

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.

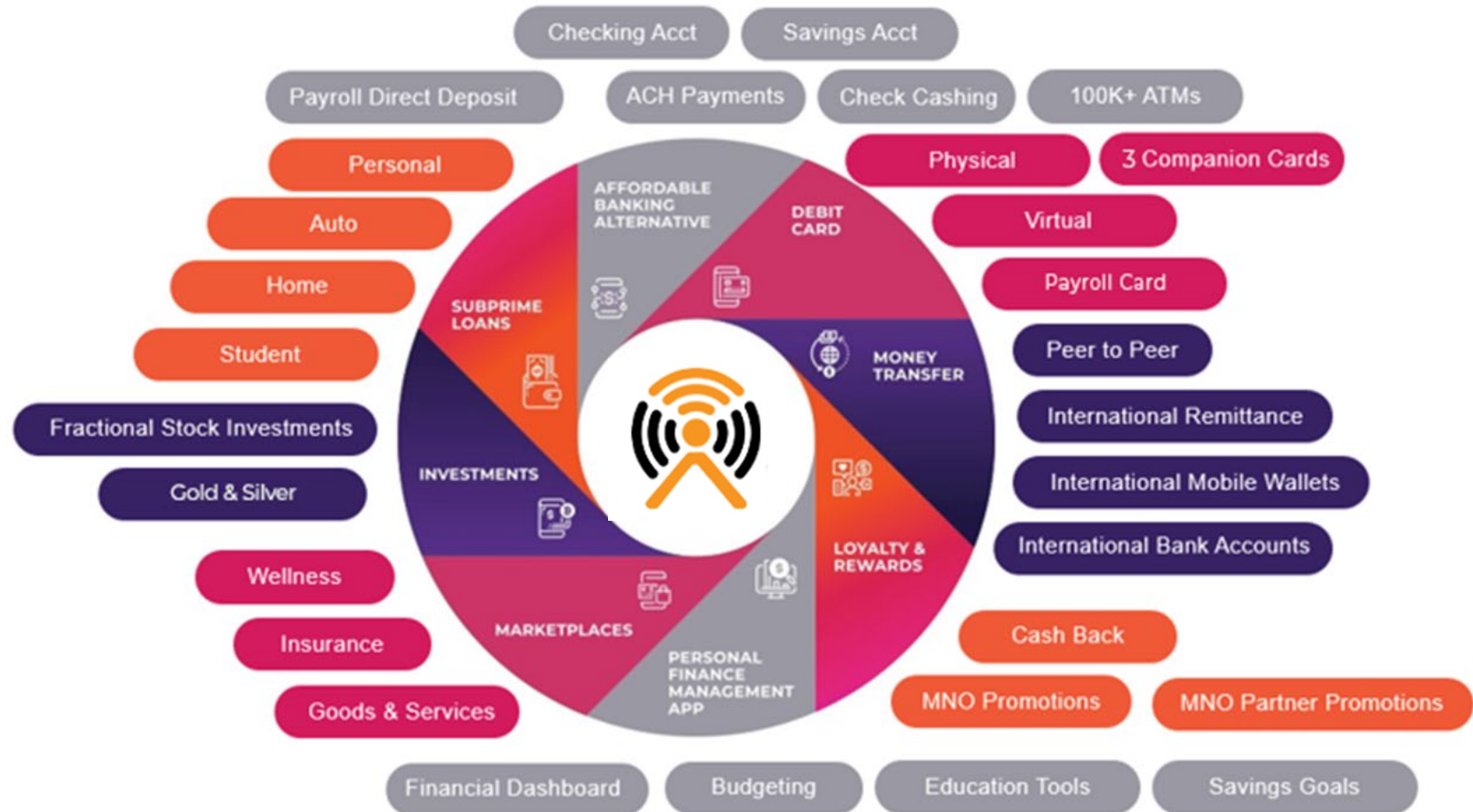




Complete Turnkey Ecosystem

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



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

← 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



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:

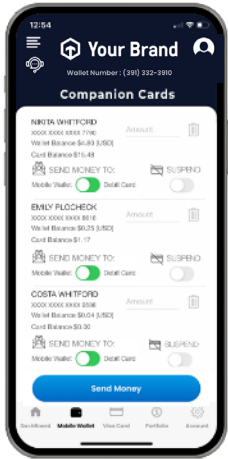
- All Mobile Wallet accounts are off network and completely secure and can be set up to payout an APR to customers. Most clients pay out 2% to 3% APR which is 2x to 3x what banks offer.
- There are no monthly costs or fees for mobile wallet accounts and we recommend clients do not charge customers as 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**'.

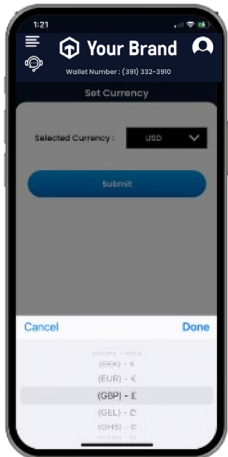
Reloadable Physical Debit Card Balance:

- 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.



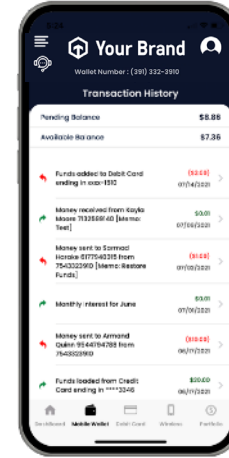
Companion Cards

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

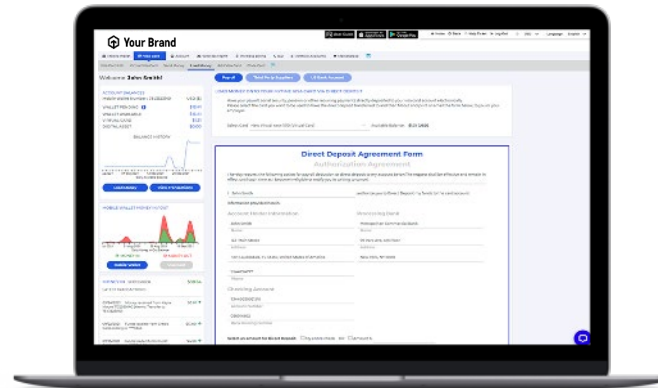
Customers can set their fiat currency to any major currency offered around the world. Support for 100+ fiat currencies and 15 languages. Additional languages can be added upon request.



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.

