

Global Services Enablement

www.unifiedsignal.com | August 2026

Unified Signal: Services Enablement

Multiple Services: One Turnkey Solution

- 28+ Years of enabling brands
- Millions of customers onboarded
- 150+ brands launched
- 100+ suppliers integrated
- 1 stop shop for all your fintech needs





Our Value Proposition

- ❑ Private Label Mobile Wallet & Debit Card Enablement
- ❑ Converging Services Billing System to Launch Wireless MVNOs and Telehealth Enablement
- ❑ Turnkey SaaS Solution providing a one stop shop for our client's fintech needs
- ❑ 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, Push to Debit, International Mobile Wallets, Best Buy, Priceline, & 400,000+ Cash In / Out locations.





Why Unified Signal?



We know Service Enablement

Unified Signal has over 28+ years of experience in wireless and 16 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, international long distance calling, music streaming, merchant processing, payroll, loyalty & rewards payouts, 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 wireless, wellness, and fintech related 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 or even eliminate consumer fraud.
- Significantly reduce payroll costs and freely process commission payments to your customers, distributors, employees, and supplier ecosystem.
- Increase market penetration by launching powerful referral programs to increase 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.
- 28+ Year history of enabling successful enterprise companies: Microsoft, ESPN, UNOBANC, Organo, OGPAY / ODC, UPFI, GFT, Game Time Wallet, Venti Global, Beyond Wallet, AllFi, DNERO, Mexfon, ADX, Pegasus and many more.

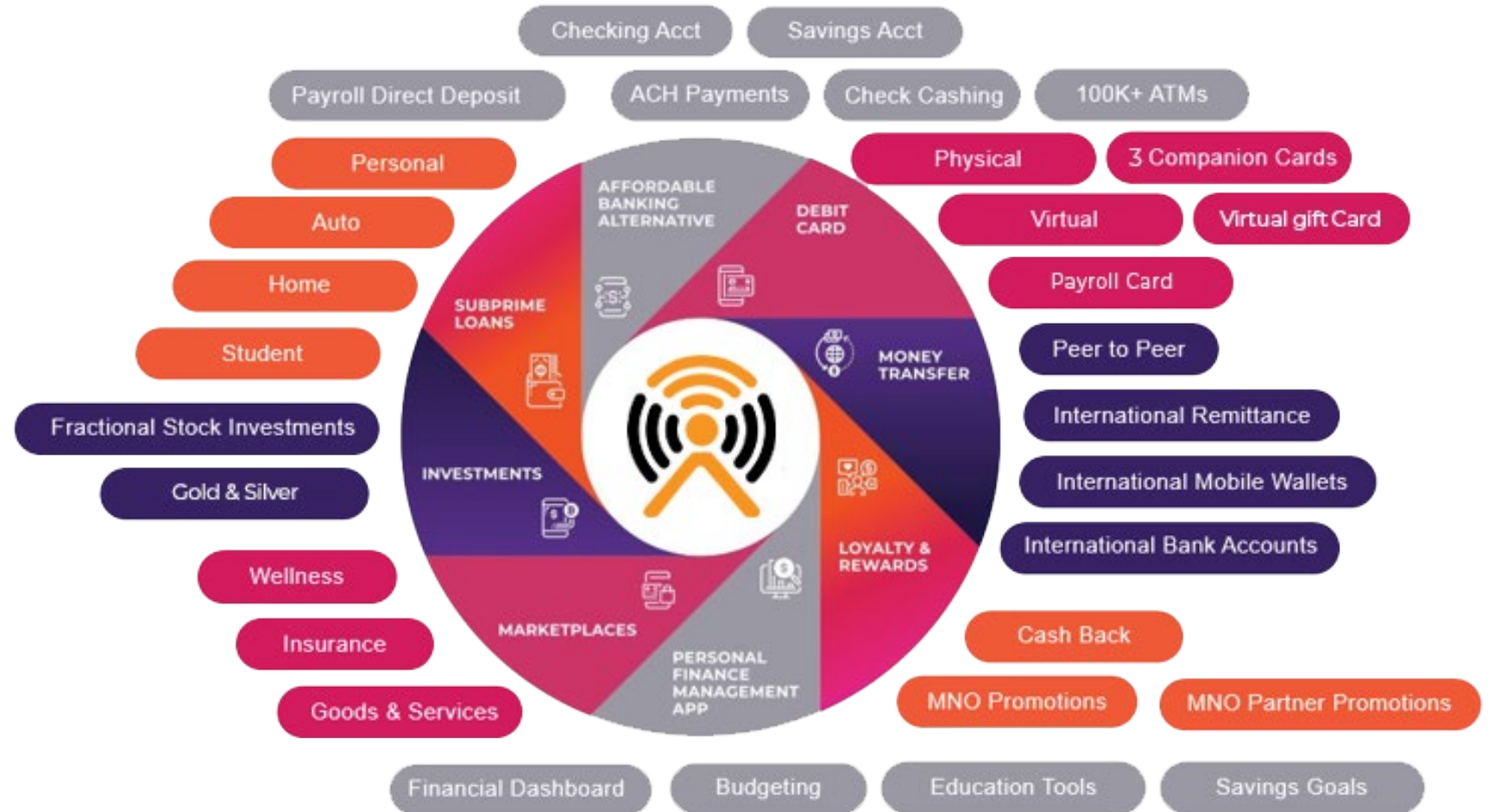




Complete Turnkey Ecosystem

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 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 Dedicated Instance License: Built for larger enterprise grade clients and allows for ability to become an MVNO and Fintech enabler (4 - 5 months)

Fintech Ecosystem

LOAD MONEY



Financial Institutions

U.S. Bank Account
Credit / Debit Card



Peer to Peer

Receive Money



Other Payment Technologies

PayPal / Venmo
Participating ReadyCode
ATMs



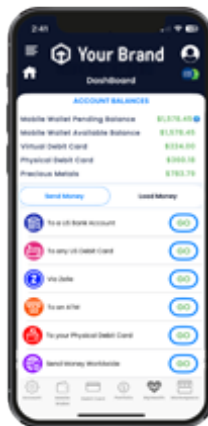
Payroll

Employer Payroll
(Not available for
Companion Cards)

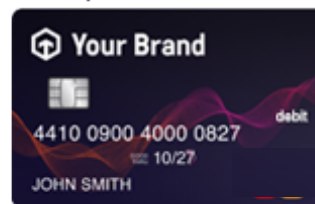
CORE ENABLEMENT FUNCTIONALITY



Mobile Wallet Balance



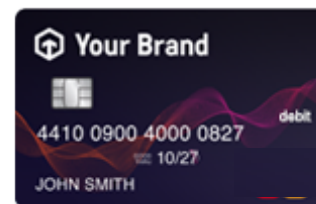
Physical Card Balance



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

ReadyCode ATMs



Zelle
Any US Debit Card
PayPal / Venmo / Amazon
Apple Pay / Google Pay
Approved Retail locations

Payments

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 which creates a financial firewall between customers and hackers.

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 and elderly with a SAFE and SECURE fintech solution inclusive of making it safe to buy products and services online.



Fintech Suite of Services

Mobile Wallet / GPR Reloadable 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 proprietary mobile app third party authentication as well as biometric authentication. Customers never need 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:

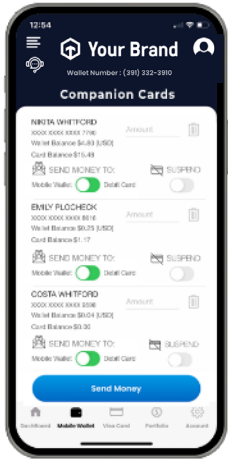
- All Mobile Wallet accounts are “off network” and completely secure and can be set up to payout an APR to customers. Most clients pay out 2% to 3% APR which is 2x to 3x what traditional banks offer.
- There are no monthly costs or fees for mobile wallet accounts and we recommend clients do not charge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

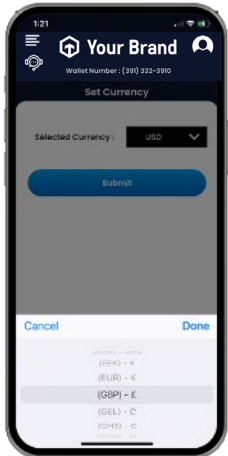
Reloadable Physical Debit Card Balance:

- Because the physical debit card is chip and NFC tap to pay enabled, 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 lost, stolen, or compromised, they can suspend their card in seconds with our award-winning mobile app and 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.



