

Services Enablement

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



FINTECH



WIRELESS



MUSIC



WELLNESS

Unified Signal: Services Enablement

Multiple Services: One Turnkey Solution

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





Our Value Proposition

- ❑ **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 Private Label Mobile App**
- ❑ **No Cost & Completely Secure Merchant Processing**





Why Unified Signal?



We know Service Enablement

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



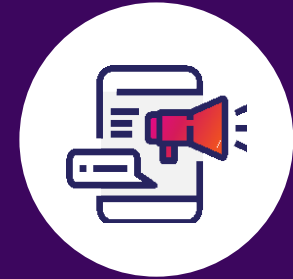
We've done the hard work

We're your one-stop-shop for expanding your brand into many different services. By choosing to work with Unified Signal, you can save on time and resources in implementing fintech, wireless, home telephone, music streaming, loyalty & rewards solutions, and all through a single source provider.



We're a safe bet

Developed first for the U.S. Department of Defense as a way to securely move money in conflict zones, our white label billing platform meets the highest levels of security and has been implemented and used by top enterprise companies world-wide.



We know how you'll win

We help our clients ideally launch and make the most out of our white-label services. Your stores, business centers, and current offerings are built-in marketing tools to promote these new services, which will add massive value to people in every spectrum of life from low income, no-credit history, and immigrants to highly banked / overbanked consumers.



Benefits to Your Brand

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

Enhance
customer
loyalty

Significantly reduce
or eliminate credit
card merchant
processing fraud

Drive
incremental
store or web
traffic

Better data and
customer insights

Increase product
diversification
and brand equity

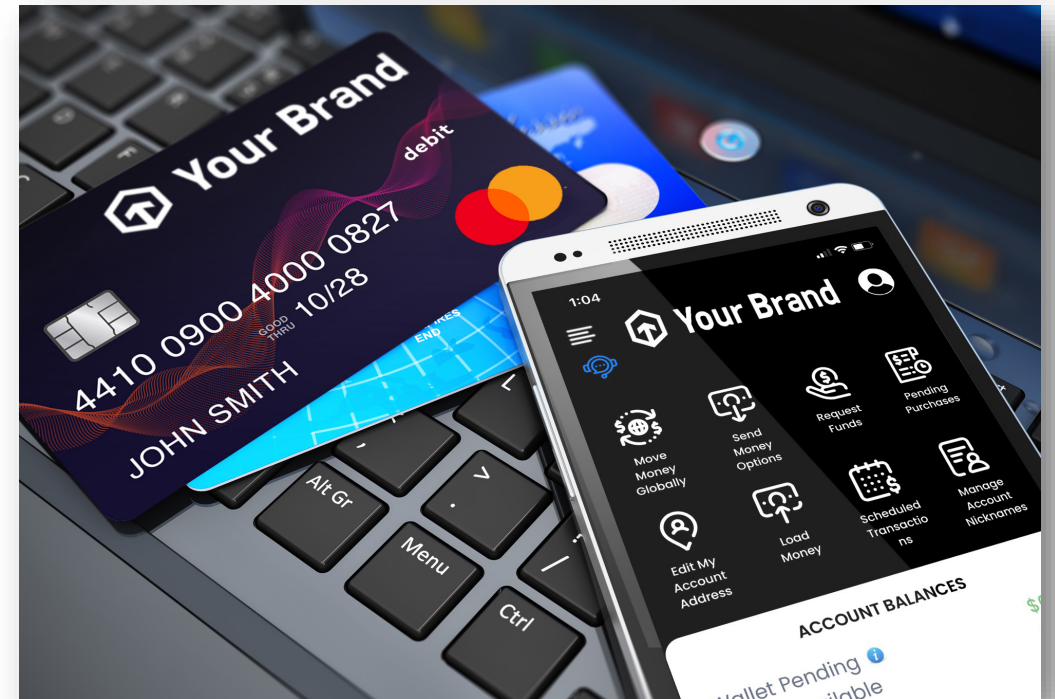
Reduce employee
turnover and payroll
costs and increase
employee satisfaction

Reduce / eliminate
credit card merchant
processing fees



Why Choose Unified Signal?

- Generate an additional \$4-\$20 per subscriber per month in incremental net profit.
- Offer your 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.
- Significantly reduce payroll costs and freely process commission payments to your customers and supplier ecosystem.
- Increase market penetration through powerful referral program management and subscriber engagement.
- Enter the money remittance market and capitalize on domestic and international money movement.
- 25-Year history of enabling successful enterprise companies: Sigue, Microsoft, ESPN, Organo, OGPAY / ODC, UPFI, GFT, Game Time Wallet, Venti Global, Beyond Wallet, AllFi, AFLAC, USHCC, and many more.

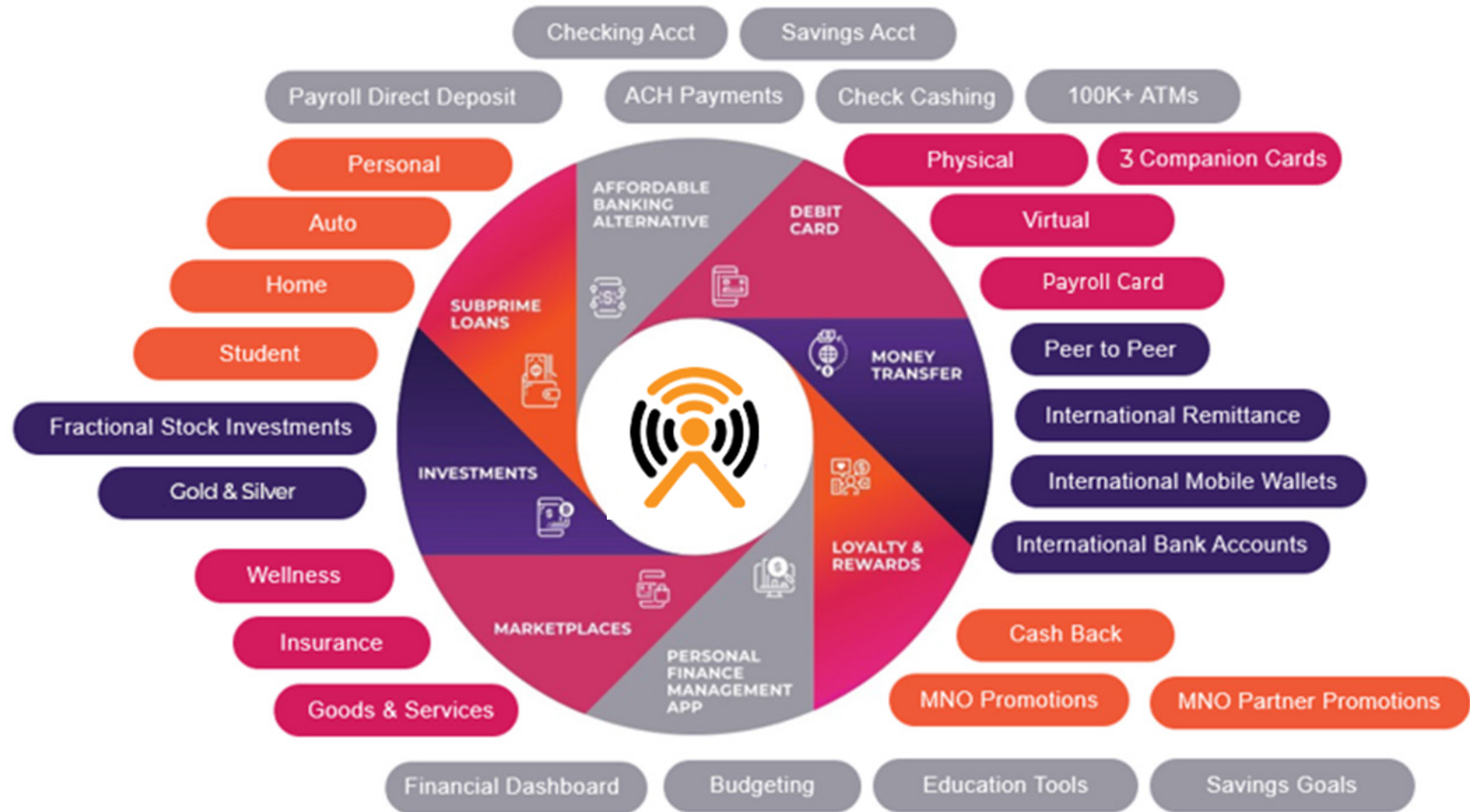




Complete Turnkey Ecosystem

THE FUTURE OF YOUR BRAND

- With a Unified Signal partnership, you will be well positioned to build an entire platform of services to significantly increase market differentiation and increased profitability.
- Clients can compete and win customer loyalty by using the power of their brand to provide value added services to their customers which will save them time and money.
- Clients can pick and choose what services to launch.