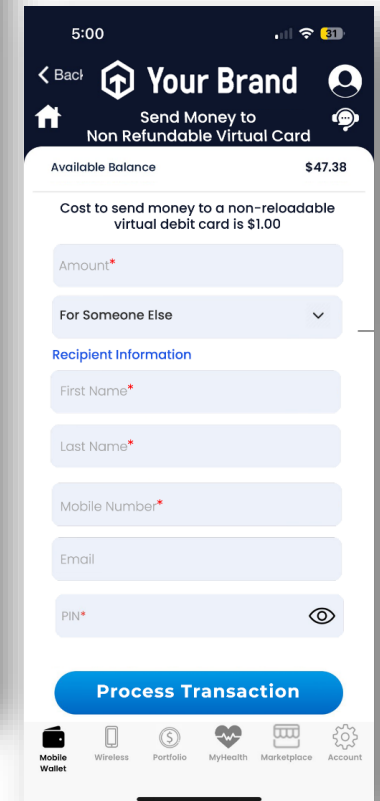
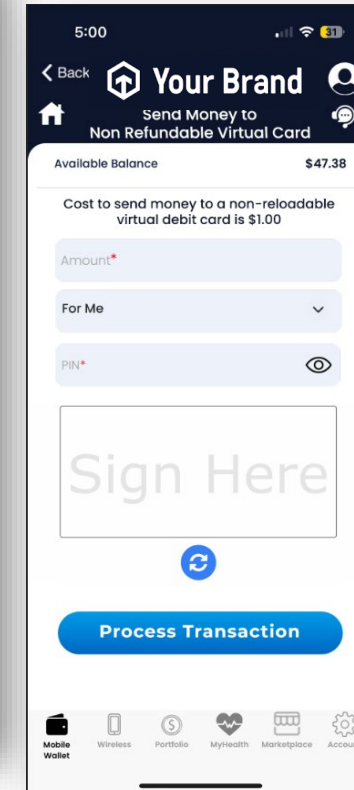
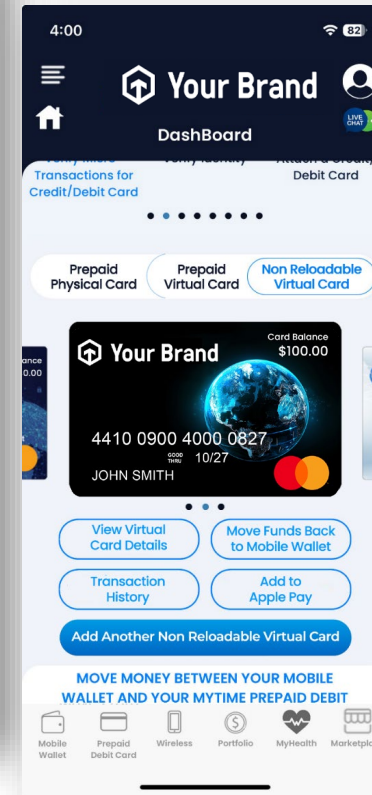
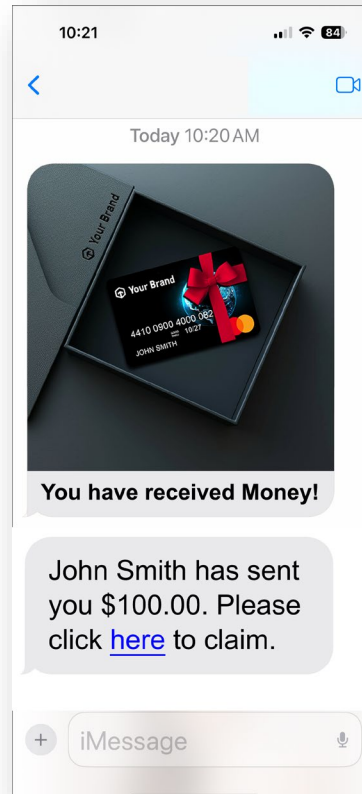


Micro loans / Product Financing

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

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.

Debit Card Balances:



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: 6485812472 Email: Armaquinn@gmail.Com MW Number: 5465814270 IP Address: 2601.589.4607.5140/C5c2f5359.9018.1a53 IP Location: Pompano Beach - Florida - United States Of America	Email Fraud Score: 0 Email Overall Score: 4 IP Score: IP Score: 0 Phone Location: 648 NY "New York (Overlaid On 712,7332,7917) NYC (Mostly Mobile)" Active Number: No Info Number Line Type: No Info Risky Number: No Info Fraud Score Info #Fingers: <input type="text"/> <input type="button" value="Send Security Email"/> (Email Sent / [1] Fingers)	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 Staley Memorial Hwy Liydale, Mh 55118 Country: United States Of America Phone: 9823457628 Email: Erik@unitedsignal.com MW Number: 5881130291 IP Address: 150.129.188.138 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 Fraud Score Info #Fingers: <input type="text"/> <input type="button" value="Send Security Email"/> (Email Sent / [2] Fingers)	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: 9175834861 Email: Armaquinn@gmail.Com MW Number: 9175834861 IP Address: 2601.589.4607.5140/C50c3543.A37b.3fa0 IP Location: Pompano Beach - Florida - United States Of America	Email Fraud Score: 9 Email Overall Score: 4 IP Score: IP Score: 0 Phone Location: 917 NY "New York: New York City (Cellular: Sec 948)" Active Number: Yes Number Line Type: Wireless Risky Number: No Info Fraud Score Info #Fingers: <input type="text"/> <input type="button" value="Send Security Email"/> (Email Sent / [0] Fingers)	CSR/CMS	
1							
<input type="button" value="Process Requests"/> <input type="button" value="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 *
-- Select Country --

Distributor / Referral ID

First Name * (As Per Government issued ID) Middle Name (As Per Government issued ID) Last Name * (As Per Government issued ID)

Email Verify Email

USA Patriot Act Notice
To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.
* Means the field is required.

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 * 75208

* Means the field is required.

Your Brand Language - English

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

Username *
Tester@1

Hint for a secure username
Use 6 to 40 characters. You may use letters, numbers, and special characters. Email addresses are allowed.

Password * Password Confirm *

Password Strength: Strong

- ✓ 1 lowercase & 1 uppercase
- ✓ 1 number (0-9)
- ✓ 1 Special Character (punctuation)
- ✓ At least 8 character

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.

PIN * Confirm PIN *

(4 digits) (4 digits) PIN Matches

Security Question * Security Answer *

Dog Fido

Date Of Birth * (Month-Day-Year)
01-January 1 2000

* Means the field is required.

Previous Next

Your Brand Language - English

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

Mobile Wallet Number
Use your mobile number as your mobile wallet number

Country Code United States of America +1 Mobile Number * 999-666-6664 Display Currency * USD

(currency is held in USD)

☐ Use Alternate SMS
For your security, our system will send a security code via SMS to your mobile number whenever you log in from a new device. If the number you are using is not a mobile number, please provide an alternate number below that is able to receive SMS messages, and we will send the security codes to the alternate number instead.

Mobile Wallet Identity Verification
☐ I wish to be able to load funds from a debit/credit card or checking/savings account and have a balance greater than \$500.
To do so, we must validate your identity through a Social Security Number or Individual Taxpayer Identification Number. The verification is free of charge and does not affect your credit.

Mobile Wallet Load Method
☐ 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

Virtual Prepaid Debit Card: 4410 0900 4000 0827 JOHN SMITH

Physical Personalized Prepaid Debit Card: 4410 0900 4000 0827 JOHN SMITH

Use funds on your virtual card to buy goods and services online. Try to keep no more than a \$50 balance on the card and move funds from your mobile wallet to your virtual card only when you wish to buy something. This only if your card information is compromised, then your funds are secure. This creates a "Financial Firewall" between you and online merchants. 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 it is being used only by trusted sources at physical retail locations. This card creates a "Financial Firewall" between you and merchants. This card is issued by Sutton Bank, Member FDIC, pursuant to license by Mastercard.

