



## 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

23 Years of Enabling Brands



# Our Value Proposition

- ❑ Converging Services Billing System
- ❑ Turnkey SAAS Solution
- ❑ Fast Speed to Market
- ❑ Low Cost to Market
- ❑ Full Private Label UIs or Full APIs
- ❑ Multiple Services 1 System
- ❑ Desktop and Data App System



# Why Unified Signal?



## We know Service Enablement

Unified Signal has over 22 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.



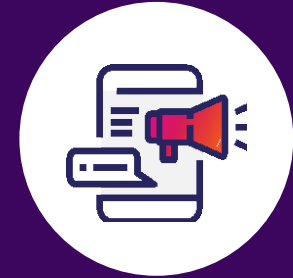
## We've done the hard work

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 fintech 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  
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 subscribers better deals on value added products and services to promote brand loyalty
- Increase in-store and in-app traffic to help improve subscriber satisfaction and drive incremental foot traffic into stores
- Remove the cost of collecting subscriber payments and reduce to eliminate consumer fraud
- Increase market penetration through powerful referral program management and subscriber engagement
- Enter the money remittance market and capitalize on domestic and international money movement
- 23 Year history of enabling successful enterprise companies: Disney, Microsoft, ESPN, Organo/OGPay, Unity/UPFI, Kinesis, and many more.

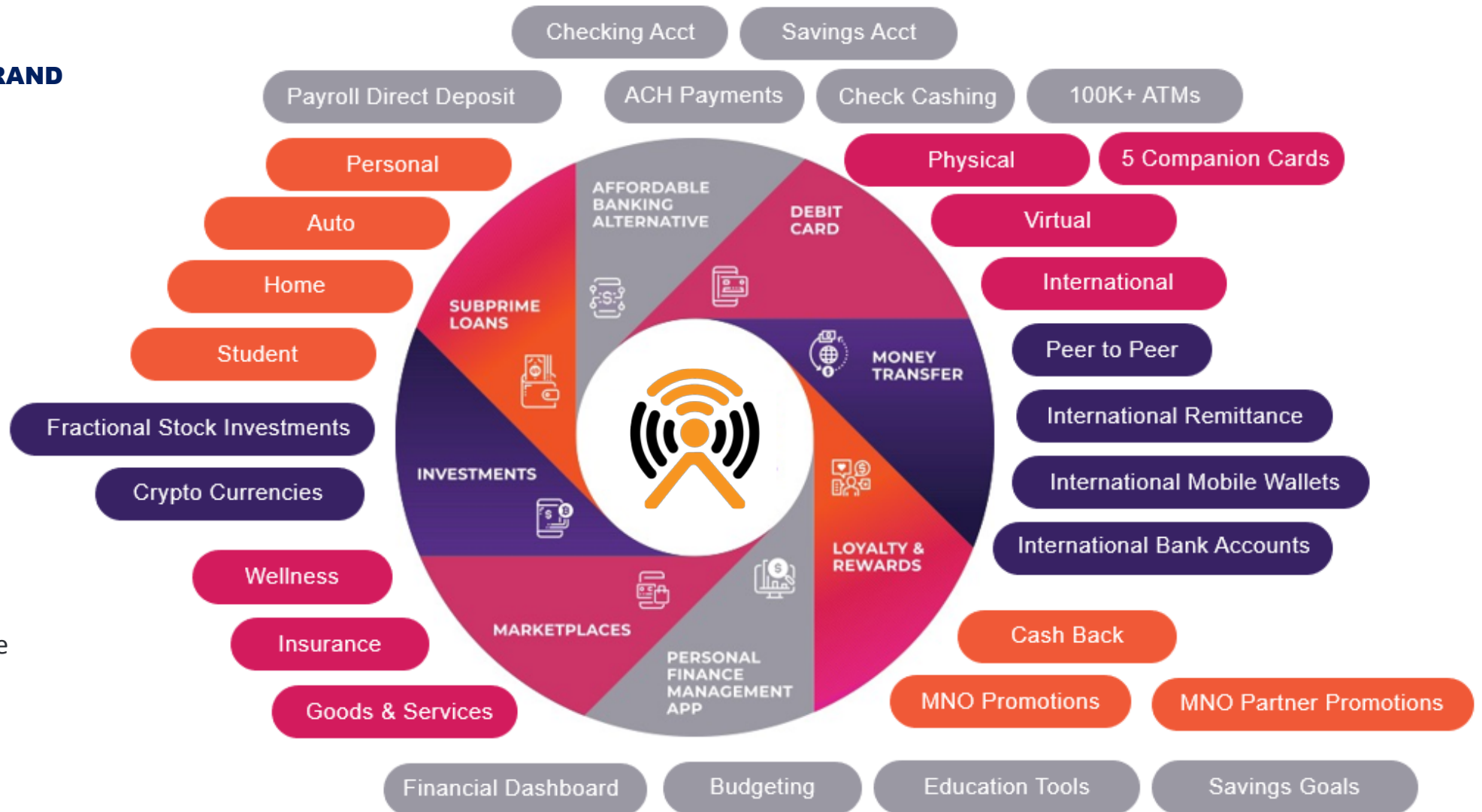




# Complete Turnkey Ecosystem

## 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.





Mobile Wallet  
Debit Card



Buy & Sell Gold /  
Cryptocurrencies



On-line  
Banking



Cross Border  
Payments



Merchant  
Processing



FREE Payroll  
Compensation  
Payout

# Unified Signal: Fintech Enablement Services

**Unified Signal SOHO Instance:** built for small to medium sized businesses

**Unified Signal Enterprise Instance:** built for larger enterprise grade clients



T-Mobile  
MONEY

Uber



amazon.com

facebook

Walmart

# Branded mobile Fintech is replacing traditional banking methods

**23% OF AMERICANS** pay for goods using a virtual digital bank



# Low-income customers are underserved and overcharged for financial services. Banked and overbanked customers are huge targets for cyber attacks.

The Federal Reserve estimated there were **55 MILLION** unbanked or underbanked adult Americans in 2018, accounting for 22% of U.S. households.

Online ecommerce is growing exponentially along with identity theft.

## Problems faced in the fintech industry:

- 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.
- Consumers are riddled with bad actors from all over the world whose sole mission is to steal as much money as they can.

## How Unified Signal helps its clients:

Our clients can launch advanced digital banking and payment services for the underserved and underbanked community as well as for the overbanked customer segment.

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 wireless, music streaming, wellness services, and more. All within the scope of your existing brand.

# Fintech Suite of Services

## Mobile Wallet / Debit Card Enablement

- Global white-label fintech platform available in 15 languages.
- **Private label** mobile wallet and debit card. 2 separate account balances for increased security.
- **Lower fees** and **full private label UI integration or full APIs.**
- Move funds in **real time any where in the world for FREE.**
- Local Debit Card Origination: US, Canada, Mexico, EU, UK, & Africa

## 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 customer **in real-time** vs waiting for 3-4 days for funds to clear.
- **Speed up** time to process transaction by 50%.
- Security: **Securely** authorize transactions using data app third party authentication as well as biometric verification via proprietary vein reader. Customer never needs to provide any proprietary credit card / banking information which can later fall into the wrong hands.



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

# Fintech Ecosystem

## 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

PayPal / Venmo  
Visa ReadyLink  
ATM  
Sigue Payment Network  
Approved Retail Locations  
including: CVS, Walgreens & 7-11



### Payroll

Employer Payroll

## CORE ENABLEMENT FUNCTIONALITY



## ← OFFLOAD MONEY

### Financial Institutions



Global Bank Accounts  
International SWIFT  
Wire Transfers  
Global ATMs

### Peer to Peer

Receive Money



### Other Payment Technologies



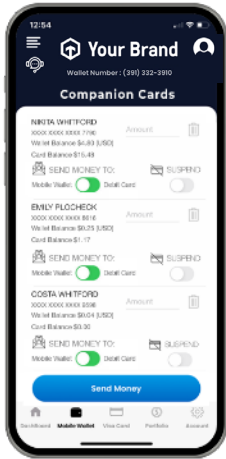
PayPal / Venmo  
Visa ReadyLink  
Amazon  
ApplePay / Google Pay  
Sigue Payment Network  
Approved Retail Locations

### Purchases

Virtually any merchant globally that accepts Visa

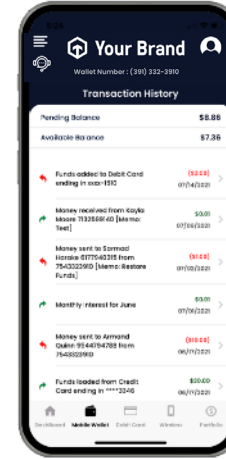


# Fintech Feature set



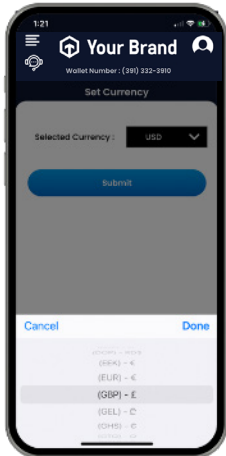
## Companion Cards

Customers can add up to 5 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.



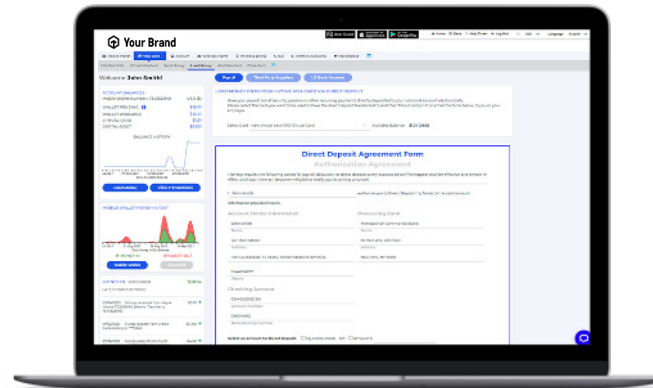
## Mobile Wallet Bank Account

Mobile wallet account acts as a bank account which can earn interest as high as 3% - 4% APR. Offer your customers a complete banking solution linked to an optional virtual and physical debit card.



## Worldwide mobile wallet with multi-currency multilingual support

Customers can set their fiat currency to any major currency offered around the world. Support for over 100 fiat currencies.



## Micro loans / payroll processing / product financing

Clients can streamline payroll by paying employees on mobile wallet as well as providing employees and customers payday type micro loans. Customers receive funds instantly on their mobile wallet and agree to simple payback terms. Great for helping customers with financing.



