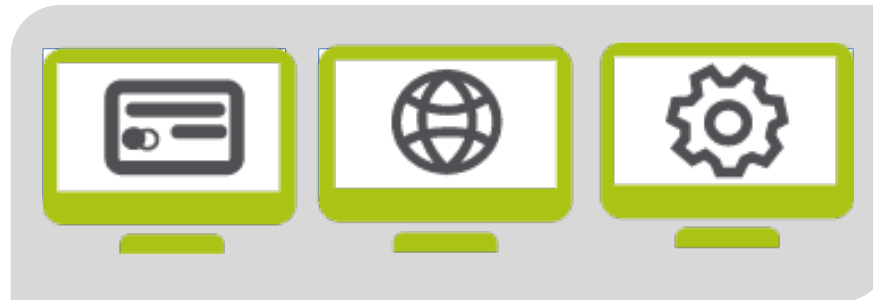




Financial Services

# Cuallix

Cuallix is a Non-Bank Financial Business Group, with operation in the US, Mexico and other countries, that is focused to unbanked and non-banked consumers, with credit products, payment processing and access to national and international payment networks. Our proprietary technology, that is security certified, gives us more flexibility and efficiency.



Our portfolio of products and services consists of: Credit Cards, Commercial Loans, Payroll Loans, Domestic and International Money Transfers, Bill Payment for the US and Mexico, a Personal Electronic Wallet and a Payments Platform for Businesses. Our business proposals include opportunities through competitive products, with initiatives focused on a worldwide scale, multi currency, B2B, P2P, P2B, with proprietary technology, and Web and Mobile enabled.

# Global footprint



Load funds in countries like: USA, Brazil, Colombia, Peru, Costa Rica, Panama, Nicaragua, Mexico, Some countries in Europe and expanding.

# Financial Services



**Domestic and International Money Transfers.** The customer/business can perform money transfers domestically and internationally, the transfer can be loaded via cash deposit, bank transfer or via credit/debit card; and it can be collected in cash, in stores or from any ATM, bank accounts or with a Cullix MasterCard which also gives access to make purchases anywhere in the world.



**Bill Payments.** The customer/business can make utility payments (Phone, water, electricity, gas), cable, mortgage and more, for US and Mexico. The payments can be made from the Cullix services access platforms, where funds can be loaded via cash, bank transfer or by credit/debit card. For Businesses we offer the possibility to expand their payment network for its clients with prepaid and postpaid options with availability in both the US and Mexico.



**Airtime Recharge (TopUps).** The customer/business can have access to buy airtime from all the most important mobile carriers all over the world.



**MasterCard Secured Credit Card.** Cullix is a qualified card issuer of international MasterCard credit cards. We offer customization of prepaid and credit card programs with their own identity, bringing access to the customers/businesses to any market in the world.

# Customer Benefits

**Competitive price per transaction.**

**Fast, comfort and safety to perform multiple transactions from the same platform:**

- More than 10,000 billers available to pay in Mexico and USA.
- National and international money transfers
- International Airtime recharge
- Registration and Account Management
- Branch Locator
- Customer service
- Secured credit card programs with MasterCard
- Mobile applications compatible with IOS and Android

**Multiple locations to load funds:**

An extensive network of locations in the USA, Mexico, Central and South America.

**Multiple payment options available to load funds and expanding.**

- Credit card
- Debit Card
- Bank transfer
- Cash (order online and pay offline)

# Business Benefits

**Flexible commission structure.**

**A platform with advanced technology which allows easy integration and adaptation of any of our services / products according to the needs of the business.**

- White label
- kiosks
- web Portal
- MVNO
- PSP

**Compliance program and risk management using new technology and tools.**

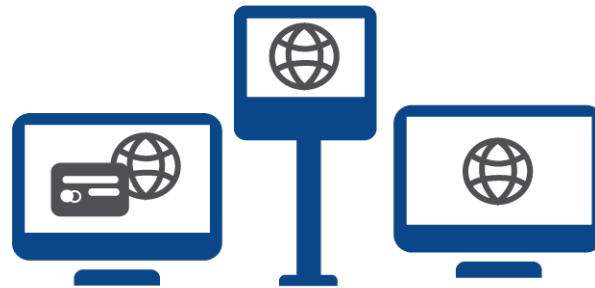
**Multiple services and value-added products for the benefit of the client from a single platform.**

**Ongoing expansion of locations and loading options.**

# Payments Processing for Businesses



**Payllix** is a payments processing platform for businesses, in both prepaid and postpaid scenarios, its designed to facilitate the way businesses help their clients make payments for their services, it can be accessed via Online/Web, through the payments portals of retail and convenience stores/Pharmacies/ Restaurants and/or Kiosks.