The MyTime 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

* 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 *

☐ Patent Act Disclosure *

☐ Privacy Policy *

☐ Electronic Communication Delivery Policy *

* Means the field is required.

Previous Submit Order



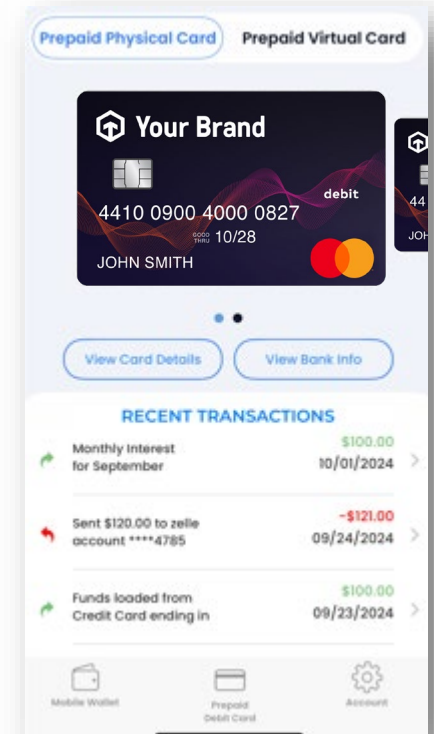
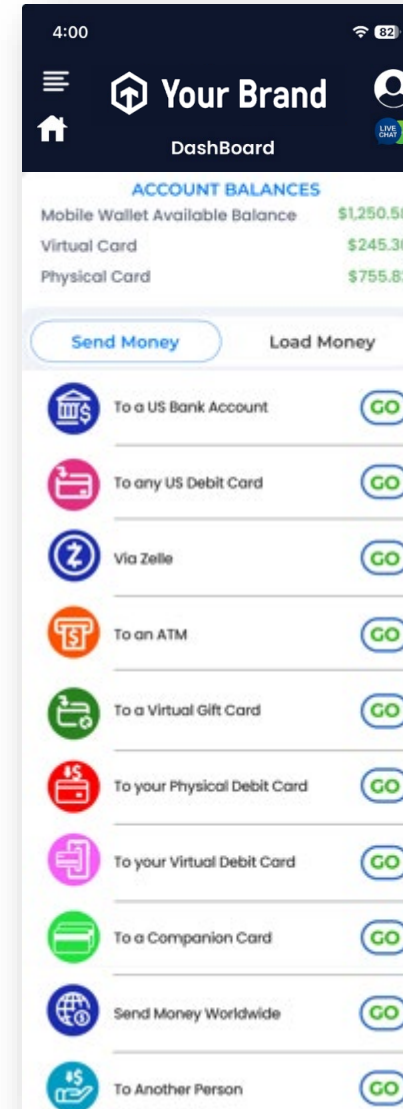
Customer Web Dashboard

- 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.

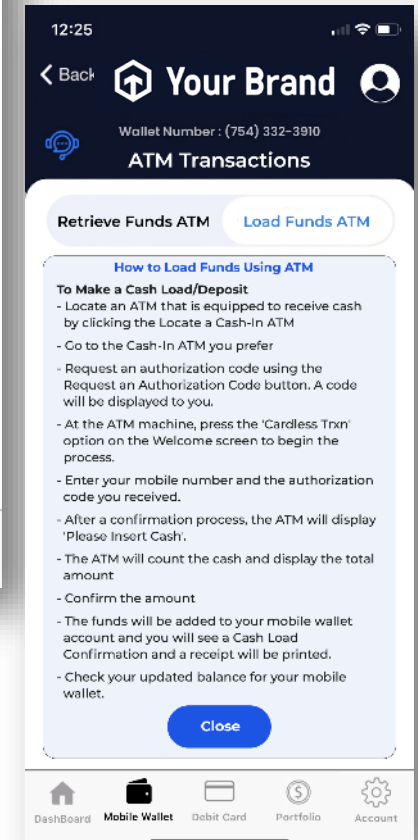
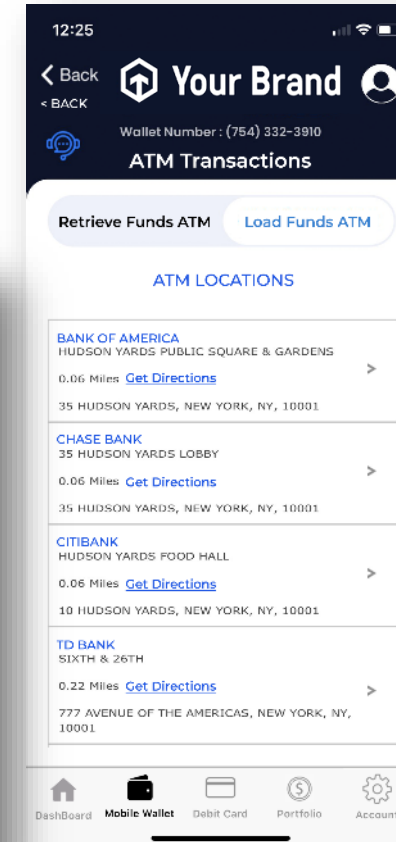
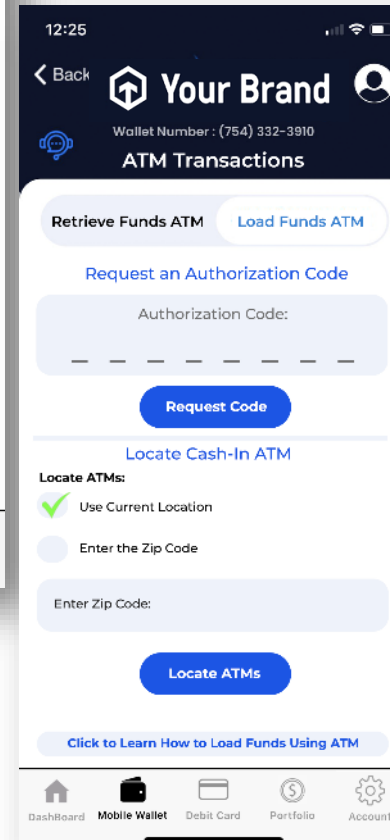
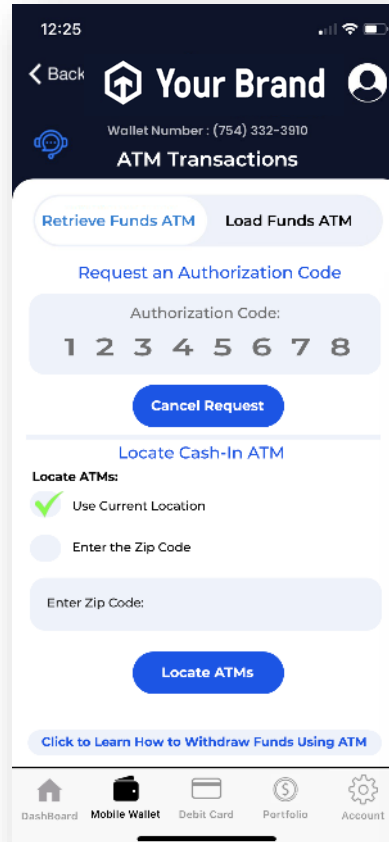


Mobile Application Dashboard

- 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...



