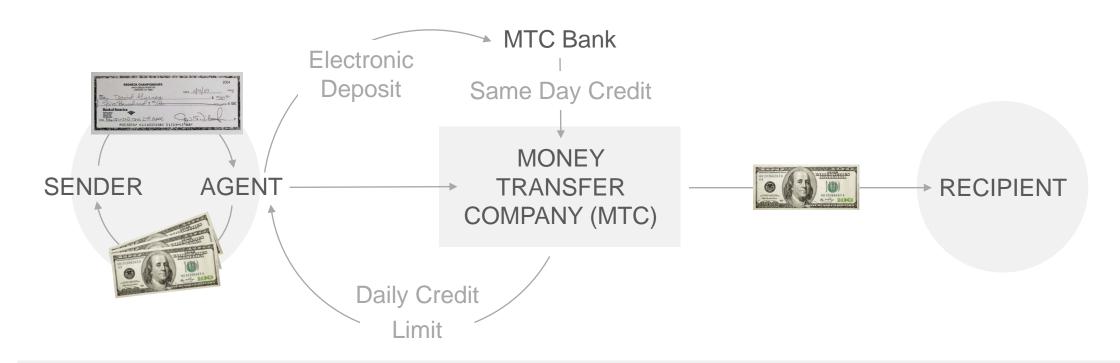


SMARTCHECK PLATFORM

A Web, Mobile & API Ecosystem



CHECK CASHING BUSINESS MODEL MONEY TRANSMITTERS



BENEFITS TO AGENT

smartcheck

- MTC may be the registered check casher
- MTC supplies the bank account for deposits
- More available credit

BENEFITS TO MTC

- Faster account settlement
- De-risks agent credit
- Attracts more agents

COMPANY SNAPSHOT



smartcheck

		Key	Stats		
20 Years Experience	2100 Active Locations	36,000 Users	10+ Million Consumers	12+ Million Tx's/Year	\$60 Billion Processed

Our Customers

- Small to mid-size retail merchants: use our check cashing solutions to drive in-store sales
- Mid-size to large retail merchants and money services businesses (MSBs): use our check cashing solutions to drive in-store sales and initiate other money services such as money transfer, bill pay and short-term loans
- Large custom merchants: Money transfer companies and MSBs that integrate our APIs and SDKs into their in-house applications

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SMARTCHECK FAMILY

SmartCheck	Review Center	Check Guarantee		
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Web-Based Check Cashing

🕉 smartcheck

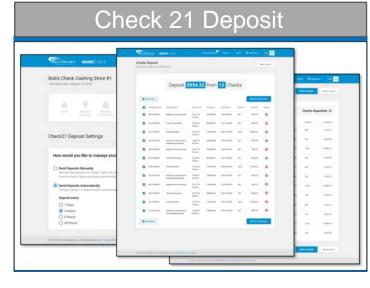
<u> Capitalretail</u>

Web-Based Expert Approvals

Full Warranty

A family of web-based products for cashing third party checks that can be used together or separately

SMART**CHECK** FAMILY

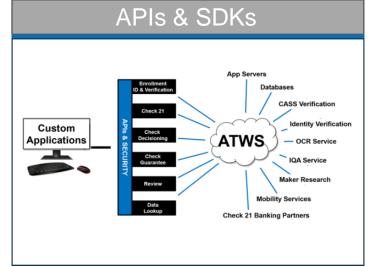


Smartcheck

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White Label Mobile App



For Custom Solutions

Compatible with Chrome, Internet Explorer and Firefox



SMARTCHECK A COMPLETE END-TO-END CHECK CASHING PLATFORM

SmartCheck— is a web-based check cashing product that provides comprehensive back-office controls for risk management, transaction pricing, government compliance and second-level approvals.

FEATURES

- Cloud-based no local database
- Strong administrative controls for large chains
- Sophisticated risk-management rules engine
- Flexible rules for setting fees
- Built-in OCR (Optical character recognition) services for IDs and checks
- Available add-ons: Check 21 Deposits, Check Guarantee, Review Center and Mobile
- 200+ APIs available



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REVIEW CENTER

	O Awaiting Reviews		Filter Reviews			Return Home
	My Reviews					
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smartcheck

WEB & API-BASED RISK MANAGEMENT

- Workflow-based console for checks that cannot be autodecisioned
- Integrated into SmartCheck
- Available through APIs to support in-house applications, mobile apps, or kiosks
- Promotes interaction between clerk and reviewer to quickly decision a check
- Works on mobile with text-based notifications



