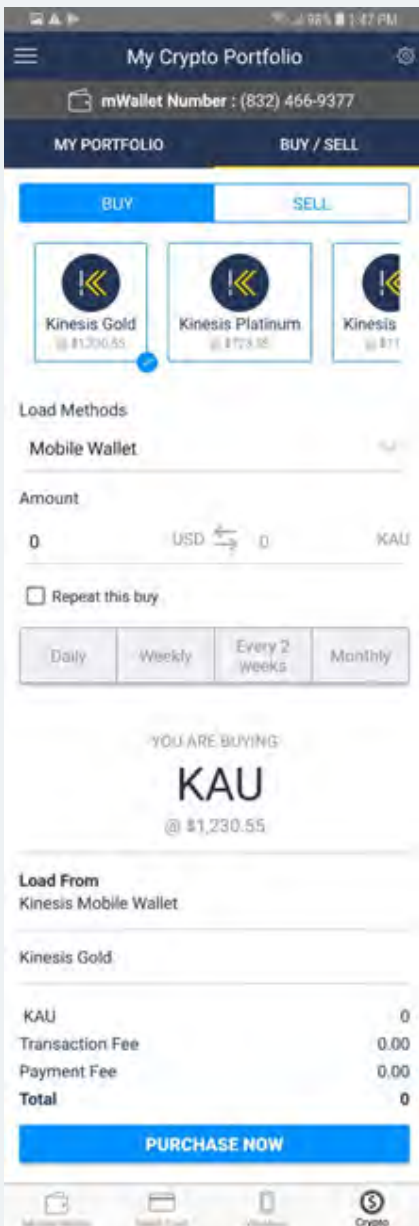
KEY FEATURES

- + **Real-time liquidity.** Customers can sell their alternative currency (crypto or traditional) and use funds immediately using patent pending technology
- + **Multi-currency support.** System supports and converts to over 100 fiat currencies worldwide
- + **Exchange Software.** The system supports integrations into multiple market makers so as to create demand for sell orders. This increases ability for customers to make sell orders and receive funds from those orders instantly
- + **Block-chain security protocols.** Alternative currency transactions can be locked down at request using block-chain technology algorithms
- + **Notifications.** Customer can set buy / sell orders triggered by market price, date / time, or other custom variables requested by client
- + **Interest.** Clients can set an interest rate on their alternative currency balance. This provides incentives for customers to keep larger balances on such accounts
- + **Data Application.** All functionality provided on a web UI is also made available through a private label data application as well as .NET APIs, so client can build their own custom app or integrate into an existing app.
- + **Load / Offload.** Customers can load / offload funds to their account from US checking / savings, PayPal, credit card, and many more payment technologies integrated into its MCN.