- 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 screenshots show the 'Your Brand' mobile app interface. The top navigation bar includes 'User Guide', 'App Store', 'Google Play', 'Home', 'Back', 'Help Ticket', 'Log Out', 'USD', 'Language', and 'English'. The main menu includes 'Wallet', 'Prepaid Debit Card', 'Account', 'Wireless Mgmt', 'Wireless Billing', 'Portfolio Accounts', 'Home', 'MyHealth', and 'Marketplace'. The 'Send Money' section is highlighted.

The first screenshot shows the 'Welcome Ruben Nicholls!' screen with account balances and status. The 'ACCOUNT BALANCES' section shows: Mobile Wallet Number: 7543323910, USD (\$), MOBILE WALLET AVAILABLE BALANCE \$0.55, PREPAID PHYSICAL CARD \$2.00, and PRECIOUS METALS \$1.79. The 'YOUR ACCOUNT STATUS' section shows: Mobile Wallet Account: 7543323910, Suspend button. The 'SECURITY STATUS' section shows: Identity Verified, Last 4 of SSN: XXXX-XX-3099.

The second screenshot shows the 'MOVE MONEY GLOBALLY WITH MCN' screen. It includes a 'Select Country' dropdown menu with options: Anguilla, Antarctica, Antigua and Barbuda, and Argentina. The 'New Transaction' radio button is selected.

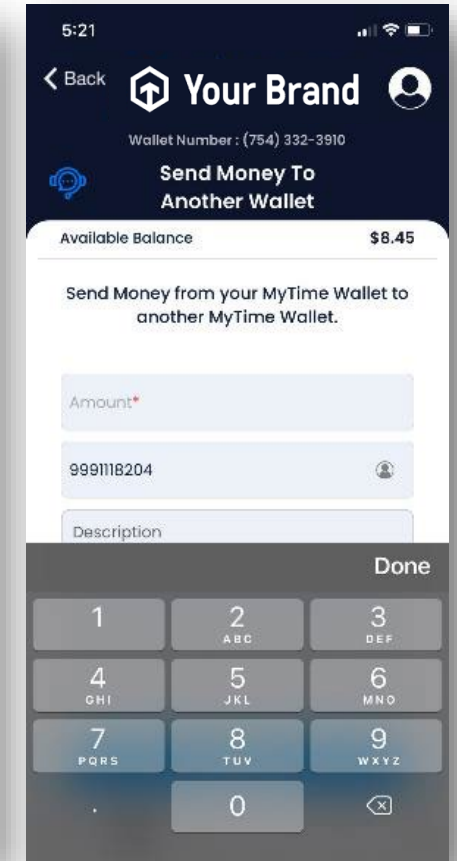
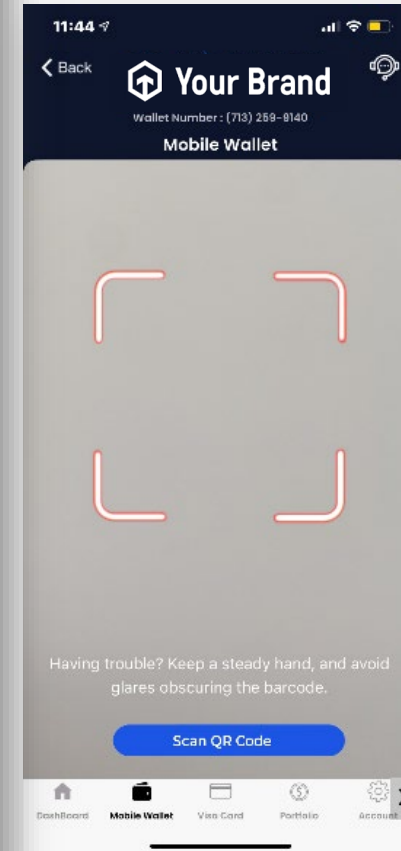
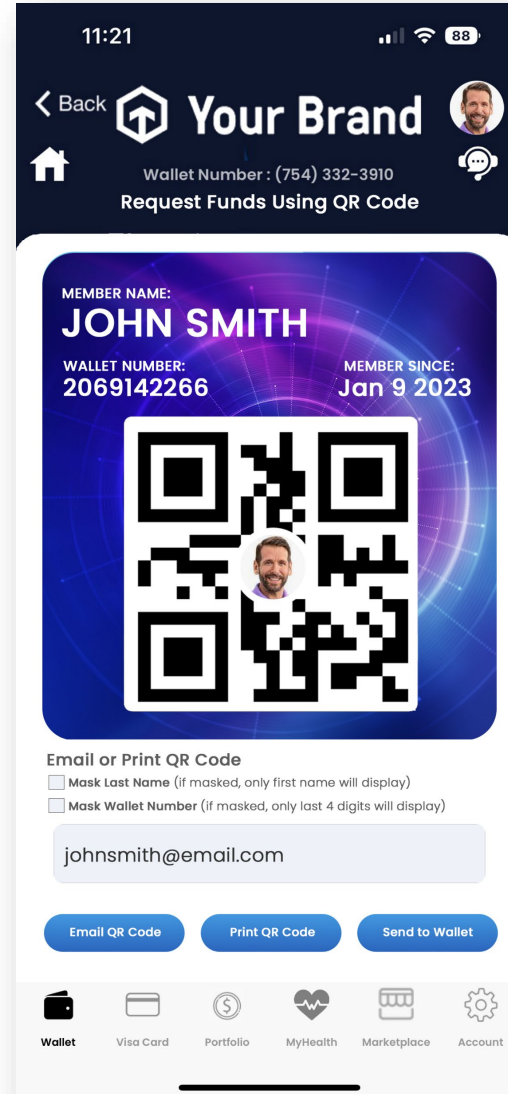
The third screenshot shows the 'MOVE MONEY GLOBALLY WITH MCN' screen with the 'Select Country' dropdown set to 'Argentina' and the 'Select Payment Method' dropdown set to 'Bank Account'. The 'Transfer Amount' field is set to '100.00'. The 'Back' button is visible.

The fourth screenshot shows the 'MOVE MONEY GLOBALLY WITH MCN' screen with the 'CHOOSE PAYMENT NETWORK' section. It includes a table with columns: SELECT, PAYMENT NETWORK, MAXIMUM TRANSFER AMOUNT, TRANSFER FEES, TOTAL COST, FxRate, RECIPIENT CURRENCY, and RECIPIENT RECEIVES. The table shows a payment network with a maximum transfer amount of \$50,000.00 USD, transfer fees of \$3.00 USD, total cost of \$103.00 USD, and a recipient receives of 99000.00 ARS.