# Security Anti-Fraud Infrastructure

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 verification, and support for fingerprint, vein, facial, and/or PIN recognition
- Latest PCI 3.2.1 compliance certification
- All customer and employee funds FDIC insured
- Coming soon- All transactions will be locked down in a private blockchain

MW Account Approval

	Activation Information	Last Name	First Name	Address	Fraud Score	CSRICMS	Reason
<input type="checkbox"/> Accepted <input type="checkbox"/> Watchlist <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: 9465814270 IP Address: 2601:589:4607:5160:D5c2:5369:9018:1a63 IP Location: Pompano Beach - Florida - United States Of America	Email Fraud Score: 0 Email Overall Score: 4 IP Score: IP Score: 0 Phone Location: 648 NY 'New York (Overlaid On 7212,7332,7917) NYC (Mostly Mobile)' Active Number: No Info Number Line Type: No Info Risky Number: No Info	CSRICMS	
<input type="checkbox"/> Accepted <input type="checkbox"/> Watchlist <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 Sibley Memorial Hwy Lilydale, MN 55110 Country: United States Of America Phone: 9823457628 Email: Erik@Unifiedsignal.Com MW Number: 180110201 IP Address: 150.129.180.130 IP Location: Gurgaon - Haryana - India	Email Fraud Score: 0 Email Overall Score: 4 IP Score: IP Score: 75 Phone Location: Active Number: Yes Number Line Type: Test MW No# Risky Number: No Info	CSRICMS	
<input type="checkbox"/> Accepted <input type="checkbox"/> Watchlist <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 McNab Apt 22 Pompano Beach, FL 33069 Country: United States Of America Phone: 9175834861 Email: Armaquinn@gmail.Com MW Number: 9175834861 IP Address: 2601:589:4607:5160:C50c:3543:A30b:3f60 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 949)' Active Number: Yes Number Line Type: Wireless Risky Number: No Info	CSRICMS	

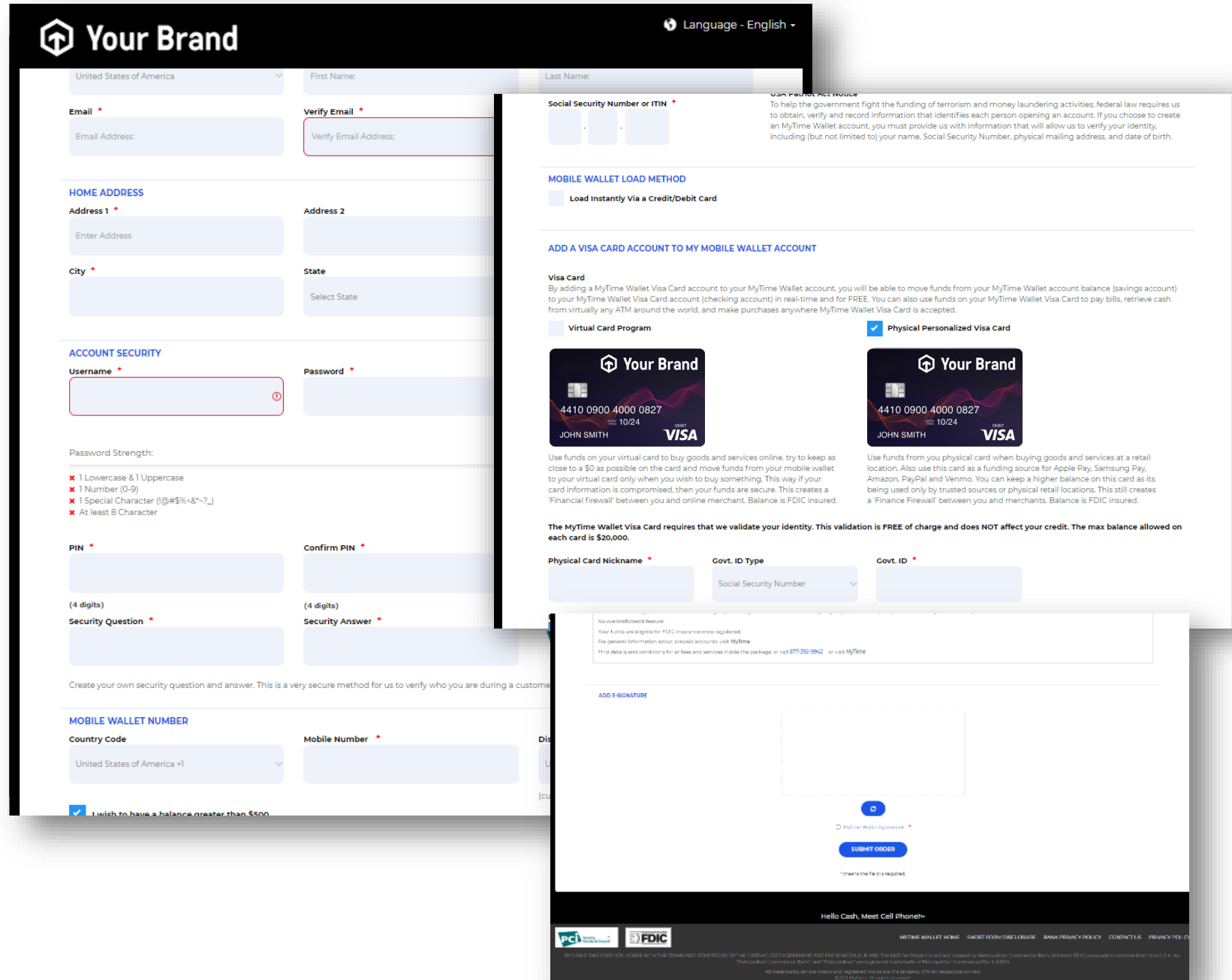
1

Process Requests View All



# Customer Enrollment via Web

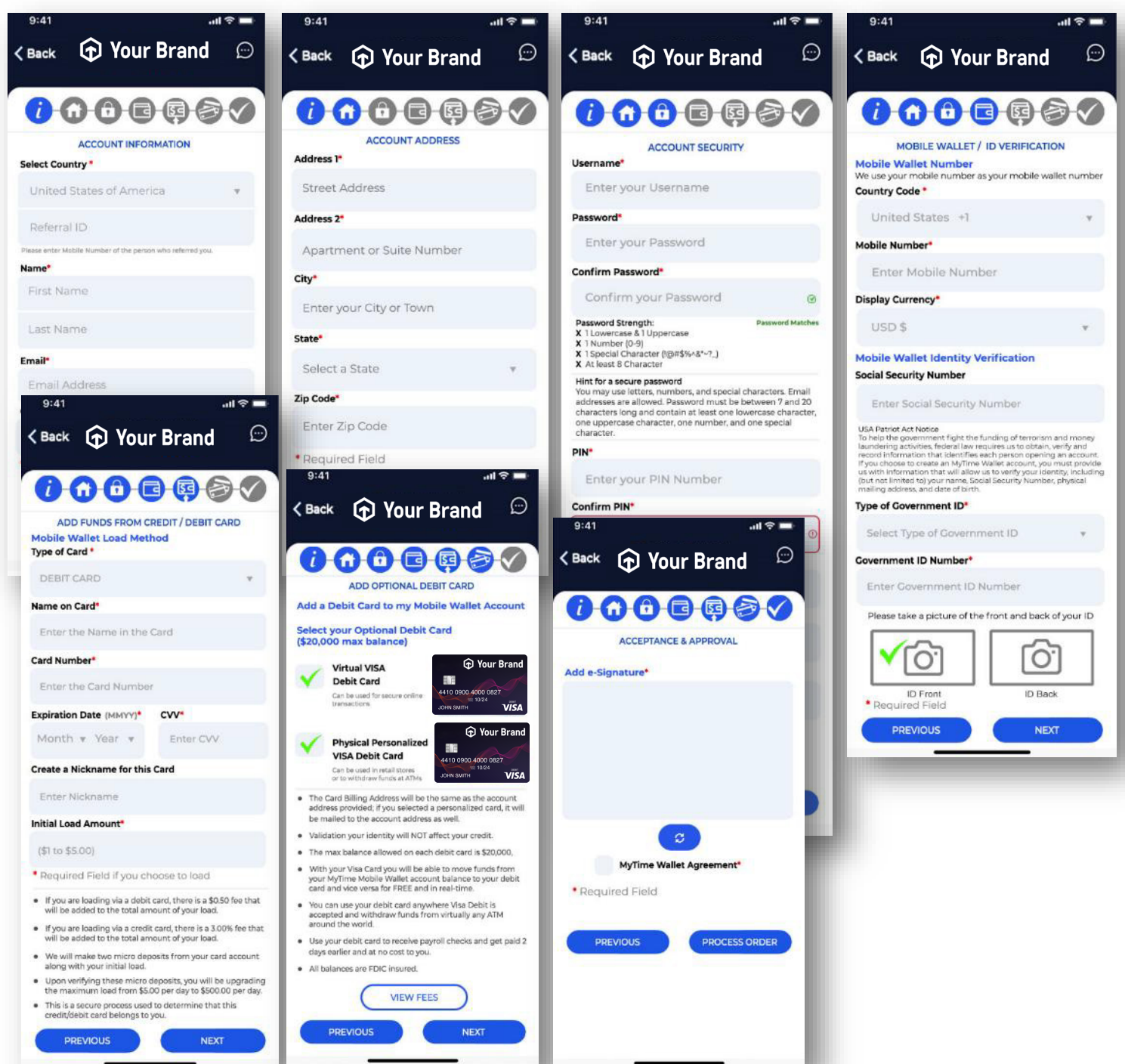
- Clients can launch full turnkey online web private label 1 page POS or multi screen POS
- Clients can now launch customer enrollments through Unified's custom private label data app
- Supports 15 languages and over 150 fiat currencies
- Completely rules based and customizable by client
- Client can also build their own POS and integrate into existing data app using Unified Signal's 300+ .NET APIs.





# Customer Enrollment via Data APP

- 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 data app
- Supports 15 languages and over 150 fiat currencies
- Completely rules based and customizable by client
- Client can also build their own POS and integrate into existing data app using Unified Signal's 300+ .NET APIs.





