



MMJ Bankers
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TEXT-TO-PAY EXECUTIVE SUMMARY

What makes TEXT-TO-PAY unique in the industry is that they have direct relationships with everyone who touches an electronic transaction, and they leverage the rules that apply to their technology partners, the acquirers, the underwriters, the processors, and ultimately to the depository banks for the greatest benefit to their clients. TEXT-TO-PAY retail and wholesale clients enjoy long-term, secure and cost-effective electronic transaction processing.

For the last nine years, P2P technology has successfully been used globally to separate the card purchase from the prohibited goods/service transaction. In 2019, their team approached domestic acquirers with the hypothesis that because the cannabis industry is so highly regulated, if P2P technology is employed correctly, the industry segment will prove to be low risk.

They completed their beta test in March of 2020 and the results were exactly as expected. The data showed a risk ratio 1/5th of the acceptable level for “traditional, low-risk” industries. Because TEXT-TO-PAY yielded such a low risk, today they have HUNDREDS of medical, recreational and cannabis-adjacent businesses in all states where cannabis sales are legal. All merchants must adhere to strict best practices and maintain a satisfactory risk level in order to remain on our platform.

Because the Service Provider customizes the best set of solutions for each and every client's unique needs, businesses can safely accept all forms of electronic payments, including credit and debit, with full transparency and without the risk of losing service. Wholesale merchants can move large sums of money from business to business instantly and at no cost, all of which is accomplished in a secure, safe and contactless environment.



ACCEPT ALL MAJOR FORMS OF PAYMENT

Move Money Instantly, and FREE

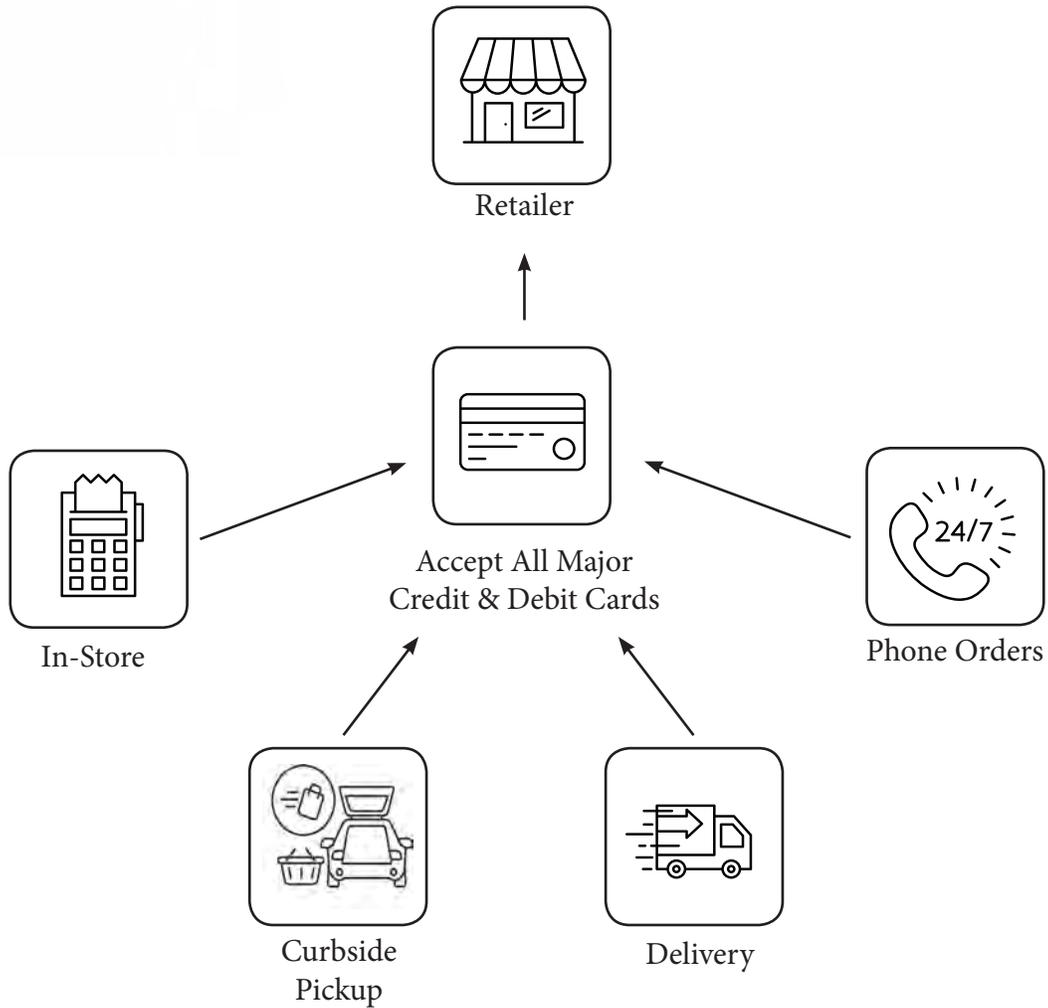
(*both sender and receiver must be in network)

| | P2P with Cash Discount (Retail) | Virtual Checking (Wholesale) |
|------------------------------------|---|---|
| Key Benefit | Accept all major Debit & Credit Cards | Account for Card Deposits, Operations & P2P Transfers |
| Increased Transaction Size | 26% over cash | N/A |
| Customer Adoption | 70-80% | |
| Funding Schedule | Available daily 5 Days in Arrears | P2P instant Non P2P 24 hours |
| Reserves/Personal Guarantee | 0-10% 90 Day Probation | None |
| Rates | Net Effective Rate 1% - 3% | 1.99% on Volume |
| Mobile Option | Yes | Yes |
| Monthly Fee | \$199 | N/A |
| Equipment Cost | N/A | N/A |
| Set Up Costs | N/A | N/A |





Platform Specifically Designed for Retail & Medical



You can accept ALL forms of Credit and Debit transactions.

This solution is perfect for In-Store, Curbside Pick-Up, Delivery and Pre-Paid phone orders.

Wholesale Platform

With the push of a button, you can transfer money instantly and for free as often as you like throughout the entire supply chain.