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

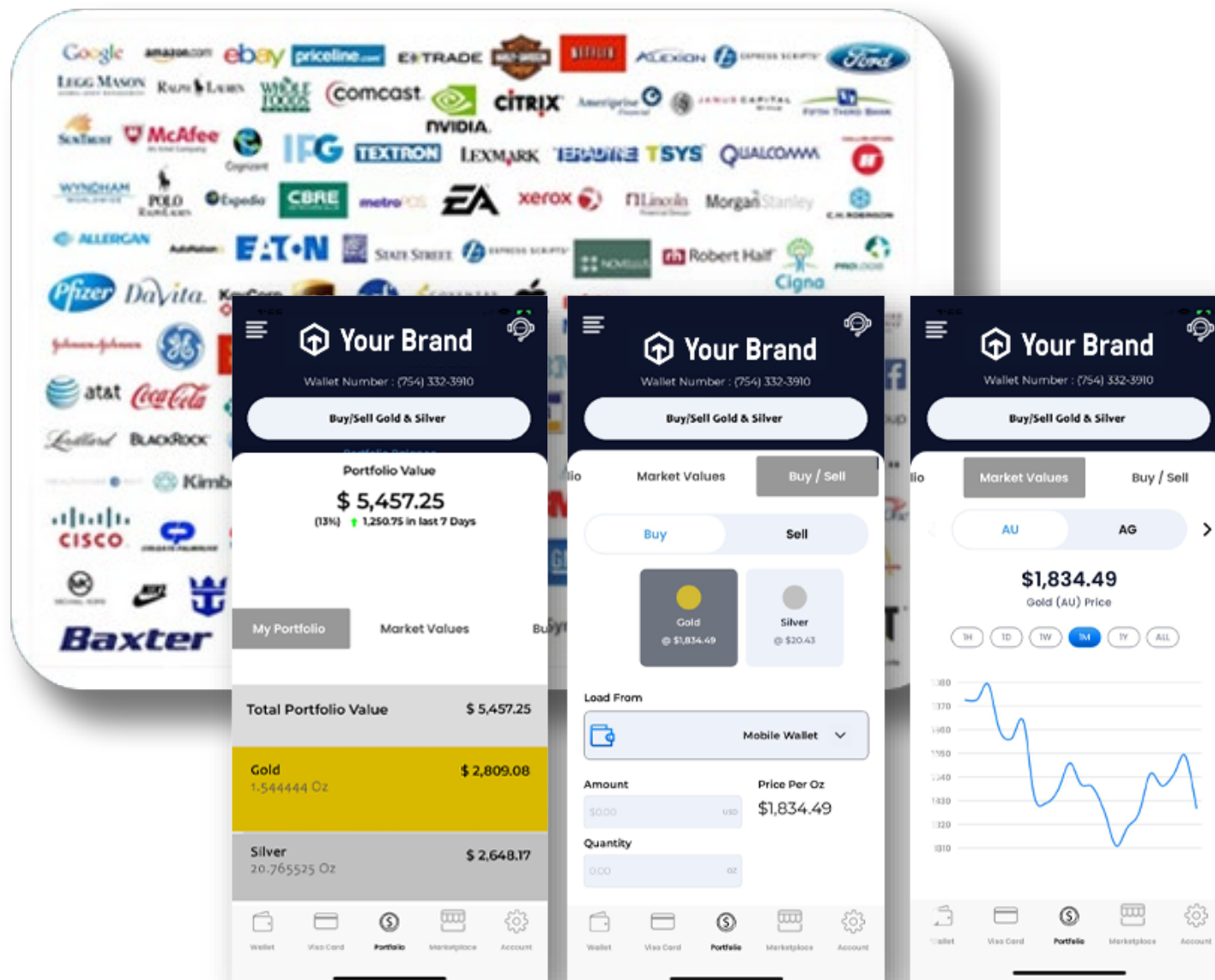
- All customers receive a unique QR code.
- Customer or merchant can print their QR code or allow other people to scan their QR code on their phone to quickly and easily send them money.
- Customers can scan these unique QR codes and instantly send money to people.
- All funds are delivered for free and in real-time.
- Great for smaller merchants, dealers, servers, bell boys, taxicab drivers, and any environments where tips are paid out.





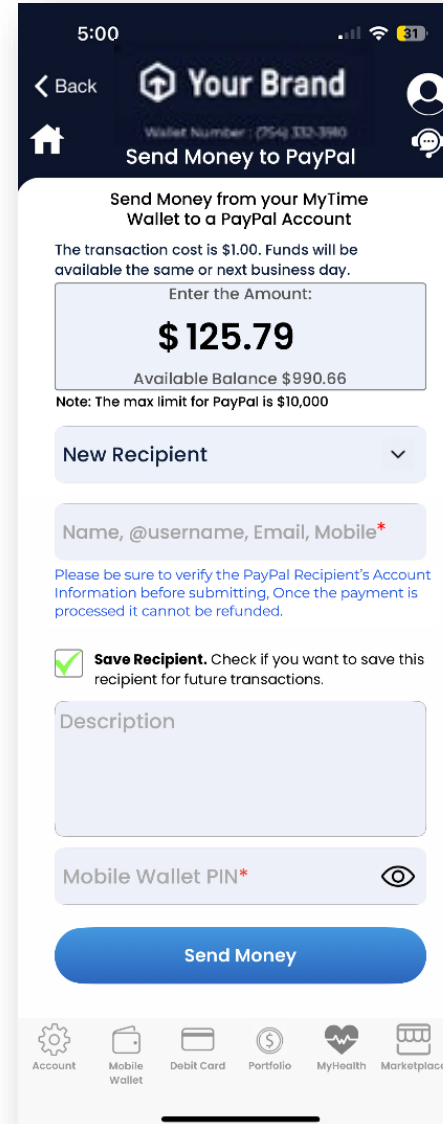
Portfolio: Buy / Sell

- 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.



5:00

< Back Your Brand

Wallet Number: (754) 332-3980

Send Money to PayPal

Send Money from your MyTime Wallet to a PayPal Account

The transaction cost is \$1.00. Funds will be available the same or next business day.

Enter the Amount:

\$125.79

Available Balance \$990.66

Note: The max limit for PayPal is \$10,000

New Recipient

Name, @username, Email, Mobile*

Please be sure to verify the PayPal Recipient's Account Information before submitting. Once the payment is processed it cannot be refunded.

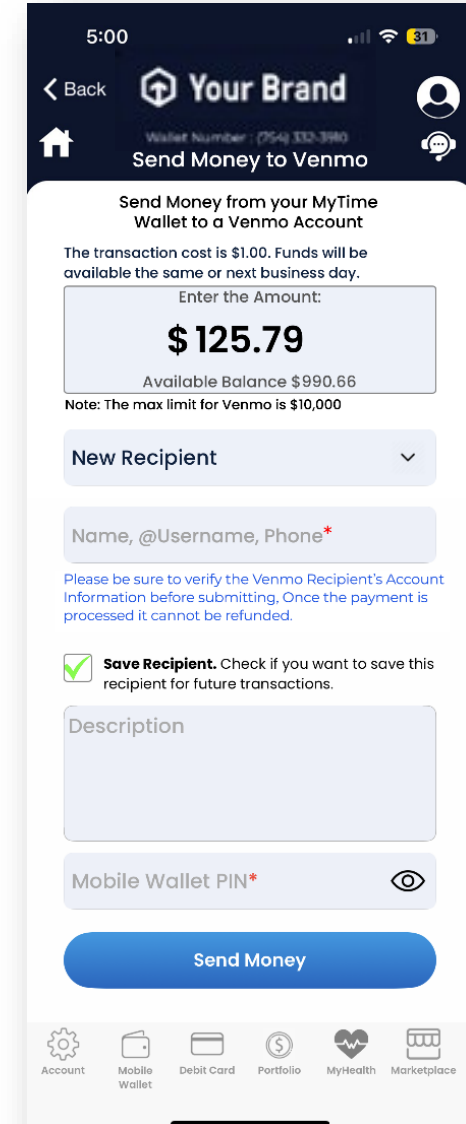
☒ **Save Recipient.** Check if you want to save this recipient for future transactions.

