

mobi724

GLOBAL SOLUTIONS

PROFITABLE EXPERIENCES BEYOND TRANSACTIONS

PROCESSING SMART TRANSACTIONS ANYWHERE



Investor Presentation
2019

LEGAL DISCLAIMER & FORWARD LOOKING STATEMENTS



This summary contains forward-looking statements and forward looking information within the meaning of certain securities legislations (“forward-looking statements”). Any statements that express or involve discussions with respect to predictions, expectations, beliefs, plans, projections, objectives, assumptions, potentials, future events or performance (often, but not always, using words or phrases such as “believes”, “expects” or “does not expect”, “is expected”, “anticipates” or “does not anticipate”, or “intends” or stating that certain actions, events or results “may”, “could”, “would”, “might” or “will” be taken or achieved) are not statements of historical fact, but are “forward-looking statements”. Such forward-looking statements involve known and unknown risks, uncertainties and other factors that may cause the actual results, performance or achievements of our client (the “Company”), or developments in the Company’s business or in its industry, to differ materially from the anticipated results, performance, achievements or developments expressed or implied by such forward-looking statements. Forward-looking statements include disclosure regarding possible events, conditions or results of operations that are based on assumptions about future conditions, courses of action and consequences.

Forward-looking statements may also include, without limitation, any statement relating to future events, conditions or circumstances. The Company cautions you not to place undue reliance upon any such forward-looking statements, which speak only as of the date they are made. Forward-looking statements relate to, among other things, the successful commercialization of our technology, comments about potential future revenues, joint development agreements and expectations of signed contracts with customers etc. A variety of inherent risks, uncertainties and factors, many of which are beyond the Company’s control, affect the operations, performance and results of the Company and its business, and could cause actual results to differ materially from current expectations of estimated or anticipated events or results. Some of these risks and uncertainties include the risk of not securing required capital in future, the risks of not successfully concluding agreements with potential partners on a timely basis, the risks associated with commercializing and bringing to market the Company’s technology. These risks are affected by numerous factors beyond the Company's control: the existence of present and possible future government regulation, the significant and increasing competition that exists in the Company's business sector, uncertainty of revenues, markets and profitability, as well as those other factors discussed in this summary presentation. This list is not exhaustive of the factors that may affect any of the Company’s forward-looking statements.

Although the Company has attempted to identify important factors that could cause actual results to differ materially from those contained in forward-looking statements, there may be other factors that cause results not to be as anticipated, estimated or intended. There can be no assurance that such statements will prove to be accurate, as actual results and future events could differ materially from those anticipated in such statements. Accordingly, readers should not place undue reliance on forward-looking statements. The Company does not undertake to update any forward-looking statements that are incorporated by reference herein, except in accordance with applicable securities law.

PROCESSING SMART TRANSACTIONS ANYWHERE

Global Solutions Inc. (TSX-V: MOS) is a Fintech company headquartered in Montreal, Canada. The company offers a suite of integrated technology agnostic data-driven BI & AI powered card-linked offers & reward solutions that work with any digital payment method, at any point of sale, both online and in physical locations. Mobi724's global processing platform enables card issuing banks, payment networks, merchants and loyalty program operators to generate incremental revenues by driving new commercial opportunities, while delivering seamless, engaging and rewarding experiences to cardholders.