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



Mobile Wallet
Debit Card



Buy & Sell
Gold / Silver



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

Fintech Ecosystem

CORE ENABLEMENT FUNCTIONALITY

LOAD MONEY →

→ OFFLOAD MONEY

Financial Institutions

- U.S. Bank Account
- U.S. Bank Teller Load
- Credit / Debit Card
- Certified ATMs

Peer to Peer

- Receive Money

Other Payment Technologies

- Mastercard rePower®
- Paypal / Venmo
- ATM
- Signe Payment Network
- Approved Retail Locations including CVS, Walgreens, 7-11 and more

Payroll

- Employer Payroll



Financial Institutions

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

Peer to Peer

- Receive Money

Other Payment Technologies

- ATMs
- Paypal / Venmo
- Amazon
- Apple Pay / Google Pay
- Signe Payment Network
- Approved Retail Locations

Purchases

- Virtually any merchant globally that accepts Mastercard

Mobile Wallet Balance

Physical Card Balance

More secure so you can keep a larger balance

- ATM Withdrawals
- Retail Store Purchases
- ApplePay / Samsung Pay

Virtual Card Balance

Should keep a zero or near zero balance until needed

- Financial Firewall
- Online transactions
- PayPal / Venmo



Target Demographic 1:

**Low-income / underbanked /
Non banked customers**

The Federal Reserve estimated there were **20% of US households** are underbanked and **4.5% / 5.9 Million** people are actually unbanked.

This demographic has more difficulties making online purchases as well as paying for goods and services in physical locations.

Problems faced:

- Subject to high fees for bank accounts and overdrafts, check cashing, payday loans, interest on credit cards, etc.
- Poor or no credit so unable to get loans, make big-ticket purchases or one-time shocks (medical emergency, car breakdown, etc.).
- Expensive and time consuming to make money transfers to friends and family, especially to those outside of the U.S..

How Unified Signal helps its clients:

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

By implementing the Unified Signal white label platform, clients can:

- Enter the cross-border payments market.
- Offer a secure method to quickly purchase goods and services online protecting consumers and their money.
- Significantly reduce the costs of processing credit cards as well as virtually eliminating credit card merchant processing fraud.
- Enhance customer engagement with targeted offers and loyalty programs.
- Offer customers value added services such as a marketplace where customers can buy things that normally there were not able to in the past because of their non-banking status: Flights, Rental Cars, Hotel Bookings.



Target Demographic 2: Perfectly Banked Customers (US & International) as well as Kids & Elderly

Approximately 80% of US households are properly banked.

International customers coming into US have high costs to convert local currency into USD to buy goods and services at physical locations.

73 Million kids in US of which 50% or more are at the age where they can purchase goods and services.

Problems faced:

- Consumers are riddled with bad actors from all over the world whose sole mission is to steal as much money as they can from unsuspecting customers. Customers need to keep their private banking information off the web.
- International customers are subject to high fees to convert local currency into USD and vice versa.
- Parents find it difficult to provide kids with a debit card.

How Unified Signal helps its clients:

Our clients can launch advanced digital banking and payment services for the banked market segment and create a financial firewall between their banking information and merchants.

By implementing the Unified Signal white label platform, clients can:

- Offer a secure method to quickly purchase goods and services online protecting consumers and their money.
- Significantly reduce the costs of processing credit cards as well as virtually eliminating credit card merchant processing fraud.
- Enhance customer engagement with targeted offers and loyalty programs.
- Provide Kids with a SAFE and SECURE banking solution.



Fintech Suite of Services

Mobile Wallet / Debit Card Enablement

- Global white-label fintech platform available in 15 languages.
- **Private label** mobile wallet, physical debit card, virtual debit card, and up to 3 personalized companion cards (all with separate account balances for increased security).
- **Lower fees** and **full private label UI integration or full APIs.**
- Move funds in **real time any where in the world for FREE.**
- Payroll program in over 40 countries.

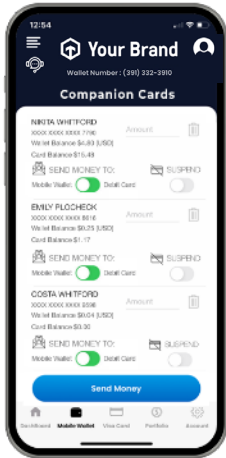
Merchant Processing

- 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 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.



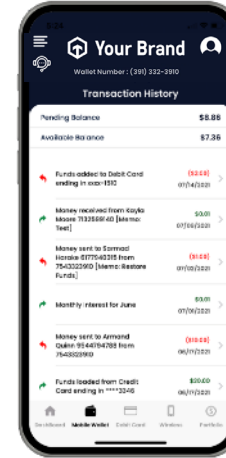
**Private label data app
or
Full API suite to build your own custom app**

Fintech Feature set



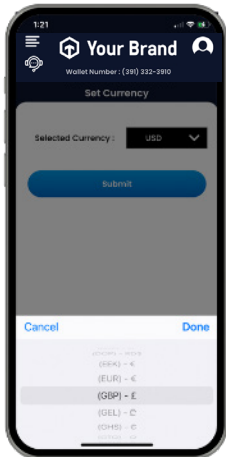
Companion Cards

Customers can add up to 3 personalized companion cards for family and loved ones. Companion cards can be used anywhere in the world. Great product for kids, elderly, and family member abroad. Users can securely buy goods and services online and not worry about their banking information getting into the wrong hands.



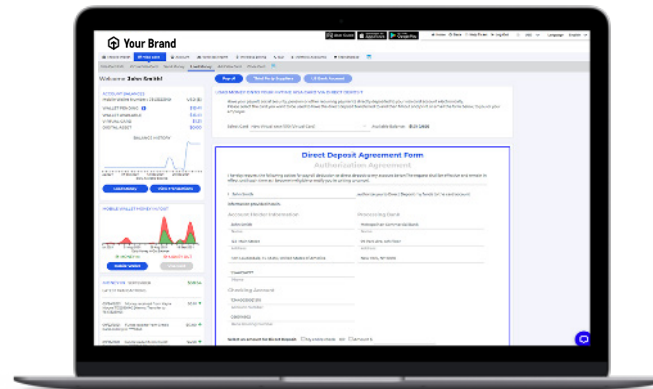
Mobile Wallet Bank Account

Mobile wallet account acts as a 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.



Worldwide mobile wallet with multi-currency multi-lingual support

Customers can set their fiat currency to any major currency offered around the world. Support for over 100 fiat currencies and 15 languages.



Micro loans / Product Financing

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



1099 / W2 Payroll Services

Employee Benefits

- Employees receive funds on mobile wallet or debit card 2-3 days early.
- Instant access to wages.
- Mobile app to manage money.
- Access to marketplace (Best Buy, Groupon, & Priceline) and up to 25% off products and services through instant rebates to mobile wallet account.
- Access to Portfolio section where employees can buy / sell: gold, silver, and stocks.
- Customers earn 2% to 3% APR on all funds in their mobile wallet, which is 5X what can be earned with any standard bank account.
- Employees can use mobile wallet to pay bills and purchase goods and services on-line creating a financial firewall between online merchants and your employee's confidential banking information.

Employer Benefits

- Access to management portal to securely manage employee payroll accounts including the creation of mobile wallet / debit card accounts.
- Pay any 1099 payments at NO COST.
- Pay all W2 payments including withholdings at a significant savings over traditional payroll companies.
- Freely pay end consumers economic rewards in batch or in real time with 1 simple API integration.
- Easy to manage and flexible reporting.
- Improved employee productivity, satisfaction, loyalty, and retention.
- Manage payroll in over 40 countries, in 100 currencies, and 15 languages.
- State of the art AI security and funds are FDIC insured.
- Private label mobile wallet and debit card program.





Security / Anti-Fraud System

OUR SOLUTION IS BUILT FOR MAXIMUM SECURITY

We protect you and your customers



Reliable and Secure Platform:

- Secured by AFIDS which is a state-of-the-art AI based security system.
- Utilizes secure encryption technology.
- Anti-fraud protection.
- App secured with username / password, SMS MFA verification, and support for fingerprint, vein, facial, and/or PIN recognition.
- Latest PCI 3.2.1 compliance certification.
- All customer and employee funds on debit cards are FDIC insured.
- Anti DDOS and Bot protection from Cloudflare and AWS.
- 25 years in production, millions of transactions a day, 1.5 million plus attempted hacks per month, 0% success rate.