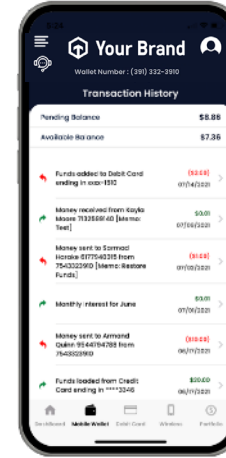
Companion Cards

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 members 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

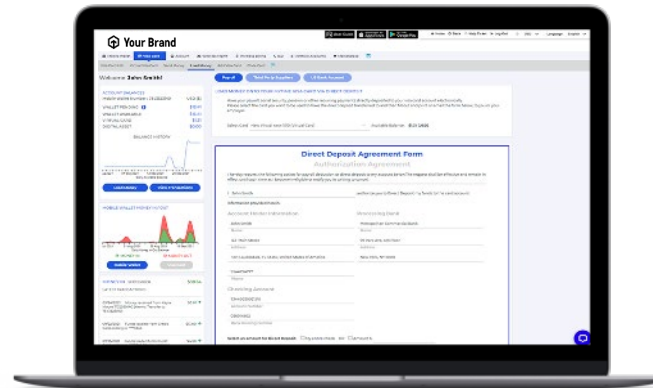
Customers can set their fiat currency to any major currency offered around the world. The system supports 100+ fiat currencies and 15 languages. Additional languages can be added upon request.



Mobile Wallet Account

The customers 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.

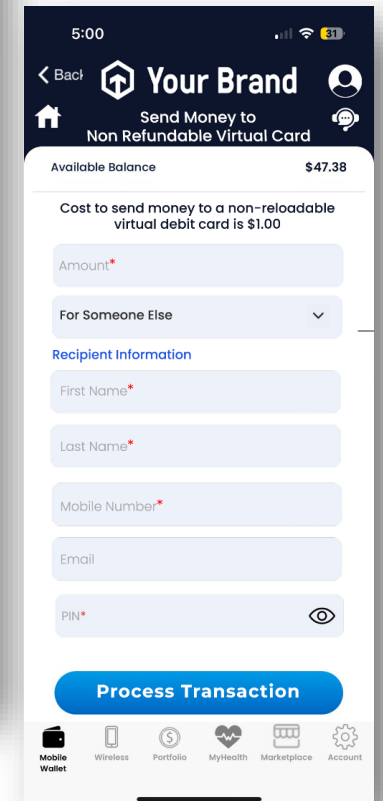
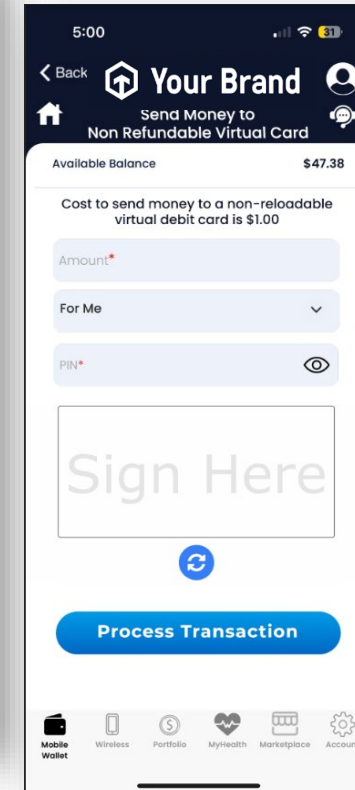
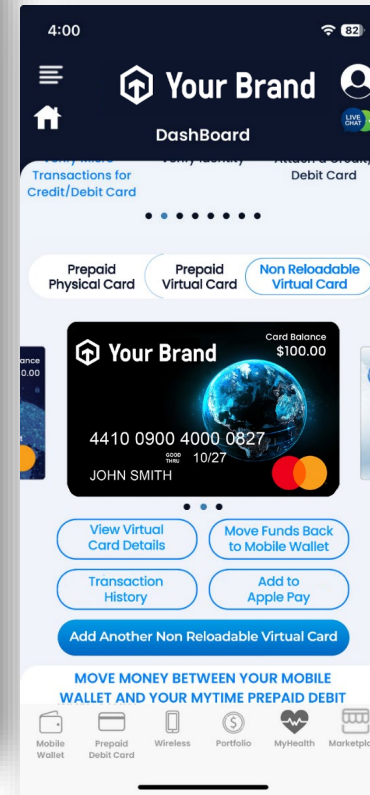
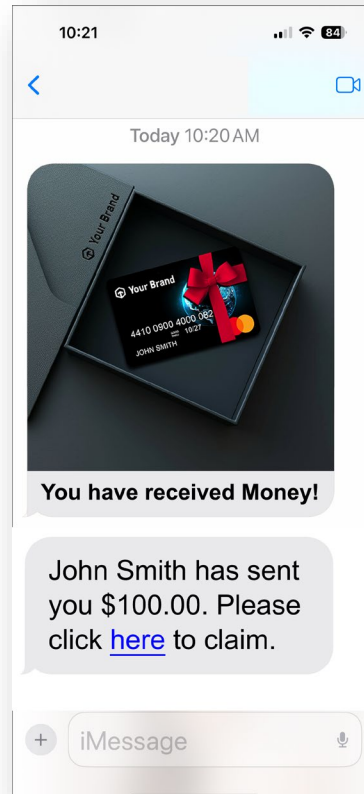


Micro loans / Product Financing

Clients can offer their customers micro loans ranging from \$1,000 to \$100,000. 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

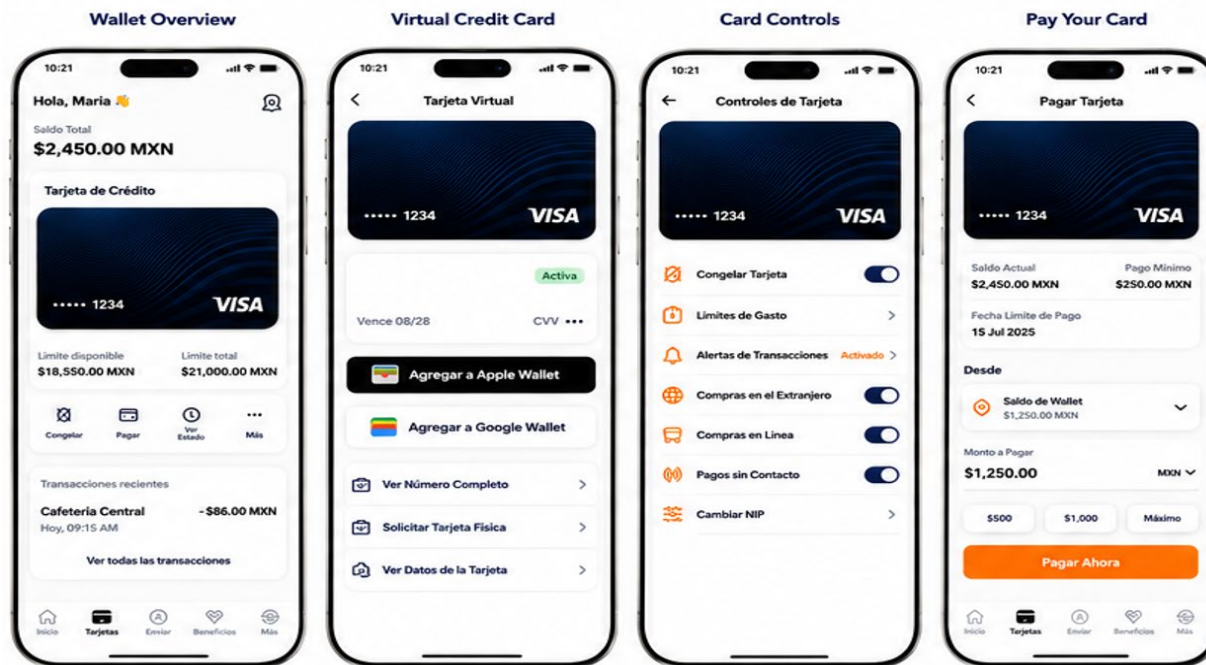
- Clients can launch a Global private label non-KYC non reloadable virtual card linked to Apple Pay and Google Wallet.
- Clients can now pay commissions, rewards, payroll, and royalties to anyone around the world. This can be done one a time, via JSON API, or in batch using a CVV file.
- Recipients all 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, push to debit card, PayPal, Venmo, OR withdraw funds are virtually any ATM around the world.