# Customer web Dashboard

- Customer Dashboard is available in data app as well as customer online self care portal
- Allows customers better visibility into what they need to do to set up their account and maximize utility
- Easier navigation to most used functions
- Usage statistics to help with personal financial management
- Completely rules based and customizable

**UNIFIED SIGNAL**

## Your Brand

Dashboard

Welcome, Grant

**ACCOUNT BALANCES**  
Mobile Wallet Number : 7543573210 USD (\$)  
WALLET PENDING **\$513.19**  
WALLET AVAILABLE **\$513.19**  
PHYSICAL CARD **\$223.42**  
VIRTUAL CARD **\$123.00**  
DIGITAL ASSETS **\$31,993.81**

**BALANCE HISTORY**

**ACCOUNT BADGES**

- Identity Verified
- Add Virtual Debit Card
- Attach Bank Account
- Attach Credit/Debit Card
- Verify Micro Transactions
- Add Physical Debit Card

**QUICK LINKS**

- Move Money Internationally
- Send Money to Another Wallet
- Load Money
- Request Funds (Individual/Group)
- Edit My Account Address
- View Scheduled Transactions
- Manage Account Nicknames

**MOVE MONEY BETWEEN WALLET AND DEBIT CARDS**

Move from: Select Account

Amount (\$335.50 available)

**YOUR ACCOUNT CAN HAVE UP TO 4 COMPANION CARDS**

**LATEST TRANSACTIONS**

Payment From 5109431200	\$180.00
Payment From 5109431200	\$15.00
Payment From 5109431200	\$25.00
Payment From 5109431200	\$10.00

**MONEY OUT for November** **\$95.67**

**LATEST TRANSACTIONS**

Payment To 5109431200	\$10.67
Payment To 5109431200	\$15.00
Payment To 5109431200	\$25.00
Payment To 5109431200	\$10.00

**REFER A FRIEND**

Send an email or text message invitation to friends so they can sign up for a mobile wallet account.

Enter your friend's mobile number:

Enter your friend's email address:

**YOUR VIRTUAL DEBIT CARD**

**YOUR PHYSICAL DEBIT CARD**

**SECURITY CHECKUP**

Account access from 35162.522.112	Details	See All Security Items
Password changed	Details	Change My Password
Account access from 35162.522.112	Details	Change My PIN
Mobile app installed on Samsung device	Details	

**RECENT TRANSACTIONS**

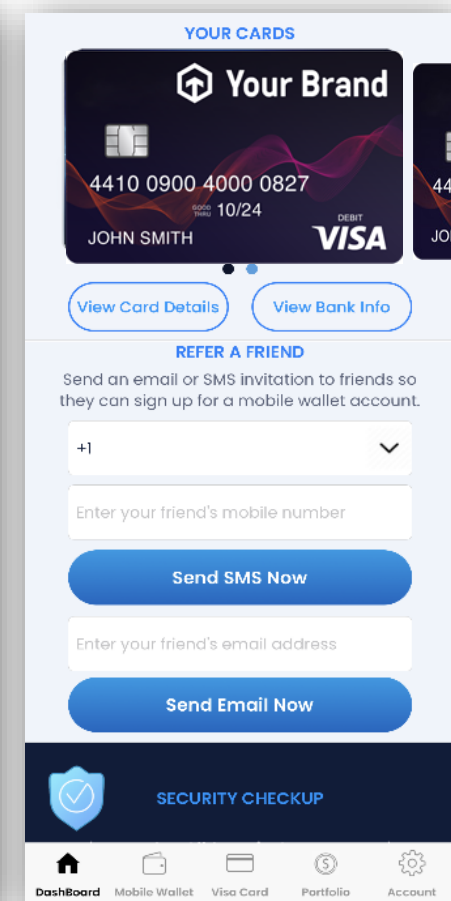
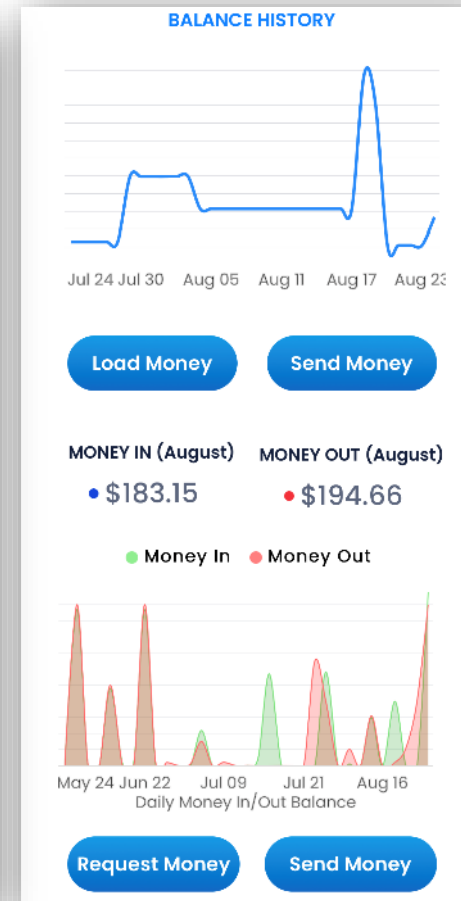
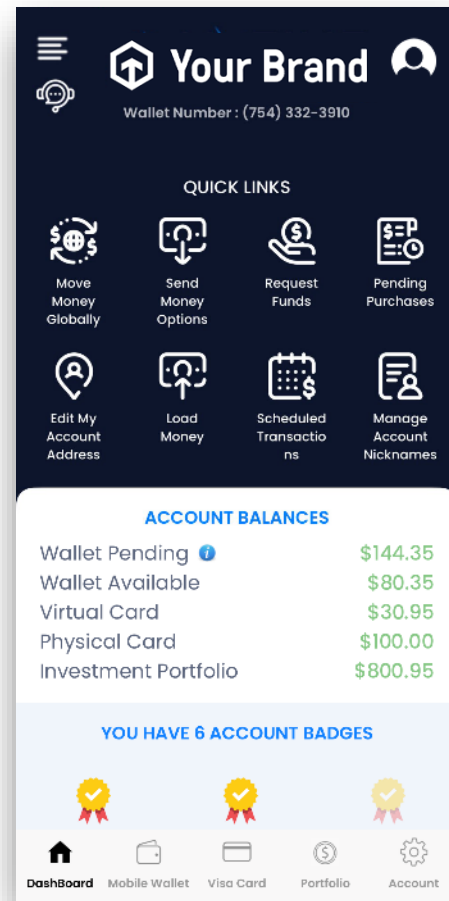
DATE	DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
10/02/20	Money Sent to 0008888888 From (318 979 5033) [Home Requested Payment From 3023705233 To 0006666666 (J-SN KichenAid) (Send Inter)]	\$0.25	\$0.25	\$0.25
10/02/20	Money Sent To 0008888888 From (318 979 5033) [Home Requested Payment From 3023705233 To 0006666666 (J-SN KichenAid) (Send Inter)]	\$0.25	\$0.25	\$0.42
10/02/20	Money Sent To 0008888888 From (318 979 5033) [Home Requested Payment From 3023705233 To 0006666666 (J-SN KichenAid) (Send Inter)]	\$0.25	\$0.25	\$0.33
10/02/20	Money Sent To 0008888888 From (318 979 5033) [Home Requested Payment From 3023705233 To 0006666666 (J-SN KichenAid) (Send Inter)]	\$0.25	\$0.25	\$0.13
10/02/20	Money Sent To 0008888888 From (318 979 5033) [Home Requested Payment From 3023705233 To 0006666666 (J-SN KichenAid) (Send Inter)]	\$0.25	\$0.25	\$0.18
10/02/20	Money Sent To 0008888888 From (318 979 5033) [Home Requested Payment From 3023705233 To 0006666666 (J-SN KichenAid) (Send Inter)]	\$0.25	\$0.25	\$0.43
10/02/20	Money Sent To 0008888888 From (318 979 5033) [Home Requested Payment From 3023705233 To 0006666666 (J-SN KichenAid) (Send Inter)]	\$0.25	\$0.25	\$0.43
10/02/20	Money Sent To 0008888888 From (318 979 5033) [Home Requested Payment From 3023705233 To 0006666666 (J-SN KichenAid) (Send Inter)]	\$0.25	\$0.25	\$0.43
10/02/20	Money Sent To 0008888888 From (318 979 5033) [Home Requested Payment From 3023705233 To 0006666666 (J-SN KichenAid) (Send Inter)]	\$0.25	\$0.25	\$0.43

**FDIC**

BY USING THIS CARD YOU AGREE WITH THE TERMS AND CONDITIONS OF THE CARDHOLDER AGREEMENT AND THE SCHEDULE OF FEES. The 163 Money Piped Visa Card is issued by Metropolitan Commercial Bank (Member FDIC) pursuant to a license from Visa U.S.A. Inc. "Metropolitan Commercial Bank" and "Metropolitan" are registered trademarks of Metropolitan Commercial Bank ©2014.