MW Account Approval

	Activation Information	Last Name	First Name	Address	Fraud Score	CSR/CMS	Reason
<input type="checkbox"/> Accepted <input type="checkbox"/> Watchlist <input type="checkbox"/> Deactivate <input type="checkbox"/> Blacklist	Channel Name: MyTime /Midi Initiated Load Method: None Initiated Load Amount: 0.00 CC Authorization #: [REDACTED] 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: 6465814270 IP Address: 2601-589-4607-5140:D5C2:5359:9018:1a63 IP Location: Pompano Beach - Florida - United States Of America	Email Fraud Score: 0 Email Overall Score: 4 IP Score: IP Score: 0 Phone Location: 846 NY "New York (Overlaid On 712,732,7917) NYC (Mostly Mobile)" Active Number: No Info Number Line Type: No Info Risky Number: No Info	CSR/CMS	[REDACTED]
<input type="checkbox"/> Accepted <input type="checkbox"/> Watchlist <input type="checkbox"/> Deactivate <input type="checkbox"/> Blacklist	Channel Name: MyTime /Midi Initiated Load Method: None Initiated Load Amount: 0.00 CC Authorization #: [REDACTED] 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 Llydale, MN 55118 Country: United States Of America Phone: 9823457628 Email: Erlk@unifiedsignal.com MW Number: 9823457628 IP Address: 190.129.180.138 IP Location: Gurgaon - Haryana - India	Email Fraud Score: 0 Email Overall Score: 4 IP Score: IP Score: 75 Phone Location: [REDACTED] Active Number: Yes Number Line Type: Test MW NoF Risky Number: No Info	CSR/CMS	[REDACTED]
<input type="checkbox"/> Accepted <input type="checkbox"/> Watchlist <input type="checkbox"/> Deactivate <input type="checkbox"/> Blacklist	Channel Name: MyTime /Midi Initiated Load Method: None Initiated Load Amount: 0.00 CC Authorization #: [REDACTED] 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:A3b:3fa0 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: See 7648)" Active Number: Yes Number Line Type: Wireless Risky Number: No Info	CSR/CMS	[REDACTED]

1

Process Requests View All



Customer Enrollment

- Clients can launch full turnkey online web private label 1 page POS or multi screen POS.
- Clients can now launch customer enrollments through Unified's custom private label mobile app
- Supports 15 languages and over 100 fiat currencies.
- Completely rules based and customizable by client.
- Client can also build their own POS an integrate into existing data app using Unified Signal's 300+ .NET C# APIs.

The image displays three overlapping screenshots of a customer enrollment web form. The top-left screenshot shows the 'Your Brand' header and the 'HOME ADDRESS' section with fields for Country Code (United States of America), First Name, Email Address, and Verify Email Address. Below this is the 'ACCOUNT SECURITY' section with fields for Username, Password, PIN, and Confirm PIN, along with a Security Question and Answer. The bottom-left screenshot shows the 'MOBILE WALLET NUMBER' section with Country Code (United States of America +1) and Mobile Number fields. The right-side screenshot shows the 'MOBILE WALLET LOAD METHOD' section with a radio button for 'Load Instantly Via a Credit/Debit Card'. Below this is the 'ADD A VISA CARD ACCOUNT TO MY MOBILE WALLET ACCOUNT' section, which includes a 'Virtual Card Program' and a 'Physical Personalized Visa Card' option. The physical card option is selected, showing a card image with the number 4410 0900 4000 0827 and the name JOHN SMITH. A 'SUBMIT ORDER' button is visible at the bottom of the right-side screenshot.



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.

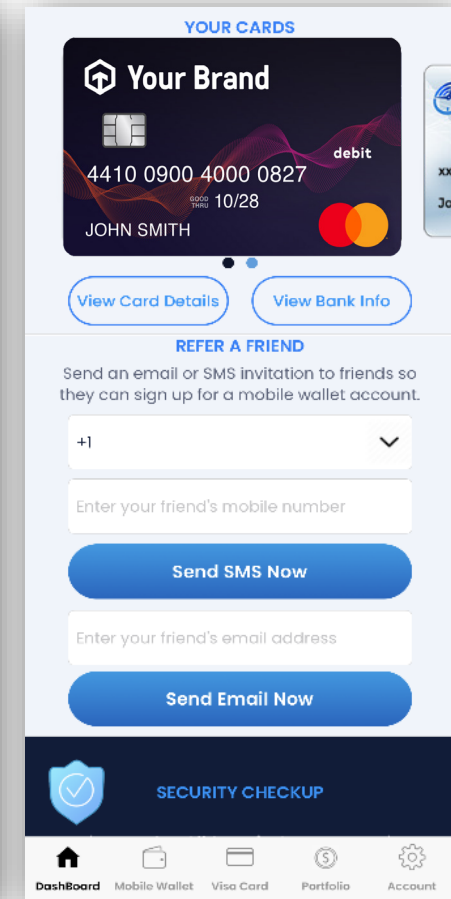
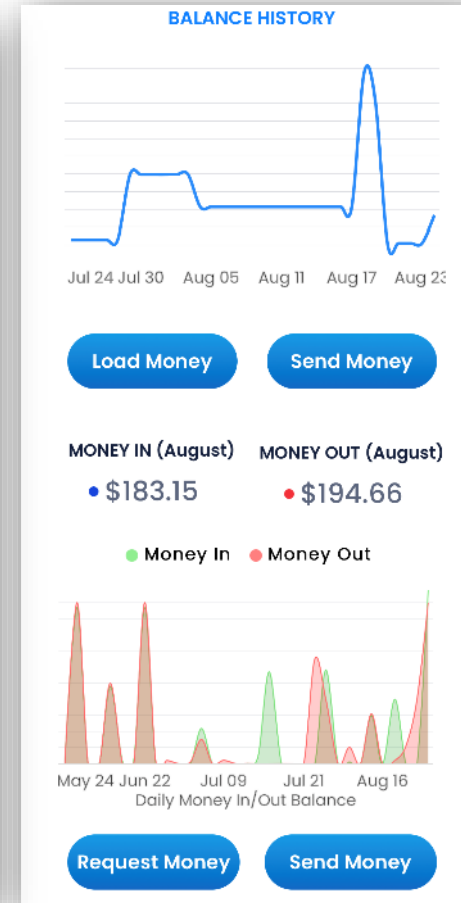
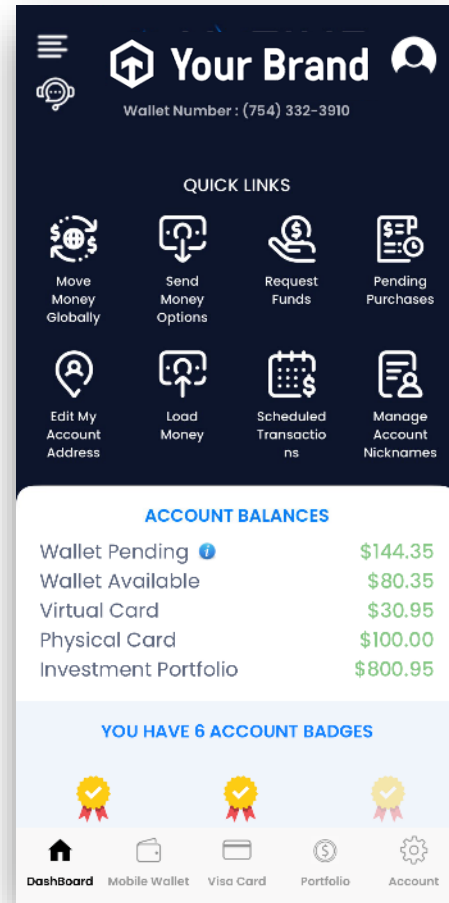
The screenshot displays the 'Your Brand' Customer Web Dashboard. At the top, there are navigation links for Home, Back, Help Ticket, Log Out, USD, and Language (English). Below this is a main navigation bar with options like Mobile Wallet, Debit Card, Portfolio Accounts, Wireless Mgmt, and Account. A secondary navigation bar includes Dashboard, Send Money, Request Funds, Load Money, Linked Accounts, Scheduled Transactions, Nicknames, Wallet ID Management, and Close Account.

The dashboard is personalized for 'Grant' and features several key sections:

- ACCOUNT BALANCES:** Shows Mobile Wallet Number (7543573210) in USD (\$). It lists Wallet Pending (\$513.19), Wallet Available (\$513.19), Physical Card (\$223.42), Virtual Card (\$123.00), and Digital Assets (\$31,993.81). A 'BALANCE HISTORY' line chart shows the 'Daily Available Balance' from June to August 2021.
- ACCOUNT BADGES:** A row of six achievement badges: Identity Verified, Add Virtual Debit Card, Attach Bank Account, Attach Credit/Debit Card, Verify Micro Transactions, and Add Physical Debit Card.
- QUICK LINKS:** Includes 'Move Money Internationally' and 'Send Money To Another Wallet'.
- MOVE MONEY BETWEEN WALLETS:** A section for transferring funds between accounts, showing a balance of \$335.50 available.
- MOBILE WALLET MONEY IN / OUT:** A bar chart showing 'Daily Money In/Out Balance' from June to August 2021, with 'MONEY IN' in green and 'MONEY OUT' in red.
- LATEST TRANSACTIONS:** Lists recent payments from the Mobile Wallet Number to various accounts.
- YOUR VIRTUAL DEBIT CARD:** Shows a virtual debit card with details like card number (4410 0900 4000 0827) and name (JOHN SMITH).
- YOUR PHYSICAL DEBIT CARD:** Option to request a physical debit card.
- SECURITY CHECKUP:** Alerts for account access from new devices and password changes, with options to view details or change settings.
- RECENT TRANSACTIONS:** A table with columns for DATE, DESCRIPTION, WITHDRAWAL, DEPOSIT, and BALANCE, showing a history of transactions from 10/10/2020 to 11/10/2020.
- HELP:** A section for support, including 'MY SUPPORT TICKETS' and a 'Start New Ticket' button.
- DISCLAIMER:** A section with the FDIC logo and legal text.