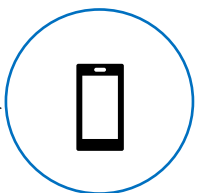


Mexican Prepaid Credit Card

- Mexico customers enroll and activate a prepaid credit card.
- Issued through a licensed Mexican issuer via a share bin programme.
- Virtual cards instantly available
- Real-time card controls, spending limits, alerts and more.
- Use anywhere Visa or Mastercard is accepted in Mexico and globally.
- Drive increased engagement with rewards, loyalty, and commissions to Mexican consumers.



Your Customers
Use your branded app



Unified Signal Private
Label Platform for
customer experience



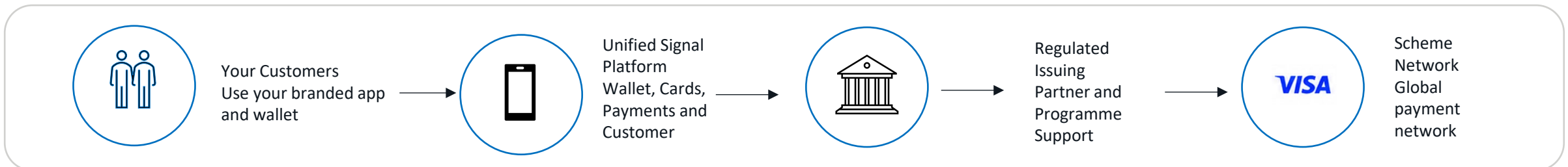
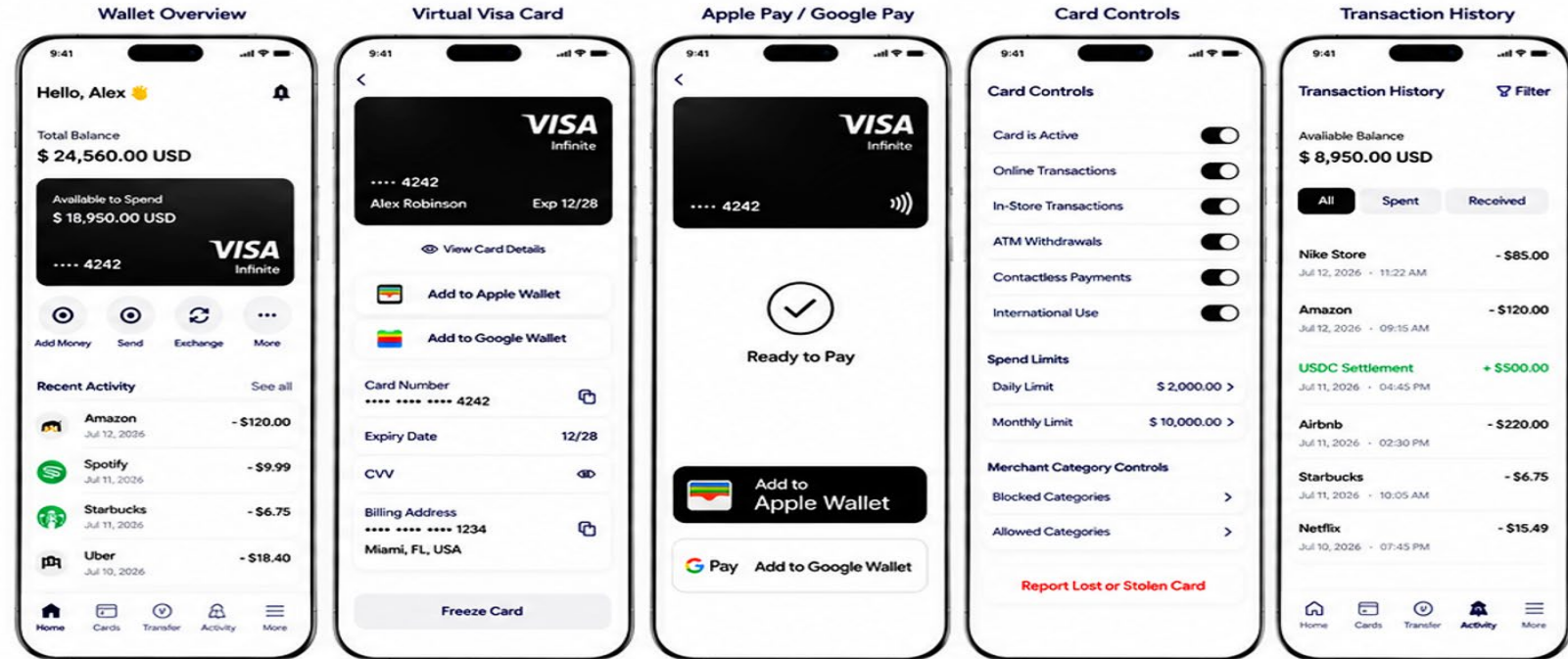
Licensed Mexican Issuer
Issues cards; alongside
UNSI, manages credit
compliance and
regulatory obligations



Real time money
transfer and very low
transaction cost from
US customer to
Mexican Customer's
Credit card

Global Visa Debit Card

- Launch a fully white-label global Visa card programme through the Unified Signal platform.
- Issue virtual and physical Visa cards across 51 countries via a consortium of regulated issuing partners.
- Settle transactions using USDC or USDT, reducing settlement costs and improving liquidity
- Support Apple Pay and Google Pay from day one.
- Deliver B2C consumer & B2B business cards with real-time controls and money movement.
- API integration available into an existing legacy platform or launch Unified Signal's private label IOS / Android mobile app.
- Launch in as little as 6–10 weeks.





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.
- 28+ 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
☐ Accepted ☐ Watchlist ☐ Deactivate ☐ 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: 6485912472 Email: Armaquinn@gmail.Com MW Number: 5465814270 IP Address: 2601.589.4607.5140/C5c2.5359.9018.1a53 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: Send Security Email (Email Sent / [1] Fingers)	CSR/CMS	
☐ Accepted ☐ Watchlist ☐ Deactivate ☐ 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 Stokely Memorial Hwy Lydell, MO 55118 Country: United States Of America Phone: 9823457628 Email: Erik@unitedsignal.com MW Number: 5881130291 IP Address: 150.129.180.138 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 Not Risky Number: No Info Fraud Score Info #Fingers: Send Security Email (Email Sent / [2] Fingers)	CSR/CMS	
☐ Accepted ☐ Watchlist ☐ Deactivate ☐ 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/C50c.3543.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: Send Security Email (Email Sent / [0] Fingers)	CSR/CMS	
1							
Process Requests View All							



Customer Enrollment

- Clients can launch full turnkey online web private label 1 page POS or multi screen POS.
- Clients can now launch customer enrollments through Unified's custom private label mobile app
- Supports 15 languages and over 100+ fiat currencies.
- Completely rules based and customizable by client.
- Client can also build their own POS an integrate into their existing mobile applications 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 *
Dallas

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 Criteria Met Password Matches

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

Use funds on your virtual card to buy goods and services online. Try to keep as close to a \$0 as possible on the card and move funds from your mobile wallet to your virtual card only when you wish to buy something. This way 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, PayPal and Venmo. You can keep a higher balance on this card as it is being used only by trusted sources or 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 *

☐ Patriot 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 unique widget and add to dashboard as well.