REVIEW CENTER TOOLS

nding Revi	ews	Filter Reviews	Retu	im Hor
walting Review				
My Reviews				
Þ in Progress	Ticket #: 3309 Business: Test Business	In Queue: 3219 frs 16 mins Location: Test Location	Maker Name: RDV 8 2ARKOVACSIC PRO Check Amount: \$199.82	DESS
k in Program	Ticket #: 3351 Business: Test Business	In Queue: 3005 hrs 11 mins Location: Test Location	Maker Name: WFED Test Check Amount: \$2,790.93	FSS
▶ In Progress	Ticket #: 3354 Business: Test Business	In Queue: 2885 hrs 13 mins Location: Test Location	Maker Name: Chris St. Check Amount: \$50.00	ŒSS
In Program	Ticket #: 3363	In Queue: 2836 hts 39 mins	Maker Name: MASN TC* MESSAGE SERIERITE C	XE 555
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Ready for P		Location: Test Location	Check Amount: \$82.48	
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S smartcheck



All functions available via APIs

SMART**CHECK** CLERK INTERFACE

-denne Andrea) information Requested 👴 Awaiting Review		Return Home
Ready for Processi	ng		
Accept Ticket#: 4061 02-04-2020 Check#: 01073333	Maker Name: JUANTA SMITH DL 08504244 Check Amount: \$33.33 Fee: \$4.33	Customer Name: Marge Moonstar Total to Pay: \$29.00	ACCEPT
Accept Ticket#: 4226 (02-19-2020 Check#: 002971481	Maker Name: ATN Check Amount: \$174.50 Fee: \$18.50	Cuntomer Name: DAVID NEAL Total to Page: \$156.00	ACCEPT
Accept Ticket#, 4355 (02-25-2020 Check#: 80021274	Molier Name: REW LANDSCAPE CORR PAYROLL ACCOUNT Check Amount: \$297.20 Fee: \$30.20	Customer Name: William Maury Total to Pay \$267.00	ACCEPT
nformation Reques Action Required Toket#: 957 11-20-2017 Check#: 900225	sted Maker Name: ONK SDING & GUTTERS Check Arrount: \$127.18 Fee: \$3.54	Customer Name: JOHATHAN DORBEY Total to Pay: \$123.64	PROVIDE INFO
Action Required Ticket#: 957 11-20-2017	Moker Name: ONK SIDING & OUTTERS		PROVIDE INFO
Action Required Tisket#: 957 11-20-2017 Check#: 800228 Action Required Tisket#: 1866101-26-2019	Maker Name: ONK SDING & GUTTERS Check Anouet: \$127.18 Fee: \$3.54 Maker Name: MARTINEZ BROTHERS & SDNS TRUCKING PAYROLL ACCOUNT	Total to Page \$123.64 Customer Name: Daynon William	
Action Required Takets: 952 [11:20-2017 Checks: 000228 Action Required Takets: 1860 (01:26-2019 Checks: 000661	Maker Name: ONK SDING & GUTTERS Check Anouet: \$127.18 Fee: \$3.54 Maker Name: MARTINEZ BROTHERS & SDNS TRUCKING PAYROLL ACCOUNT	Total to Pay: \$122.64 Custome Name: Daymon Willem Total to Pay: \$1,425.00 Customer Name: Sarte STX	

Clerks can cancel reviews in progress

ecks to deposit from the list below					Retur	n Home	Go Back			
De Add Check(s) Maker Name Att DEVELOPMENT & CONTRUCTION ANDELITOS PRIMARY HOME CARE ethys loose villareal or	Date/Time 3/1/2220 9.08am 3/1/2220 9.34am 3/1/2220	4,674. Routing # 113010547 114915272 111322994	71 from Account # 6733628837 5602548 61014672	13 (Check # 1440 63941 2442		Upda	e *	The LANDICAT D State of the State of the State of the State of the State Date of the State of the State Of the State of the State of the State of the State Of the State of the State of the State of the State of the State Of the State of the St		1241 Team
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TACO OLE	3/3/2020 10:25am	114917335	1403781	10287	\$172.44		092U T051000	017T 00412	1727938U	
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CEMETERY, INC.	10:47am 3/3/2020	1113229	Check21						Collapse Options	
GAMMA MEDICAL RESEARCH INC	10:48am 3/3/2020 11:15am	1140000	Bank / Processor* Bank of Texas Account* 123456789	×	Barii / Meichant ID 123455 Didi Account	Ciert	aton DialP tali@email.com Deposit.Account Nam	-		
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			Deposit 7spe*	Ŧ	Manual Auto Auto Altow Duplicate Checks:					

smartcheck

WEB AND API-BASED ELECTRONIC DEPOSITS

- Currently integrated with 15 banks and processors with certified X9.37 file compliance
- Can integrate with any bank or processor
- Built-in image quality assurance (IQA), corrections and re-submits
- Workflow integrated into SmartCheck
- Can be standalone with single-feed and bulk-feed check readers
- Available through APIs to support custom applications, mobile apps and kiosks