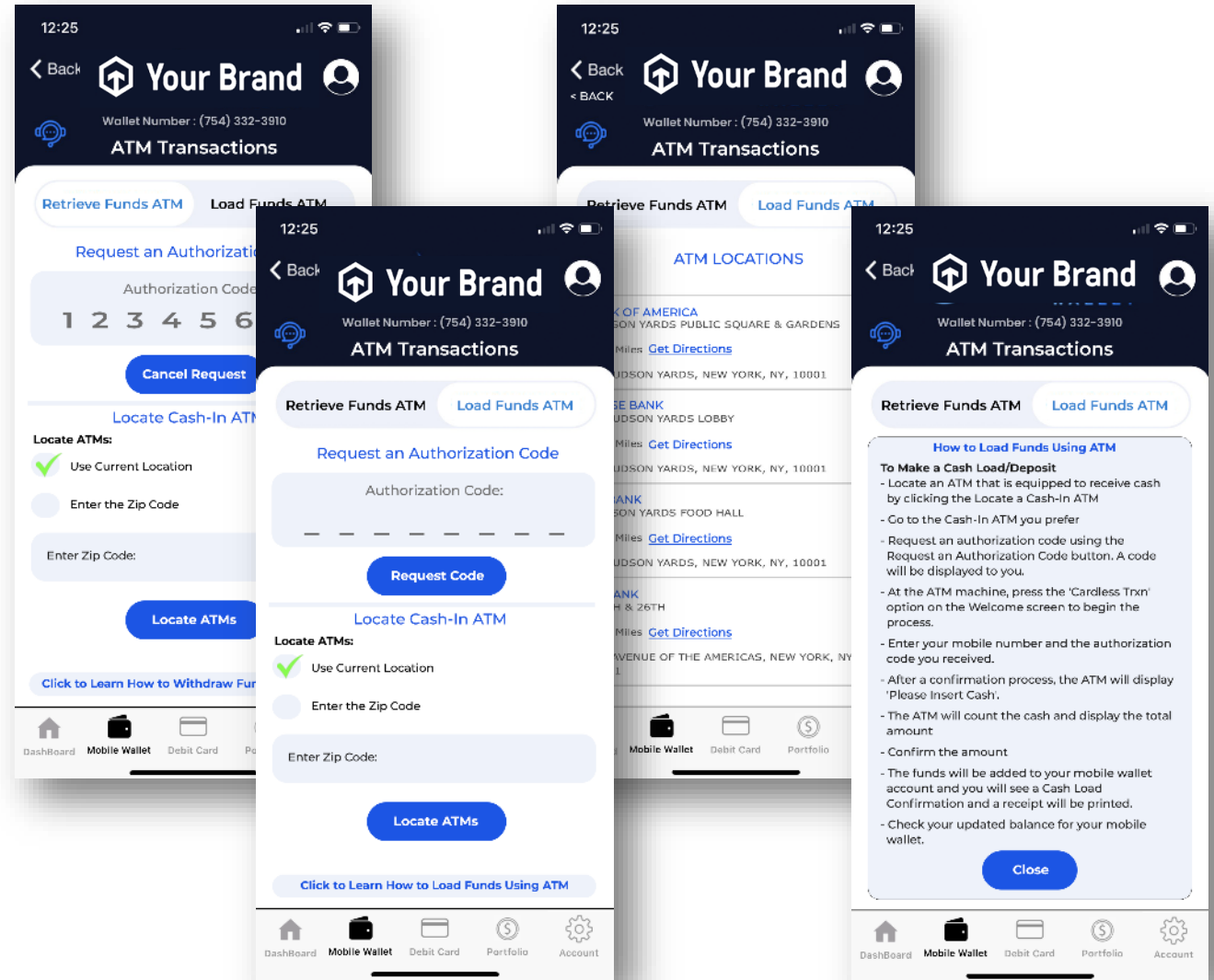
# Customer Data App Dashboard

- Customer Dashboard is available in data app as well as customer online self care portal
- Allows customers better visibility into what they need to do to set up their account and maximize utility
- Easier navigation to most used functions
- Usage statistics to help with personal financial management
- Completely rules based and customizable



# Load / Offload at Retail Locations

- Load cash or withdraw funds in 80,000 US retail store locations from the customer's Mobile Wallet including: CVS, Walgreens, and 7-11. Customers can also load funds onto their debit card anywhere Visa Readylink, Western Union, and MoneyGram are offered.
- Customers can load / offload funds to their mobile wallet via Allpoint ATM network (55,000 ATMs). These are cardless transactions.
- Mobile wallet users can send funds for Domestic Cash Pick Up at over 300,000 approved Sigue locations around the world including over 100,000 US locations.





# Cross Border Payments

## International Money Remittance through MCN (Mobile Clearinghouse Network)

- Compete with Western Union and Money Gram and other international money remittance companies
- 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 with over 80% of the world's population
- 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 safer in a Covid-19 type environment
- 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 all wireless carriers across the world.

The screenshot displays the 'Your Brand' mobile wallet app interface. The top navigation bar includes 'Account', 'Mobile Wallet', 'Debit Card', 'Cellular', and 'ILD'. The main content area is divided into several sections:

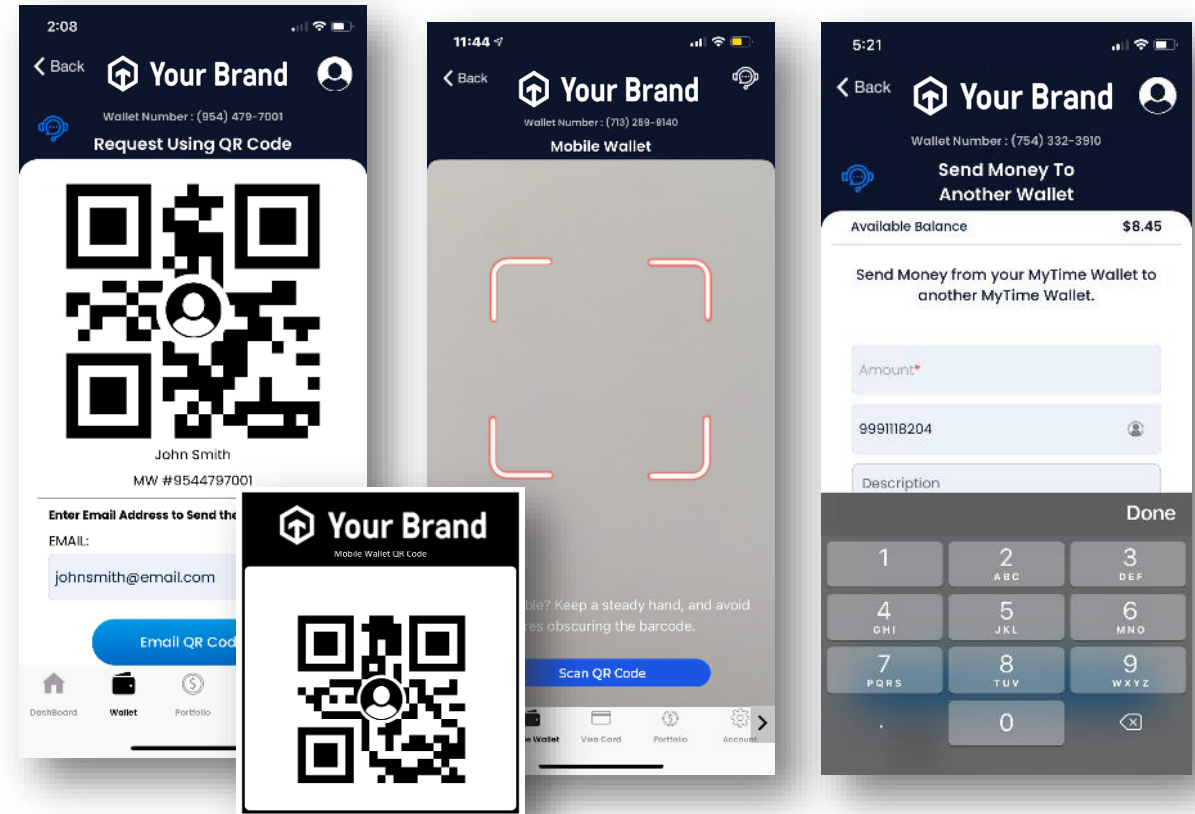
- Welcome John Tester!** with account type buttons: Mobile Wallet Account, US Bank Account, Outside the US, MyTime Visa Card, and Companion Card.
- ACCOUNT BALANCES** for Mobile Wallet Number: 7543573210 (USD \$):
  - WALLET PENDING: \$513.19
  - WALLET AVAILABLE: \$513.19
  - PHYSICAL CARD: \$223.42
  - VIRTUAL CARD: \$123.00
  - DIGITAL ASSETS: \$31,993.81
- BALANCE HISTORY** chart showing Daily Available Balance from July 2021 to August 2021.
- MOBILE WALLET MONEY IN / OUT** chart showing Daily Money in/Out Balance from June 2021 to August 2021.
- MONEY IN AUGUST**: \$12,002.46
- SEND MONEY USING INTERNATIONAL MONEY TRANSFER** screen with a dropdown for 'Select Country' (Mexico) and radio buttons for 'Select Payment Method' (Bank Account, Cash Pick Up, Mobile Wallet, Home Delivery).
- CHOOSE PAYMENT NETWORK** table:

PAYMENT NETWORK DETAILS & LOCATION	RECIPIENT FUNDS AVAILABILITY	MAXIMUM TRANSFER AMOUNT	TRANSFER FEE	TOTAL COST	RECIPIENT CURRENCY	RECIPIENT RECEIVES	SELECT
ABC CAPITAL (Bank Account)	30 Minutes	\$1,000.00 USD	\$4.99 USD	\$14.99 USD	MXN	207.80	<input type="radio"/>
AFIRME (Bank Account)	30 Minutes	\$1,000.00 USD	\$4.99 USD	\$14.99 USD	MXN	207.80	<input type="radio"/>
Afirme (Bank Account)	30 Minutes	\$1,000.00 USD	\$4.99 USD	\$14.99 USD	MXN	207.80	<input type="radio"/>
BANAMEX (Bank Account)	30 Minutes	\$1,000.00 USD	\$4.99 USD	\$14.99 USD	MXN	207.80	<input type="radio"/>

Buttons for 'View Transactions', 'Mobile Wallet', 'Visa Card', and 'Proceed with Transfer' are visible.

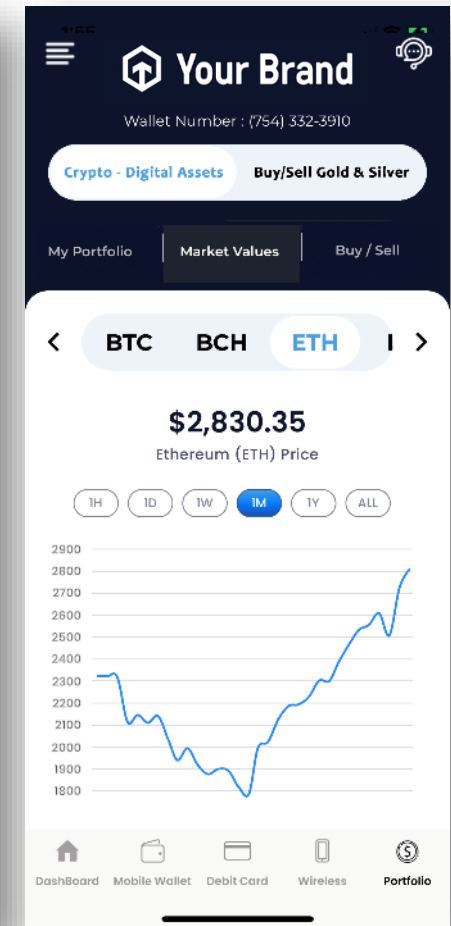
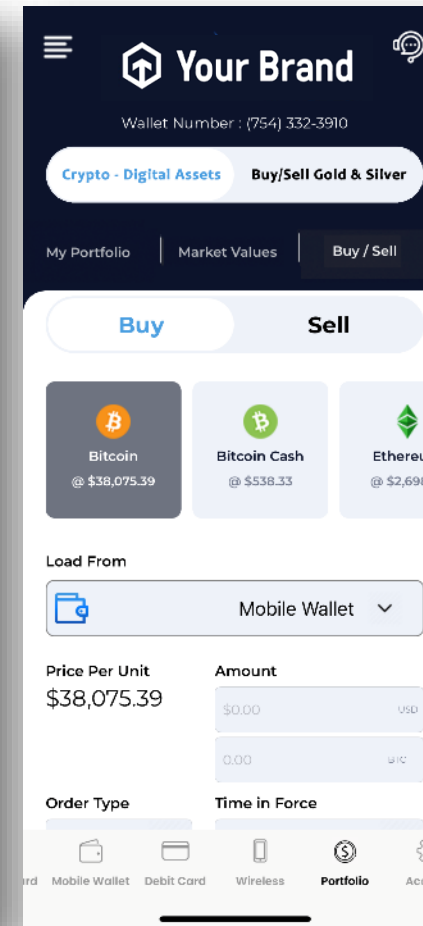
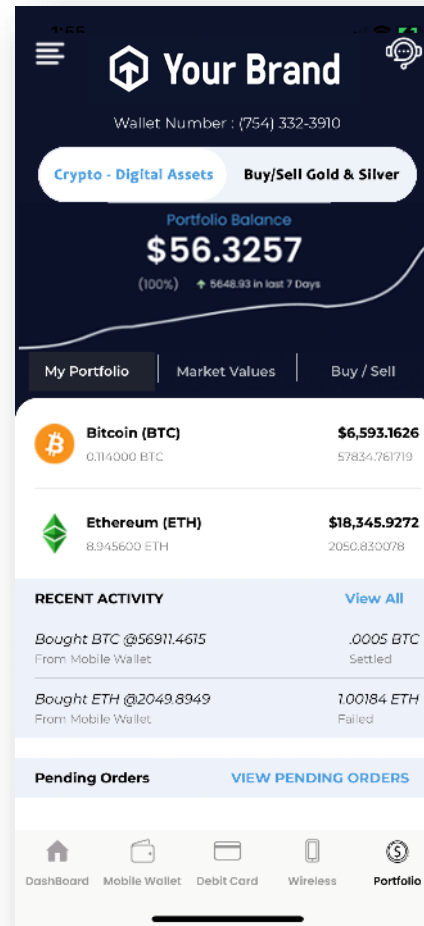
# Send Receive Funds via QR Code