The screenshot displays the 'Your Brand' Customer Web Dashboard. At the top, there's a navigation bar with links for 'User Guide', 'Download on the App Store', 'GET IT ON Google Play', 'Home', 'Back', 'Help Ticket', 'Log Out', 'USD', and 'Language English'. Below this is a secondary navigation bar with icons for 'Wallet', 'Prepaid Debit Card', 'Account', 'Wireless Mgmt', 'Wireless Billing', 'Portfolio Accounts', 'Home' (active), 'MyHealth', and 'Marketplace'.

The main content area is titled 'Welcome John Smith !' and is divided into several sections:

- ACCOUNT BALANCES:** Shows 'Mobile Wallet Number : 7543323910' with a balance of '\$4.55', 'MOBILE WALLET AVAILABLE BALANCE' at '\$4.55', 'PREPAID PHYSICAL CARD' at '\$0.00', and 'PRECIOUS METALS' at '\$0.33'. A 'View Transactions' button is present.
- YOUR ACCOUNT STATUS:** Lists 'Mobile Wallet Account: 7543323910' and 'Ruben xxxx-8736 (Prepaid Physical Card)', each with a 'Suspend' button.
- SECURITY STATUS:** Indicates 'Identity Verified' and shows the 'Last 4 of SSN#: XXXX-XX-3099'.
- HELP:** Includes 'MY SUPPORT TICKETS' and a 'Start New Ticket' button.
- NOTIFICATION METHODS:** A section for managing notification preferences.

The right side of the dashboard features a 'SEND MONEY' and 'LOAD MONEY' section with various options, each with a 'GO' button:

- To a US Bank Account
- To any US Debit Card
- Via Zelle
- To an ATM
- To a Virtual Gift Card
- To your Physical Debit Card
- To your Virtual Debit Card
- To a Companion Card
- Send Money Worldwide
- To Another Person

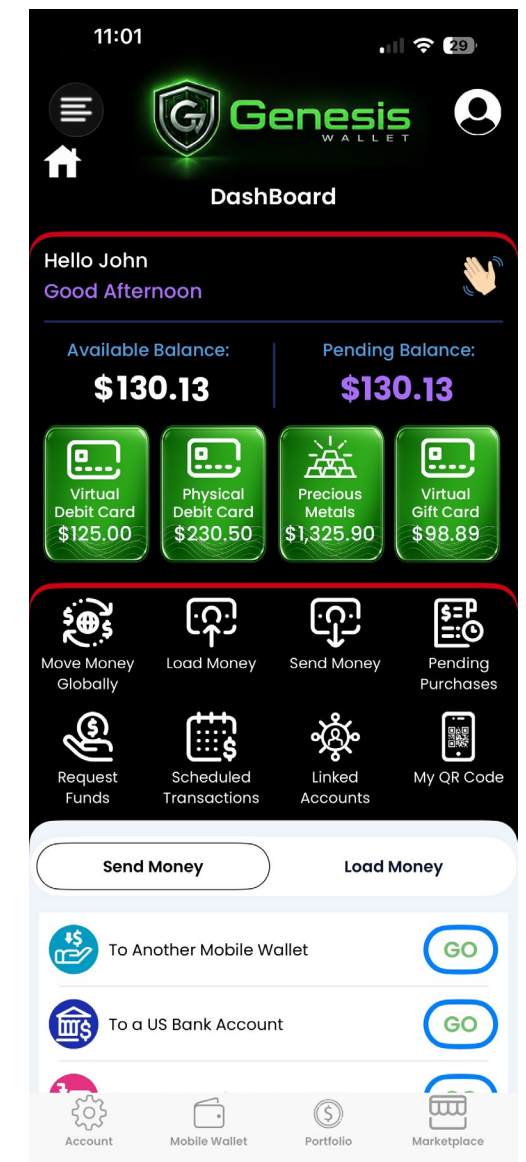
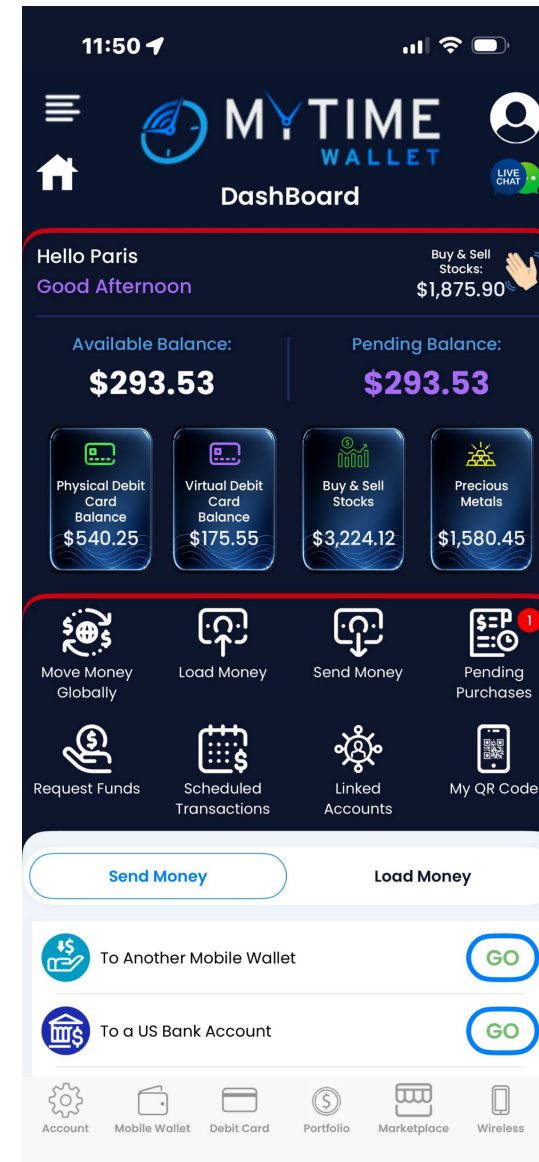
Below this, there are two card details sections:

- YOUR PREPAID VIRTUAL CARD:** Shows a card with 'Your Brand' logo, card number '4410 0900 4000 0827', name 'JOHN SMITH', and balance 'Prepaid Virtual Card Balance \$100.00'. Links for 'View Card Details' and 'View Bank Info' are provided.
- YOUR PREPAID PHYSICAL CARD:** Shows a card with 'Your Brand' logo, card number '4410 0900 4000 0827', name 'JOHN SMITH', and balance 'Prepaid Physical Card Balance \$0.00'. Links for 'View Card Details' and 'View Bank Info' are provided.