INTEGRATIONS



PARTNERS



CLIENTS

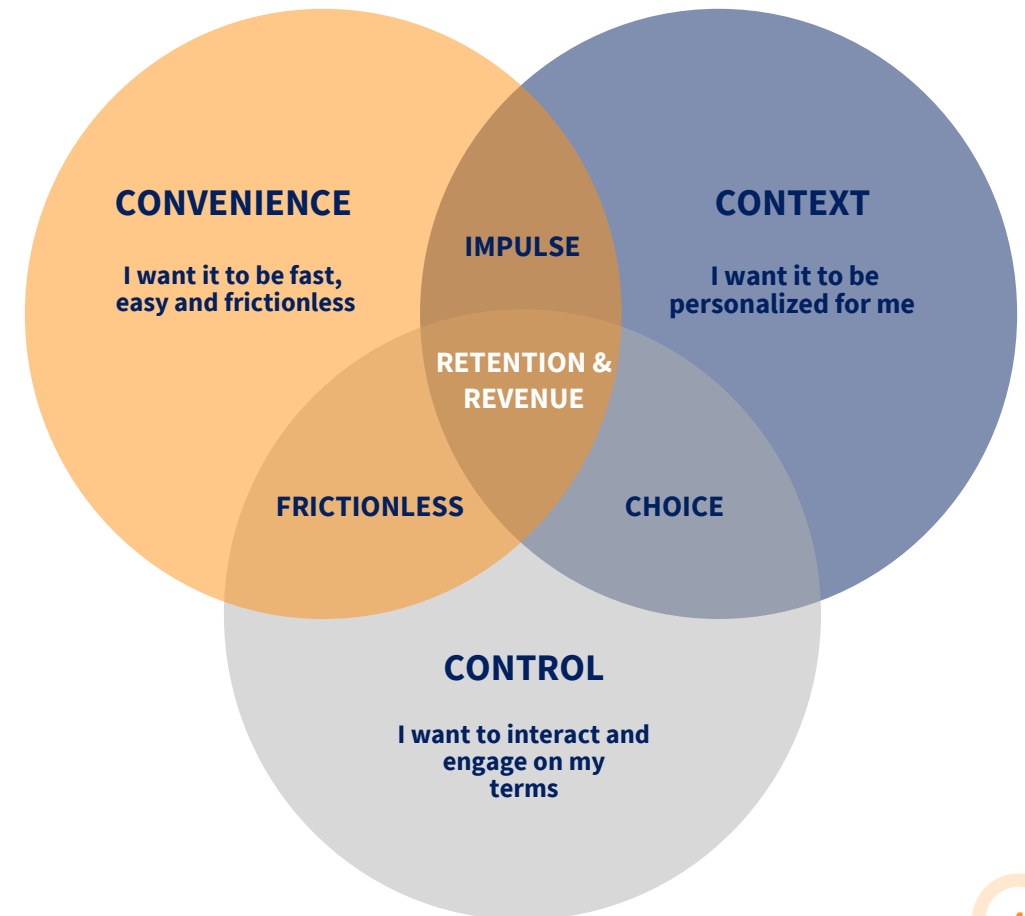


TARGETING ELECTRONIC PAYMENT SEGMENT IN REWARDS MARKET

CONSUMER REWARDS MARKET

- **US\$360B**¹ worth of reward points lie dormant in consumer accounts globally
- The annual market for reward programs is expected to reach **US\$201B** by 2022²
- **48%**³ of cardholders switch cards in search of a better rewards program
- In 2018, the majority of respondents to CARDLINX survey reported that their card-linked transactions grow more than **100%**⁵

CONSUMER BEHAVIOR TRENDS⁴



DRIVING INCREMENTAL DIGITAL SPENT



PORTFOLIO OF B2B SOLUTIONS

- Cash-back
- Pay with Points at point of sale
- Installment Plan notification (in beta)
- Points for Value (replacing gift cards)
- Digital marketing platform
- Data analytics (BI / AI)
- Points bank

ENABLING REAL-TIME OFFERS & REWARDS

HOW SMART TRANSACTION PROCESSING WORKS



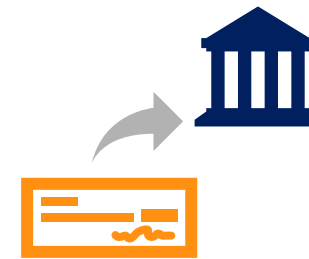
**CARDHOLDER MAKES
A PURCHASE WITH
A LINKED CARD**



**A COPY OF THE
TRANSACTION IS OBTAINED
& RULES ARE APPLIED**



**CARDHOLDER RECEIVES A
NOTIFICATION AND/OR
A REDEMPTION
CONFIRMATION**



**STATEMENT CREDIT
IS ISSUED AND/OR A
RELEVANT API IS INVOKED**



**CROSS-OFFER IS
PROMOTED PROVIDING AN
ADVERTISING OPPORTUNITY**

FRICITIONLESS – INSTANTANEOUS AT POINT OF SALE – SEAMLESS MERCHANT ONBOARDING – CROSS-BORDER TRANSACTIONS

MONETIZING PURCHASE HISTORY THROUGH TARGETED ADVERTISING



VS



Purchase history is a confirmation of past consumers' buying patterns		Online behavior does not represent where money is spent
Tracking transactions provides real time insights		Click-on-add rates do not confirm if offers were redeemed
Pay for performance model – zero risk advertising for merchants		Click through rates don't guarantee sales
Banks & payment networks own data insights		... more profitable than online search engines

GENERATING BENEFITS FOR BANKS, PAYMENT NETWORKS, MERCHANTS & CARDHOLDERS
REAL-TIME – GEO LOCATION – PERSONALIZED – FRICTIONLESS