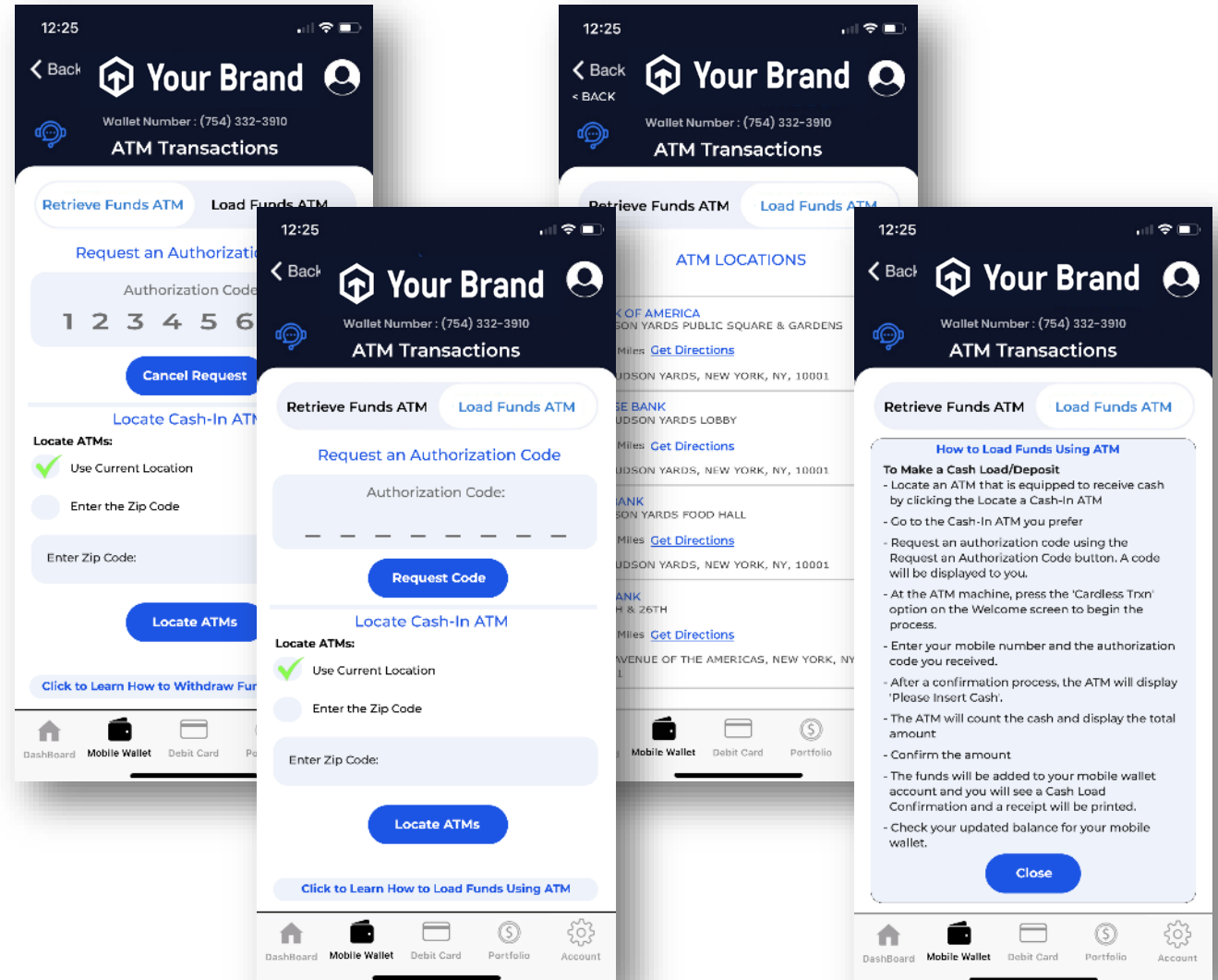
Mobile App Dashboard

- 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 / 300,000 international locations including CVS, Walgreens, and 7-11. Customers can also load funds using Mastercard recharge, Direct Deposit, ATMs, and more.
- Customers can load / offload funds directly to their mobile wallet via NCR 360's 55,000 ATM locations worldwide.
- 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 wireless customers across the world.

The screenshot displays the 'Your Brand' mobile wallet interface. At the top, there are navigation options for 'Account', 'Mobile Wallet', 'Debit Card', 'Cellular', and 'ILD'. Below this is a dashboard with various account management options. The main content area is divided into several sections:

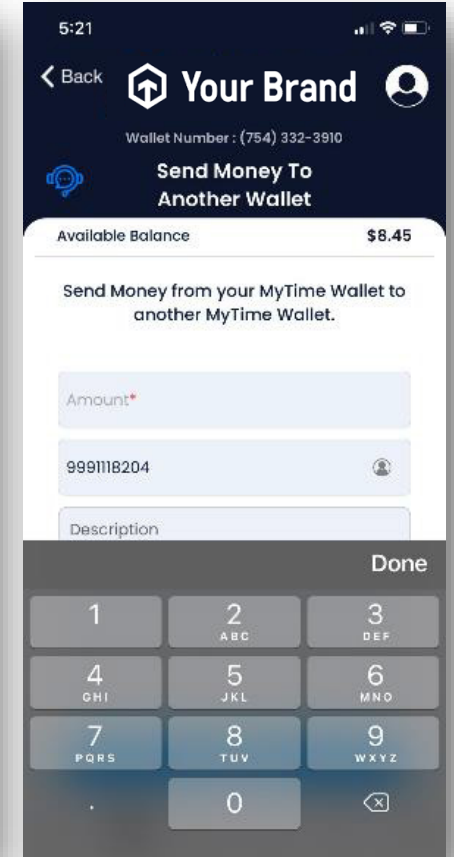
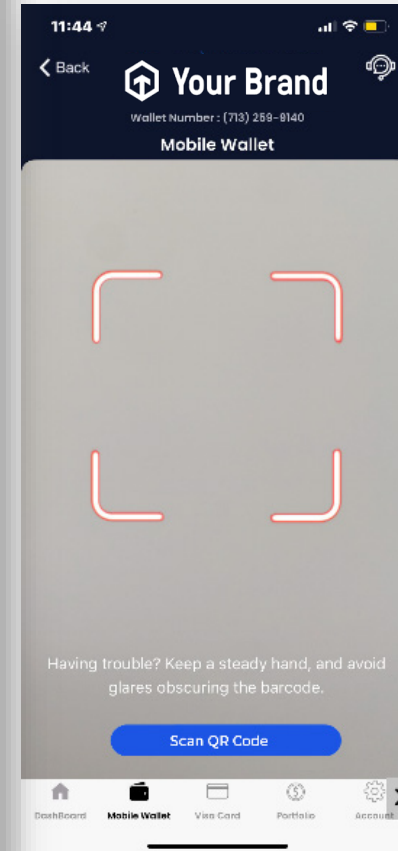
- ACCOUNT BALANCES:** Shows the Mobile Wallet Number (7543573210) and balances in USD (\$):
 - WALLET PENDING: \$513.39
 - WALLET AVAILABLE: \$513.39
 - PHYSICAL CARD: \$223.42
 - VIRTUAL CARD: \$123.00
 - DIGITAL ASSETS: \$31,993.81
- BALANCE HISTORY:** A line graph showing the 'Daily Available Balance' from July 2021 to August 2021.
- MOBILE WALLET MONEY IN / OUT:** A bar chart showing 'Daily Money In/Out Balance' from June 2021 to August 2021, with 'MONEY IN' in green and 'MONEY OUT' in red.
- MONEY IN AUGUST:** A summary showing a total of \$12,002.46.
- SEND MONEY USING INTERNATIONAL MONEY TRANSFER:** A form for sending money to Mexico. It includes options for 'Select Payment Method' (Bank Account, Cash Pick Up, Mobile Wallet, Home Delivery) and a '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"/>

At the bottom of the transfer form, there is a 'Proceed with Transfer' button. The interface also includes a 'sigue' logo and an 'MCN' logo in the bottom right corner.