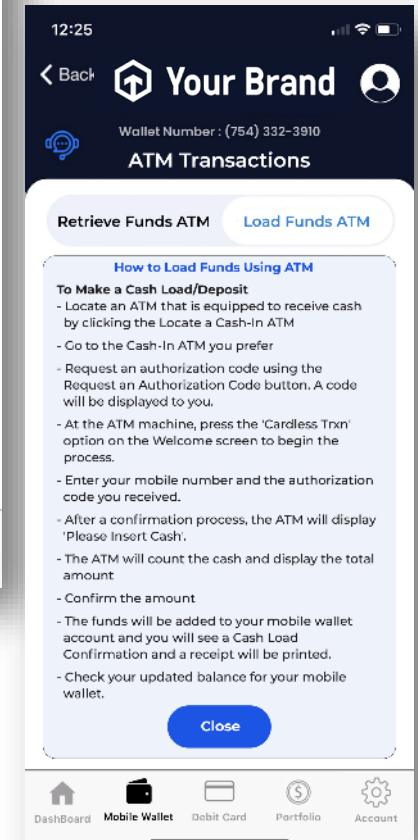
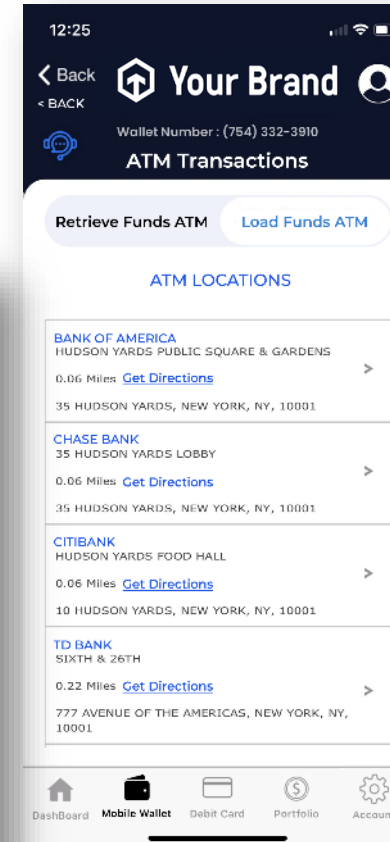
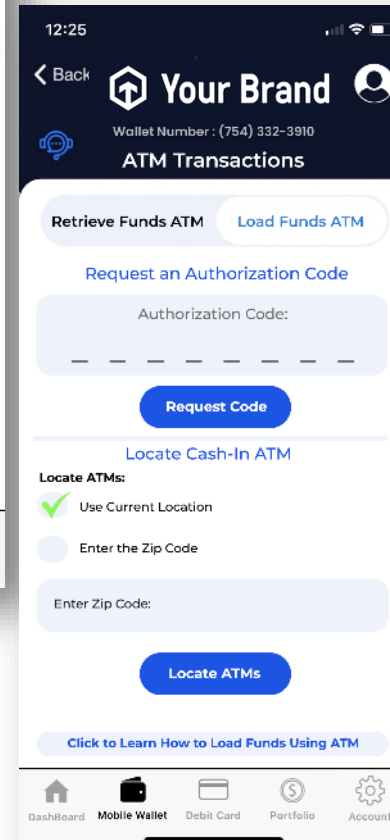
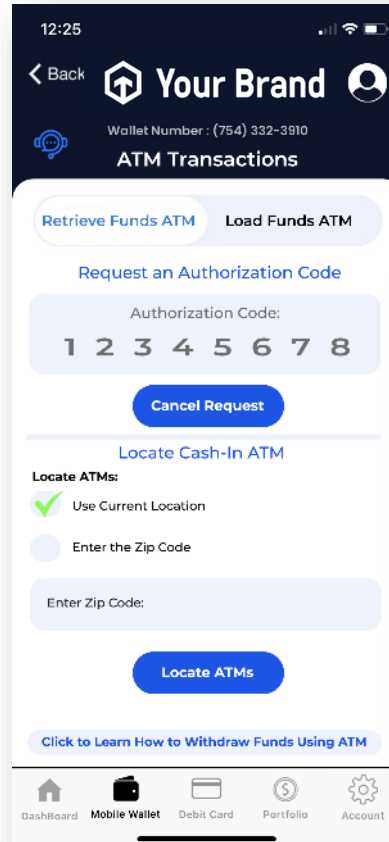
At the bottom, a blue banner states: 'YOUR ACCOUNT CAN HAVE UP TO 3 COMPANION CARDS. You currently have 0 companion cards, would you like to add another?' with an 'Add Companion Card' button.

Mobile Application Dashboard

- Customer Dashboard is available on our private label mobile application.
- Allows customers easy access to all the functions that they need to use all in one simple screen.
- Easy navigation to most used functions.
- Mobile App is completely private label and rules based and customizable.
- Dashboard is broken down into sections or what we call 'Widgets'. The Main dashboard is completely configurable including the choosing and custom sorting of available dashboard widgets. Choose from over 12 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, and even a Collect customer payments widget.
- Clients can also create their own custom widget and implement in days. You think it... We build it...



- Load cash funds to the customers Debit Card 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) at 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.





MCN: 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 mobile 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, MoneyGram locations, as well as other mobile wallet technologies such as: Union Pay, PayPal, Venmo, Alipay, MPESA, and even wireless accounts across the world.

Welcome Ruben Nicholls!

ACCOUNT BALANCES

Mobile Wallet Number : 7543323910 USD (\$)

MOBILE WALLET AVAILABLE BALANCE \$0.55

PREPAID PHYSICAL CARD \$2.00

PRECIOUS METALS \$1.79

Load Money View Transactions

YOUR ACCOUNT STATUS

Mobile Wallet Account: 7543323910 Suspend

SECURITY STATUS

Identity Verified

Last 4 of SSN: XXXX-XX-3099

MOVE MONEY GLOBALLY WITH MCN

Sending Money with MCN allows you use the payment network that works best for you. This one-stop shop is fast, secure, and a convenient way to send money to family and friends anywhere in the world, at any time, from your MyTime Mobile Wallet Account.

New Transaction Existing Recipients Transaction History

Select Country * Select a country

Anguilla

Antarctica

Antigua and Barbuda

Argentina

MOVE MONEY GLOBALLY WITH MCN

Sending Money with MCN allows you use the payment network that works best for you. This one-stop shop is fast, secure, and a convenient way to send money to family and friends anywhere in the world, at any time, from your MyTime Mobile Wallet Account.

New Transaction Existing Recipients Transaction History

Select Country * Argentina

Select Payment Method * Bank Account

Transfer Amount * 100.00

Back

MOVE MONEY GLOBALLY WITH MCN

Sending Money with MCN allows you use the payment network that works best for you. This one-stop shop is fast, secure, and a convenient way to send money to family and friends anywhere in the world, at any time, from your MyTime Mobile Wallet Account.