Description

Mobile Wallet PIN*

Send Money

Account Mobile Wallet Debit Card Portfolio MyHealth Marketplace



5:00

< Back Your Brand

Wallet Number: (754) 332-3980

Send Money to Venmo

Send Money from your MyTime Wallet to a Venmo Account

The transaction cost is \$1.00. Funds will be available the same or next business day.

Enter the Amount:

\$125.79

Available Balance \$990.66

Note: The max limit for Venmo is \$10,000

New Recipient

Name, @Username, Phone*

Please be sure to verify the Venmo Recipient's Account Information before submitting. Once the payment is processed it cannot be refunded.

☒ **Save Recipient.** Check if you want to save this recipient for future transactions.

Description

Mobile Wallet PIN*

Send Money

Account Mobile Wallet Debit Card Portfolio MyHealth Marketplace



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

The diagram illustrates two customer types under the heading 'CUSTOMER TYPE'. On the left, a 'New Customer' is represented by an icon of a person with a plus sign. On the right, a 'Mobile Wallet Holder' is represented by an icon of a wallet with a dollar sign and a person silhouette.

1 MOBILE WALLET TRANSACTION

The diagram illustrates a mobile wallet transaction. On the left, a blue rounded rectangle contains an illustration of a smartphone with a dollar sign icon and a brown wallet with a card. Below this illustration is the text "Mobile Wallet Request". On the right, an illustration shows a hand holding a blue credit/debit card. Below this illustration is the text "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.

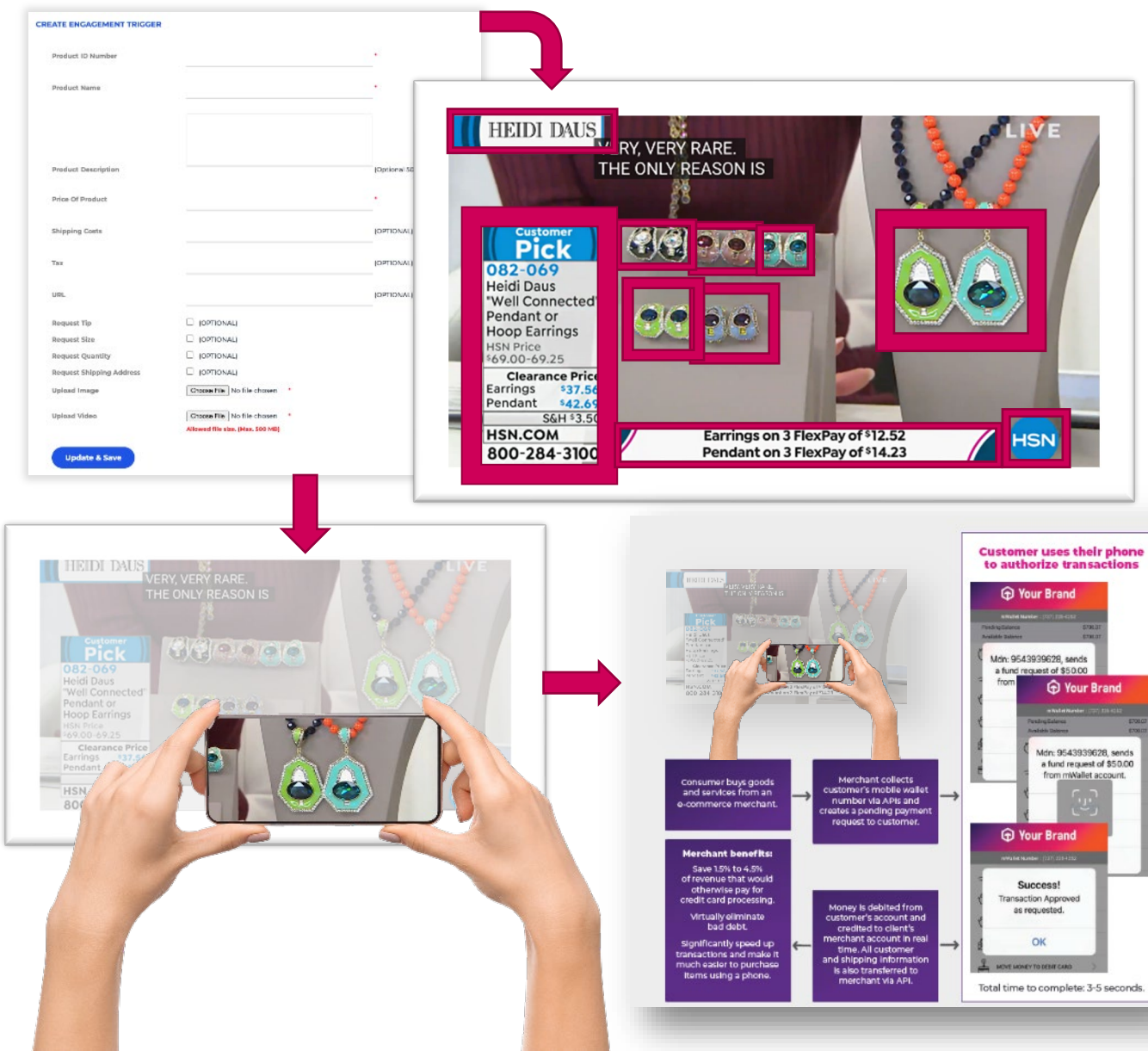
The screenshot shows the 'Your Brand' mobile application interface. At the top, there is a dark blue header with a white menu icon (three horizontal lines), a white headset icon, and a white profile icon. The text 'Your Brand' is displayed in large white font. Below the header, the text 'Wallet Number : (754) 332-3910' is shown in white. The main content area has a dark blue background with the text 'Kid Mobile Customer Payment Processing' in white. Below this, there is a white box containing the text 'CUSTOMER TYPE' in blue, preceded by a blue location pin icon. Underneath, there are two options: 'New Customer' with a blue shirt icon and a white plus sign, and 'Mobile Wallet Holder' with an orange wallet icon containing a person and a dollar sign. At the bottom, there is a white navigation bar with six icons: a prepaid debit card, a wireless signal, a portfolio, a heart rate monitor, a marketplace, and an account. The text 'Free \$' is visible on the left side of the image.



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.