Send / Receive Funds via QR Code

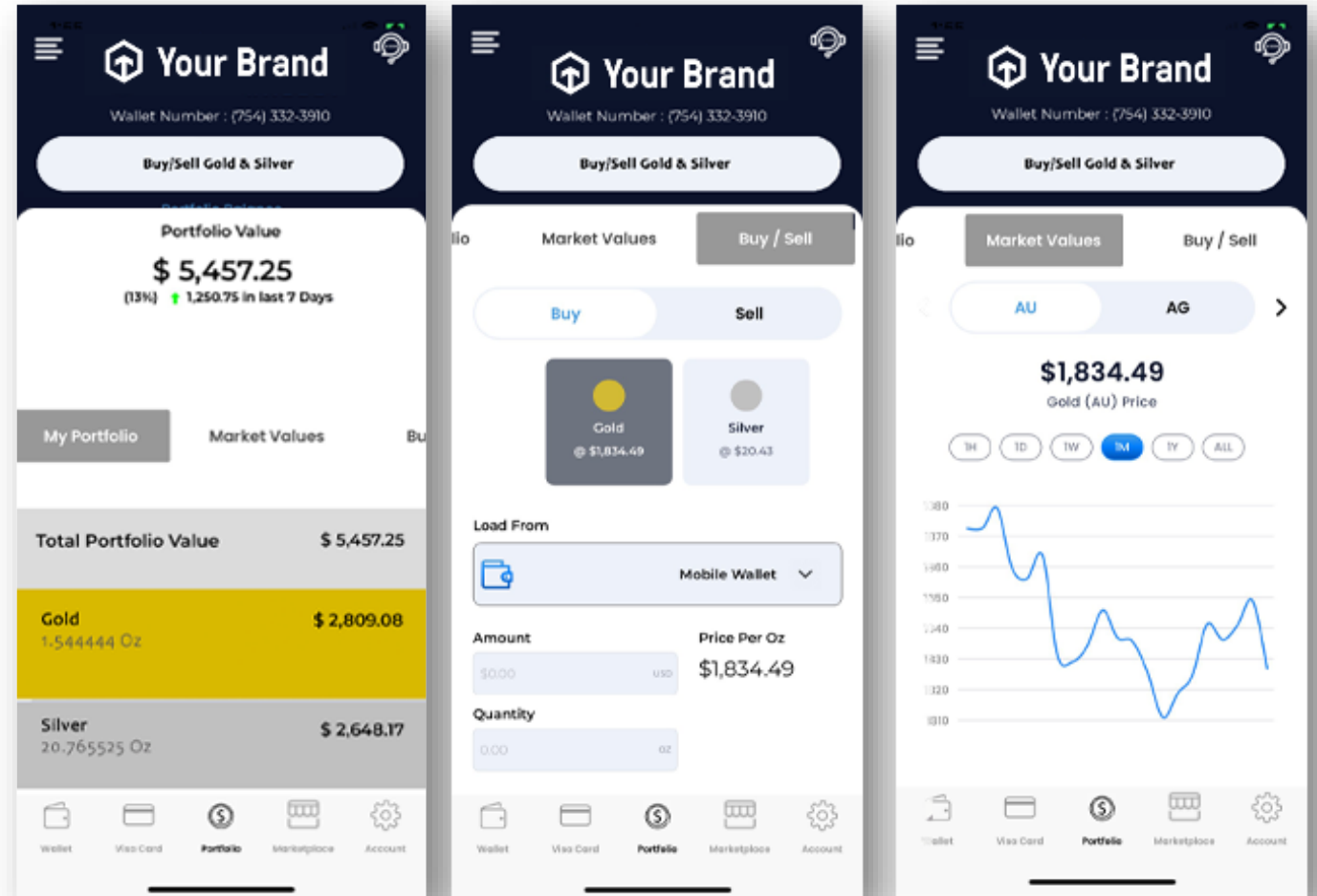
- All customers receive a unique QR code.
- Customer or merchant can print their QR code or allow other people to scan their QR code on their phone to quickly and easily send them money.
- Customers can scan these unique QR codes and instantly send money to people.
- All funds are delivered for free 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 Gold / Silver

- Customers can buy 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.
- Enables any merchant to accept gold and silver as a payment method.
- Great for customers that live in hyper inflation markets.
- Coming Soon: Buy / Sell NASDAQ / NYSE equities.

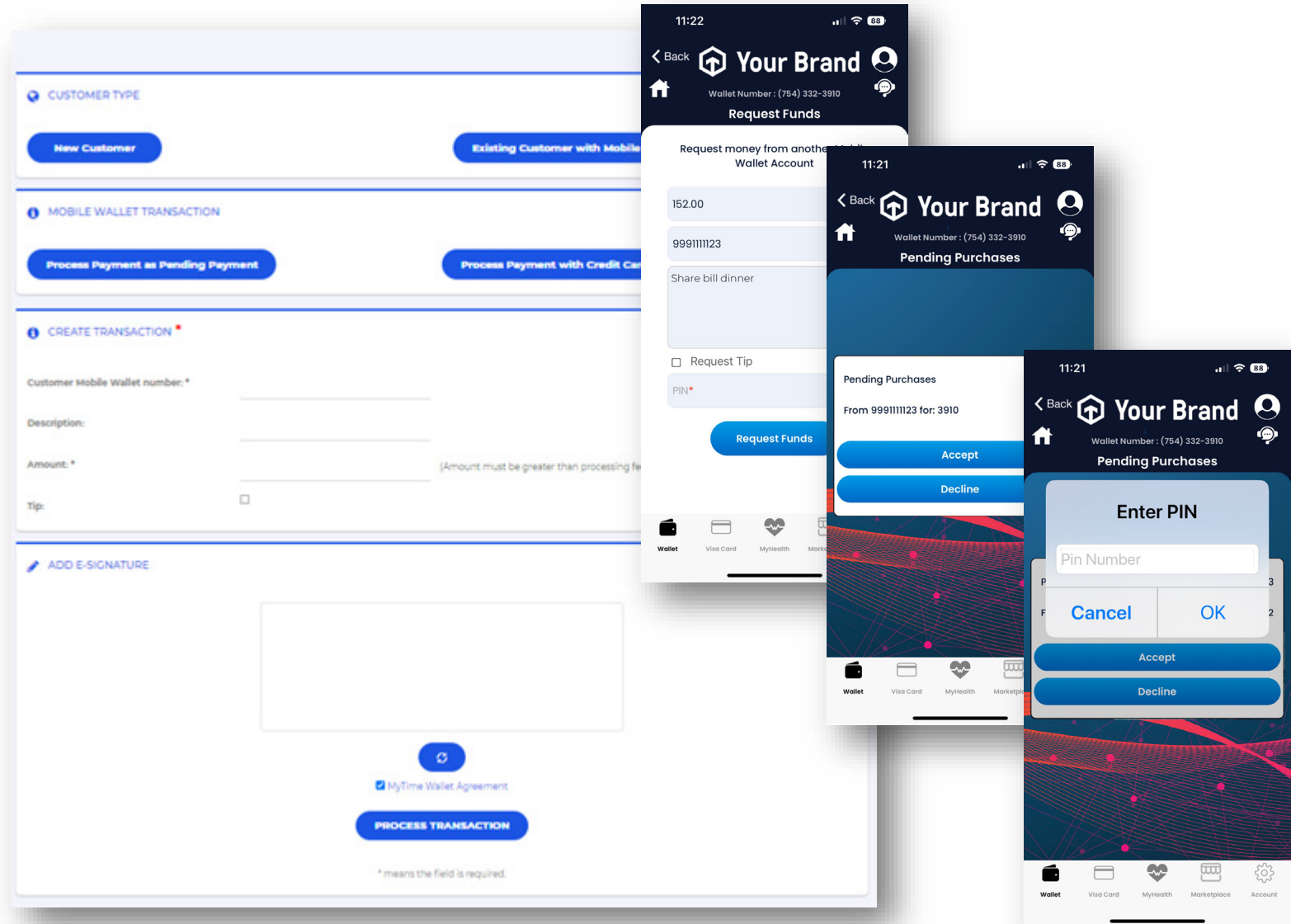




Merchant Payment Processing

Merchant Payment Processing with Mobile Wallet and Credit Card:

- Compete with Stripe, Square, PayPal, and other merchant processors.
- Customers can pay for your goods and services using their mobile wallet with NO merchant processing fees. Save 4% to 6% in expensive credit card processing fees.
- GUARANTEED NO FRAUD / BAD DEBT through mobile wallet transactions.
- Receive your money in real-time. No more waiting for 2-4 banking days for funds to clear to your bank account.
- Deploy using existing desktop, tablet, and mobile app or integrate into your existing payment system using simple APIs.
- Customers never need to provide their credit card information, which eliminates potential hackers from illegally stealing proprietary customer data, making customers more confident to purchase your goods and services.