- All customers receive unique QR codes
- Customer or merchant can print their QR code or allow other people to scan their QR code on their phone
- 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, bell boys, taxicab drivers, and any environments where tips are paid out.



# Portfolio: Buy / Sell Crypto Currency & Gold / Silver

- Customer can buy top crypto currencies as well as gold and silver
- All sell transactions are processed in real time
- Funds sent to mobile wallet or debit card
- Easy Interface for customers
- Fractional trading
- Customers can import / export crypto currency from and to other exchanges like Coinbase
- Enables any merchants to accept payment from top crypto currencies and gold and silver
- Coming Soon: Buy / Sell NASDAQ / NYSE equities



# Merchant Processing

## Merchant Payment Processing with Biometric Vein Reader

- Compete with Square and other merchant processors
- Customers can pay for goods and services within a venue in a fraction of the time of traditional payment processing
- Biometric reader can also be used to enhance customer experiences
- Significantly increases security and eliminates consumer fraud
- Allows clients to quickly determine the identity of lost children
- Integrate with existing payment processing system using simple APIs or use our turn-key merchant processing portal
- Customers never need to provide their credit card information, which eliminates potential hackers from illegally stealing proprietary data, making customers more confident to purchase goods and services from our clients
- Merchants can significantly decrease their merchant processing costs and increase profits from revenue generated from mobile wallet usage.

MyTime Customer Payment Processing

**CUSTOMER TYPE**

[New Customer](#) [Existing Customer with Mobile Wallet](#)

**MOBILE WALLET TRANSACTION**

[Process Payment as Pending Payment](#) [Process Payment with Credit Card](#)

**CREATE TRANSACTION \***

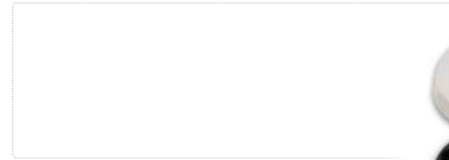
Customer Mobile Wallet number: \*

Description:

Amount: \*  (Amount must be greater than processing fee 0.25\$)

Tip:


**ADD E-SIGNATURE**



MyTime Wallet Agreement

[PROCESS TRANSACTION](#)

\* means the field is required.





# Video Recognition and Payment

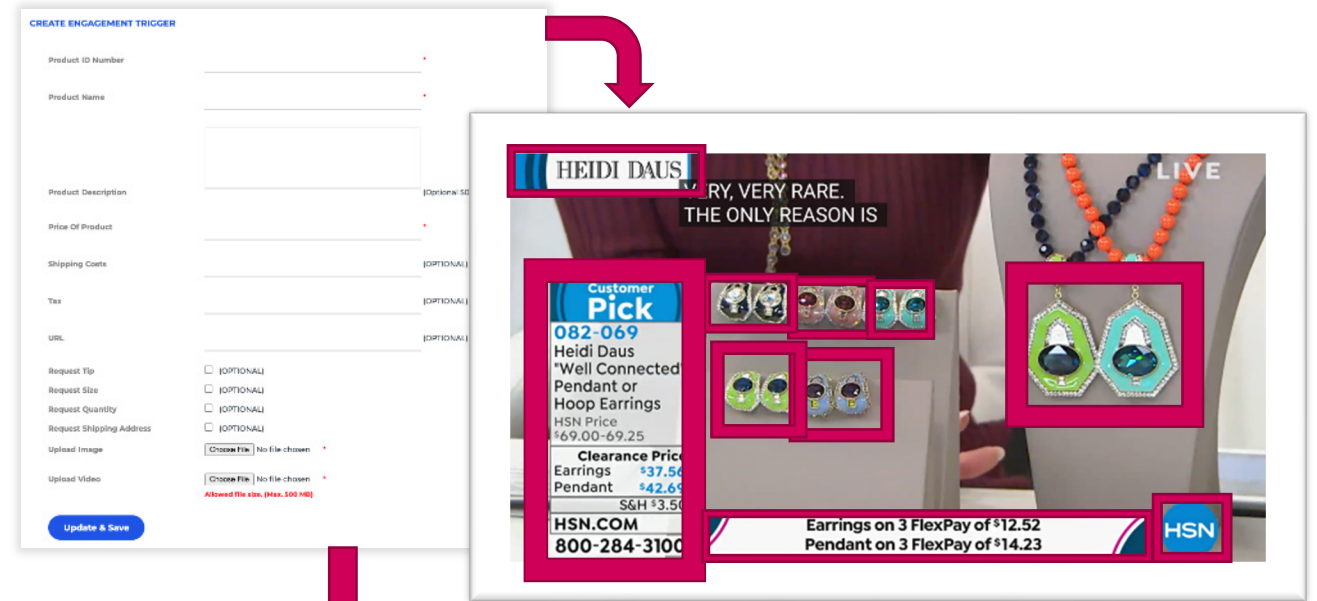
## EyeQ Video Recognition and Merchant Payment Processing Module

- 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

- 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.