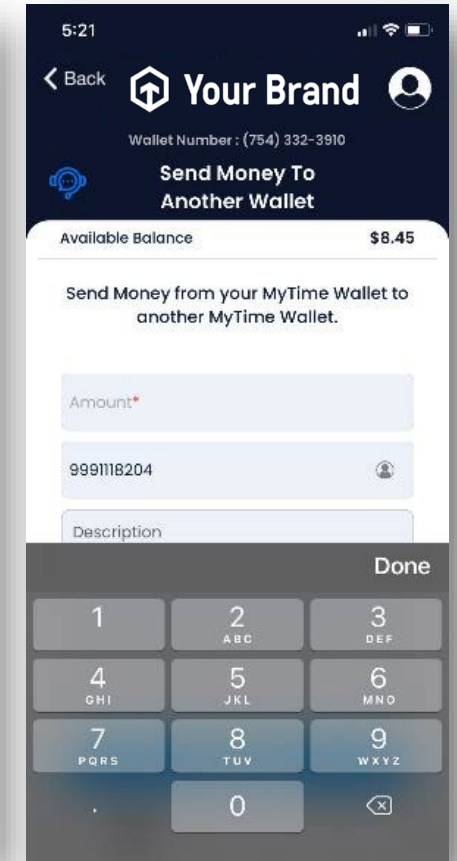
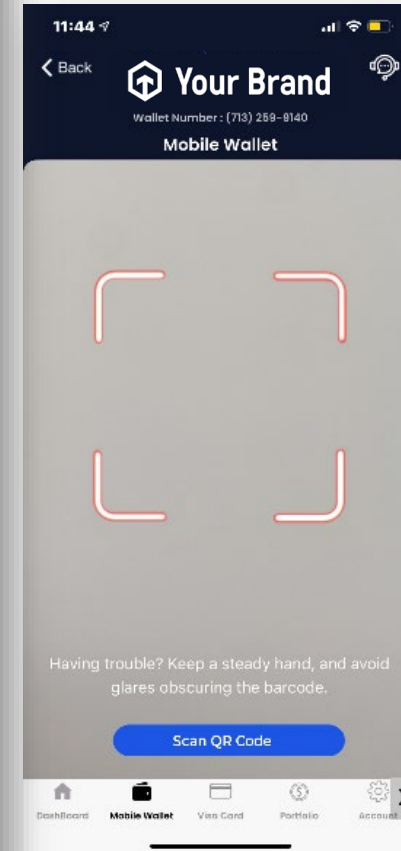
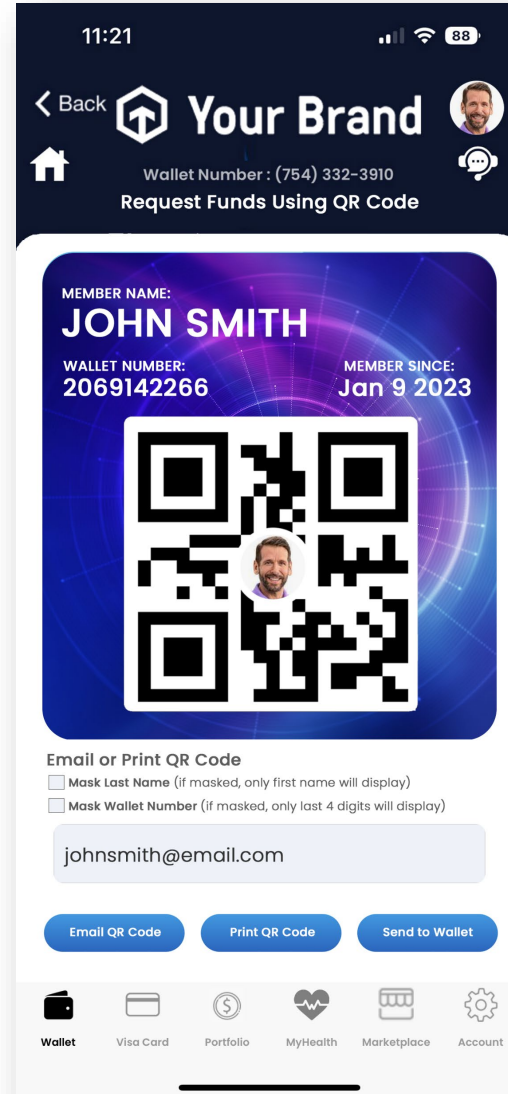
CHOOSE PAYMENT NETWORK

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

Back Continue

Send / Receive Funds via QR Code

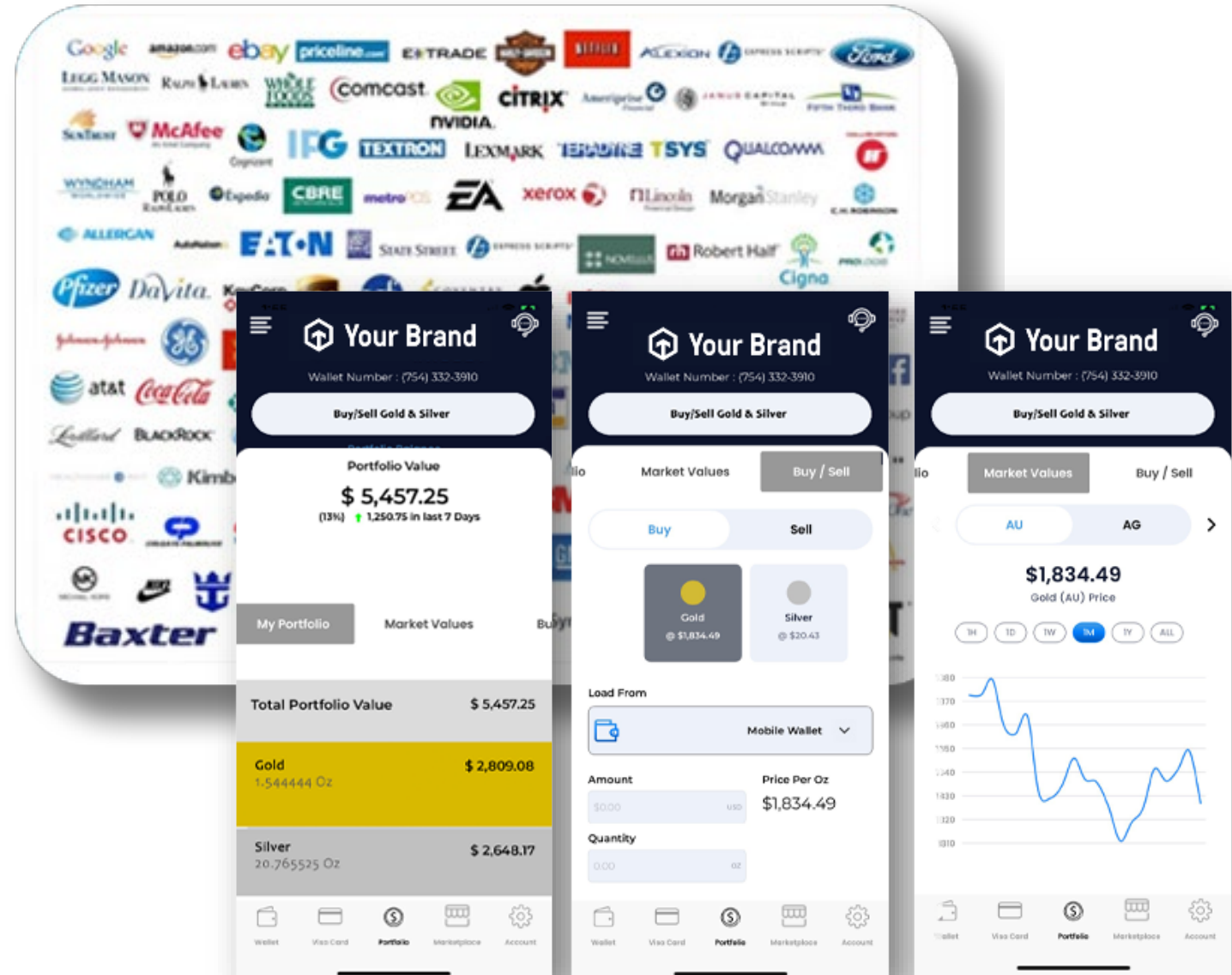
- All customers receive a unique QR code.
- Customer or merchant can print their QR code or allow other people to scan their QR code on their phone to quickly and easily send them money.
- Customers can scan these unique QR codes and instantly send money to people.
- All funds are delivered for FREE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





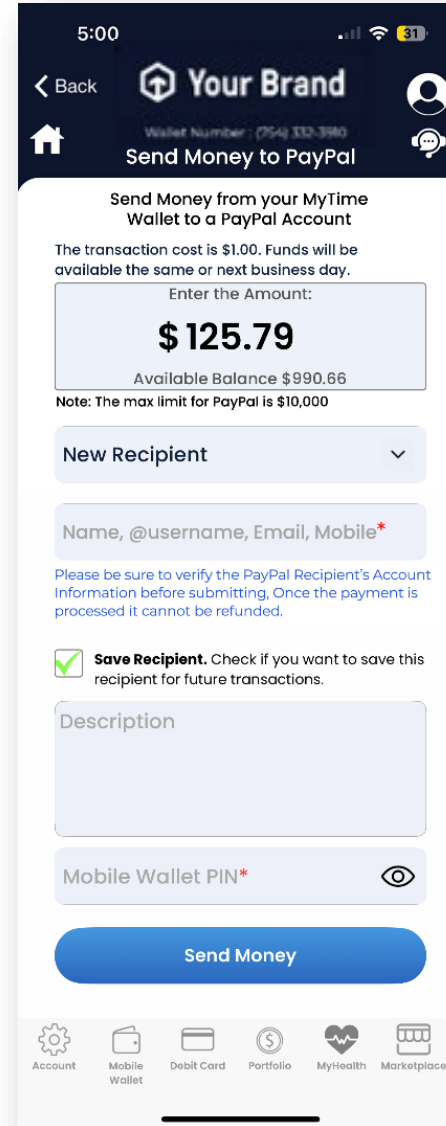
Portfolio: Buy / Sell

- 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 also 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.