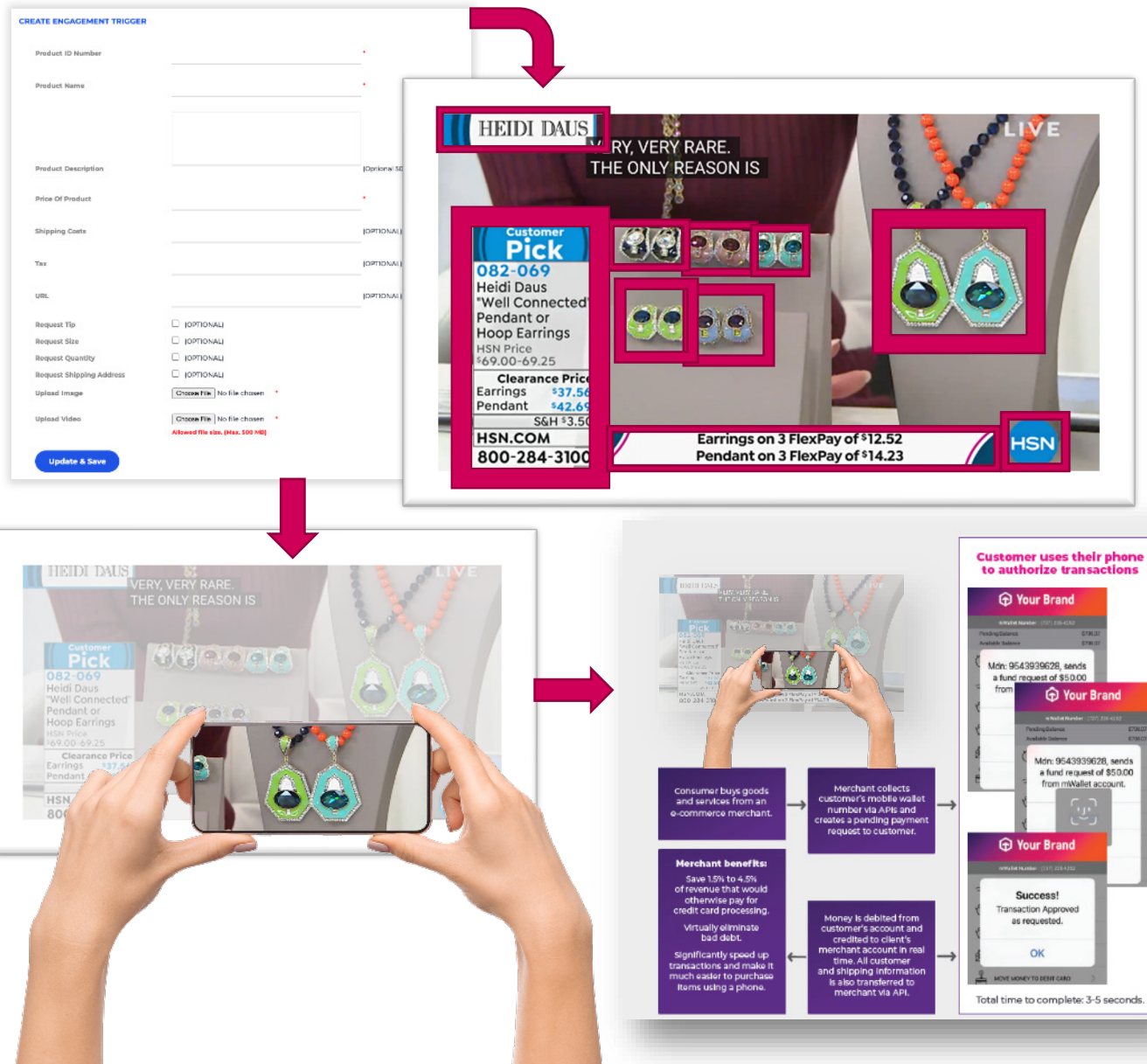
Video Recognition and Payment

EyeQ Video Recognition and Merchant Payment Processing Module

- Our video recognition is built on a stack of 8 layers of artificial intelligence, machine learning, and enabling technologies. Our AI search recognizes products in milliseconds through our use of the most cutting-edge learning algorithms and scalable computing:
 - Neural networks architecture
 - KNN pattern matching algorithm
 - Custom-built machine learning models
 - Scalable serverless searching
 - Real-time video streaming
- Client Benefits Include: Significantly reduce merchant processing costs, increase security around transaction, reduce to eliminate consumer fraud, enhance marketing differentiation, increase customer brand loyalty, and enhance overall communications with your customers

EyeQ Video Recognition Process Flow:

 - Clients create triggers (informational or payment) and upload pictures and video to our AI / machine learning neural net.
 - System “learns” to recognize the uploaded pictures or videos.
 - Users capture video which then identifies uploaded video or pictures.
 - Consumer is presented an informational or payment trigger.
 - If informational trigger, then customer is directed to a predesignated client inputted URL where more information is available on the product or service.
 - If payment trigger, customer is immediately presented with the option to quickly purchase the product using funds on their mobile wallet. Customer can purchase product in 3-5 seconds and no confidential payment information exchanges hands. Client or merchant receives funds instantly and any shipping information that is required to fulfill product.

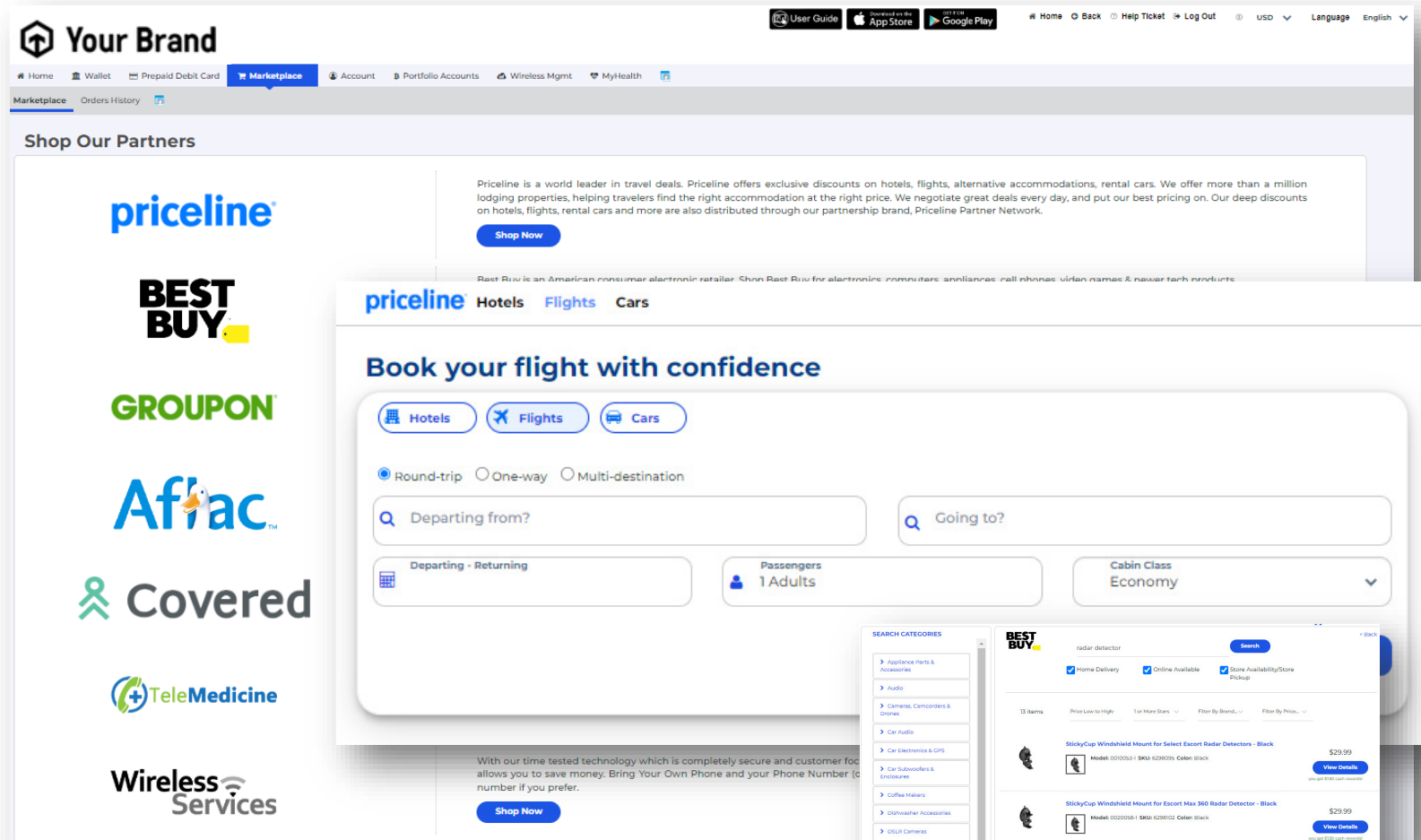




Online Retail Marketplace

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

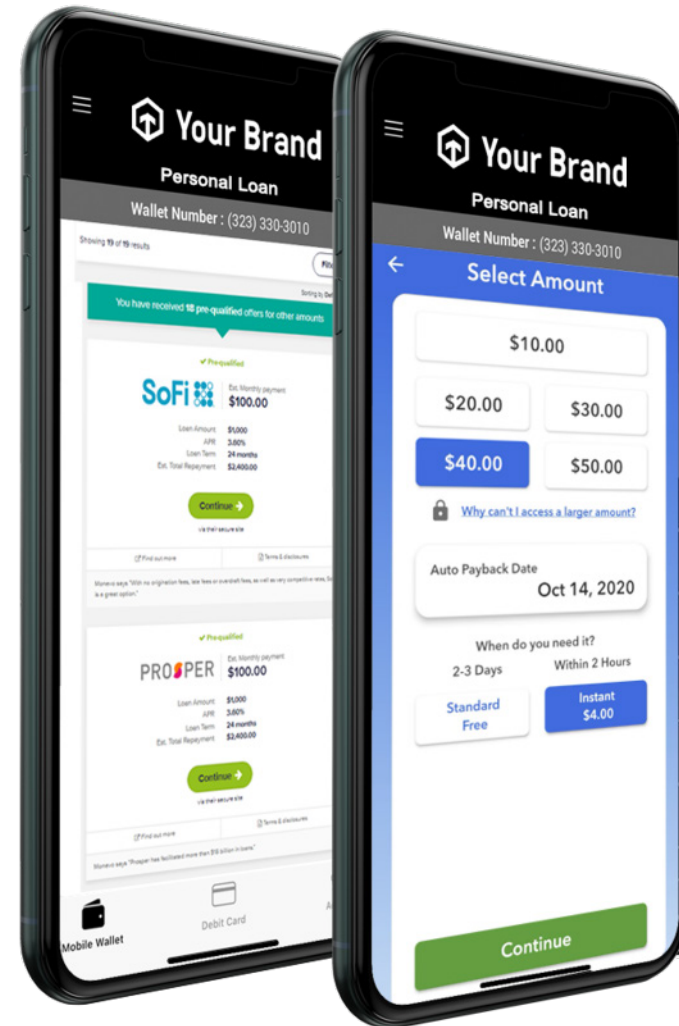
- Customer purchases goods and services at a significant discount to retail by earning rewards on every purchase.
- Customer can have product shipped or pick up at a physical location.
- No credit card or personal information is ever used.
- Customer uses funds from their mobile wallet to pay for goods and services in the Marketplace.
- Transaction takes 3-5 seconds to process and uses state of the art technology to secure the transaction.
- Clients can add their own products and services to the marketplace.