MOBILE CHECK CASHING

YOUR CUSTOMER, YOUR BRAND, YOUR APPS



Private Label App -Or-Use SDK to Build Your Own

YOU CONTROL THE RISK, YOU KEEP THE REVENUE

- Your risk settings, your pricing rules
- You keep all the revenue
- You control which customers can use app
- Integrated with AllTrust products
 - o SmartCheck
 - o Review Center
 - o Check 21 Deposits
- Use our APIs to integrate with your inhouse apps
- Check Guarantee program available

YOU DETERMINE HOW CUSTOMERS GET FUNDS







MOBILE CHECK CASHING ADVANTAGES

REDUCED OPERATING COSTS

smartcheck

- Self-service reduces staffing costs
- Mobile apps reduce real estate costs
- Customer self-enrollment saves time

OMNICHANNEL PLATFORM

- Seamless interaction between in-store, mobile and kiosk
 - o Enrollment can be self-service or clerk-assisted
 - Check cashing can start on phone and end in store or at kiosk
 - $_{\odot}$ Or, funds pushed to reloadable card
- Other money services can be layered in • Money transfer, bill pay, loan servicing, etc.

REPEAT CUSTOMER ENGAGEMENT

- Easy, fast, convenient
- Mobile pre-approval builds confidence
- Channel for additional money services
- Deliver incentives and rewards
- Stay connected

NEXT GENERATION CONSUMERS

- Accustomed to phone apps
- Synergy with mobile banking
- Low-cost pre-paid smartphones

APIs & SDKs FOR CUSTOM SOLUTIONS

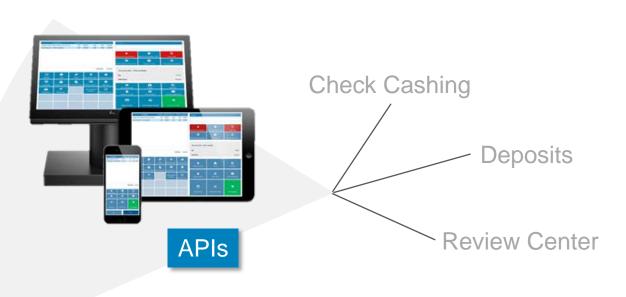
Hybridize and use APIs and SDKs to build custom front ends and use AllTrust apps for back-office functions and administrative control.

PUBLISHED APIs & SDKs

- Fully documented APIs support in-house solutions or custom integration with any AllTrust service:
 - o SmartCheck
 - o Review Center
 - o Check Guarantee

smartcheck

- o Check 21
- Fully documented SDKs incorporate APIs to enable development of custom mobile applications by third-parties or in-house teams



Merchant Back Office Systems





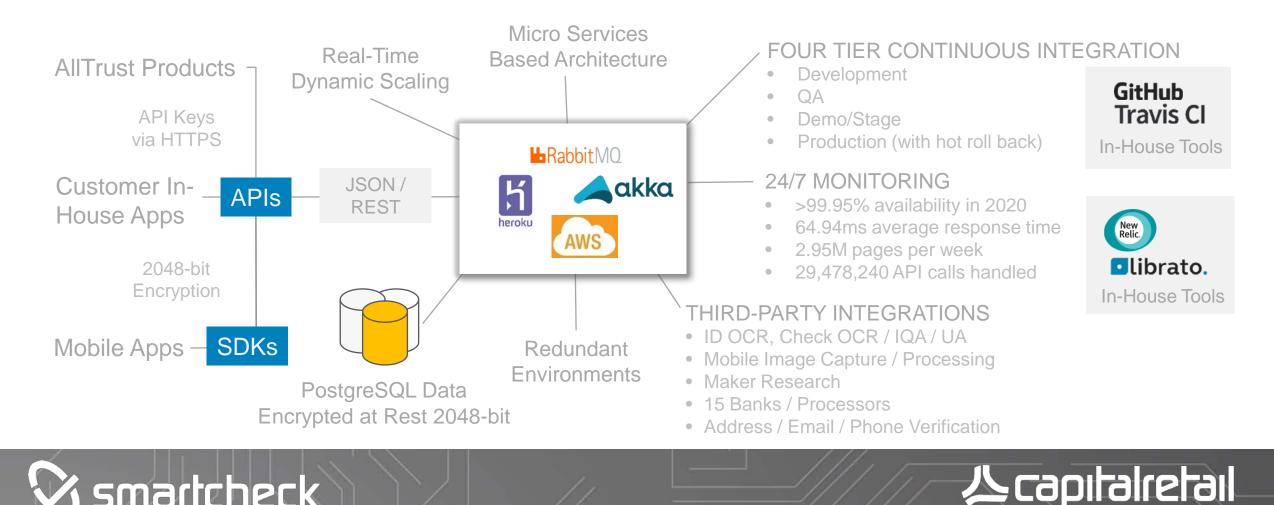
APIs & SDKs FOR CUSTOM SOLUTIONS

			_	
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Custom Mobile Apps

ismartcheck

ALLTRUST WEB SERVICES A MODERN PLATFORM



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