



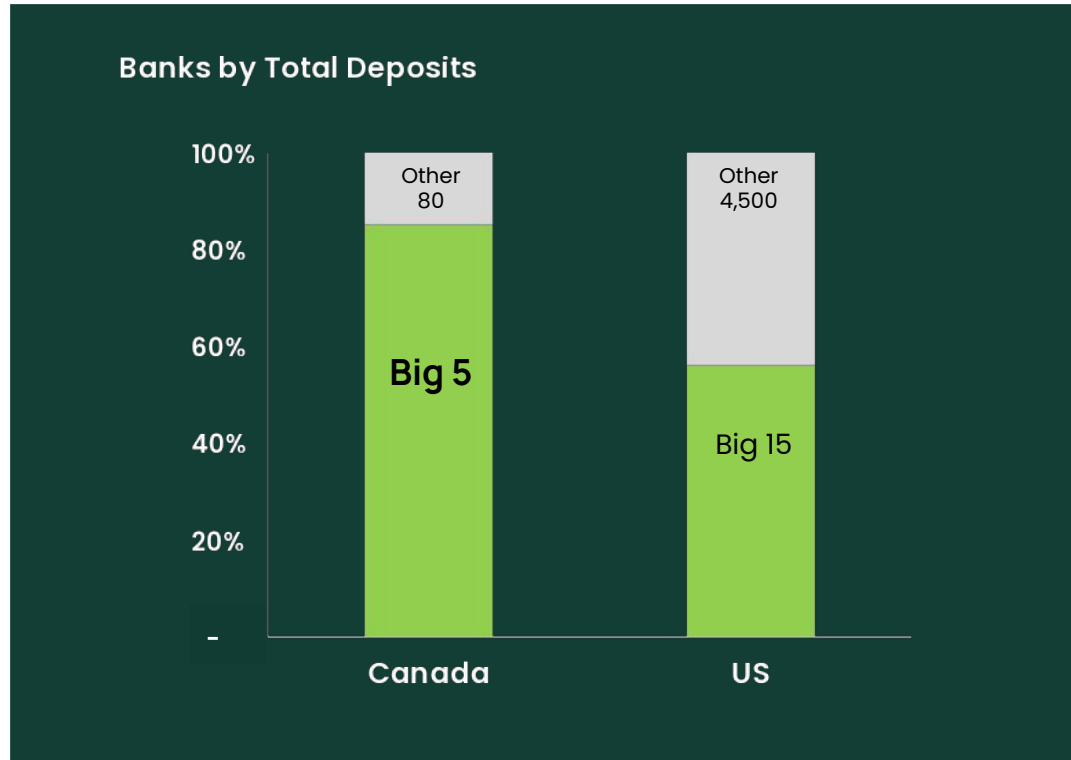
July 2022

Verto Overview

Redefining banking for the
mobile-first generation

The Canadian banking industry is dominated by legacy incumbent banks that underperform from a customer satisfaction perspective.

Canadians have far fewer banking options and pay far higher fees than consumers in the US.



In terms of customer satisfaction, the big 5 banks consistently underperform their smaller competitors.



Enter Verto

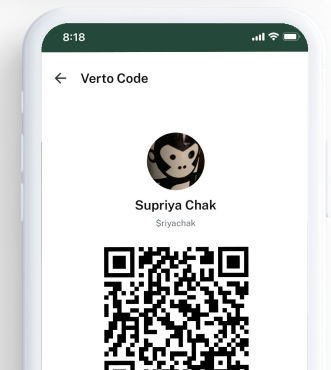
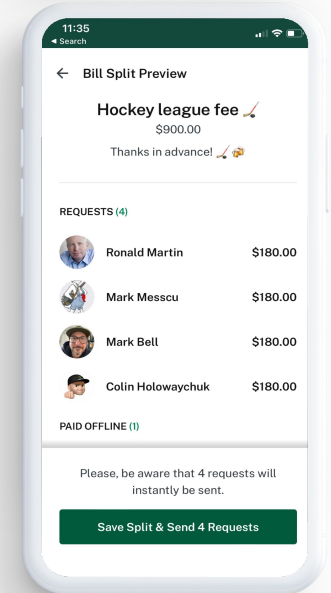
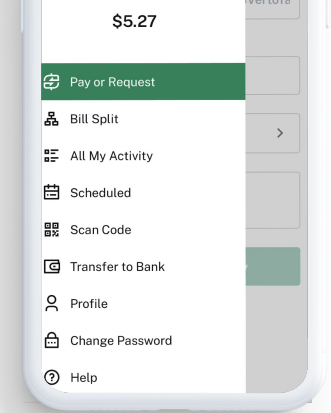
A modern, differentiated financial platform that's redefining the way Canadians *send, spend, save, and invest.*