CUSTOMER USER INTERFACES

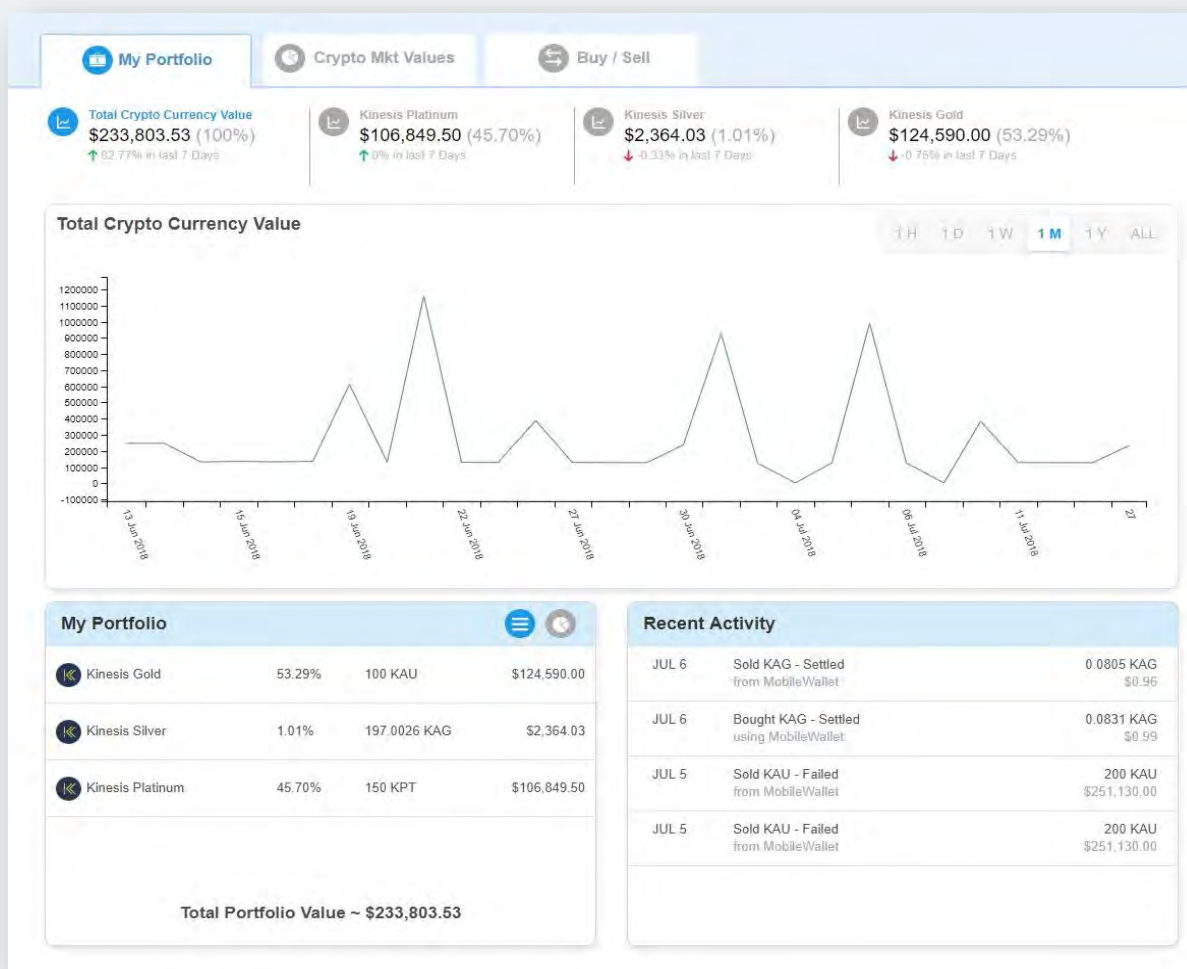
Customers have a web front end to review their portfolio investments, currency values, as well as buy and sell their holdings of each currency they may hold. Customer interfaces are intuitive and need little to no training. Customers can easily manage all of their money in one place.





REAL-TIME LIQUIDITY

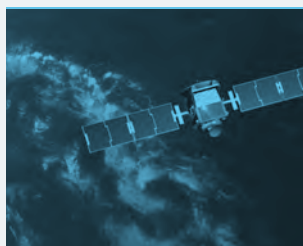
Customers can sell their currencies and move those funds in real-time to their mobile wallet or debit card. By moving funds to their debit card they have complete liquidity and can use those funds anywhere Visa / MasterCard is accepted and can withdraw funds at virtually any ATM around the world.



IDEAL FOR



CRYPTOCURRENCY
COMPANIES



VIRTUALBANKS



MOBILE WALLET
TECHNOLOGIES



FINANCIAL
INSTITUTIONS



OTHER VALUE ADDED SERVICES

- WELLNESS SERVICES
- CONSULTING SERVICES





WELLNESS SERVICES (coming soon)

HELP YOUR CUSTOMERS LIVE A MORE HEALTHY LIFE THROUGH GENETIC MAPPING.

Unified Signal has partnered with a leading genetic research and development firm called Pharmazam to create a state of the art genetic test. The data gathered from a simple cheek swab for each person is over 1GB of data. The data gathered will provide a customer with a wealth of information about their genetic make up.

Customers send this information to their doctor, where it can be professionally reviewed and will allow for a more proactive medical approach to a person's long term care.