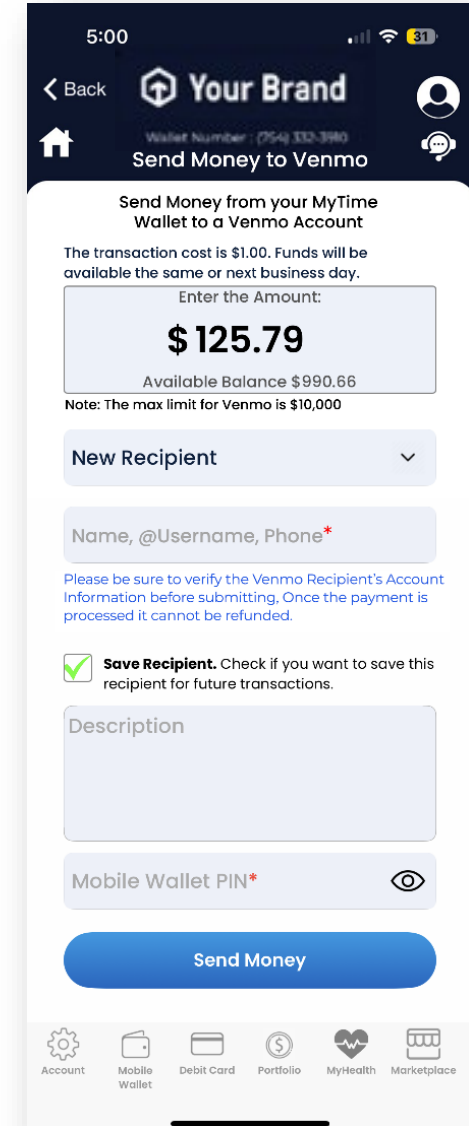
☒ **Save Recipient.** Check if you want to save this recipient for future transactions.

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

- 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. 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 person with a wallet and a coin.

1 MOBILE WALLET TRANSACTION

The diagram illustrates a mobile wallet transaction. On the left, a blue rounded rectangle contains an icon of a smartphone with a dollar sign and a wallet with a dollar sign, representing a mobile wallet request. Below the icon, the text 'Mobile Wallet Request' is written. On the right, a hand is shown holding a blue credit/debit card, representing the payment method. Below the card, the text 'Credit/Debit Card' is written.

 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 hamburger menu icon, a headset icon, the text 'Your Brand', and a wallet icon. Below the header, the text 'Wallet Number : (754) 332-3910' is displayed. The main content area is titled 'Kid Mobile Customer Payment Processing'. Below this title, there is a blue button with a person icon and the text 'CUSTOMER TYPE'. The screen then presents two options: 'New Customer' with a person icon and a plus sign, and 'Mobile Wallet Holder' with a wallet icon containing a person and a dollar sign. The bottom navigation bar includes icons for 'Prepaid Debit Card', 'Wireless', 'Portfolio', 'MyHealth', 'Marketplace', and 'Account'.



Charitable Giving

Charitable Donate Module:

- Allow your customers to donate to their favorite charity. Any charity can be loaded in minutes.
- Customers can process one-time donations, they can schedule repeating weekly or monthly donations, or they can opt in for donate round up, where the system rounds up to the nearest dollar on every transaction performed in the system and donates that amount to their charity of choice.
- Payment Options: Mobile Wallet, Credit / Debit Card, ShopPay, and even Apple Pay.
- URL Links can be created for social media influencers so they can ask others to donate via a link.
- Customers can choose to donate using the desktop app as well as the mobile app.



Select your Donation Amount:



Or enter your own gift amount to help as much as possible.

Thank you for your donation, 70% of your donation is tax deductible and goes directly to the charity organization in real time.

Express checkout



Your Information:

First name *	Last name *
Email *	Phone *

Other Payment Methods:

☒ Credit card ☐ Debit card ☐ Mobile Wallet

Card number *	
Expiration date (MM / YY) *	Security code *
Cardholder name *	Zip code *

* Required

Donate Now

Donation to: Operation Underground Rescue \$50.00

Total USD \$50.00



Select your Donation Amount:



Or enter your own gift amount to help as much as possible.

Thank you for your donation, 70% of your donation is tax deductible and goes directly to the charity organization in real time.

Express Checkout



Your Information:

First name *
Last name *
Email *
Phone *

Other Payment Methods:

☐ Credit card ☐ Debit card ☒ Mobile Wallet

Mobile Wallet Number *
Mobile Wallet PIN *

* Required

Donation to: Operation Underground Rescue \$50.00

Total USD \$50.00

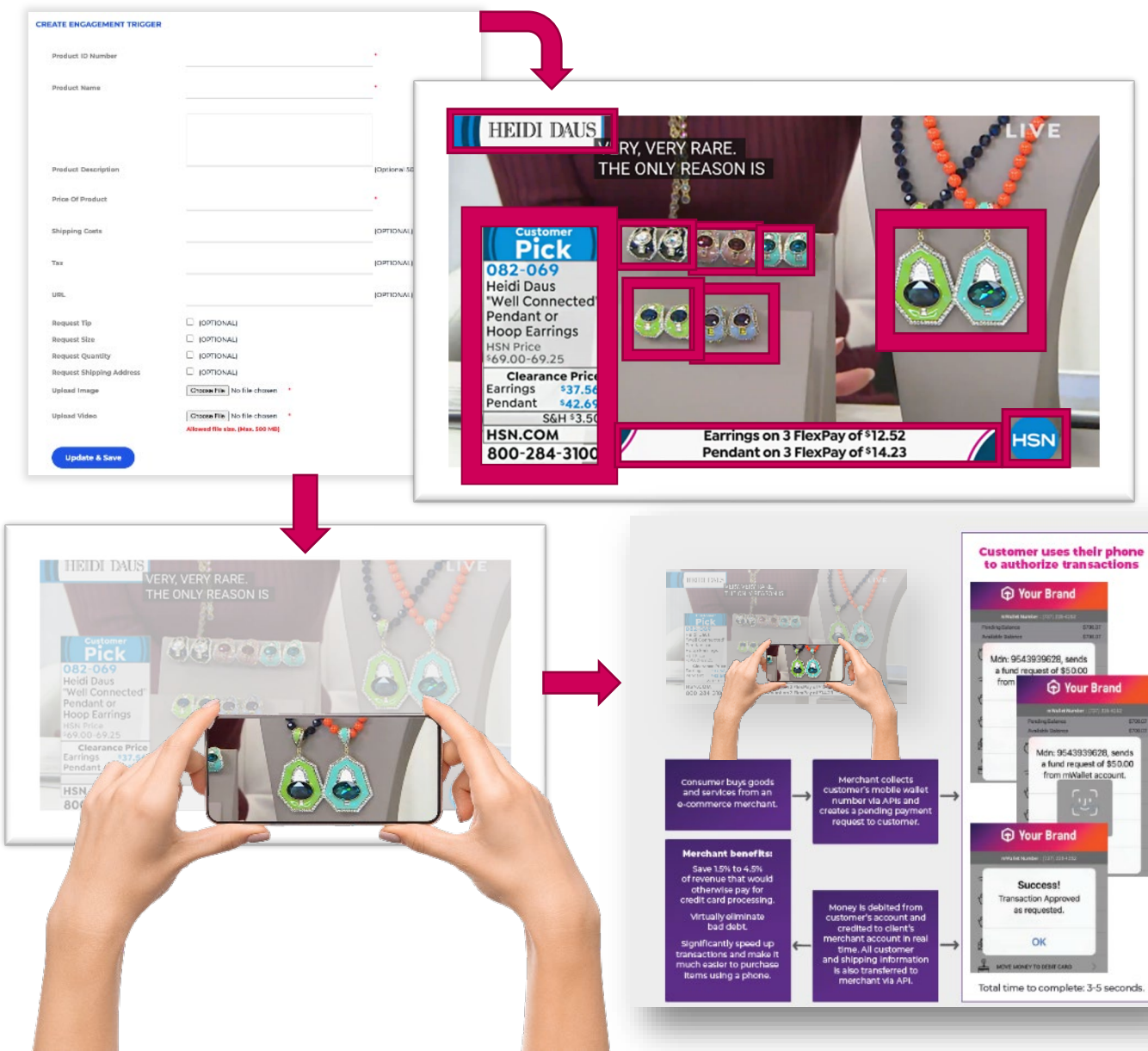
Donate Now



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.