Verto Milestones:

1. Deployment of VertoPay, a peer-to-peer digital wallet for Canadians to pay and get paid with unique features in the Canadian market as our low-cost, consumer acquisition "wedge" strategy.
2. Onboarding of consumer and social groups with several thousand members to commence testing of our initial product.
3. Execution of Verto partnership with Metrolinx (PRESTO)*, the fare payment system used in the Greater Toronto & Hamilton Area, with four million existing PRESTO unique cards in circulation.
4. Establishment of a robust development engine to allow for the rapid construction, integration, and delivery of additional, modern financial products.
5. Nearing finalization of our E-Commerce payments capabilities.
6. FINTRAC registration, together with partner organization progress on IIROC and OSFI licensing.

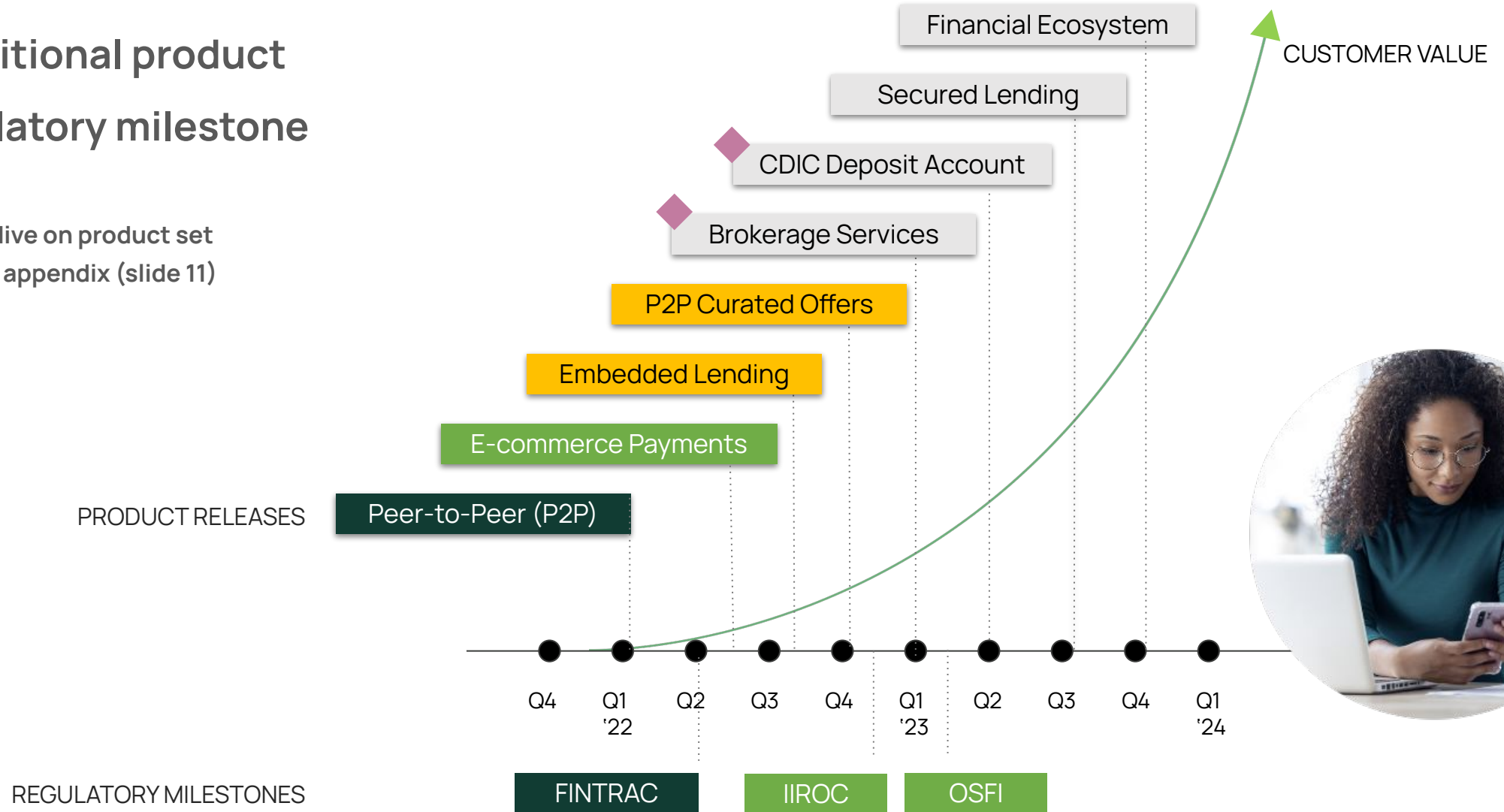
Over the next 15 months, Verto will utilize its peer-to-peer, payments, and e-commerce functionality to establish embedded, seamless lending for transfers, in-person merchants (buy-now, pay-later), and online merchants.