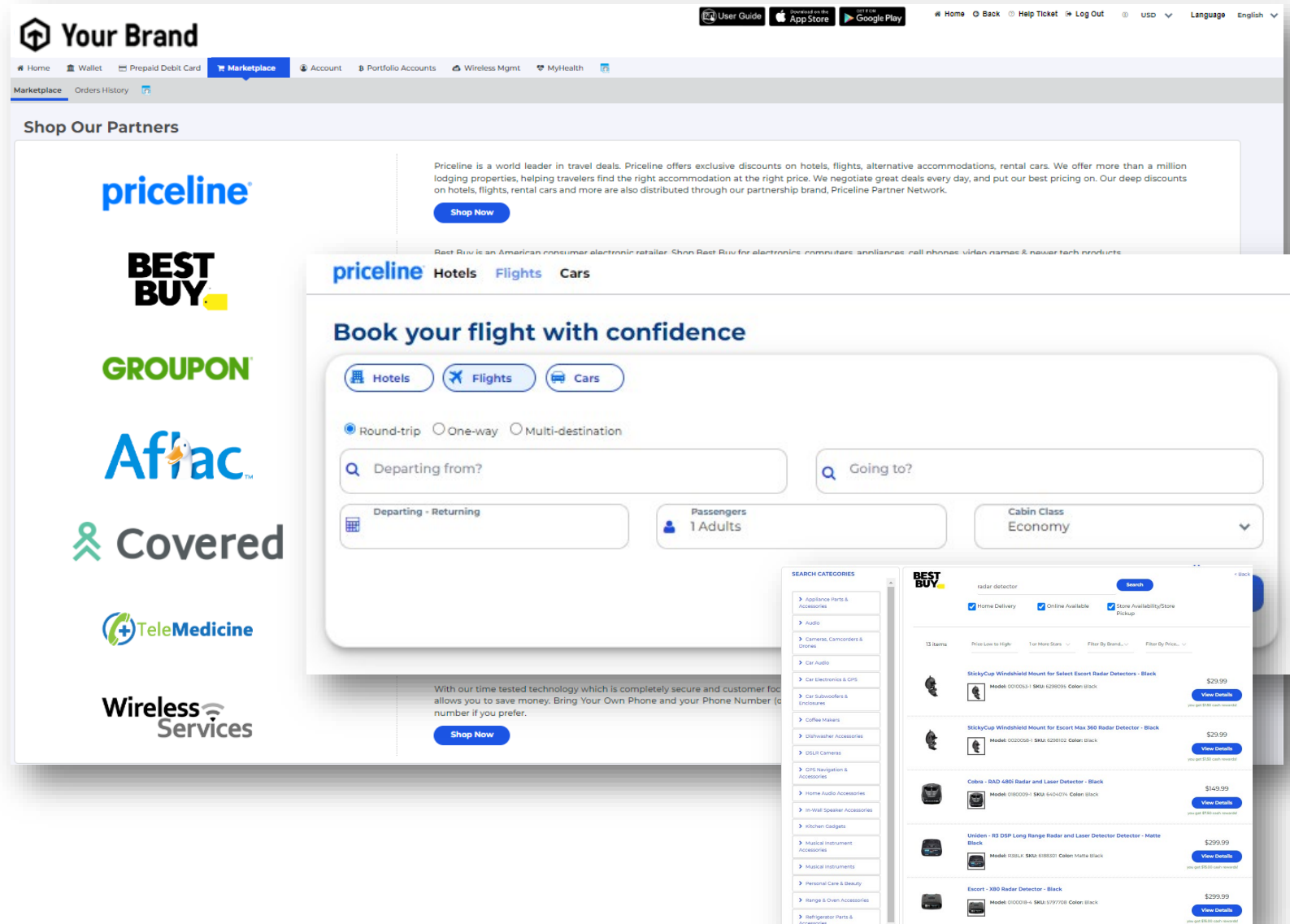




Online Retail Marketplace

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

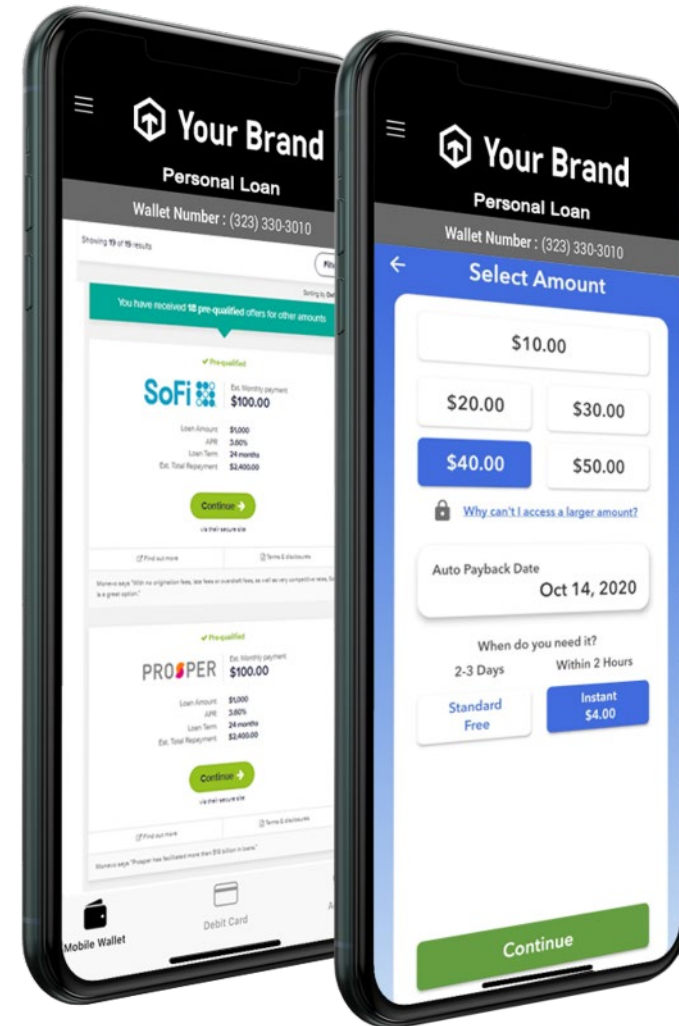
- Customer purchases goods and services at a significant discount to retail by earning rewards on every purchase.
- Customer can have product shipped or pick up at a physical location.
- No credit card or personal information is ever used.
- Customer uses funds from their mobile wallet to pay for goods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





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.