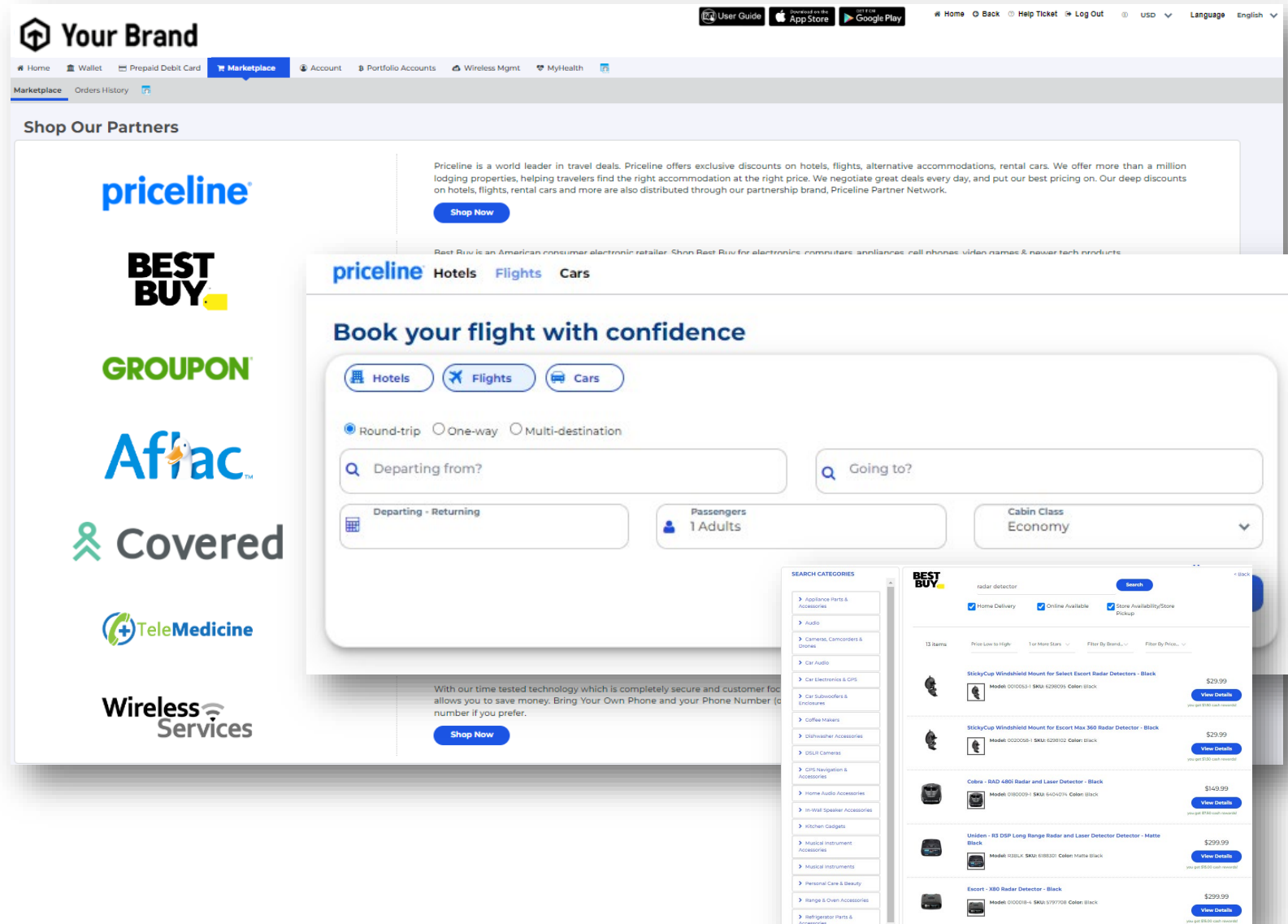




Online Retail Marketplace

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

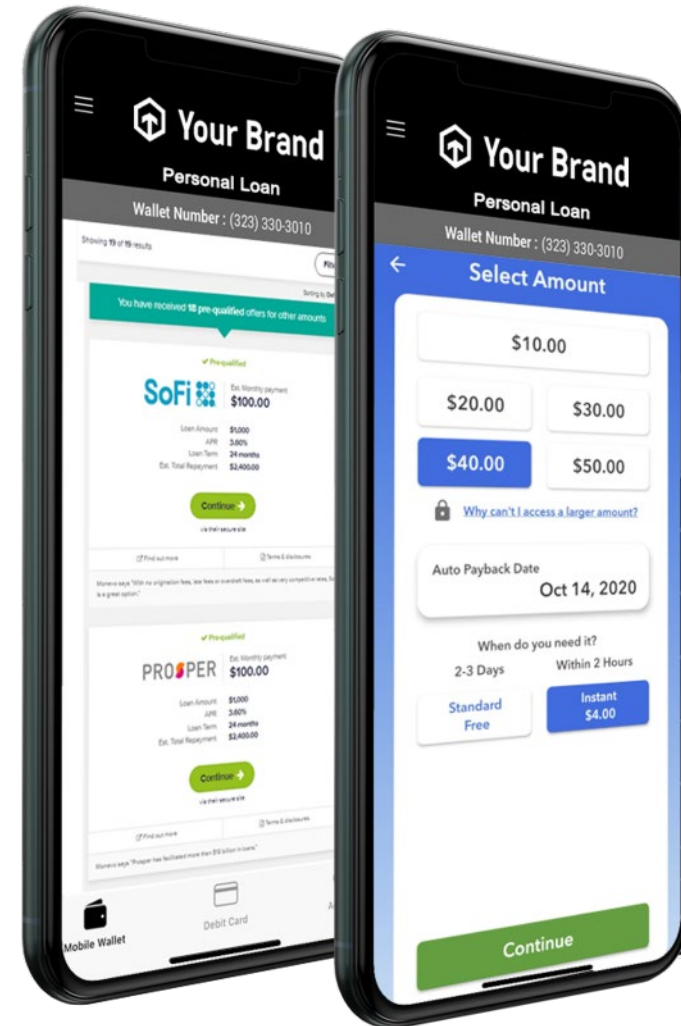
- Customer purchases goods and services at a significant discount to retail by earning rewards on every purchase.
- Customer can have product shipped or pick up at a physical location.
- No credit card or personal information is ever used.
- Customer uses funds from their mobile wallet to pay for goods 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 \$100,000.
- Real-time approvals.
- Funds are cleared to customer's debit card or bank account.



Unified Signal: MVNO Wireless Services Enablement



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
- \$4-\$7 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



Unified Signal: Next Steps- Turnkey Implementation



Implementation Timelines

COMPLETE SYSTEMS LAUNCH PROJECT PLAN WITH PRIVATE LABEL DEBIT CARD

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												



Thank you...

info@unifiedsignal.com