*More on this in this partnership on slide 10 in the Appendix



Adding customer value with each additional product and regulatory milestone

NOTE: Deeper dive on product set available in the appendix (slide 11)



◆ Accelerated by Regulatory Milestone
IIROC → Brokerage Services; OSFI → CDIC Deposit Account

■ Launched ■ In Development ■ Coming Soon ■ Planning

Why we are well positioned to provide a better banking experience

P2P-led 'wedge' strategy

First, build a significant user base through a differentiated, inherently viral product with a low acquisition cost (average **CAC of digital wallets is ~\$20 compared to ~\$1000 CAC*** that traditional banks pay.) Then, monetize through introduction of higher value products.

Platform play

Following the 2008 recession, global fintechs achieved rapid scale by bundling together adjacent high-value products, to compete with banks. The pandemic is accelerating innovation in similar ways. **Open, platform providers have a comparative advantage in the current economy.**

Customer focus

Customer experience drives us. Agile, iterative, customer feedback + constant engagement to drive **customer-led innovation** with our target audience.

Partner-driven acquisition

Highly scalable and efficient, partner-driven user acquisition with national and regional partners across **trusted businesses, adjacent fintechs, and financial institutions** with a shared focus on customer experience.

Relationship with Agentis Capital

Leveraging our close relationship with [Agentis family of companies](#) will **accelerate Verto's time to success**, with access to financial products & services, access to needed financial regulatory licensing, deep experience and relationships developed over a combined 75 years in the Canadian financial services industry.

Most of all, **our top competitive advantage** is our the team.

We have the core finance and fintech experience to drive success.



Ronald Martin
CEO



Colin Holowaychuk
COO



Daniel Burns
Board Member



Robert Van Belle
Board Member



Andrew Grieve
Board Member



Landon Downs
Board Member



Jeff Natland
Board Member



STR MARKETER



Core Finance Experience

Fintech Experience

World Economic Forum

We've put together a few **resources** for you to explore.

vertopay.com



Use Case Pages

- [Sports & Social](#)
- [Events](#)
- [Landlord & Tenants](#)
- [Content Creators](#)
- [Service Providers](#)
- [Marketplaces](#)
- [Non-profits](#)

Product Updates

- [Top 5 features built based on customer feedback during Verto's beta release.](#)
- [Q1 Top 4 NEW Features: Bill Splitting, QR Codes, Scheduled & Recurring Payments, and Shareable Links.](#)

Customer Stories

- [Learn how a hockey club organizer sent and tracked 29 fee payment requests in one place with Verto.](#)
- [How a Calgarian e-seller uses Verto to find her refurbished antiques a new home, in a secure way.](#)



"Verto is like the 'Venmo for Canada', it's really fast and simple. It's also useful to keep team payments organised."