DRIVING ADOPTION WITH AI POWERED PREDICTIVE ANALYTICS



OBJECTIVES

Leveraging behavior-based segmentation to enable marketing budget optimization & incremental revenues

CURRENT STATUS

- Responding to strong market demand
- Training algorithms against data sets
- Working with partners towards commercialization

GENERATING INCREMENTAL BENEFITS & REVENUES IN THE ECOSYSTEM



FOR PAYMENT CARD ISSUING BANKS

- Driving incremental transactions & revenues
- Decreasing the cost of rewards delivery
- Decreasing points liability
- Propelling payment card to Top-of-Wallet
- Improving retention



FOR MERCHANTS

- Increasing foot traffic
- Eliminating personnel training costs & the need for modifications at point of sale
- Introducing new advertising channels
- Eliminating processing at point of sale



FOR CARDHOLDERS

- Enabling personalized offers/points for seamless redemptions
- Allowing for flexibility & control
- Offering more ways to pay using payment cards



GO-TO-MARKET STRATEGY

TARGETING ELECTRONIC PAYMENT MARKET IN LATIN AMERICA (LAC)

MARKET SIZE & OPPORTUNITY

- **900M+** payment cards⁶
- **US\$1.45T** – total annual volume⁷
- **US\$845B** – purchase transactions⁶
- **129%** – projected growth of purchase transactions by 2027⁷
- **57%** – market share of purchase transactions in LAC by Visa⁸

*“The finance industry is undergoing an unprecedented period of disruption as a result of digital innovation. From mobile money and online lending platforms to bitcoin and the blockchain, a range of new products and players will create new opportunities to better serve customers. In Latin America, where according to the World Bank, only **51%** of adults have a bank account, the impact of this disruption can be revolutionary.”*

FINANCE DISRUPTED LATAM – The Economist, Deloitte endorsed event

<https://events.economist.com/events-conferences/americas/finance-disrupted-latam/>

EXECUTING COUNTRY-SPECIFIC DEPLOYMENT STRATEGY

TARGET MARKETS

- Card issuing banks / co-branded card issuers
- Payment networks (Acquiring / Processing)
- Card associations
- Merchant networks
- Loyalty program operators
- Offer publishers

TACTICAL OBJECTIVES

- Integrating with key networks to achieve near 100% coverage for real-time transactions visibility
- Agreements with leading card-issuers in priority countries
- Building merchant rewards network to leverage redemption per-transaction fees

COMPETITIVE ADVANTAGE IN TARGET MARKETS (LAC)

- Unique platform enabling end-to-end purchase data monetization
- Scalable, no friction points at merchant level & no App download required by cardholder
- Integrations & business relationships with some of the leading payment networks
- Flexibility to operate the platform on behalf of a customer (turnkey or hybrid model)
- Ability and expertise to integrate with any payment network
- Ability and experience to customize solutions

MONETIZING MOMENTUM: BUSINESS MODEL & OUTLOOK

SCALING-UP COMMERCIAL OPERATIONS ACROSS SEVERAL COUNTRIES

REVENUE MODEL



- Recurring revenues
- Transactional revenues – multiple components
- Pay per performance merchant marketing fees