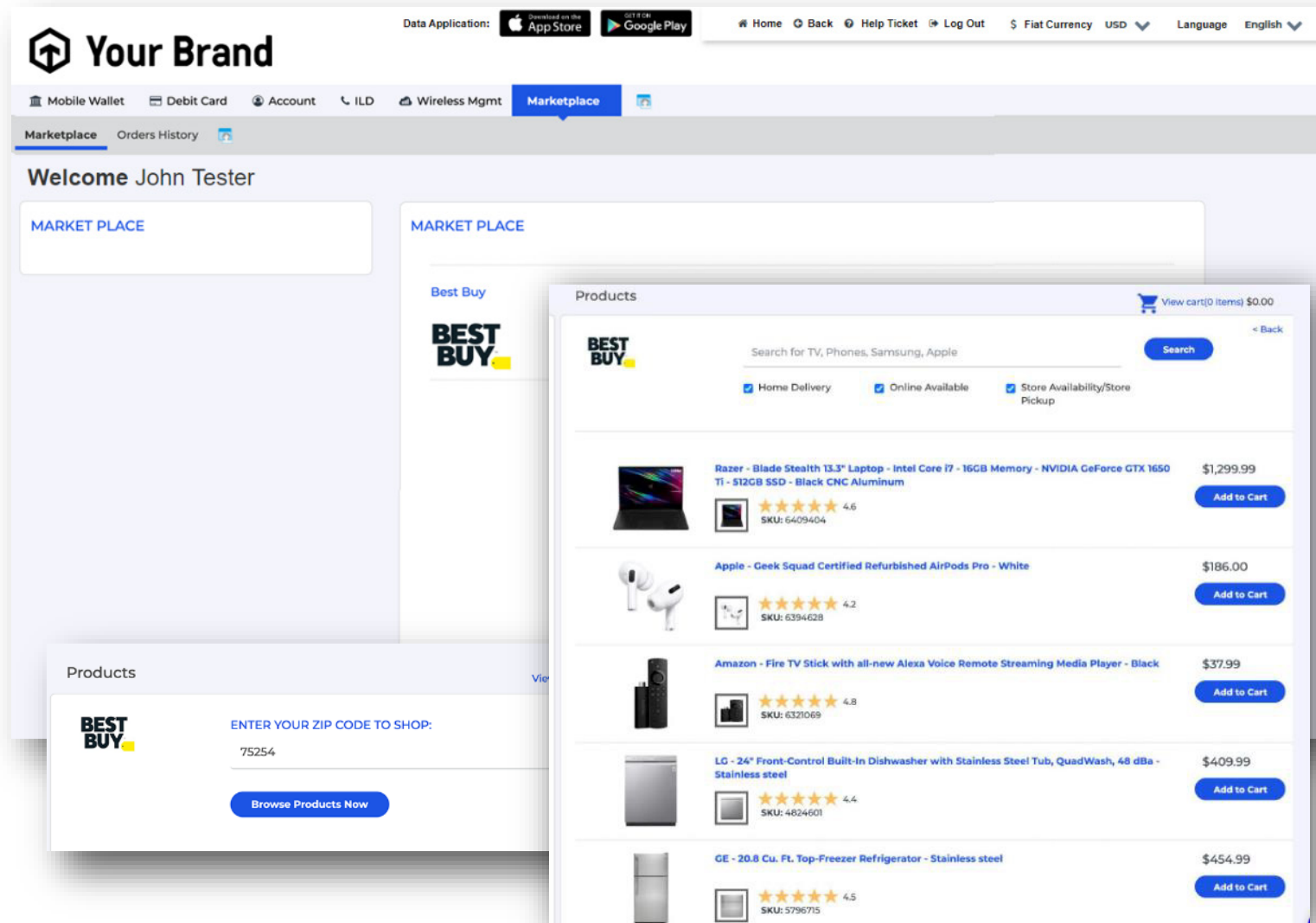




# Online Retail Marketplace

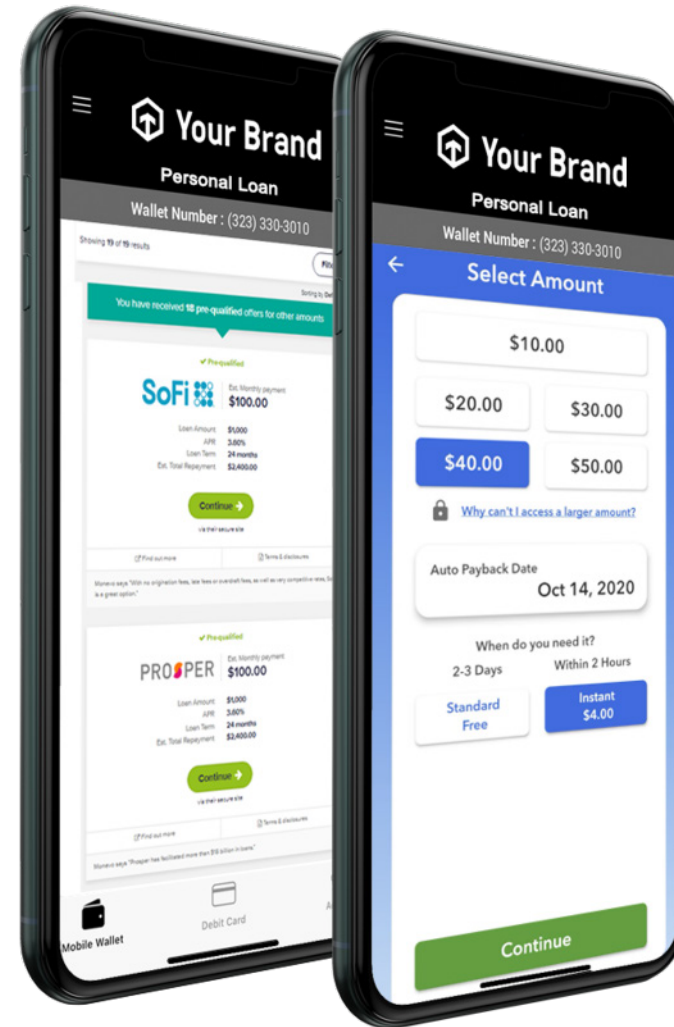
Allows customers to buy goods and services from a variety of retailers including: Best Buy, Groupon, Priceline, and more.

- 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.



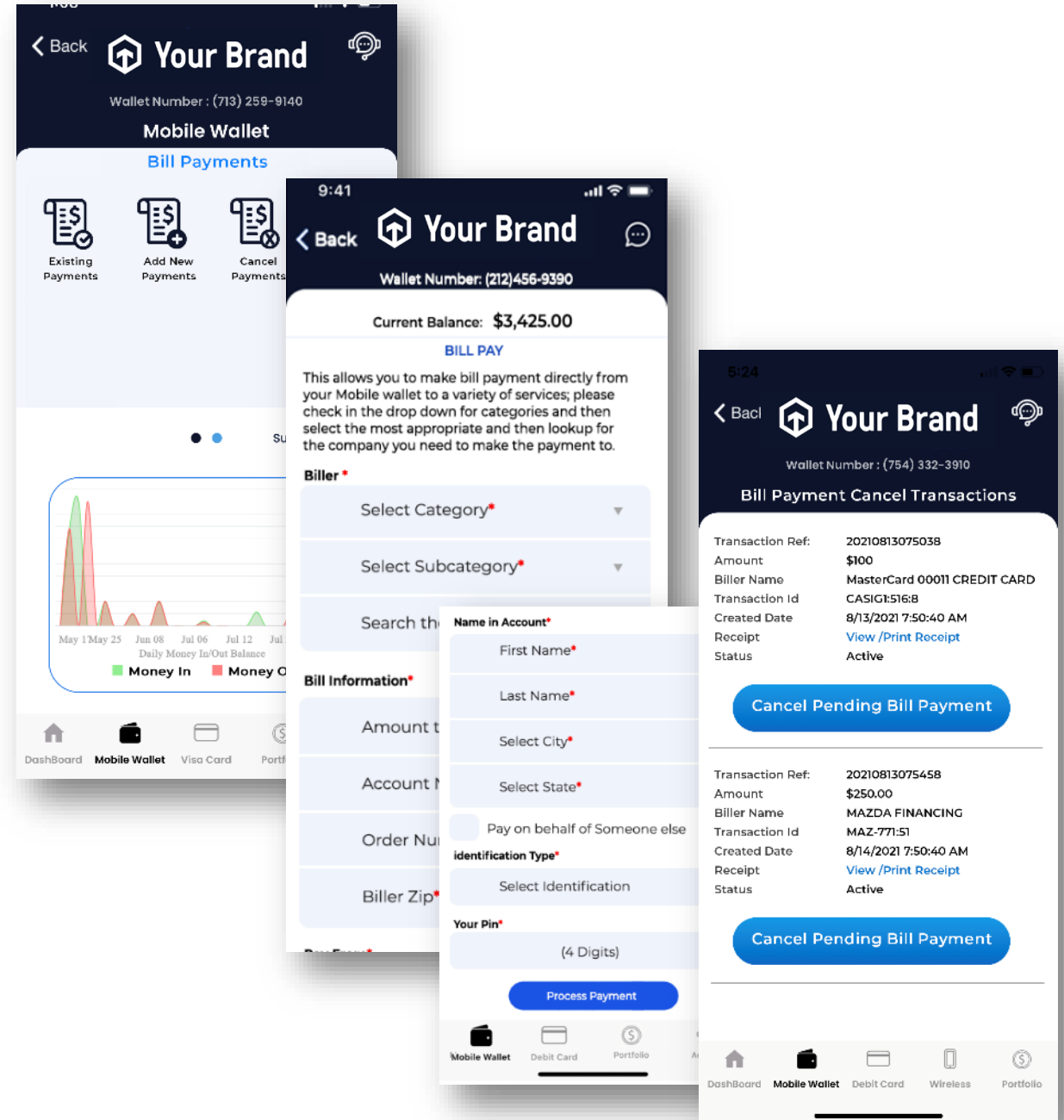
# Subprime Loans

- 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 \$500 to \$10,000+
- Real time approvals
- Funds are immediately added to customer's mobile wallet account, bank account, or debit card.



# Bill Payment

- Customers have the ability to make bill payments with over 65,000 US Billers
- Clients will earn between 20% and 50% of the service fee charged to customers
- Q3 2021 to include over 30,000 bill payers in Mexico / LATAM
- Payments are made from their mobile wallet balance or debit card balance





# Unified Signal: Wellness Services



# Wellness Services

## Product Features:

- Customer provides DNA using swab of cheek cells;
- Customers receive screening for 3,300 genetic related diseases vs. 50 from 23andMe
- Customers can opt to pay \$1.00 per month to get all the monthly updates as they are made available
- Customers receive a complete analysis on potential drug allergies from all FDA prescribed drugs along with most OTC medications
- Optional allergic substance review and analysis: foods, pollen, trees, and other outdoor pathogens as well as metabolism analysis
- Customers can have access to genetic counselors / virtual doctors where they can receive basic medical attention, which is great for customers who do not have health insurance.





## Wellness DNA based Services:

Imagine knowing if a medication is optimal or potentially dangerous to your individual health profile before you take it...

And what a benefit it would be medically, if your doctor knew you had a certain propensity or genetic risk factor for a certain disease...

Armed with this information, primary care physicians and specialists would be able to provide their patients with a personalized, life-long treatment and testing plan. This could possibly prolong their life and increase the quality of life for all patients.

This Medication Management System is the first step in providing early detection and early prevention.

## DNA Product Core Functionality

**DNA Based Personalized Medication Management System:** Instantly enables you to check medications against genes, current meds, health, allergies & lifestyle all in real-time to ensure an optimized medication choice. Gives real-time actionable reports on prescriptions and over-the-counter purchases for your physician.

**Disease States Analysis:** Receive early detection notification for a growing number of inherited disease risks, including heart, lung, brain/nerve, eye, kidney, and blood diseases.

**Dosage Guidelines:** Identifies a person's gene specific metabolism (Normal, Intermediate, Extensive or Ultra Rapid) which determines your bodies response to all prescribed drugs and most OTC medications.

**COVID-19 Assessment:** Identifies the safest medications for your unique health profile to help ensure the best outcomes should you need COVID-19 therapies

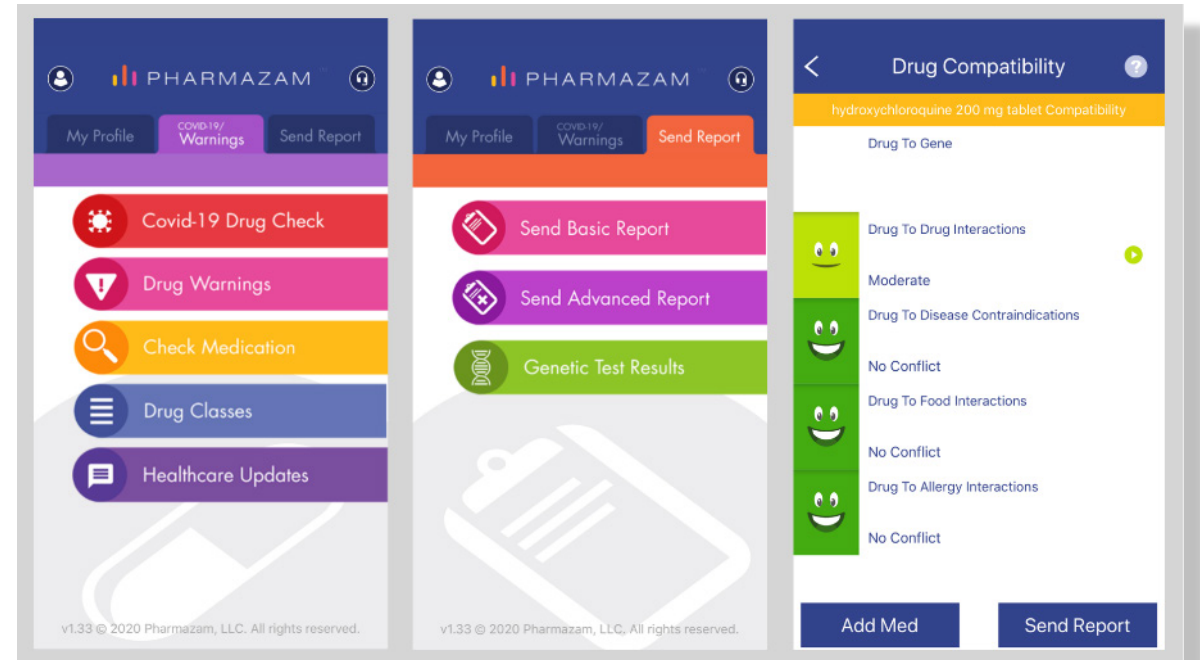
# Medication Management

## Drug to Gene, Drug to Drug, Drug to Illness and Drug to Life-Style Screening:

We're all not created equal when it comes to how we metabolize medications.