Ellan, Soccer Captain

"During our pilot program with Verto, they worked closely with our team to build a bill splitting feature that simplifies fee collection for our team captains."

Let's connect, if you'd like to
learn more about

- Our current **funding round** (see slide 12)
- What drove us to get started - **why Verto?**
- The scope of the **business problem** we're addressing
- The **team of fintech veterans** committed to the project

- Our longer term **product roadmap**
- How our **CX layer + modular architecture + fintech infrastructure** work
- The **competitive landscape** across our product suite

- Our digital wallet-led **approach to acquisition**
- Our acquisition and product **adoption modeling and revenue forecast**
- The **pilots/proof of concepts** we've executed

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Appendix

Verto Partnership with Mertolinx (PRESTO)

Product: Deeper Dive

Verto Investment Opportunity

Verto Partnership with Metrolinx (PRESTO)

PRESTO is the fare payment system used in 11 transit agencies in Greater Toronto & Hamilton Area (GTHA) and Ottawa a region with 8 million people. PRESTO has 4,000,000 unique active cards in circulation

Verto-Partnership (term sheet executed in June 2022) with an anticipated phased rollout in Q4 2022. The partnership will initially focus on five key areas of mutual value:

1. Promotion of the Verto brand/product to transit riders with the objective of adding **1,000,000 Verto users within the first 12 months of launch**
2. Integration of Verto to support **purchase & activation of eTickets**
3. Promote and leverage Verto's bill splitting and payment scheduling functionality to facilitate and enhance **Metrolinx's group sales initiatives**
4. **Verto-PRESTO card integration** to provide convenient loading and real time Verto balance availability for Presto card holders
5. Leverage **Verto's "curated" in-app offer capabilities** to enable Metrolinx to more effectively engage with their riders

Product: Deeper Dive

P2P

- Pay/Get paid
- Instant E-transfers
- Scheduled & recurring payments
- Bill splitting & group collections
- Shareable payment links
- QR code payments

E-Commerce Payments

- E-commerce payments and subscriptions
- 1-click checkout
- Marketplace multi-party payments
- Digital product fulfilment
- Payouts and disbursements

P2P Curated Offers

- For Merchants and Banking Partners
- Financial data segmentation
- User behaviour targeting
- Individualized, contextual in-stream offers
- Campaign automation

Embedded Lending

- Traditional Consumer loan (\$5,000- 25,000)
- Line of credit (\$500-\$1,500)
- POS Micro loans (\$100-10,000)

Brokerage Services

- Technology driven trading
- AI guided investments
- IIROC dealer capabilities will provide for self-clearing

Deposit Taking & Savings

- Digital account origination
- Deposit processing
- CDIC Insured
- High interest savings

Secured Lending

- Automated personal loan origination
- Adjudication, servicing and securitization of mortgages, auto loans

Financial Ecosystem

- Seamless access to a range of other value-added services
- Personal financial management and guidance
- Insurance
- Debt management

■ Launched

■ In Development

■ Coming Soon

■ Planning

Verto investment opportunity

Investment to date: \$3.2M USD

Current fundraising round: additional \$4.0M USD

Terms:

- Preferred shares
- 8% dividend (cumulative, non compounding; no mandatory cash payments)
- 20% discount to pre-money valuation

Funds to be used for:

- User acquisition
- Distribution partner scaling
- Product development
- General overhead

For additional information please contact:

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