KEY FEATURES

- + **Disease Screening:** Customer will be able to be screened for over 3,300 genetic related diseases including: Diabetes, Alzheimer's, Chron's Disease, Celiac Disease, Down Syndrome, Parkinson's, Autism, ALS, and Cancers such as: pancreatic, melanoma, breast, prostate, colon, and even the elusive P16 / P14 gene mutations. This screening will let people know if they have the genetic disposition for these diseases. This will allow people to seek medical attention before the condition becomes symptomatic. This could help save millions of lives around the world with early detection and preventative care.
- + **Metabolism Analysis:** Identifies a persons gene specific metabolism (Normal, Intermediate, Extensive or Ultra Rapid) which determines your bodies response to all prescribed drugs and most OTC medications.
- + **Allergic Substance Review and Analysis:** This module determines your bodies response to: foods, pollen, trees, and other outdoor pathogens. This can also be used as an additional tool to check for medication allergies or even medication fillers or ingredients in the capsule. This information can also help people determine what foods are best for them.
- + **Drug to Gene Reaction Analysis:** Matches your meds and dosages to your DNA; eliminate adverse drug reactions by identifying potential drug allergies; receive warnings on dangerous affects of drugs with preexisting illnesses. Supports all FDA approved drugs and most OTC medications.



CONSULTING SERVICES

LET US HELP YOU PROPERLY DEPLOY ALL UNIFIED SIGNAL PRODUCTS & SERVICES.

Unified Signal has spent 20 years developing all of its proprietary technology and in the process has developed a management team that has a great deal of experience in the industries that it supports. We allow our clients to leverage that experience to better help our them succeed in deploying all the technology that we have built over the years.

This partnership strategy allows us to truly support all our client's needs and position them to better succeed in the marketplace. Our mission is to provide our clients with the differentiation needed to rise above the competition and drive increased market share, profitability, and customer satisfaction.

CONSULTING SERVICES

- + **Systems implementation.** Our implementation team can help clients implement and train on all our products and services
- + **Financial Modeling.** Our team can financially model all the products and services that you wish to launch to ensure that clients make proper pricing decisions
- + **Security.** Our security experts can ensure that all your proprietary systems are locked down and secure from any and all threats
- + **R&D development.** Our team can develop and customize our system to meet specific and customer needs of any client
- + **Marketing.** Our in-house marketing team can develop custom graphics as well as logos, and even total marketing campaigns
- + **Fulfillment logistics.** Our team can provide assistance to ensure that all products get fulfilled to customers quickly and cost efficiently
- + **Customer service.** Our team has adopted the philosophy of customer first. Our customer service team can provide private label customer services for all our clients. Clients can use our customer service team exclusively or as overflow when an internal group becomes too busy
- + **QA / revenue assurance.** One of the keys to financial success of every business, is making sure that all suppliers in your supplier ecosystem bill you correctly. Our team of experts can help with supplier audits and ensure that no revenue is lost from billing errors.



GLOBAL SERVICE / TECHNOLOGY ENABLEMENT

Unified Signal was founded in 1998, and has spent over 20 years building its proprietary technology. Unified Signal has partnered with Carnegie Technologies / Carnegie Labs. Carnegie Labs incubates strong companies who focus on creating and deploying disrupting technologies throughout the communications and fin-tech space. Carnegie provides the needed capital to fund and deploy Unified Signal's research and development arm.

Unified Signal technology has the ability to empower clients of any size, location, and scale with solutions that drive revenue, profits, customer satisfaction, and added differentiation.