The Pharmazam healthcare system analyzes how an individual's genes will interact with all FDA approved drugs and most OTC medications. Sharing this unique information with your doctor enables them to prescribe the right medication at the right dose the first time, and for the consumer, to purchase the optimal OTC medication best suited for their individual health profile.

As new drugs are released or recalled by the FDA, they are automatically updated in the app. The system automatically analyzes the new results that may provide a potential benefit or may possibly be harmful and sends a push notification or SMS to the customer. They can then directly share their results with their physician for consultation.



# Disease States

**Disease Screening:** Customers receive early detection notification for a growing number of inherited disease risks, including: heart, lung, brain/nerve, eye, kidney, and blood diseases.

The system reports on altered risk for some inherited types of cancer, such as breast, colon, pancreas, and skin. The information can then be part of a focused discussion with your primary care physician or genetic counselor. Genetic information, combined with information on your diet, family history, and lifestyle, can help direct the management of your health.

The presence of a genetic risk for a disease is not a guarantee that it will occur. Although it will allow you to seek medical guidance before the condition could become symptomatic. This could help save lives and improve quality of life with early detection and preventative care.

## GENETIC TESTS CAN HELP TO:



Discover genetic factors that could increase your disease risk



Identify factors that may impact your health



Find genetic factors that could be passed on to your offspring



Screen newborns for a certain inherited condition



# Dosage Guidelines

## Metabolism Determines Dosage:

Our genes determine what kind of metabolism a person has and how they will react to prescription and over the counter (OTC) drugs. This technology allows the customer to be informed on what type of metabolism they have based on their genes. People can have a Slow, Normal, Intermediate, Extensive, or Ultra Rapid Metabolism.





This information is vital for doctors to ensure they can provide the correct dosage for their patients the very first time. It replaces trial by error prescribing and avoids repeat office visits and unintended side effects.

### TEST DETAILS

Pharmazam tests over 9000 genes that have been associated to pharmacogenetics and 56 were found to have clinical evidence. The genes with clinical evidence are listed below.

Gene	Genotype	Phenotype
CYP1A2	*1/*1	Normal Metabolizer
CYP2D6	*1/*17	Ultra Rapid Metabolizer
CYP3A4	*1/*35	Intermediate Metabolizer
CYP2C19	*1/*1B	Normal Metabolizer
CYP3A45	*1/*1F	Normal Metabolizer
COMT	Val158Met G/G	Extensive Metabolizer
UGT1A1	*1/*3	Normal Metabolizer

### GUIDANCE LEVELS

-  Based upon the patient's genotype, a medication has potentially reduced efficacy or increased toxicity or the patient has an increased risk for the indicated condition.
-  Based upon the patient's genotype, guidelines exist for adjusting dosage, increased vigilance, or the patient has a moderate risk for the indicated condition.
-  Based upon the patient's genotype, there is a very slight concern for the medication and should be reviewed by a physician prior to using.
-  Based upon the patient's genotype, the medication can be prescribed according to standard regimen or the patient's risk for the indicated condition is not increased.

### EVIDENCE LEVELS

**Actionable**

Recommendations based upon publications by international pharmacogenetics expert groups, consortia or regulatory bodies (CPIC, DPWG, FDA, EMA). Recommendations are suitable for implementation in a clinical setting. Guidelines may change as new knowledge arises.

**Informative**

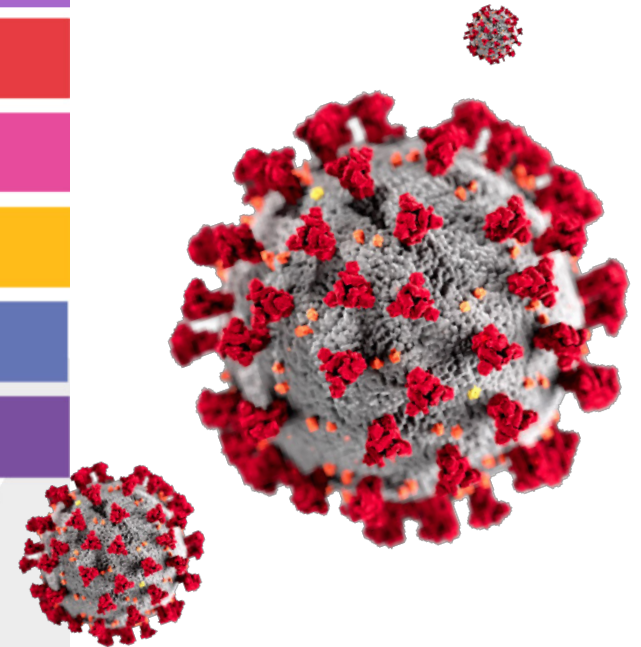
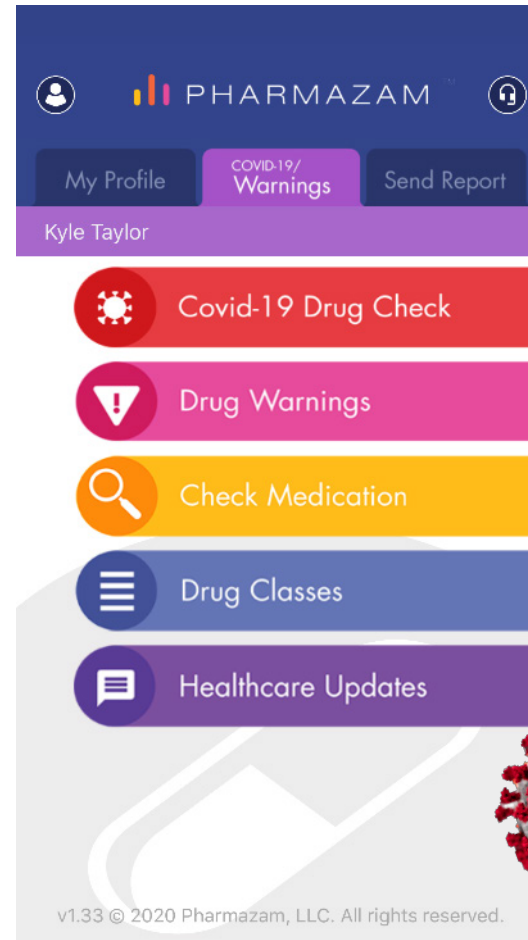
There are insufficient or contradictory findings documenting the impact of a given genetic polymorphism or drug interaction. Recommendations are informative and implementation in a clinical setting is optional.

# COVID-19 Assessment

**COVID-19:** The goal of the assessment is to identify any potential drug to drug interaction concerns before you would be prescribed a medicine that could be dangerous or for which there is little opportunity for benefit. i.e. Hydrochloroquine

A combination of over 40+ drugs are analyzed against your current profile in the app. These drugs have been identified to have a potential role in either the treatment of an aspect of COVID-19 infection or for which there is debate regarding its use in patients.

More drugs will be added automatically as new information for treatment is recommended. This section will also be utilized if any future outbreaks are detected to educate and assist your physicians in prescribing the best medication specifically for you.



# Medicine Cabinet

## Get reminders on time, every time.

Pharmazam’s **Medicine Cabinet** is a medication management feature that gives you personalized reminders for each of your medications and vital drug interaction warnings. It ensures you take the right drug at the right dose at the right time, every time. The app will also alert you whenever any of your prescribed medications should not be taken together.

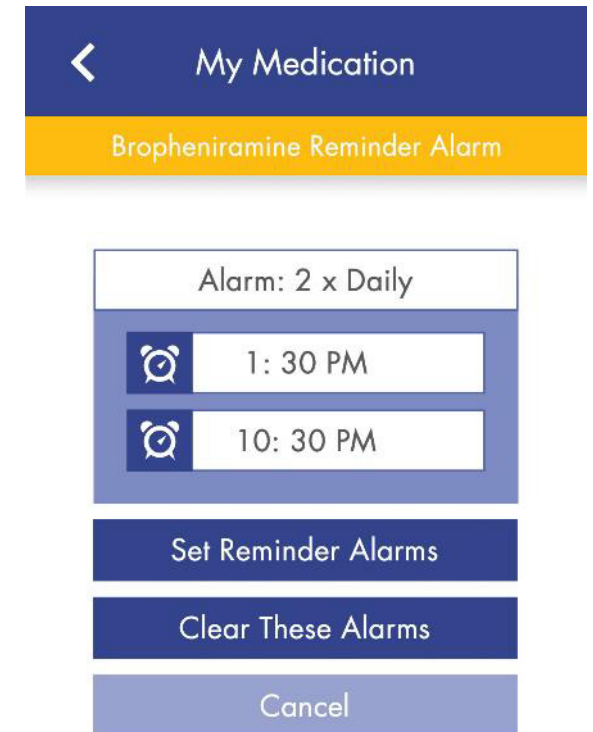
## Want to share with your doctor?

**Medicine Cabinet** allows you to directly send a report to your primary care physician before taking a new medication prescribed by a specialist or over the counter (OTC) purchase.

Compliance with medication ensures the drug’s effectiveness and reduces the risk of adverse drug reactions (ADRs). According to the Food and Drug Administration, 50% of prescribed medication is not taken as directed by doctors and pharmacists.