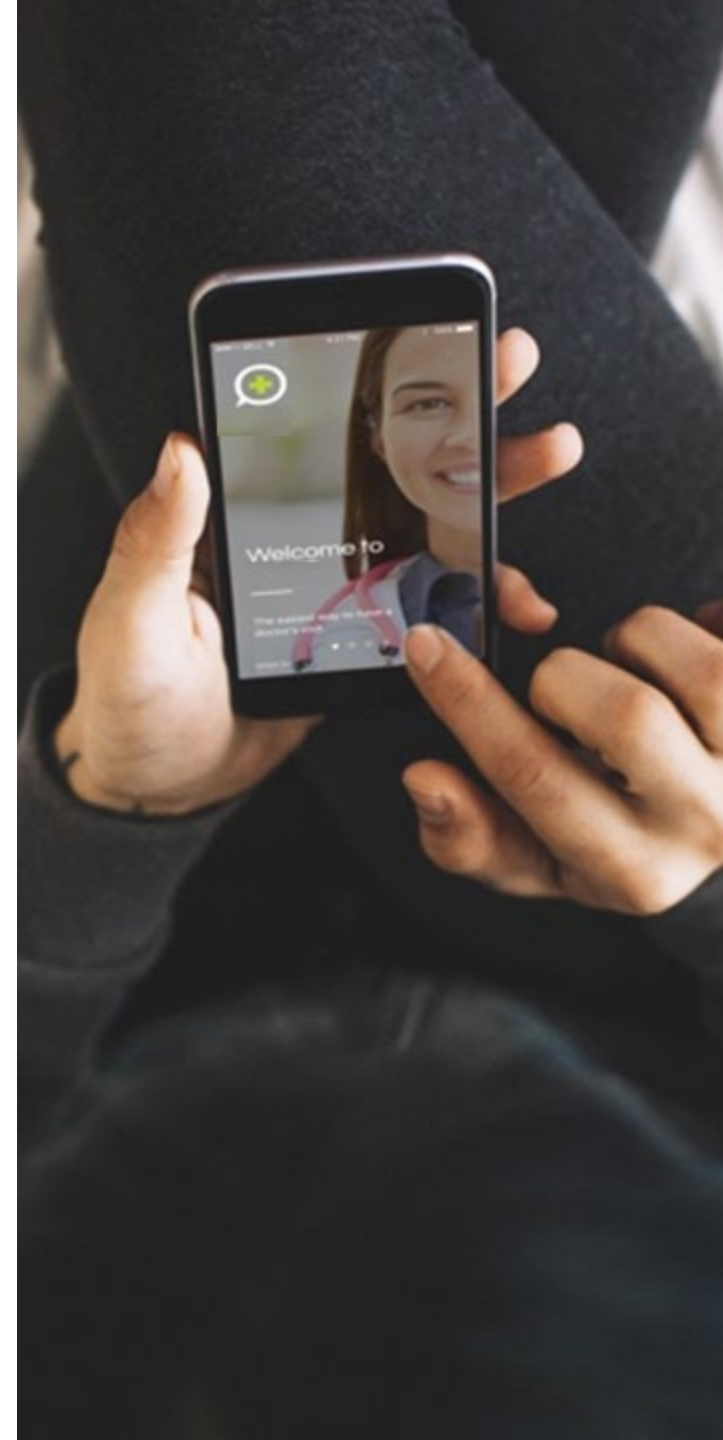


Unified Signal: Wellness Services



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

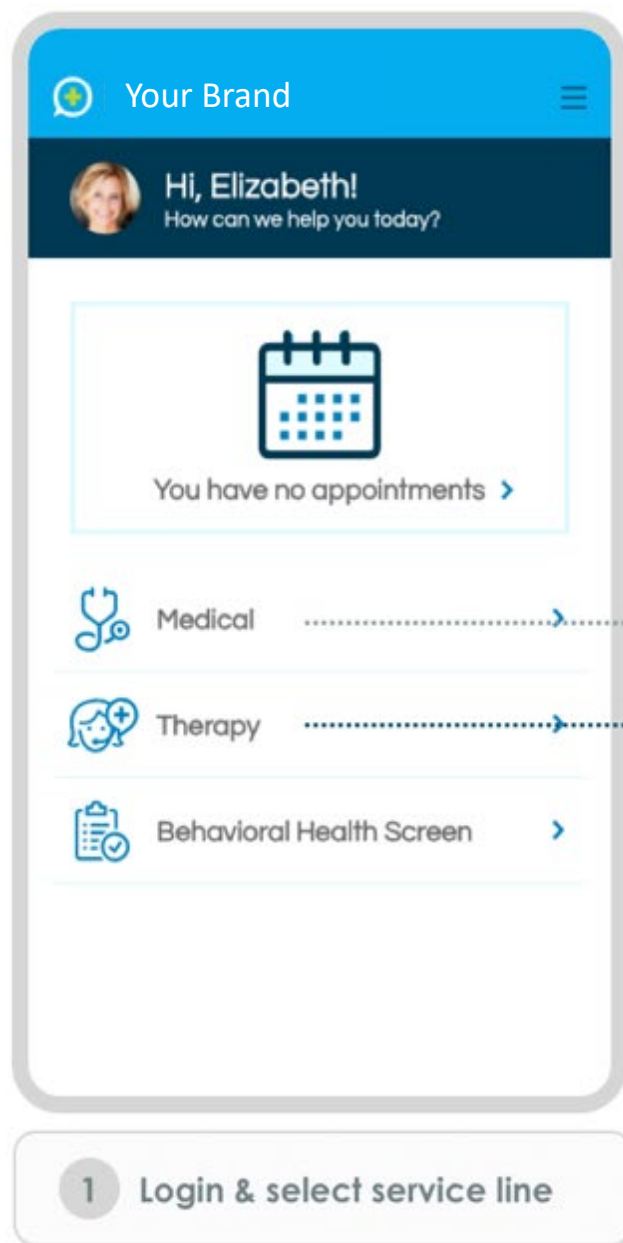


Real Care

- **Recognition** – The systems 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 brings 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

2 Request medical visit

Need expert care quickly for a minor illness or injury?

Request a Medical Exam

- What we treat
- Our providers
- How it works
- Prescription policy

3 Complete visit intake

Reason for your exam?

Select your main reason for seeking care, add notes, contact information for today's exam, and then agree to informed consent.

chief complaint

Please share any notes you would like your provider to know for today's exam.

select location

Insurance@email.com

4 Enter waiting room

Thanks for your exam request!

Watch for updates. A member of our team is reviewing your exam request and will be in touch shortly.

5 Meet with your provider

Your Brand

Decline Accept

2 Request therapy visit

Speak with a therapist in as little as 48 hours.

Schedule an Appointment

- What we treat
- Our providers
- How it works
- Prescription policy

3 Select a session date & time

When would you like to meet?

Pick the appointment date and time that works best for your schedule.

SELECT DATE

S	M	T	W	T	F	S
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

Sessions are 30 minutes long.

Wednesday, February 19th

4 Check-in for your session

APPPOINTMENTS

Your next appointment is scheduled for

10:00 AM on Mon, February 19

CHECK IN

5 Meet with your therapist

JEAN WRIGHT Your Brand

THERAPY

Unified Signal: Value Added Services



VALUE ADDED SERVICES

Wireless Brand Enablement

Product Features:

- Cost efficiently launch your wireless brand in 3-4 weeks on the Verizon and T-Mobile networks
- Complete white label to your core brand or create a new brand
- Complete turnkey billing, rating, rev assurance, and customer support solution
- Full customer care and self-care service modules for voice and data as well as data only products
- Complete white label data app to support product
- Complete dealer / distributor support and reporting packages
- \$7-\$10 per customer per month net profit
- Integration support for major U.S. wireless carriers including ability to support cross carrier data share plans which means multiple networks billed on one ubiquitous bill.





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												
Equipment installation and configuration												
Software setup and configuration												
Branding requirements and upload												
Debit card set up and testing												
Debit card creation												
System testing on staging												
Production upload and testing												
Employee beta launch												
System modifications from feedback loop												
Full scale end consumer production launch												



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