NEAR-TERM OBJECTIVES

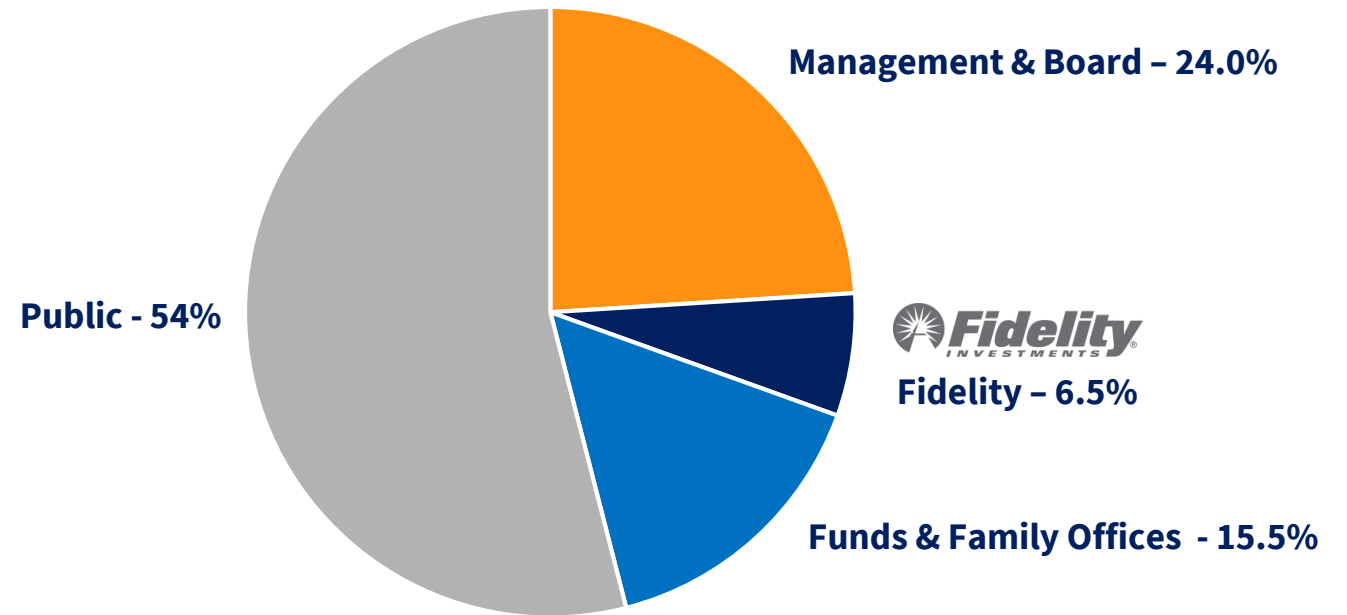
- Expansion in Latin America
- Commercializing AI solution – developed in partnership with one of the leaders in the payment industry

LONGER TERM GOAL: LEADING ROLE IN THE GLOBAL ELECTRONIC PAYMENT REWARDS MARKET

CAPITALIZATION

- Common stock – **218.6 M**
- Stock options – **17.7 M**
- Warrants – **9.3 M**
- Debentures (excluding interest) – **7.7 M**
- Total shares (fully diluted) – **253.4 M**
- Total debt – 1.3M CAN (US\$1M)
 - Business Development Bank of Canada 
 - Investissement Quebec 

SHARE OWNERSHIP



US\$120B invested globally in fintech in the first half of 2019⁹

INVESTMENT HIGHLIGHTS

Smart Transactions processing platform

- In growth mode – contracts with Blue-Chip global brands
- Seamless redemption of targeted & personalized offers & rewards built around latest consumer trends, including cross-border capabilities
- All-in-one platform enabling purchase data monetization for card issuing banks, payment networks, merchants & loyalty program operators
- Recurring revenue model – multiple components, including per-transaction fees
- **2020 Objectives: geographic expansion & scaling-up of commercialization of existing and upcoming contracts**

Disruptive Fintech solution with strong fundamentals

- **US201B+** Projected size of global rewards market in 2022²
- **US\$360B** worth of rewards currency lie dormant in cardholders' accounts globally¹
- **48%+** of cardholders switch cards in search of better rewards programs³
- **US\$120B** invested globally in fintech in the first half of 2019⁹
- **129%** – projected growth of purchase transactions by 2027 in targeted priority market of Latin America – aligned with global trend⁷
- **US900B+** purchase transaction volume in Latin America on payment cards⁶

Milestones

- Early market penetration and business agreements & relationships with regional and national payment networks & brands in Latin America
- Comprehensive PCI-DSS (Payment Card Industry) compliant platform demands unique diversified technical & entrepreneurial expertise & significant up-front investments

Fully committed management team – considerable vested interest

- **40%+** of the company is owned by management, board & close business associates
- Founders & management with decades of technical & entrepreneurial experience in payment, IT and finance industries



MANAGEMENT & GOVERNANCE

CEO / DIRECTOR / CO-FOUNDER – MARCEL VIENNEAU



- 20+ years of experience in loyalty, rewards industry, mobile payments & payment industry
- “Top 10 Entrepreneur”, Entrepreneurship Foundation Quebec / MIT Sloan EDP

Formerly

- CEO FideliSoft, Loyalty solutions company
- VP Loyalty Solutions, Cognicase (\$500M+ IT company)
- President La Professionnelle (sold to Cognicase (TSX:COG); later sold to CGI (TSX:CGI))
- Board of Directors – independent director, CMA (10 years) & CPA (3+ years) (Accounting Associations)
- BBA, Université de Moncton
- EDP, MIT Sloan

MANAGEMENT

COO – JOHNNY HAWA

- 25+ years of experience in setting up organizations focused on sales and delivery