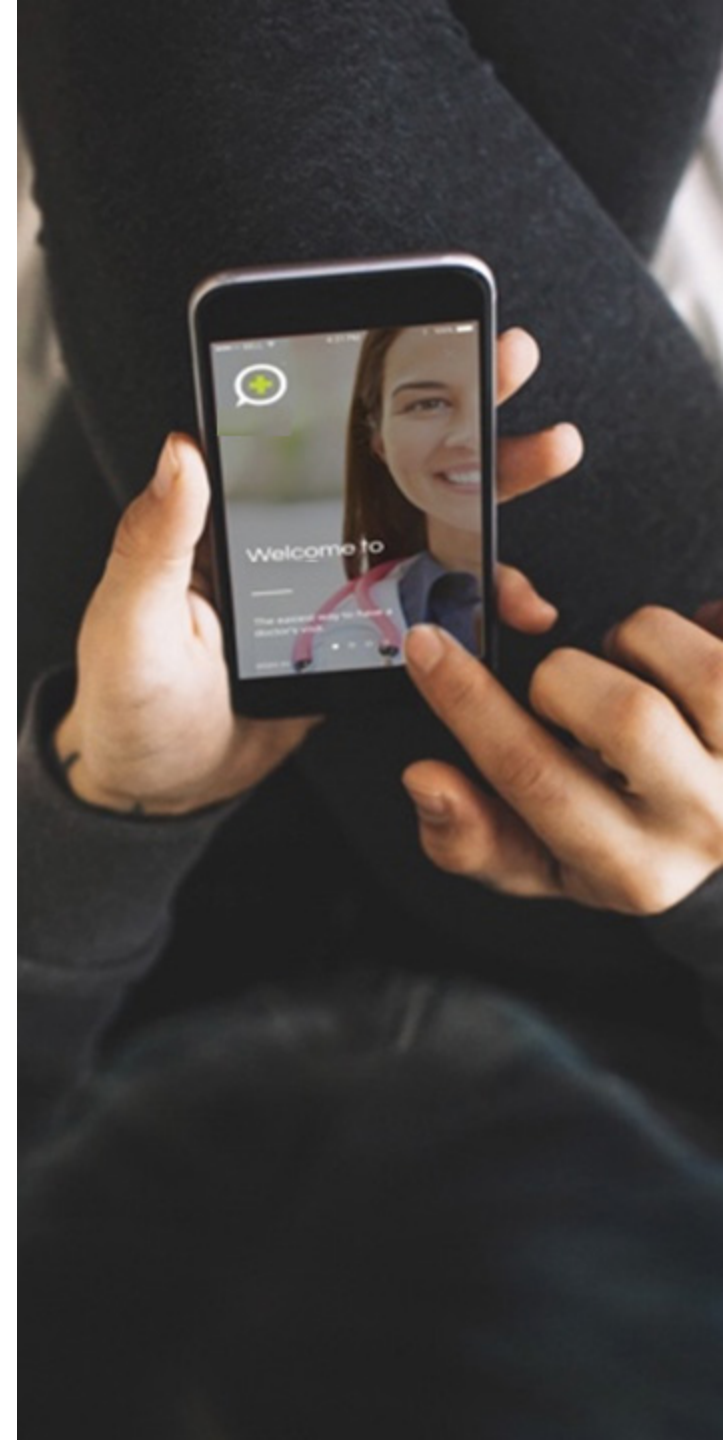
## Are you a caregiver?

Manage your family members’ medications from one convenient place with our Family Share feature. Simple, safe, and reliable.



# 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

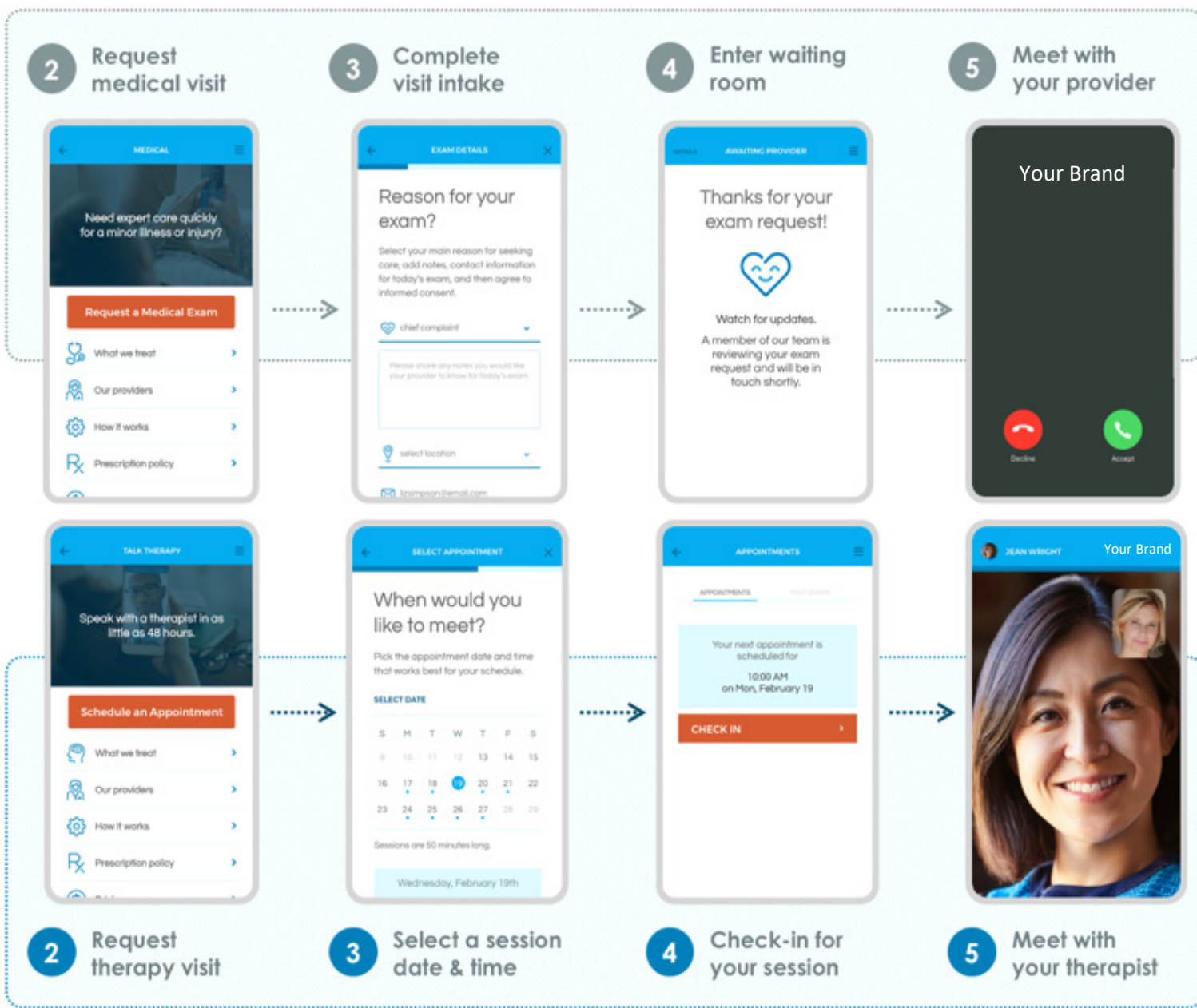
- **Recognition** – The system's confidential online screening tool is clinically proven to evaluate 14 domains of mental health for a comprehensive patient assessment as well as medical assessment.
- **Personalized Guidance** – Take advantage of a full healthcare team (licensed doctors, registered nurses,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



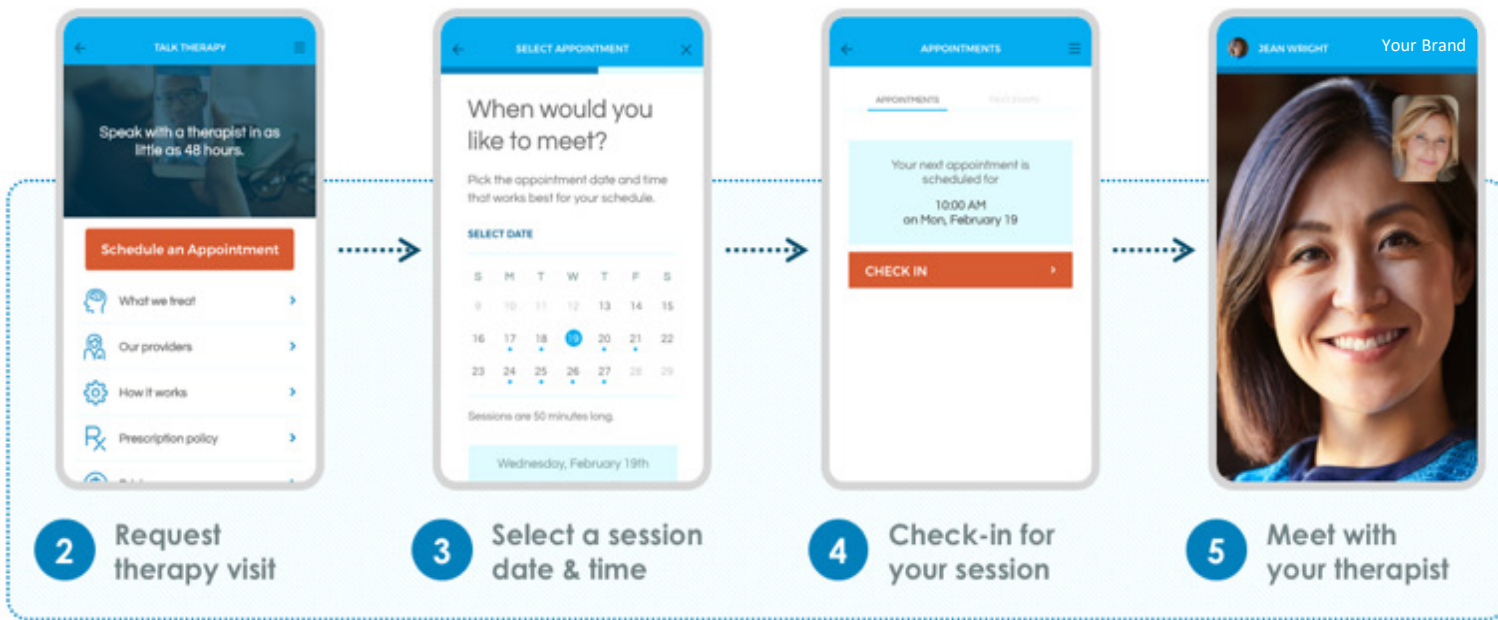
# How it Works, Simple Solution

**1 Login & select service line**

## MEDICAL



## THERAPY





# Unified Signal: Value Added Services

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## VALUE ADDED SERVICES

# Wireless Brand Enablement

## Product Features:

- Cost efficiently launch your wireless brand in 3-4 weeks with Sprint, Verizon, and T-Mobile
- 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
- \$10-\$15 per customer per month net profit
- Integration support for all 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 all 4 major carriers including cross carrier data share plan technology.

### ❖ 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. \$10-\$15 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
- \$3-\$5 per customer per month net profit



# Unified Signal: Next Steps- Turnkey Implementation

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# Operational implementation

## COMPLETE SYSTEMS LAUNCH PROJECT PLAN

Week	1	2	3	4	5	6	7	8	9	10	11	12
Bank / Visa approval for debit card	[Task bar spanning weeks 1-12]											
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...

**Keven Kim**, Vice President Sales

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