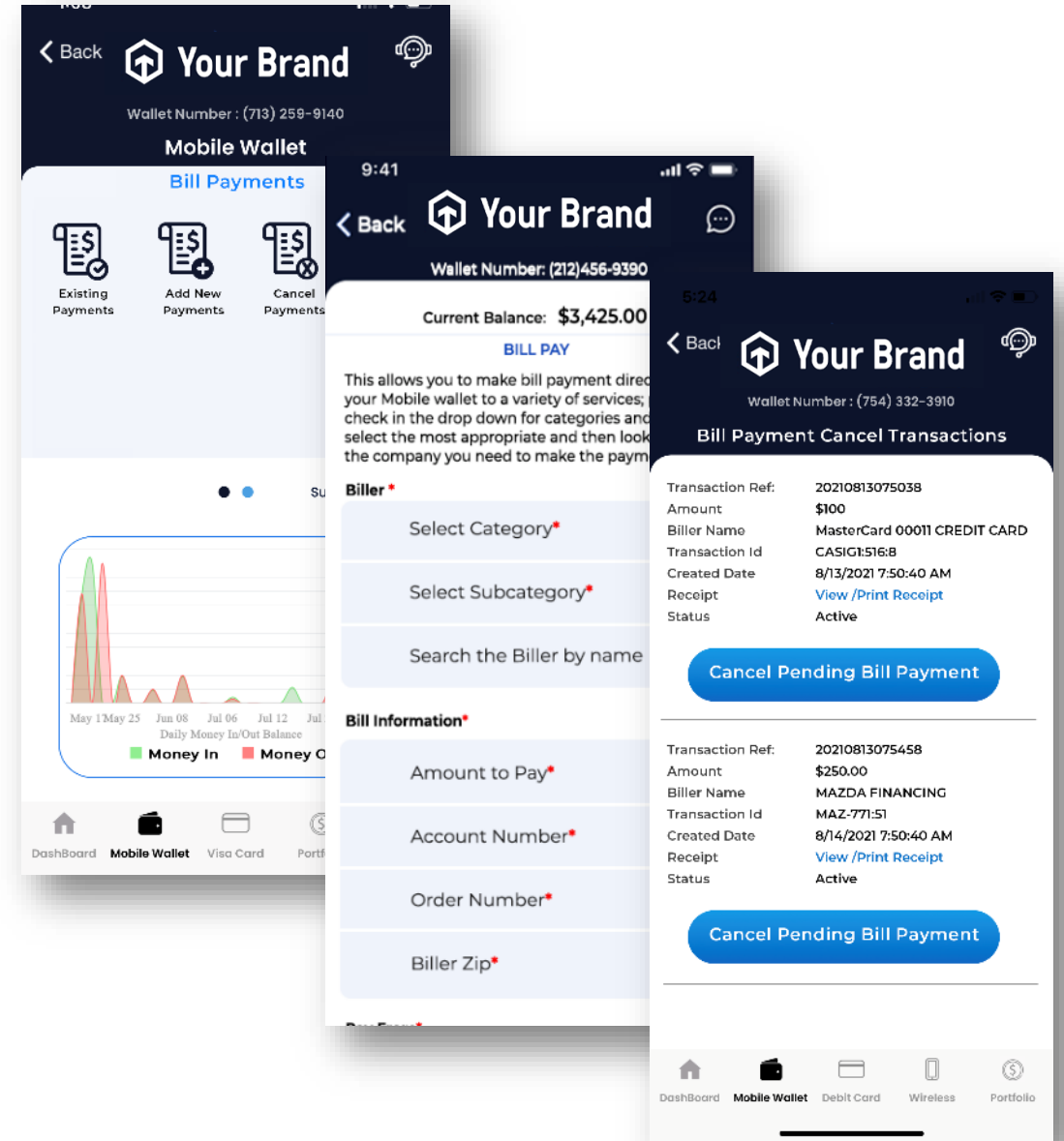
Subprime Loans

- Global low interest personal micro loans.
- Buy now pay later financing for consumer purchases including cellular phones.
- Personal installments ranging from 6 - 24 months.
- Loans vary from \$1,000 to \$10,000+.
- Real-time approvals.
- Funds are cleared to customer's prepaid debit card or bank account.



Bill Payment

- Customers have the ability to make bill payments with their prepaid debit card with virtually any supplier in the US or around the world.
- Generate profit on all bill payments with no cost to customers.
- Q3 2024 customers will be able to pay bills using their mobile wallet to over 15,000 bill payers in US and 30,000 bill payers in Mexico / LATAM.



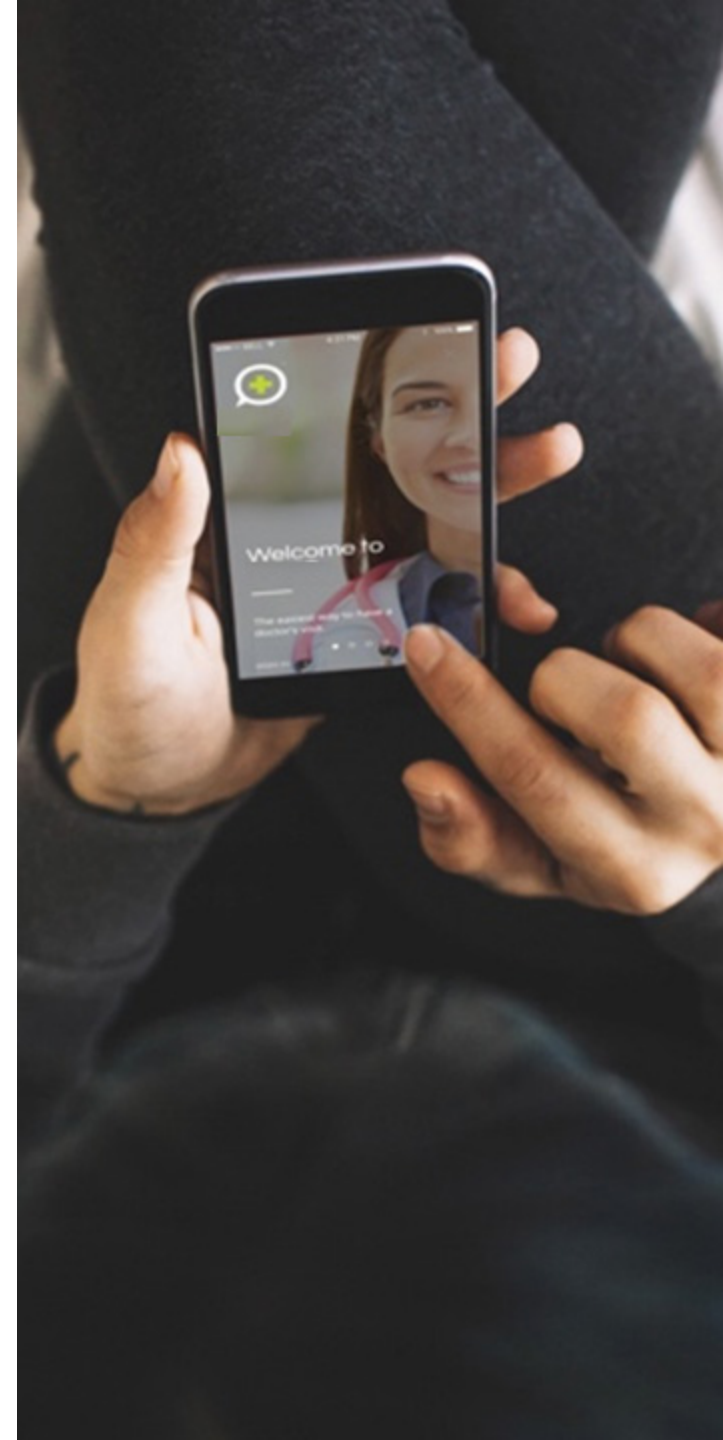
Unified Signal: Wellness Services





Wellness Services

- Now serving over **4.5 million members** nationwide
- **Provider Breakdown:**
 - Medical/Urgent Care: **50% MDs, 14% DOs, 30% NPs, 6% PAs**
 - Therapy Network includes: **Licensed Professional Counselors, Marriage & Family Therapists, Licensed Clinical Social Workers**
- **Call Statistics:**
 - Urgent Care:
 - **8 minutes** – average wait time to see a provider, during peak hours
 - **10 to 15 minutes** – typical call length with a provider
 - Therapy:
 - **24 hours** – average wait time to schedule a visit
 - **50 minutes** – typical call length with a clinician
- **Thousands of visits a month**
- **94% of patients are successfully treated** through telemedicine
- **Urgent Care Prescriptions** are sent directly to the patient's selected pharmacy
- **NCQA accredited** in credentialing, in accordance with the strictest quality standards.