Formerly

- 16 year career in Ericsson, covering Asia, Europe, Middle East, Africa, Latin America; several successful platform deployments globally
- Ericsson Head Multimedia & Systems Integration sales for Latin America
- Computers and Communications Engineer with an MSc. in Telecom

CFO / DIRECTOR – ALLAN ROSENHEK

- Founder of a boutique investment bank (RCI), specializing in medium size transactions



Formerly

- Key senior management positions in Glentel Inc., one of the world largest cellular retail conglomerates (exited to BCE)
- President & CEO of KnowledgeWhere Inc. (exited to Liberty Media)
- Strategist for TELUS Mobility
- Co-founder of Enstream (mobile commerce)
- Lead Bell Mobility Investments, venture capital arm of BCE
- M.B.A. from the Richard Ivey School of Business and a LL.B from the University of Manitoba
- Practiced law with Simkin Gallagher and Ladner Downs (now Borden Ladner Gervais), M & A & tax

CTO DAVID – BEAUCHEMIN

- 20+ years of experience in sales & marketing in the loyalty & mobile industry



Formerly

- Technology consultant for Rona, TD Bank, National Bank of Canada, Meloche Monnex, Lockheed Martin and CGI
- Co-founder and VP IQ 7/24
- Director, consulting services at CGI Group
- VP Technology and Innovation, Affilia Solutions
- Senior Partner, Myriap Inc
- Partner, Objectimum Inc.

CHAIRMAN OF THE BOARD & INDEPENDENT DIRECTOR VINCENT HOGUE



- 30+ years of experience in the securities industry in executive roles

Formerly

- SVP & Head of Private Client Services, Desjardins Group
- SVP full service brokerage, Desjardin Securities
- Chairman of Board of Directors, Desjardins Investment Management
- SVP & Regional Manger, Eastern Canada, TD Waterhouse Private Investment
- Management & Sales, Fidelity Investment Canada Ltd.
- Board of Directors, QTrade
- Board of Directors, IIROC

INDEPENDENT DIRECTORS

CHAIRMAN OF AUDIT COMMITTEE – JACQUES CÔTÉ FCPA FCMA



- 30+ years of experience in finance including executive roles

Formerly

- Special Advisor, Canadian Space Agency (CSA)
- CFO, Canadian Space Agency (CSA)
- Member of Board of Directors CPA Canada & CMA Canada
- Member of Audit Committee of CPA & and of Due Diligence Committee of CMA
- CFO, Center Hospitalier de L'Université de Montréal
- Director of Finance and Administration, Transportation Safety Board of Canada

LOUIS BÉLANGER-MARTIN



- 20+ years of executive roles & leadership in high-growth multi-million dollar companies
- Board Member, GGI International

Formerly

- Partner and Co-Founder, Groupe W
- Board Member, Sonifi (formerly LodgeNet)
- Vice Chairman of the Board, Global Eagle Entertainment (NASDAQ: ENT)
- Executive Chairman, DTI Software
- President & CEO, DTI Software
- CEO, COO Advanced Inflight Alliance AG



THANK YOU!

To learn more about the investment opportunity,
please contact us at:

ir@mobi724.com

www.mobi724.com

REFERENCES

1. Colloquy, The Economist, Loylogic desk research, 2017 , <https://medium.com/@vjkrish.ram/you-are-not-alone-globally-360-bn-worth-reward-points-go-unredeemed-each-year-3ad3469e094e>
2. Loyalty Programs Market to Reach \$201 Billion by 2022, According to Beroe Inc.
<https://www.prnewswire.com/news-releases/loyalty-programs-market-to-reach-201-billion-by-2022-according-to-beroe-inc-300794907.html>
3. To Win and Keep Cardholders, Issuers Need to Actively Deliver a More Customer-centric Approach, J.D. Power Finds <https://www.jdpower.com/business/press-releases/jd-power-2019-hong-kong-credit-card-satisfaction-study>
4. Source: Aite Group's report MPE 2019: Collaborating to Realize Next-Generation Payments, April 2019. <https://www.aitegroup.com/report/mpe-2019-collaborating-realize-next-generation-payments>
5. <https://cardlinx.org/o2o-industry-survey/>
6. Felaban IV Reporte de Inclusion Financiera 2018 <https://www.felaban.net/inclusion/>
7. Nilson Report, January 2019 Issue 1145
8. Nilson Report, April 2019, Issue 1152
9. <https://www.bbva.com/en/whats-next-for-fintech-growth/>