Our proprietary technology has the flexibility to include payment options for businesses and operate directly through Payllix at the business or it can connect to any existing payment platform. For businesses this means incrementing its service possibilities and customer satisfaction, and for customers, its an easy and economic way of administrating themselves.

# Personal Electronic Wallet



Is accessing the benefits of Financial Services, without needing to be a client from any bank. The Electronic Wallet is associated with a “virtual” MasterCard Credit Card that enables customers to do domestic and international money transfers, US and Mexico bill payments and buy airtime recharge for their mobile phone from any main carrier in the world.

In its Cwallet and Familia Unida form, Cuallix’s Electronic Wallet can be access via mobile app, from iOS and Android, Online/Web or Call Center, from the US 1-855-460-5050 or from Mexico 01-800-CUALLIX (2825549).

The customers can load funds to its Electronic Wallet by cash deposit in more than 100,000 locations in the Cuallix network, and/or via bank transfer and/or credit/debit card. Customers can develop their own friends and family network within the Cuallix network at no additional cost, which gives them flexibility and capacity to access immediate resources from anywhere in the world.

# Payment Options

## Credit or debit card

Through a compatible network with a variety of credit cards, such as Visa, MasterCard, American Express, UnionPay, Diners Club, Discover, JCB and debit cards, such as Maestro, V PAY and many more.



## Bank Transfer

Through our global banking network, we provide banked customers to load funds online safely in our portal from anywhere in the world, including Brazil, Colombia, Peru, Costa Rica, Panama, Nicaragua, Mexico and some European countries, in real time and pay directly through local bank accounts in the currency of your choice.



## Cash payments

In Mexico, USA, Central and South America, where users can make their payments in cash to load funds into their electronic wallet.



Coming soon!



# Prepaid Cards



As part of the Cuallix transactional environment, the Prepaid Cards are an easy way to load cash to their Cuallet and/or Familia Unida Electronic Wallet. The cards are available in stores for customers to load funds and start to make any needed transaction.

The cards have defined amounts for loading, but they can be changed based on the market needs. The Cuallix technology allows to develop Prepaid Card programs for any business, its functionality is the same as the current online stores for video, music and games.

# MasterCard Program

Cuallix is a qualified card issuer of international MasterCard credit cards. We offer a design customization of credit card programs with their own identity, it provides a stronger relation to its customers and allows to develop more effective reward and publicity strategies and with the knowledge of what the customer likes.

The program has an SMS alert system and a CallCenter in US and Mexico to provide a better control to the customers.





# Platform Operation Overview



### Cuallix Systems

#### Customer



The customer, from anywhere in the world makes: Bill Payments for Mexico and/or the US Money transfers and/or buys international TopUps Payment in a retail or convenience store

#### Merchant



It will process the post-pay transactions and/or register the transactions made by the customer



The merchant registers the type of transaction made

#### Customer



The customer, from anywhere makes: Bill Payment for Mexico and/or the US Money transfers and/or buys international TopUps



#### Our Partners

Our Partners can offer all or some of our services and/or products through: -An integration of their platforms to ours in the back end -Acquisition of our platform, a full integration (white label) adapted to their brand needs and specifications.

### Infrastructure



Platform that interprets and processes each transaction made from our applications or sent by our partners. Our API is standardized and it can adjust to any business, network operator or service provider



### Integration Interfaces

Cuallix's technology has the flexibility and capability to be private labeled within all or any part of the payment stream and services, with the interfaces mentioned above and also PSPs and MVNOs. Our White Label option adapts and incorporates to any business need, either for one service in particular or for all. It will be adapted with the company's brand, colors and specifications.

### Products & Services



#### Send Money

Your recipient can receive the money through our Cuallix Card

#### Cuallix Accounts



#### Bill Payment for USA and Mexico



#### Airtime Recharge

The customer has access to the most important carrier from anywhere in the world



#### Add Money

-Electronic cash cards (Preloaded cards)  
-Load funds to Customer account



#### Cuallix Card/ Co-branded MC

- Accepted worldwide  
-The customer can make online payments and/or transactions  
-It can be used in any retail or convenience stores worldwide  
-Cuallix has the option to develop and issue MasterCards, open or close loop

This service can be added individually via API or as a whole with the white label option. The card could have the company's colors, brand and image as desired.



Cash with draw

HTTP/  
JSON Data  
TCP/IP

TCP/IP  
HTTP/  
JSON Data



Thank you