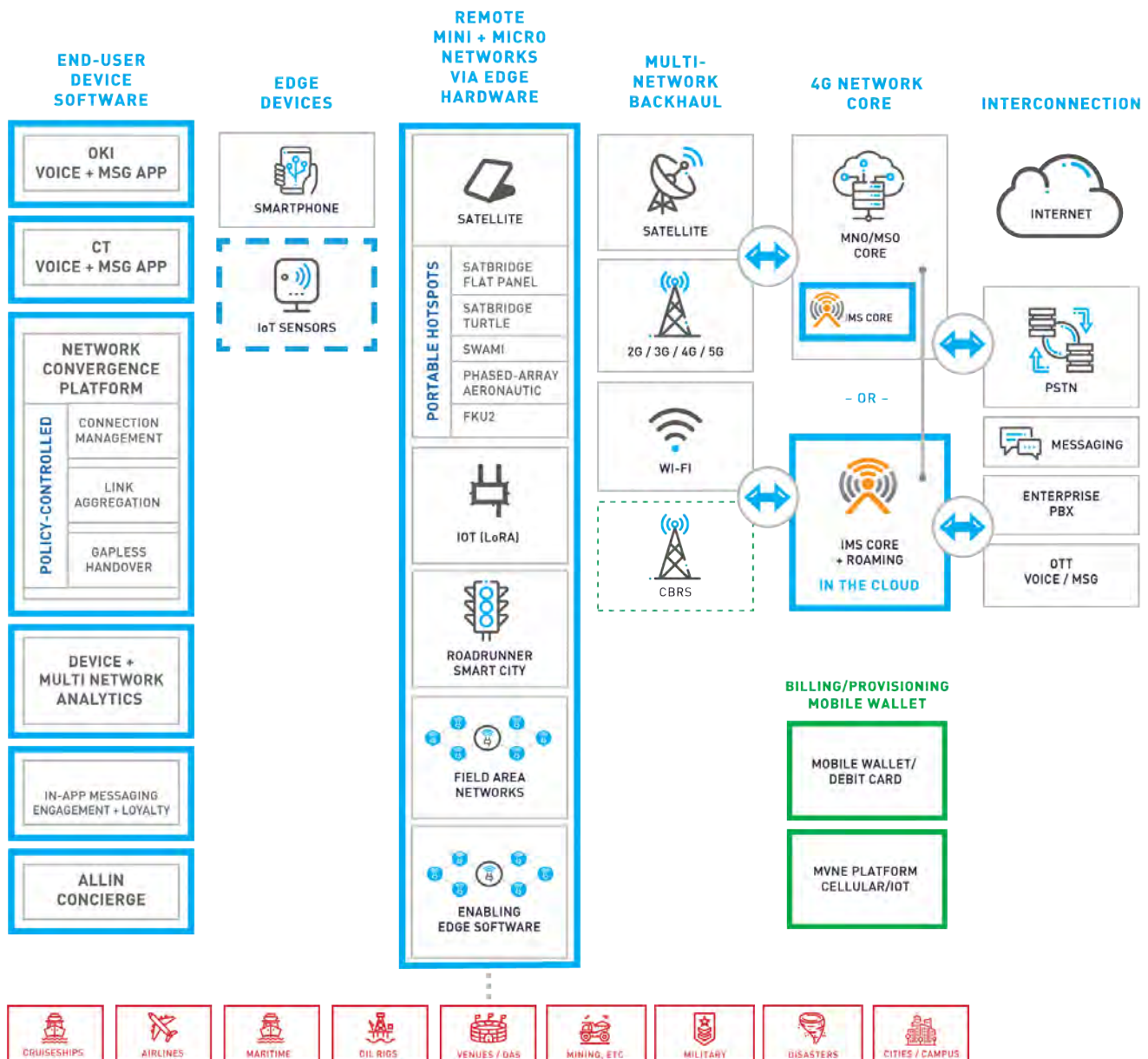


BUILDING BLOCKS

Unified Signal's mission is to enable other companies to expand their brand into a variety of services including: wireless, Internet, IoT, home telephone, mobile wallet, debit card, merchant processing, payroll processing, music streaming, TV streaming, and coming soon wellness services.

KEY DIFFERENTIATORS

- + Secure and scalable solution with guaranteed uptime of 99.999%
- + Quick to market
- + Clients can choose to launch full turn-key private label user interfaces or integrate with APIs and use existing legacy billing platform
- + Private label iOS and Android data application
- + Full customization of system
- + Complete CRM and product fulfillment
- + Full IMS core network and wireless carrier connectivity and access



UNIFIED SIGNAL™

GLOBAL SERVICE / TECHNOLOGY ENABLEMENT



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