What can be Treated

- Allergies
- Bites & Stings
- Bronchitis
- Diarrhea
- Fever
- Flu Symptoms
- Medication Refills
- Nausea
- Sinus Symptoms
- Skin Infections
- Urinary Tract Infections
- **And more**



Quick, easy, pleasant and less expensive than a trip to my local physician. I definitely will use your again.”

- Tina M, Patient

BY THE NUMBERS

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



What therapy issues can be helped?

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



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

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

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

Real Care

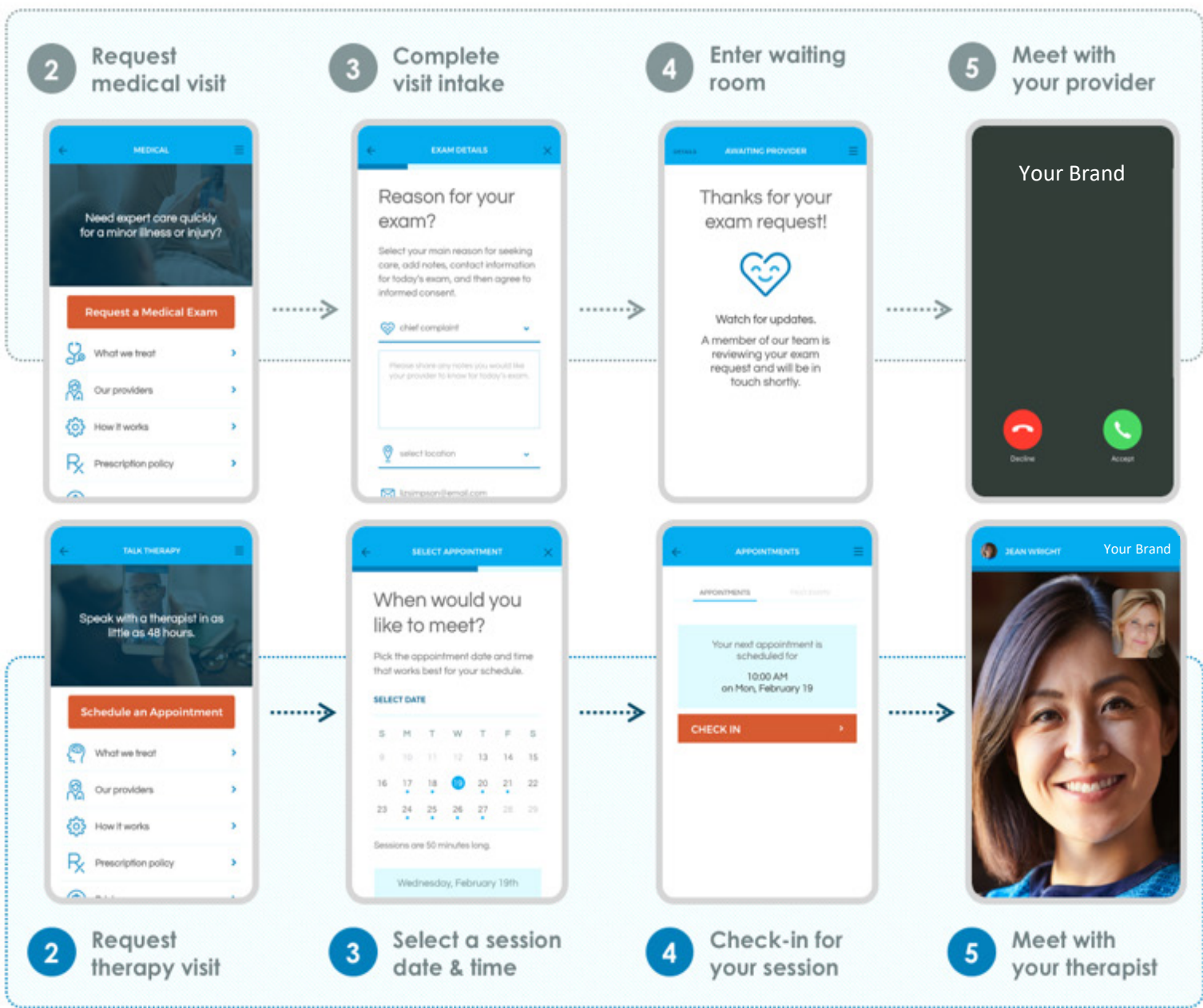
- **Recognition** – The systems confidential online screening tool is clinically proven to evaluate 14 domains of mental health for a comprehensive patient assessment as well as medical assessment.
- **Personalized Guidance** – Take advantage of a full healthcare team (licensed doctors, registered nurses, professional counselors, licensed clinical social workers, and marriage and family therapists) that can help your customers identify the right level of care for them.
- **Accessibility** – Our wellness services brings the provider to your customers virtually, which dramatically reduces wait time to receive care.
- **Cost** – Customers can choose from a variety of pricing models to make therapy services affordable. All services are securely paid for on the customer’s mobile wallet.
- **Privacy & Convenience** – Customer access a secure online portal, mobile app, or schedule telephone visits, making it easy for customers to get discrete care when it fits their schedule.



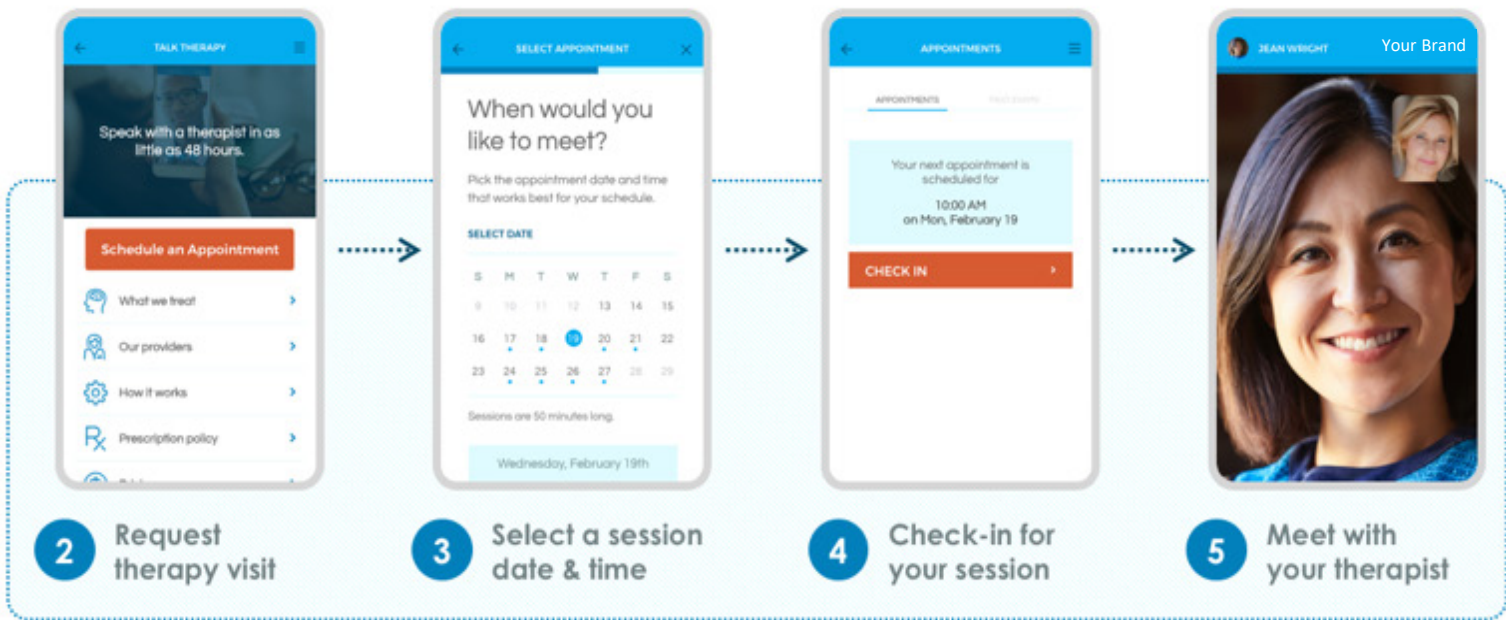
How it Works, Simple Solution

1 Login & select service line

MEDICAL



THERAPY



Unified Signal: Value Added Services



VALUE ADDED SERVICES

Wireless Brand Enablement

Product Features:

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





VALUE ADDED SERVICES

Wireless Brand Enablement (cont)

❖ Product Features:

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

❖ Sales / Marketing Strategy:

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

❖ Profitability Impact:

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

VALUE ADDED SERVICES

Music Streaming Enablement

Product Features:

- Music: 40 Million ad free music tracks + streaming radio
- Music streaming includes private label iOS / Android data application to deliver all content to customers
- Clients can even provide their own custom audio content to be added to music streaming database to support local artists
- Complete turnkey solution including customer service
- \$1-\$2 per customer per month net profit





Unified Signal: Next Steps- Turnkey Implementation



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



Thank you...

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